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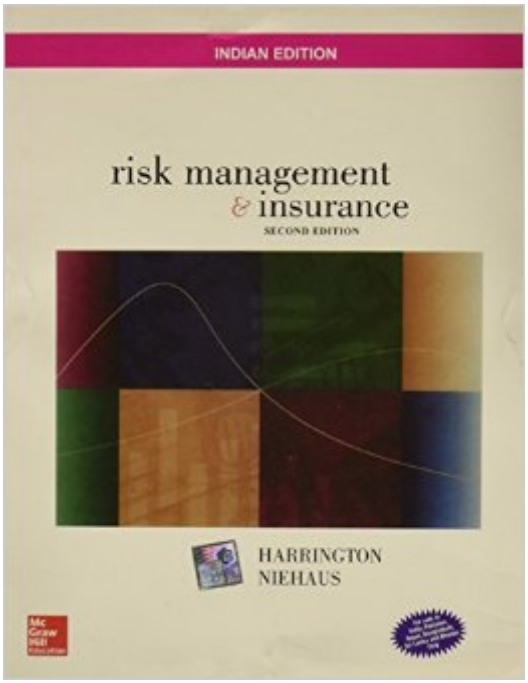

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Synopsis

Risk Management and Insurance

Book Information

Paperback

Publisher: Tata McGraw-Hill; 2 edition (2004)

Language: English

ISBN-10: 0070594996

ISBN-13: 978-0070594999

Product Dimensions: 18.6 x 3.2 x 23.5 inches

Shipping Weight: 2.4 pounds

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Two distinguished academician have spent an incredible amount of time and energy and thought to prepare and publish a book to replace all books on the subject. Unfortunately their failure resulted in a nightmare for students who are forced to read this book and base their ideas, values and knowledge of risk management and insurance on this book.If I had had the misfortune of having this book as a text in a class, I would never have chosen my profession in risk management and insurance. If I had to use this book as the text of my course, I would refuse to teach risk management and Insurance in Undergraduate or Graduate classes.The authors achieve partial success only in relation to the first of their four major objectives. The book is a detriment to good decision making in real conditions, definitely does not enhance the ability of the reader to think critically and analytically, and is totally useless in explaining how insurance markets perform.After totally memorizing this book you can be an academician and get the new students to memorize the book again, in a vicious circle. It is impossible for the reader who is not already a professional to discern what is important and what is significant among the plethora of useful and totally unnecessary information.There are no real life cases. There are no real people, there is not even a mention of psychology, perception, behaviour, culture, education, attitude.The insurance companies and the reinsurance companies and all the agents and the brokers and the loss adjusters, salvage companies, etc. are just there. Why they are there, and what makes them tick is not important. Everyone is totally aware of their risks and all the alternative methods of loss control, transfer and

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