

# INSURANCE RATE 11

UNITED STATES. CONGRESS. HOUSE. COMMITTEE ON THE JUDICIARY. SUBCOMMITTEE ON MONOPOLIES AND COMMERCIAL LAW

- ❑ **TAX TREATMENT OF LIFE INSURANCE** UNITED STATES. CONGRESS. HOUSE. COMMITTEE ON WAYS AND MEANS. SUBCOMMITTEE ON SELECT REVENUE MEASURES, 1984
- ❑ **BIENNIAL REPORT** MINNESOTA. COMPENSATION INSURANCE BOARD, 1962
- ❑ **PURSUANT TO S. RES. 256, SECTION 4. MAY 10 AND 11 AND JUNE 6, 7, AND 8, 1972** UNITED STATES. CONGRESS. SENATE. COMMITTEE ON THE JUDICIARY. SUBCOMMITTEE ON ANTITRUST AND MONOPOLY, 1973
- ❑ **FEDERAL CRIME INSURANCE PROGRAM**, 1985
- ❑ **TERRORIST RISK INSURANCE** UNITED STATES. CONGRESS. SENATE. COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS, 2002
- ❑ **THE PRICE AND AVAILABILITY OF AUTOMOBILE LIABILITY INSURANCE IN THE NONSTANDARD MARKET** DOUGLAS G. OLSON, FRANK G. VUKMANIC, 1971
- ❑ **AUTOMOBILE INSURANCE REFORM AND COST SAVINGS: MAY 6, 7, 10, AND 11, 1971** UNITED STATES. CONGRESS. SENATE. COMMITTEE ON COMMERCE, 1971
- ❑ **REPORT** NEW YORK (STATE). LEGISLATURE. JOINT COMMITTEE ON INSURANCE RATES, REGULATION AND RECODIFICATION OF THE INSURANCE LAW AND RELATED STATUTES, 1968
- ❑ **ANNUAL REPORT OF THE COMMISSIONER OF INSURANCE OF THE STATE OF WISCONSIN** WISCONSIN. DEPARTMENT OF INSURANCE, 1912 REPORTS FOR 1894-1914 HAVE EACH PT. ISSUED AS SEPARATE VOL.: PT. 1. FIRE AND MARINE INSURANCE; PT. 2. LIFE AND CASUALTY INSURANCE; 1897-1914, PT. 3. LOCAL MUTUAL FIRE INSURANCE.
- ❑ **INSURANCE COMMISSIONER'S ANNUAL REPORT** WASHINGTON (STATE). INSURANCE COMMISSIONER, 1965
- ❑ **OPTIONS FOR HEALTH INSURANCE** UNITED STATES. CONGRESS. HOUSE. COMMITTEE ON WAYS AND MEANS. SUBCOMMITTEE ON HEALTH, 1992
- ❑ **INSURANCE COMPANY FAILURES** UNITED STATES. CONGRESS. HOUSE. COMMITTEE ON ENERGY AND COMMERCE. SUBCOMMITTEE ON OVERSIGHT AND INVESTIGATIONS, 1989
- ❑ **GOVERNMENT LIFE INSURANCE PROGRAMS FOR VETERANS AND MEMBERS OF THE SERVICES, ANNUAL REPORT**, 1986
- ❑ **MANUAL OF COMPENSATION AND LIABILITY INSURANCE** NATIONAL COUNCIL ON WORKMEN'S COMPENSATION INSURANCE (U.S.), 1920
- ❑ **UNEMPLOYMENT INSURANCE CLAIMS** UNITED STATES. DEPARTMENT OF LABOR. MANPOWER ADMINISTRATION. OFFICE OF ADMINISTRATION AND MANAGEMENT, 1975
- ❑ **GROUP LIFE INSURANCE FOR FEDERAL EMPLOYEES** UNITED STATES. CONGRESS. SENATE. COMMITTEE ON POST OFFICE AND CIVIL SERVICE, 1954 CONSIDERS (83) S. 3507.
- ❑ **COMPETITION IN THE INSURANCE INDUSTRY** UNITED STATES. CONGRESS. HOUSE. COMMITTEE ON THE JUDICIARY. SUBCOMMITTEE ON MONOPOLIES AND COMMERCIAL LAW, 1985
- ❑ **FLOOD INSURANCE STUDY** UNITED STATES. FEDERAL INSURANCE ADMINISTRATION, 1978
- ❑ **THE LIABILITY CENTURY** KENNETH S. ABRAHAM, 2008-03-31 KENNETH ABRAHAM EXPLORES THE DEVELOPMENT AND INTERDEPENDENCY OF THE TORT LIABILITY REGIME AND THE INSURANCE SYSTEM IN THE UNITED STATES DURING THE TWENTIETH CENTURY AND BEYOND, INCLUDING THE EVENTS OF SEPTEMBER 11, 2001. FROM ITS BEGINNING LATE IN THE NINETEENTH CENTURY, THE AVAILABILITY OF LIABILITY INSURANCE LED TO THE CREATION OF NEW FORMS OF LIABILITY, HEAVILY INFLUENCED EXPANSION OF THE LIABILITIES THAT ALREADY EXISTED, AND CONTINUALLY PROMOTED INCREASES IN THE AMOUNT OF MONEY THAT WAS AWARDED IN TORT SUITS. A "LIABILITY-AND-INSURANCE SPIRAL" EMERGED, IN WHICH THE AVAILABILITY OF LIABILITY INSURANCE ENCOURAGED THE IMPOSITION OF MORE LIABILITY, AND, IN TURN, THE IMPOSITION OF LIABILITY ENCOURAGED THE FURTHER SPREAD OF INSURANCE. LIABILITY INSURANCE WAS NOT MERELY A SOURCE OF FUNDING FOR EVER-GREATER AMOUNTS OF TORT LIABILITY. LIABILITY INSURERS CAME TO DOMINATE TORT LITIGATION. THEY DEFENDED LAWSUITS AGAINST THEIR POLICYHOLDERS, AND THEY DECIDED WHICH CASES TO SETTLE, FIGHT, OR APPEAL. THE VERY IDEA BEHIND INSURANCE--THAT SPREADING LOSSES AMONG LARGE NUMBERS OF POLICYHOLDERS IS DESIRABLE--CAME TO INFLUENCE THE IDEOLOGY OF TORT LAW. TO SERVE THE AIM OF LOSS SPREADING, LIABILITY HAD TO EXPAND. TODAY THE TORT LIABILITY AND INSURANCE SYSTEMS CONSTANTLY INTERACT, AND TO REFORM ONE THE ROLE OF THE OTHER MUST BE FULLY UNDERSTOOD.
- ❑ **FLOOD INSURANCE STUDY** UNITED STATES. FEDERAL INSURANCE ADMINISTRATION, 1979

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