



The Effects of Third-Party, Bad Faith Doctrine on Automobile Insurance Costs and Compensation

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The U.S. Experience with No-fault Automobile Insurance James M. Anderson, Paul Heaton, Stephen J. Carroll, 2010 No fault automobile insurance regimes were the culmination of decades of dissatisfaction with the use of the traditional tort system for compensating victims of automobile accidents They promised quicker fairer less contentious and it was hoped less expensive resolution of automobile accident injuries This monograph considers how these plans have fared After reviewing the intellectual and political history of no fault auto insurance the monograph concludes that no fault lost political popularity because of the perception that it did not deliver the promised consumer premium cost reductions Analysis of data from a variety of sources confirms this view demonstrating that premiums and claim costs have become substantially larger in no fault states than in other states over time These cost increases can be traced to a variety of factors including growth in excess claiming in no fault states and convergence between no fault and tort states in litigation patterns and noneconomic damage payments However the primary driver of no fault s cost growth has been high medical costs The extent to which these additional costs represent augmented utilization of medical services rather than cost shifting from the medical insurance system to the automobile insurance system remains unclear Back cover *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 **Research Handbook on the Economics of Insurance Law** Daniel Schwarcz, Peter Siegelman, 2015-08-28 The fields of insurance law and insurance economics have long and distinguished scholarly histories but participants in the two disciplines have not always communicated well across academic silos This Handbook encourages more policy relevant insurance e Encyclopedia of Deception Timothy R. Levine, 2014-02-20 The Encyclopedia of Deception examines lying from multiple perspectives drawn from the disciplines of social psychology sociology history business political science cultural anthropology moral philosophy theology law family studies evolutionary biology philosophy and more From the little white lie to lying on a resume to the grandiose lies of presidents this two volume reference explores the phenomenon of lying in a multidisciplinary context to elucidate this common aspect of our daily lives Not only a cultural phenomenon historically lying is a frequent occurrence in our everyday lives Research shows that we are likely to lie or intentionally deceive others several times a day or in one out of every four conversations that lasts more than 10 minutes Key Features More than 360 authored by key figures in the field are organized A to Z in two volumes which are available in both print and electronic formats Entries are written in a clear and accessible style that invites readers to explore and reflect on the use of lying and self deception Each article concludes with cross references to related entries and further readings This academic multi author reference work will serve as a general non technical resource for students and researchers within social and behavioral science programs who seek to better understand the historical role of lying and how

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