

1. Record Nr.	UNINA9910967054703321
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Titolo	Vulture culture : dirty deals, unpaid claims, and the coming collapse of the insurance industry / / Eric D. Gerst
Pubbl/distr/stampa	New York, : American Management Association, c2008
ISBN	9786611271138 9781281271136 1281271136 9780814409589 081440958X
Edizione	[1st ed.]
Descrizione fisica	1 online resource (256 p.)
Disciplina	368/.973 368.00973
Soggetti	Insurance - Corrupt practices - United States Insurance law - United States
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references and index.
Nota di contenuto	The crisis : a long time coming -- How the industry got where it is : a rogues' gallery -- How the industry got where it is today : unpaid claims and the storm after Hurricane Katrina -- How the industry got where it is today : foreign takeovers, unregulated reinsurers, insurer and claimant fraud -- The view from outside : a report card on state regulation -- Trends : the next decade -- The public uproar and a crescendo of distrust -- Fifty nonuniform state fiefdoms -- Winds of change: how to improve the industry -- The solution : UFOIL : a two-step process of consumerization and federalization.
Sommario/riassunto	The insurance industry is on the brink of collapse ... why do we need to care? And who should we blame?