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RJ Shavelson

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the need for immediate survival may lock the poor into persistent poverty in developing countries. The poor in developing countries do have informal mechanisms to cope with risk and misfortune These are based on income diversification risk avoidance self insurance by saving together with family and community based mutual assistance Nevertheless the scope of these mechanisms remains limited Repeated individual specific shocks such as illness or pests or covariate risks associated with drought flood or recession undermine the ability of individuals and their families to cope with risk We now know much more about vulnerability to risk and how poor people cope Even more importantly we have learned much about the large long term consequences of these risks which condemns many to persistent poverty and excludes them from economic growth But there is much that can be done The micro level studies that underpin this book offer new insights on how effective public action could be more effective in protecting the vulnerable against persistent poverty Policy should focus on providing a comprehensive menu of ex ante and post crisis protection mechanisms including new forms of insurance savings safety nets and the means to strengthen the poor s asset base Local communities have a big role to play public funds should not be used to replace indigenous community based support networks rather they should be used to build on the strengths of these networks to ensure broader and more effective protection With numerous thematic chapters and case studies of both best practice and of failure from a mix of low income and middle income countries across the developing world this book evaluates alternatives in widening insurance and protection provision and makes an important contribution to the topical field of insurance and risk To Amend the Civil Aeronautics Act of 1938--War Risk Insurance United States. Congress. House. Committee on Interstate and Foreign Commerce, 1951 Considers legislation to provide war risk insurance for airlines Catalogue of the Public Documents of the ... Congress and of All Departments of the Government of the United States for the Period from ... to ..., 1919 Automobile Insurance: Road Safety, New Drivers, Risks, Insurance Fraud and Regulation Georges Dionne, Claire Laberge-Nadeau, 2012-12-06 Motor vehicle accidents are still a leading cause of death even if the trend has somewhat declined over the past 20 years Indeed motor vehicle accidents are a significant cause of death in comparison with air and space transport accidents homicides and even HIV infections causes which are more often highlighted in the media As shown in this book motor vehicle accidents are particularly damaging to very young drivers The assessment of driving risks is a common concern for road transportation safety and the automobile insurance industry In both cases there is an awareness of the great losses resulting from the deaths injuries and property damage caused by traffic accidents Research is essential to counteract this public health threat to assess the success or failure of countermeasures and to solve the problems it generates in the insurance industry. This book is for people concerned about road crashes prevention and compensation and about the insurance problems they pose namely private and public institutional authorities consultants administrators practitioners and researchers interested in sharing the authors experience in this domain The book presents original contributions related to motor vehicle insurance and road safety All

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