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Making Decisions About Liability And Insurance

Jay Shafritz



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Making Decisions About Liability And Insurance Colin F. Camerer, Howard Kunreuther, 1993-09-30 Two related trends have created novel challenges for managing risk in the United States The first trend is a series of dramatic changes in liability law as tort law has expanded to assign liability to defendants for reasons other than negligence The unpredictability of future costs induced by changes in tort law may be partly responsible for the second major trend known as the liability crisis the disappearance of liability protection in markets for particularly unpredictable risks This book examines decisions people make about insurance and liability An understanding of such decision making may help explain why the insurance crisis resulted from the new interpretations of tort law and what to do about it The articles cover three kinds of decisions consumer decisions to purchase insurance insurer decisions about coverage they offer and the decisions of the public about the liability rules they prefer which are reflected in legislation and regulation For each of these three kinds of decisions normative theories such as expected utility theory can be used as benchmarks against which actual decisions are judged

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Richardson, 2002-02-13 This book takes a comparative perspective of practice in the European Union North America Japan and Australasia arguing that existing legal reforms to promote sustainable development are unlikely to be successful unless environmental policy can be diffused and embedded in the financial services sector This sector plays a crucial role in creating the financial conditions that allow much economic development to proceed Financial markets are already highly regulated in pursuance of various public policy objectives and there is scope to adapt existing regulation to incorporate environmental aspects into the financial services sector In terms of specific reforms the book focuses on the role of corporate environmental reporting economic instruments and liability rules to provide a proper context for engaging financial organisations with the environment as well as reforms to the system of prudential regulation that currently governs this sector Beyond the focus on the financial services sector the book raises complex questions regarding the relationship between the state and market institutions in environmental policy and will appeal to scholars from a wide range of disciplines interested in problems of environmental governance Managing Legal Risks in Early Childhood Programs Holly Elissa Bruno, Tom

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