

Capitalization Requirements For Multiple Line Property-Liability Insurance Companies

JAMES E. BACHMAN

Capitalization Requirements For Multiple Line Propertyliability Insurance Companies

**United States. Advisory Commission
on Intergovernmental Relations**

Capitalization Requirements For Multiple Line Propertyliability Insurance Companies:

Capitalization Requirements for Multiple Line Property-Liability Insurance Companies James E. Bachman,1979-01

Foundations of Insurance Economics Georges Dionne,Scott E. Harrington,2013-11-11 Economic and financial research on insurance markets has undergone dramatic growth since its infancy in the early 1960s Our main objective in compiling this volume was to achieve a wider dissemination of key papers in this literature Their significance is highlighted in the introduction which surveys major areas in insurance economics While it was not possible to provide comprehensive coverage of insurance economics in this book these readings provide an essential foundation to those who desire to conduct research and teach in the field In particular we hope that this compilation and our introduction will be useful to graduate students and to researchers in economics finance and insurance Our criteria for selecting articles included significance representativeness pedagogical value and our desire to include theoretical and empirical work While the focus of the applied papers is on property liability insurance they illustrate issues concepts and methods that are applicable in many areas of insurance The S S Huebner Foundation for Insurance Education at the University of Pennsylvania s Wharton School made this book possible by financing publication costs We are grateful for this assistance and to J David Cummins Executive Director of the Foundation for his efforts and helpful advice on the contents We also wish to thank all of the authors and editors who provided permission to reprint articles and our respective institutions for technical and financial support

State Solvency Regulation of Property-casualty and Life Insurance Companies United States. Advisory Commission on Intergovernmental Relations,1992 Societal Risk Assessment Richard C. Schwing,Walter A. Albers,2013-12-19 This volume constitutes the papers and discussions from a symposium on Societal Risk Assessment How Safe is Safe Enough held at the General Motors Research Laboratories on October 8 9 1979 This symposium was the twenty fourth in an annual series sponsored by the Research Laboratories Initiated in 1957 these symposia have as their objective the promotion of the interchange of knowledge among specialists from many allied disciplines in rapidly developing or changing areas of science or technology Attendees characteristically represent the academic government and industrial institutions that are noted for their ongoing activities in the particular area of interest The objective of this symposium was to develop a balanced view of the current status of societal risk assessment s role in the public policy process and then to establish if possible future directions of research Accordingly the symposium was structured in two dimensions certainty versus uncertainty and the subjective versus the objective Furthermore people representing extremely diverse disciplines concerned with the perception quantification and abatement of risks were brought together to provide an environment that stimulated the exchange of ideas and experiences The keys to this exchange were the invited papers arranged into four symposium sessions These papers appear in this volume in the order of their presentation The discussions that in turn followed from the papers are also included The Future of Insurance Regulation in the United States Martin F.

Grace, Robert W. Klein, 2009-12-01 A Brookings Institution Press and Georgia State University publication Important changes have buffeted the insurance industry over the past decade The 1999 repeal of key provisions of the Glass Steagall Act unleashed a wave of conglomeration in financial services as bank holding companies acquired insurance and securities businesses and to a much lesser degree insurance companies acquired securities firms and banks Rivalry within the sector has intensified insurance companies have developed products that compete directly with the offerings of banks and securities firms and vice versa In addition the industry has become increasingly global Against this backdrop pressure has been building for fundamental changes to the structure of insurance regulation in the United States Despite several court challenges over the years insurance continues to be regulated by the states Many insurance companies view state regulation as an increasing drag on their efficiency and competitiveness and support a federal regulatory system However powerful stakeholders including state officials state and regional insurance companies and many insurance agents oppose federal regulation As a result proposals to establish an optional federal charter OFC for insurance companies and agents remain mired in fierce debate The Future of Insurance Regulation in the United States gathers some of the country's leading experts on financial regulation to assess the case for an enhanced federal role in the insurance sector They pay particular attention to the merits of an OFC and how it might be designed They also consider the principles that should guide insurance regulatory policies regardless of the institutional framework and examine the implications of financial convergence and the internationalization of insurance markets for an optimal regulatory structure The debate over insurance regulation has only grown in complexity and intensity since the financial crisis began in the fall of 2008 This book will both inform and help to shape those critical discussions Contributors John A Cooke International Financial Services London Robert Detlefsen National Association of Mutual Insurance Companies Martin F Grace Georgia State University Robert W Klein Georgia State University Robert E Litan Ewing Marion Kauffman Foundation and Brookings Institution Phil O Connor PROactive Strategies Hal S Scott Harvard Law School Harold D Skipper Georgia State University Peter J Wallison American Enterprise Institute

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