

Uncertain Business

**Risk, Insurance,
and the Limits of
Knowledge**

Richard V. Ericson and Aaron Doyle

Uncertain Business Risk Insurance And The Limits Of Knowledge

Colin Sumner



Uncertain Business Risk Insurance And The Limits Of Knowledge:

Uncertain Business Richard Victor Ericson, Aaron Doyle, 2004-01-01 We live in an age of increasing doubt about whether our institutions and technologies can provide security against risks many of which they themselves have created Uncertain Business is an unprecedented inquiry into insurance industry practices and what they tell us about risks and uncertainties in contemporary society The core of the book is ethnographic studies in distinct fields of insurance premature death disability earthquake and terrorism These studies reveal that uncertainty pervades different fields of insurance the very industry that is charged with transforming uncertainty into manageable risk Scientific data on risk are variously absent inadequate controversial contradictory and ignored Insurers impose meaning on uncertainty through non scientific forms of knowledge that are intuitive emotional aesthetic moral and speculative Nevertheless the nature of uncertainty and the response to it varies substantially across the fields studied showing how contemporary society is characterized by competing risk logics Insurers perceptions and decisions about uncertainty with potential for windfall profits as well as catastrophic losses create crises in insurance availability and provoke new forms of inequality and exclusion Hence while the insurance industry is a central bulwark against uncertainty insurers also play a key role in fostering it **Social Theories of Risk**

and Uncertainty Jens O. Zinn, 2009-01-22 Written by leading experts in the field Social Theories of Risk and Uncertainty is an introduction to mainstream theorizing on risk and uncertainty in sociology Provides an overview of the historical developments and conceptual aspects of risk Identifies why theorizing on risk is necessary and highlights specific sociological contributions to this field of research Explores key topics including risk society and reflexive modernization culture and risk governmentality and risk systems theory and risk and edgework and voluntary risk taking Offers a comprehensive look at the promises pitfalls and perspectives of risk theorizing *Organized Uncertainty* Michael Power, 2007-05-24 Since the mid

1990s risk management has undergone a dramatic expansion in its reach and significance being transformed from an aspect of management control to become a benchmark of good governance for banks hospitals schools charities and many other organizations Numerous standards for risk management practice have been produced by a variety of transnational organizations While these many designs and blueprints are accompanied by ideals of enterprise value production and good governance it is argued that the rise of risk management has also coincided with an intensification of auditing and control processes The legalization and bureaucratization of organizational life has increased because risk management has created new demands for proof and evidence of action In turn these demands have generated new risks to reputation In short this important book traces the rise of the managerial concept of risk and the different logics and values which underpin it showing that it has much less to do with real dangers and opportunities than might be thought and more to do with organizational accountability and legitimacy **Dealing in Uncertainty** Arjen van der Heide, 2023-04-28 Insurance is an

important if still poorly understood mechanism for dealing with a broad variety of risks associated with modern life This book

conducts an in depth examination of one of the largest and longest established private insurance industries in Europe British life insurance In doing so it draws on over 40 oral history interviews to trace how the sector has changed since the 1970s a period characterized by rampant financialization and neoliberalization Combining insights from science and technology studies and economic sociology this is an unprecedented study of the evolution of insurance practices and an invaluable contribution to our understanding of financial capitalism Climate Change and Catastrophe Management in a Changing

China Qihao He, China is the largest greenhouse gas emitter in the world and also suffers from devastating climate catastrophes Increasingly policymakers in China have come to realize that government alone cannot adequately prevent or defray climate related disaster risks This book contends that a better way to manage catastrophe risk in China is through private insurance rather than directly through the Chinese government In addition private insurance could function as a substitute for or complement to government regulation of catastrophe risks by causing policyholders to take greater precautions to reduce climate change risks

Risk in the Roman World Jerry Toner, 2023-11-30 Modern risk studies have viewed the inhabitants of the ancient world as being both dominated by fate and exposed to fewer risks but this very readable and groundbreaking new book challenges these views It shows that the Romans inhabited a world full of danger and also that they not only understood uncertainty but employed a variety of ways to help to affect future outcomes The first section focuses on the range of cultural attitudes and traditional practices that served to help control risk particularly among the non elite population The book also examines the increasingly sophisticated areas of expertise such as the law logistics and maritime loans which served to limit uncertainty in a systematic manner Religious expertise in the form of dream interpretation and oracles also developed new ways of dealing with the future and the implicit biases of these sources can reveal much about ancient attitudes to risk Law, Environmental Illness and Medical Uncertainty Tarryn

Phillips, 2015-03-05 We've seen it before with asbestos related disease leukaemia clusters and lung cancer caused by cigarettes There tends to be a lag between the emergence of environmental risks and chemical injuries and their recognition and therapeutic treatment by medicine and the law Law Environmental Illness and Medical Uncertainty examines how our society governs new health concerns as they emerge and the barriers that face new and uncertain theories seeking recognition in the law In this book Tarryn Phillips focuses her investigation on the struggle over the controversial condition multiple chemical sensitivities or MCS also known as environmental illness Presenting nine case studies where workers sought compensation for MCS from their multinational employers she captures a nuanced portrait of their embittered unequal battles over the scientific legal and insurance paradigms for understanding toxic risk environmental illness and the regulation of industry It draws on three years of fieldwork in Australia including interview data with lay people and sympathetic and sceptical experts participant observation in the courtroom and textual analysis of official reports The book gives a unique ethnographic insight into the governance of risk and uncertainty within a neoliberal economy medico scientific

controversies and courtroom dramas It highlights how a skeptical approach towards emergent environmental concerns is encouraged within the current regime and decision makers face disincentives for taking a sympathetic approach Compellingly written and easy to read it should appeal widely to interested lay people and students and scholars of science and technology studies medical anthropology sociology of health and illness and critical legal studies *Underwater* Rebecca Elliott,2021-01-05 Communities around the United States face the threat of being underwater This is not only a matter of rising waters reaching the doorstep It is also the threat of being financially underwater owning assets worth less than the money borrowed to obtain them Many areas around the country may become economically uninhabitable before they become physically unlivable In *Underwater* Rebecca Elliott explores how families communities and governments confront problems of loss as the climate changes She offers the first in depth account of the politics and social effects of the U S National Flood Insurance Program NFIP which provides flood insurance protection for virtually all homes and small businesses that require it In doing so the NFIP turns the risk of flooding into an immediate economic reality shaping who lives on the waterfront on what terms and at what cost Drawing on archival interview ethnographic and other documentary data Elliott follows controversies over the NFIP from its establishment in the 1960s to the present from local backlash over flood maps to Congressional debates over insurance reform Though flood insurance is often portrayed as a rational solution for managing risk it has ignited recurring fights over what is fair and valuable what needs protecting and what should be let go who deserves assistance and on what terms and whose expectations of future losses are used to govern the present An incisive and comprehensive consideration of the fundamental dilemmas of moral economy underlying insurance *Underwater* sheds new light on how Americans cope with loss as the water rises *The Blackwell Companion to Criminology* Colin Sumner,2008-04-15 The Blackwell Companion to Criminology provides a contemporary and global resource to scholarship in both classical and topical areas of criminology Written accessibly and with its international perspective and first rate scholarship this is truly the first global handbook of criminology Editors and contributors are international experts in criminology offering a comparative perspective on theories and systems Contains full discussion of key debates and theories the implications of new topics studies and ideas and contemporary developments Coverage includes class gender and race criminal justice juvenile delinquency punishment mass media international crimes and social control *The Palgrave Handbook of Contemporary International Political Economy* Timothy M. Shaw,Laura C. Mahrenbach,Renu Modi,Xu Yi-chong,2018-12-19 Published 35 years after Palgrave Macmillan s landmark International Political Economy IPE series was first founded this Handbook captures the state of the art of contemporary IPE It draws on the series history of focusing on the oft neglected study of the global South Providing interdisciplinary perspectives from scholars hailing from the global North and South the Handbook illustrates the theoretical innovations and empirical richness necessary to explain today s ever changing world This is a world in which the global South and North are not only being transformed by the end of

bipolarity and the rise of the BRICS but also by diverse global crises and growing cross border challenges It is a world where human development governance and security are becoming ever more elusive where profoundly altered by the rise of new technologies the structure of relations between nations itself is changing becoming increasingly interconnected both digitally and physically Understanding these issues is of critical importance to better anticipate current and future global transformations This Handbook is the ideal primer for all scholars practitioners and policy makers looking to do so

Insurance and the Law of Obligations Robert M. Merkin, Jenny Steele, 2013-08-29 The insurance industry has a significant impact on the operation of private law yet remains poorly understood and under theorized in the legal literature Filling an important gap this book analyses the interaction of insurance law and the general law of obligations in theory and practice

Accident Society Jason Puskar, 2012-01-11 This book argues that language and literature actively produced chance in the late nineteenth and early twentieth centuries by categorizing injuries and losses as innocent of design Automobile collisions and occupational injuries became car accidents and industrial accidents During the post Civil War period of racial ethnic and class based hostility chance was an abstract enemy against which society might unite By producing chance novels by William Dean Howells Stephen Crane Anna Katharine Green Edith Wharton Theodore Dreiser and James Cain documented and helped establish new modes of collective interdependence Chance here is connected not with the competitive individualism of the Gilded Age but with important progressive and social democratic reforms including developments in insurance which had long employed accident narratives to shape its own mutual society Accident Society reveals the extent to which

American collectivity has depended and continues to depend on the literary production of chance *Policy Shock* Edward J. Balleisen, Lori S. Benneer, Kimberly D. Krawiec, Jonathan B. Wiener, 2017-11-02 In this book compelling case studies show how past crises have reshaped regulation and how policy makers can learn from crises in the future *Oxford Handbook of*

Sociology, Social Theory and Organization Studies Paul S. Adler, Paul du Gay, Glenn Morgan, Michael Reed, 2014-10-16 Sociology and social theory has always been a major source of new perspectives for organization studies Access to a series of authoritative accounts of theorists and research themes in sociology and social theory which have influenced developments in organization studies is essential for those wishing to deepen and extend their knowledge of the intersection of sociology and organization studies This goal is achieved by drawing on a group of internationally renowned scholars committed in their own work to strengthening these links and asking them to provide critical accounts of particular theorists and research themes which have straddled this divide This volume aims to strengthen ties between organization studies and contemporary sociological work at a time when there are increasing institutional barriers to such cooperation potentially generating a myopia that constricts new developments Used in conjunction with its companion volume The Oxford Handbook of Sociology and Organization Studies Classical foundations the reader is provided with a comprehensive account of the productive and critical interaction between sociology and organization studies over many decades Highly international in scope theorists and

themes are drawn from both the USA and Europe in equal measure Similarly the authors of the chapters are drawn from both sides of the Atlantic The result is a series of chapters on individuals and key research themes and debates which will provide faculty and post graduate researchers with appreciative authoritative and critical accounts that can be drawn on to design courses or provided guided reading to the field Oxford Handbook of Sociology, Social Theory and Organization Studies Paul S. Adler,Paul du Gay,Glenn Morgan,Michael Reed,2014-10-16 Sociology and social theory has always been a major source of new perspectives for organization studies Access to a series of authoritative accounts of theorists and research themes in sociology and social theory which have influenced developments in organization studies is essential for those wishing to deepen and extend their knowledge of the intersection of sociology and organization studies This goal is achieved by drawing on a group of internationally renowned scholars committed in their own work to strengthening these links and asking them to provide critical accounts of particular theorists and research themes which have straddled this divide This volume aims to strengthen ties between organization studies and contemporary sociological work at a time when there are increasing institutional barriers to such cooperation potentially generating a myopia that constricts new developments Used in conjunction with its companion volume The Oxford Handbook of Sociology and Organization Studies Classical foundations the reader is provided with a comprehensive account of the productive and critical interaction between sociology and organization studies over many decades Highly international in scope theorists and themes are drawn from both the USA and Europe in equal measure Similarly the authors of the chapters are drawn from both sides of the Atlantic The result is a series of chapters on individuals and key research themes and debates which will provide faculty and post graduate researchers with appreciative authoritative and critical accounts that can be drawn on to design courses or provided guided reading to the field **Insurance Era** Caley Horan,2024-05-31 Charts the social and cultural life of private insurance in postwar America showing how insurance institutions and actuarial practices played crucial roles in bringing social political and economic neoliberalism into everyday life Actuarial thinking is everywhere in contemporary America an often unnoticed byproduct of the postwar insurance industry s political and economic influence Calculations of risk permeate our institutions influencing how we understand and manage crime education medicine finance and other social issues Caley Horan s remarkable book charts the social and economic power of private insurers since 1945 arguing that these institutions actuarial practices played a crucial and unexplored role in insinuating the social political and economic frameworks of neoliberalism into everyday life Analyzing insurance marketing consumption investment and regulation Horan asserts that postwar America s obsession with safety and security fueled the exponential expansion of the insurance industry and the growing importance of risk management in other fields Horan shows that the rise and dissemination of neoliberal values did not happen on its own they were the result of a project to unsocialize risk shrinking the state s commitment to providing support and heaping burdens upon the people often least capable of bearing them Insurance Era is a sharply researched and

fiercely written account of how and why private insurance and its actuarial market logic came to be so deeply lodged in American visions of social welfare

Research Handbook on the Economics of Torts Jennifer Arlen, 2013-11-29 Focusing on issues of vital importance to those seeking to understand and reform the tort system this volume takes a multi disciplinary approach including theoretical economic analysis empirical analysis socio economic analysis and behavioral anal

Suing the Gun Industry Timothy Lytton, 2009-04-21 Mass tort litigation against the gun industry with its practical weaknesses successes and goals provides the framework for this collection of thoughtful essays by leading social scientists lawyers and academics These informed analyses reveal the complexities that make the debate so difficult to resolve Suing the Gun Industry masterfully reveals the many details contributing to the intractability of the gun debate New York Law Journal Second Amendment advocate or gun control fanatic all Americans who care about freedom need to read Suing the Gun Industry Bob Barr Member of Congress 1995 2003 and Twenty First Century Liberties Chair for Freedom and Privacy American Conservative Union The source for anyone interested in a balanced analysis of the lawsuits against the gun industry David Hemenway Professor of Health Policy Director Harvard Injury Control Research Center Harvard School of Public Health Health Policy and Management Department author of Private Guns Public Health Highly readable comprehensive well balanced It contains everything you need to know and on all sides about the wave of lawsuits against U S gun manufacturers James B Jacobs Warren E Burger Professor of Law and author of Can Gun Control Work In Suing the Gun Industry Timothy Lytton has assembled some of the leading scholars and advocates both pro and con to analyze this fascinating effort to circumvent the well known political obstacles to more effective gun control This fine book offers a briefing on both the substance and the legal process of this wave of lawsuits together with a better understanding of the future prospects for this type of litigation vis vis other industries Philip J Cook Duke University An interesting collection generally representing the center of the gun control debate with considerable variation in focus objectivity and political realism Paul Blackman retired pro gun criminologist and advocate Gun litigation deserves a closer look amid the lessons learned from decades of legal action against the makers of asbestos Agent Orange silicone breast implants and tobacco products among others Suing the Gun Industry collects the diverse and often conflicting opinions of an outstanding cast of specialists in law public health public policy and criminology and distills them into a complete picture of the intricacies of gun litigation and its repercussions for gun control Using multiple perspectives Suing the Gun Industry scrutinizes legal action against the gun industry Such a broad approach highlights the role of this litigation within two larger controversies one over government efforts to reduce gun violence and the other over the use of mass torts to regulate unpopular industries Readers will find Suing the Gun Industry a timely and accessible picture of these complex and controversial issues Contributors Tom Baker Donald Braman Brannon P Denning Tom Diaz Howard M Erichson Thomas O Farrish Shannon Frattaroli John Gastil Dan M Kahan Don B Kates Timothy D Lytton Julie Samia Mair Richard A Nagareda Peter H Schuck

Stephen D Sugarman Stephen Teret Wendy Wagner Risks in the Making Ine van Hoyweghen, 2007 In recent decades insurance companies scientists and public officials have debated the potential use of genetic testing in insurance decisions With Risks in the Making Ine van Hoyweghen alters the terms of the debate moving it from abstract theoretical grounds to the question of how insurance companies actually work Through an empirical ethnographic study of life insurance in Belgium van Hoyweghen reveals fascinating and important details about insurance practices and risk management underscoring the diversity of insurance markets underwriting practices and strategies **Revolution and Evolution in Private Law** Sarah Worthington, Andrew Robertson, Graham Virgo, 2018-01-11 The development of private law across the common law world is typically portrayed as a series of incremental steps each one delivered as a result of judges dealing with marginally different factual circumstances presented to them for determination This is said to be the common law method According to this process change might be assumed to be gradual almost imperceptible If this were true however then even Darwinian style evolution which is subject to major change inducing pressures such as the death of the dinosaurs would seem unlikely in the law and radical and revolutionary paradigm shifts perhaps impossible And yet the history of the common law is to the contrary The legal landscape is littered with quite remarkable revolutionary and evolutionary changes in the shape of the common law The essays in this volume explore some of the highlights in this fascinating revolutionary and evolutionary development of private law The contributors expose the nature of the changes undergone and their significance for the future direction of travel They identify the circumstances and the contexts which might have provided an impetus for these significant changes The essays range across all areas of private law including contract tort unjust enrichment and property No area has been immune from development That fact itself is unsurprising but an extended examination of the particular circumstances and contexts which delivered some of private law's most important developments has its own special significance for what it might indicate about the shape and the shaping of private law regimes in the future

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Table of Contents Uncertain Business Risk Insurance And The Limits Of Knowledge

1. Understanding the eBook Uncertain Business Risk Insurance And The Limits Of Knowledge
 - The Rise of Digital Reading Uncertain Business Risk Insurance And The Limits Of Knowledge
 - Advantages of eBooks Over Traditional Books
2. Identifying Uncertain Business Risk Insurance And The Limits Of Knowledge
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Uncertain Business Risk Insurance And The Limits Of Knowledge
 - User-Friendly Interface
4. Exploring eBook Recommendations from Uncertain Business Risk Insurance And The Limits Of Knowledge
 - Personalized Recommendations
 - Uncertain Business Risk Insurance And The Limits Of Knowledge User Reviews and Ratings
 - Uncertain Business Risk Insurance And The Limits Of Knowledge and Bestseller Lists
5. Accessing Uncertain Business Risk Insurance And The Limits Of Knowledge Free and Paid eBooks
 - Uncertain Business Risk Insurance And The Limits Of Knowledge Public Domain eBooks
 - Uncertain Business Risk Insurance And The Limits Of Knowledge eBook Subscription Services
 - Uncertain Business Risk Insurance And The Limits Of Knowledge Budget-Friendly Options

6. Navigating Uncertain Business Risk Insurance And The Limits Of Knowledge eBook Formats
 - ePub, PDF, MOBI, and More
 - Uncertain Business Risk Insurance And The Limits Of Knowledge Compatibility with Devices
 - Uncertain Business Risk Insurance And The Limits Of Knowledge Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Uncertain Business Risk Insurance And The Limits Of Knowledge
 - Highlighting and Note-Taking Uncertain Business Risk Insurance And The Limits Of Knowledge
 - Interactive Elements Uncertain Business Risk Insurance And The Limits Of Knowledge
8. Staying Engaged with Uncertain Business Risk Insurance And The Limits Of Knowledge
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Uncertain Business Risk Insurance And The Limits Of Knowledge
9. Balancing eBooks and Physical Books Uncertain Business Risk Insurance And The Limits Of Knowledge
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Uncertain Business Risk Insurance And The Limits Of Knowledge
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Uncertain Business Risk Insurance And The Limits Of Knowledge
 - Setting Reading Goals Uncertain Business Risk Insurance And The Limits Of Knowledge
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Uncertain Business Risk Insurance And The Limits Of Knowledge
 - Fact-Checking eBook Content of Uncertain Business Risk Insurance And The Limits Of Knowledge
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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