

## Pestel Analysis Of Insurance Companies

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two different applications have been considered automobile claims from massachusetts and health expenses from the netherlands we have fit 11 different distributions to these data the distributions are conveniently nested within a single four parameter distribution the generalized beta of the second type this relationship facilitates analysis and comparisons in both cases the gb2 provided the best fit and the burr 3 is the best three parameter model in the case of automobile claims the flexibility of the gb2 provides a statistically significant improvement in fit over all other models in the case of dutch health expenses the improvement of the gb2 relative to several alternatives was not statistically significant the author appreciates the research assistance of mark bean young yong kim and steve white the data used were provided by richard derrig of the massachusetts automobile rating and accident prevention bureau and by bob van der laan and the silver cross foundation for the medical insurance references arnold b c 1983 pareto distributions bartonsville international cooperative publishing house cummins j d and l r freifelder 1978 a comparative analysis of alternative maximum probable yearly aggregate loss estimators journal of risk and insurance 45 27 52 cummins j d g dionne and l maistre 1987 application of the gb2 family of distributions in collective risk theory university of pennsylvania mimeographed manuscript hogg r v and s a klugman 1983 on the estimation of long tailed skewed distributions with actuarial applications

a brookings institution press and georgia state university publication important changes have buffeted the insurance industry over the past decade the 1999 repeal of key provisions of the glass steagall act unleashed a wave of conglomeration in financial services as bank holding companies acquired insurance and securities businesses and to a much lesser degree insurance companies acquired securities firms and banks rivalry within the sector has intensified insurance

companies have developed products that compete directly with the offerings of banks and securities firms and vice versa in addition the industry has become increasingly global against this backdrop pressure has been building for fundamental changes to the structure of insurance regulation in the united states despite several court challenges over the years insurance continues to be regulated by the states many insurance companies view state regulation as an increasing drag on their efficiency and competitiveness and support a federal regulatory system however powerful stakeholders including state officials state and regional insurance companies and many insurance agents oppose federal regulation as a result proposals to establish an optional federal charter ofc for insurance companies and agents remain mired in fierce debate the future of insurance regulation in the united states gathers some of the country s leading experts on financial regulation to assess the case for an enhanced federal role in the insurance sector they pay particular attention to the merits of an ofc and how it might be designed they also consider the principles that should guide insurance regulatory policies regardless of the institutional framework and examine the implications of financial convergence and the internationalization of insurance markets for an optimal regulatory structure the debate over insurance regulation has only grown in complexity and intensity since the financial crisis began in the fall of 2008 this book will both inform and help to shape those critical discussions contributors john a cooke international financial services london robert detlefsen national association of mutual insurance companies martin f grace georgia state university robert w klein georgia state university robert e litan ewing marion kauffman foundation and brookings institution phil o connor proactive strategies hal s scott harvard law school harold d skipper georgia state university peter j wallison american enterprise institute

this is the first book to address the special rules that apply to the taxation of all property and casualty insurance companies including life insurance companies with property casualty insurance operations it covers the special rules that apply to the taxation of captive insurance companies in addition to the general rules that are usually applicable to a captive insurance company at the same time it examines the fact that many healthcare organizations are now considered to be insurance companies and will be taxed as such under all the various healthcare reform proposals includes a sample tax return for property and casualty insurance companies form 1120pc and guidance on how to read and review a property and or casualty company annual report

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