

Allstate 2014

Cathy O'Neil

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Systemic Risk and the Future of Insurance Regulation Andromachi Georgosouli,Miriam Goldby,2017-09-19 This book examines policy developments that have been occurring in the field of financial regulation and their implications for the insurance industry and markets. With UK and US contributors from academia and legal practice, this book will be essential reading for policy-makers, insurance regulators, insurance and legal professionals as well as students and academics researching and studying insurance law.

Handbook on Insurance Coverage Disputes, 20th Edition Ostrager, Newman,2020-11-13 The Handbook on Insurance Coverage Disputes has been in a constant state of development and expansion since its original publication in 1988. The continuously evolving scope and content of the Handbook reflects the thousands of decisions rendered by courts on insurance coverage issues over the past quarter century. Since its initial publication, the Handbook has been cited in more than 350 court opinions. The Twentieth Edition of the Handbook reflects numerous recent developments, trends and emerging issues in insurance law across a variety of substantive topics. Noteworthy new cases and in-depth case law analyses have been included in this new updated edition of the Handbook. Additionally, important changes in jurisdictional law on several topics of insurance and reinsurance law are reflected in this edition. Note: Online subscriptions are for three-month periods. Previous Edition: Handbook on Insurance Coverage Disputes, Nineteenth Edition, ISBN 9781454879824

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The Economics, Regulation, and Systemic Risk of Insurance Markets Felix Hufeld,Ralph S. J. Koijen,Christian Thimann,2016-10-28 Despite the importance of insurance in enabling individual and collective social, economic, and financial activities, discussions about the macroeconomic role and risks of insurance markets are surprisingly limited. This book brings together academics, regulators, and industry experts to provide a multifaceted array of research and perspectives on insurance, its role and functioning, and the potential systemic risk it could create. The first part discusses the macroeconomic role of insurance and how insurance is different from banking and general finance. Understanding the differences between the balance sheets of insurers and other financial intermediaries is essential for understanding the potential differences in risk nature and optimal regulation. The second part of the book focuses on the risks managed by the insurance sector and the potential for systemic risk. The chapters discuss the risks both on the asset and liability sides of insurers' balance sheets. The third part of the book covers the impact of regulation on insurance companies. Existing regulation is often complex and has a large impact on insurance companies' decision-making and functioning. The chapters also illustrate the unintended consequences of various forms of regulation. The book concludes with a summary of a survey that has been conducted in collaboration with McKinsey, where insurance executives have been asked about the risks and regulation in the insurance sector. The survey provides guidance for future research on insurance markets.

Uninsured and Underinsured Motorist Insurance Alan I. Widiss,1999

Weapons of Math Destruction Cathy O'Neil,2016-09-06 NEW YORK TIMES BESTSELLER • A former Wall Street quant sounds the alarm on Big Data and the mathematical models that threaten to rip apart our social fabric—with a new afterword “A manual for the twenty-first-century citizen . . . relevant and urgent.”—Financial Times NATIONAL BOOK AWARD LONGLIST • NAMED ONE OF THE BEST BOOKS OF THE YEAR BY The New York Times Book Review • The Boston Globe • Wired • Fortune • Kirkus Reviews • The Guardian • Nature • On Point We live in the age of the algorithm. Increasingly, the decisions that affect our lives—where we go to school, whether we can get a job or a loan, how much we pay for health insurance—are being made not by humans, but by machines. In theory, this should lead to greater fairness: Everyone is judged according to the same rules. But as mathematician and data scientist Cathy O'Neil reveals, the mathematical models being used today are unregulated and uncontestable, even when they're wrong. Most troubling, they reinforce discrimination—propping up the lucky, punishing the downtrodden, and undermining our democracy in the process. Welcome to the dark side of Big Data.

I.I.I. Insurance Fact Book Insurance Information Institute,1984

Structural Trends and Conditions in the Automobile Insurance Industry ,1970

The End of Accounting and the Path Forward for Investors and Managers Baruch Lev,Feng Gu,2016-06-02 An innovative new valuation framework with truly useful economic indicators The End of Accounting and the Path Forward for Investors and Managers shows how the ubiquitous financial reports have become useless in capital market decisions and lays out an actionable alternative. Based on a comprehensive, large-sample empirical analysis, this book reports financial documents' continuous deterioration in relevance to investors' decisions. An enlightening discussion details the reasons why accounting is losing relevance in today's market, backed by numerous examples with real-world impact. Beyond simply identifying the problem, this report offers a solution—the Value Creation Report—and demonstrates its utility in key industries. New indicators focus on strategy and execution to identify and evaluate a company's true value-creating resources for a more up-to-date approach to critical investment decision-making. While entire industries have come to rely on financial reports for vital information, these documents are flawed and insufficient when it comes to the way investors and lenders work in the current economic climate. This book demonstrates an alternative, giving you a new framework for more informed decision making. Discover a new, comprehensive system of economic indicators Focus on strategic, value-creating resources in company valuation Learn how traditional financial documents are quickly losing their utility Find a path forward with actionable, up-to-date information Major corporate decisions, such as restructuring and M&A, are predicated on financial indicators of profitability and asset/liabilities values. These documents move mountains, so what happens if they're based on faulty indicators that fail to show the true value of the company? The End of Accounting and the Path Forward for Investors and Managers shows you the reality and offers a new blueprint for more accurate valuation.

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