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Sommario/riassunto	Insurance as Governance is the first major sociological study of the insurance industry. It examines how the industry controls our institutions and daily lives in ways that are largely invisible, and how it thereby functions as a form of government beyond the state. Drawing on extensive ethnographic research on industry practices, the work penetrates the complexities of the insurance industry and demonstrates why it is such a powerful and pervasive institution. The authors advance the concept of moral risk as they consider how insurance companies partner with governments and corporations in the negotiation of economic policy. In effect, Insurance as Governance documents liberal theory at work. It offers a major case study of liberal governance beyond the state and explores such larger issues as how insurance is increasingly liberal rather than welfarist in orientation, and

how insurance is the vanguard of liberalization in governance throughout postindustrial societies. Wide-ranging in scope and original in approach, the text provides a sophisticated integration of empirical data and theoretical approaches relating to insurance, risk, governance, and security.

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