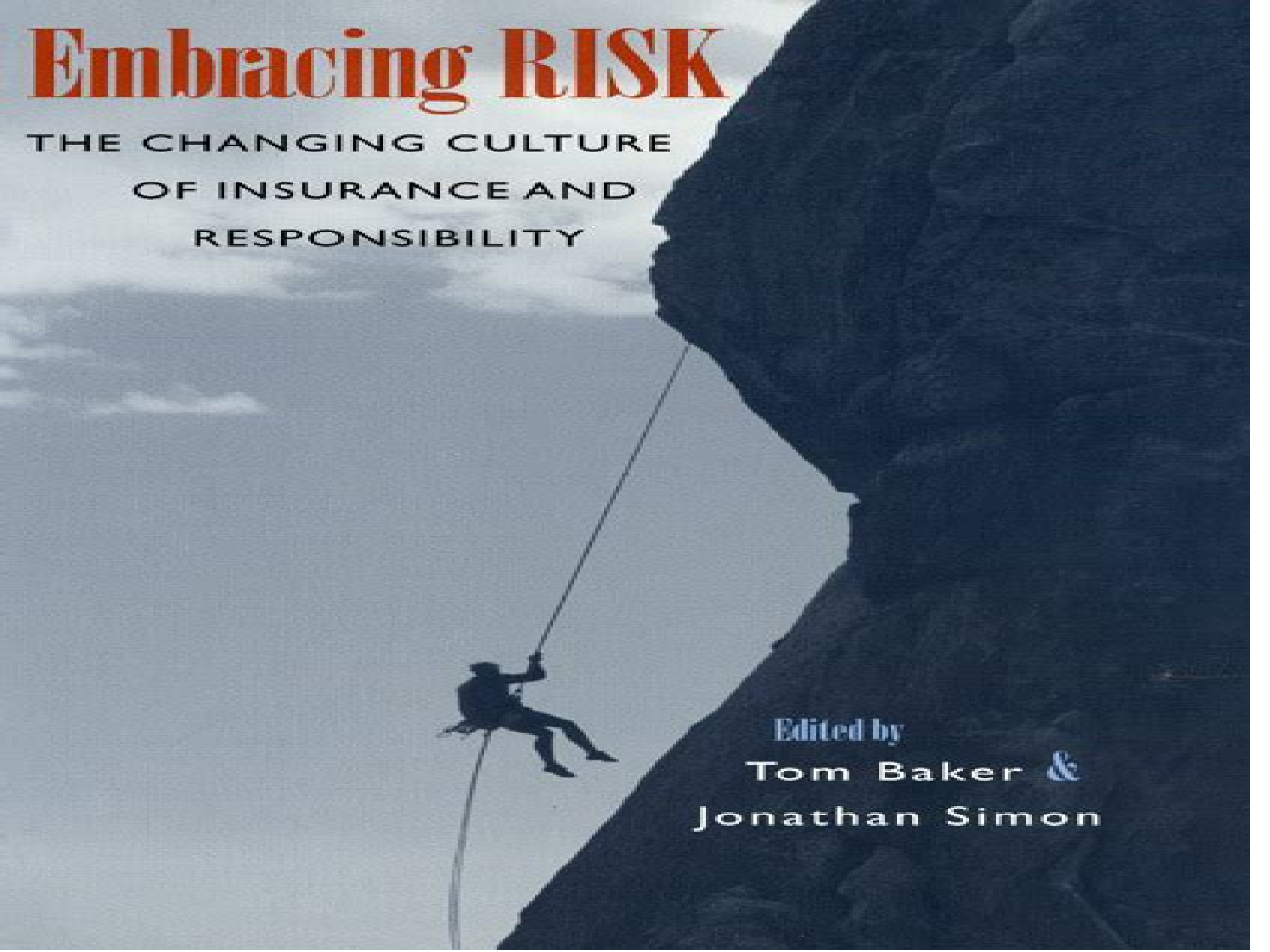


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The background of the book cover is a photograph of a person rappelling down a dark, craggy rock face. The person is silhouetted against a bright, cloudy sky. A rope extends from the top of the rock face down to the person. The overall tone is dramatic and emphasizes risk-taking.

THE CHANGING CULTURE
OF INSURANCE AND
RESPONSIBILITY

Edited by
Tom Baker &
Jonathan Simon

Embracing Risk The Changing Culture Of Insurance And Responsibility

A Gutmann



Embracing Risk The Changing Culture Of Insurance And Responsibility:

Embracing Risk Tom Baker, Jonathan Simon, 2002-02-15 Acknowledgments List of Contributors 1 Embracing Risk Tom Baker and Jonathan Simon Part One Toward a Sociology of Insurance and Risk 2 Risk Insurance and the Social Construction of Responsibility Tom Baker 3 Beyond Moral Hazard Insurance as Moral Opportunity Deborah Stone 4 Embracing Fatality through Life Insurance in Eighteenth Century England Geoffrey Clark 5 Imagining Insurance Risk Thrift and Life Insurance in Britain Pat O Malley 6 Insuring More Ensuring Less The Costs and Benefits of Private Regulation through Insurance Carol A Heimer 7 Rhetoric of Risk and the Redistribution of Social Insurance Martha McCluskey Part Two Risk s beyond Insurance 8 Taking Risks Extreme Sports and the Embrace of Risk in Advanced Liberal Societies Jonathan Simon 9 At Risk of Madness Nikolas Rose 10 The Policing of Risk Richard V Ericson and Kevin D Haggerty 11 The Return of Descartes s Malicious Demon An Outline of a Philosophy of Precaution Francois Ewald translated by Stephen Utz Index Copyright Libri GmbH All rights reserved [Embracing Risk: the Changing Culture of Insurance and Responsibility](#) Tom and Jonathan Simon (Eds.) Baker, 2002

Ethnographies of Social Support Markus Schlecker, Friederike Fleischer, 2013-06-18 Why do elderly choose to move away from their children so as to not receive their support Using a number of case studies contributors explore social support as a tool of mutuality or maintaining relatedness and sharing feelings rather than preventing or patching up problems This book helps correct the dominant framework of deliberate action [The Risk-based Approach to Data Protection](#) Raphaël Gellert, 2020 This title provides an extensive analysis of the risk based approach taken to data protection It also considers risk management methodologies and provides discussions at the intersection of data protection law scholarship regulation theory and risk and risk management literature **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 [Insuring Security](#) Luis

Lobo-Guerrero, 2010-10-04 This book offers a genealogical interrogation of the relationship between security and risk through its materialisation in insurance **Grounding Security** Carol Weisbrod, 2017-11-28 This book examines some of the mechanisms which are currently conceived as affording individual security The idea of security includes emotional and financial components These interconnect so that such common concepts as trust in someone and care taking include both ideas of emotional and financial support State policies on security rest on perceptions of two other institutions the family and insurance both of which are subject to change At one time the extended family was seen as a major security providing

institution but the contemporary nuclear family is more fragile The concept of insurance originally entailed ideas of community and mutual aid however the institution has developed in its modern private form as a profit driven entity This book addresses various uses of state power in providing security for individuals and outlines different ways in which this can be done

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

Insuring Against Climate Change Nikolas Scherer, 2020-02-19 This book provides one of the first systematic in depth studies on regional catastrophe risk pools It explores the various goals of these new financial instruments illustrating how they function on a conceptual technical and practical level and reconstructs their political genesis With climate related disasters increasing in frequency and severity *Insuring Against Climate Change* explores how affected countries especially those in the Global South have increasingly turned to innovative index insurance instruments as demonstrated by the creation of the Caribbean Catastrophic Risk Insurance Facility CCRIF the African Risk Capacity ARC and the Pacific Catastrophe Risk Assessment and Financing Initiative Facility PCRAFI Facility Scherer scrutinizes the formation of this trend exploring comparatively the goals characteristics and histories of these tools and argues that their attractiveness rests more on political than economic benefits and is in fact more supply than demand driven Making a significant contribution to current debates on the opportunities and limitations of what are sometimes described as indirect climate risk insurance this book will be of great interest to political scientists with an interest in insurance instruments and climate related disaster management politics as well as to practitioners working in the insurance finance and the development sectors

The Spell of Responsibility Frieder Vogelmann, 2017-12-06 Most people would agree that we should behave and act in a responsible way Yet only 200 years ago responsibility was only of marginal importance in

discussions of law and legal practice and it had little ethical significance What is the significance of the fact that responsibility now plays such a central role in for example work the welfare state or the criminal justice system What happens when individuals are generally expected to think of themselves as responsible agents And what are the consequences of the fact that the philosophical analysis of responsibility focuses almost exclusively on conditions of agency that are mostly absent from real life In this book Frieder Vogelmann demonstrates how large parts of philosophy have fallen under responsibility's spell and he uses a Foucauldian approach in an attempt to break it The three axes of power knowledge and self are used in a detailed analysis of the practical regimes of labour including the welfare state criminality including policing punishment practices and criminal proceedings and philosophy and of the two subject positions required by responsibility those of the attributors and bearers of responsibility within them The power relations between these positions which Vogelmann carefully excavates from the grounds of our practices reveal that the deck is stacked unevenly from the start The translation of this work was funded by Geisteswissenschaften International Translation Funding for Humanities and Social Sciences from Germany a joint initiative of the Fritz Thyssen Foundation the German Federal Foreign Office the collecting society VG WORT and the B rsenverein des Deutschen Buchhandels German Publisher Booksellers Association

Insurance as Governance Richard V. Ericson, Aaron Doyle, Dean Barry, Diana Ericson, 2003-01-01 Analyzes how the tactics and strategies of insurers help govern our risk society back cover

Network Responsibility Rónán Condon, 2022-07-28 The contemporary landscape of transnational political economy is dominated by networks Public and private networks and networks that combine public and private actors cross borders exert regulatory power and their activities often harm third parties However tort law as a traditional source of remediation for third party harms appears impotent when faced with the problem of regulating the society of networks This book using a systems theory framework retraces the emergence of tort law in modernity and highlights how two models of normative ascription personal responsibility and organizational liability have come to shape existing tort law's ambivalence towards network phenomena This book breaks new ground by leaving behind the national law frame of reference drawing on the conceptual promise of EU law to develop a concept of network responsibility for a network society and lays the foundations of a tort law for the 21st century

Pre-crime Jude McCulloch, Dean Wilson, 2015-07-24 Pre crime aims to pre-empt would be criminals and predict future crime Although the term is borrowed from science fiction the drive to predict and pre-empt crime is a present day reality This book critically explores this major twenty first century development in crime and justice This first in depth study of pre crime defines and describes different types of pre crime and compares it to traditional post crime and crime risk approaches It analyses the rationales that underpin pre crime as a response to threats particularly terrorism and shows how it is spreading to other areas It also underlines the historical continuities that prefigure the emergence of pre crime as well as exploring the new technologies and forms of surveillance that claim the ability to predict crime and identify future criminals Through the use of

examples and case studies it provides insights into how pre crime generates the crimes it purports to counter providing compelling evidence of the problems that arise when we act as if we know the future and aim to control it through punishing disrupting or incapacitating those we predict might commit future crimes Drawing on literature from criminology law international relations security and globalization studies this book sets out a coherent framework for the continued study of pre crime and addresses key issues such as terminology its links to past practises its likely future trajectories and its impact on security crime and justice It is essential reading for academics and students in security studies criminology counter terrorism surveillance policing and law as well as practitioners and professionals in these fields *Space Insurance and the Law* Harrington, Andrea J.,2021-07-31 This astute and comprehensive book provides in depth analysis of the space sector with an insurance as governance approach Chapters highlight and examine the key aspects of this important subject including space tourism risk mitigation and insurance requirements The author also gives a fresh and contemporary insight into topics such as the influences of international space law international air law and US domestic space law *Risk and Morality* Richard V. Ericson,Aaron Doyle,2003-01-01 Collectively the contributors explain why risk is such a key aspect of Western culture and demonstrate that new regimes for risk management are transforming social integration value based reasoning and morality Insuring War Luis Lobo-Guerrero,2012-08-06 Insurance is a central if until now ignored instrument of war in the modern period Ever since the eighteenth century interaction between governments and insurers in Western countries has materialised in the form of war risk schemes that have contributed to the waging of war and the preservation of peace The operation of those schemes has given rise to a curious if not innocent association between practices of statehood and practices of risk which are theorised here under the label of insurantal sovereignty The book draws on the British experience of using maritime insurance as an instrument of war during the Napoleonic Wars the two World Wars and the early twenty first century It asks what happens when under conditions of war the sovereign adopts insurantal imaginaries and practices into its rationalities of government In doing so the book makes a novel contribution to the understanding of liberal security and liberal governance which is central to the theory of Political Science and International Relations the understanding of international political sociology and international political economy The book follows *Insuring Security* *Biopolitics* *Security and Risk* as the second of a trilogy that analyses how concepts and practices of power risk and security materialise in the form of insurance as a central instrument of governance in the liberal world *Insuring Security* <https://www.routledge.com/Insuring-Security-Biopolitics-security-and-risk/Lobo-Guerrero/p/book/9780415522854> *Insuring Life* <https://www.routledge.com/Insuring-Life-Value-Security-and-Risk/Lobo-Guerrero/p/book/9780415716079> The SAGE Handbook of Punishment and Society Jonathan Simon,Richard Sparks,2012-09-18 The project of interpreting contemporary forms of punishment means exploring the social political economic and historical conditions in the society in which those forms arise The SAGE Handbook of Punishment and Society draws together this disparate and

expansive field of punishment and society into one compelling new volume Headed by two of the leading scholars in the field Jonathan Simon and Richard Sparks have crafted a comprehensive and definitive resource that illuminates some of the key themes in this complex area from historical and prospective issues to penal trends and related contributions through theory literature and philosophy Incorporating a stellar and international line up of contributors the book addresses issues such as capital punishment the civilising process gender diversity inequality power human rights and neoliberalism This engaging vibrantly written collection will be captivating reading for academics and researchers in criminology penology criminal justice sociology cultural studies philosophy and politics *Living with Risk and Danger* Mikkel Gabriel

Christoffersen,2019-06-17 The contemporary world is marked by a sense of vulnerability not seen since the end of the Cold War Climate change migration and political instability make people feel the inherent vulnerability of human life Concepts of risk and danger are as relevant now as ever before for illuminating contemporary life Yet what changes in human lives if one interprets existence with risk and danger from the perspective of Christian faith Does the Christian symbol system offer orientation for human lives in a time of crisis Exploring the work of leading contemporary thinkers Danish theologian Mikkel Gabriel Christoffersen develops a rich and varied account of Christian doctrine that enables human beings to live with risk and danger in all vulnerability with gratitude courage and care for others Christoffersen develops an interdisciplinary approach that allows him to draw upon sociological and anthropological reflections on life lived whilst facing risks and dangers He brings these findings into conversation with Scandinavian Anglo American and German theologians of risk The result of his endeavor is a Trinitarian theology of risk that explores the extent to which one can consider the cross of Christ a risk of the incarnation rather than its very purpose Focusing on vital existential questions makes Christoffersen s considerations vibrant and relevant to scholars and lay people with an open minded intellectual interest in contemporary Christian theology [A Is for Arson](#) Campbell F. Scribner,2023-07-15

In *A Is for Arson* Campbell F Scribner sifts through two centuries of debris to uncover the conditions that have prompted school vandalism and to explain why attempts at prevention have inevitably failed Vandalism costs taxpayers hundreds of millions of dollars every year as students parents and even teachers wreak havoc on school buildings Why do they do it Can anything stop them Who should pay for the damage Underlying these questions are long standing tensions between freedom and authority and between wantonness and reason Property destruction is not simply a moral failing to be addressed with harsher punishments nor can the problem be solved through more restrictive architecture or policing Scribner argues that education itself is a source of intractable struggle and that vandalism is often the result of an unruly humanity To understand schooling in the United States one must first confront the all too human emotions that have led to fires broken windows and graffiti *A Is for Arson* captures those emotions through new historical evidence and diverse theoretical perspectives helping readers understand vandalism variously as a form of political conflict as self education and as sheer chaos By analyzing physical artifacts as well as archival

sources Scribner offers new perspectives on children's misbehavior and adults' reactions and allows readers to see the complexities of education, the built environment of teaching and learning, evolving approaches to youth psychology and student discipline through the eyes of its often resistant subjects. *Privatization, Vulnerability, and Social Responsibility* Martha Albertson Fineman, Titti Mattsson, Ulrika Andersson, 2016-11-25 Taking a cross-cultural perspective, this book explores how privatization and globalization impact contemporary feminist and social justice approaches to public responsibility. Feminist legal theorists have long problematized divisions between the private and the political, an issue with growing importance in a time when the welfare state is under threat in many parts of the world and private markets and corporations transcend national boundaries. Because vulnerability analysis emphasizes our interdependency within social institutions and the need for public responsibility for our shared vulnerability, it can highlight how neoliberal policies commodify human necessities, channeling unprofitable social relationships such as caretaking away from public responsibility and into the individual private family. This book uses comparative analyses to examine how these dynamics manifest across different legal cultures. By highlighting similarities and differences in legal responses to vulnerability, this book provides important insights and arguments against the privatization of social need and for a more responsive state.

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