

The American Title Insurance Industry: How A Cartel Fleeces The American Consumer

The insurance industry is rebounding from its poor financial results of a few years ago. Better risk management, higher premiums and increased use of underwriting information systems have led the way. Meanwhile, the insurance industry is increasingly globalized as cross-border investments and acquisitions continue at a rapid pace. Risk analysis has become more sophisticated. In addition, a large number of related services and technologies have a major influence on the insurance and risk management business. These services include e-commerce, call centers and information technologies. This carefully-researched book (which includes a database of leading companies on CD-ROM) is a complete insurance market research and business intelligence tool-- everything you need to know about the business of insurance and risk management, including Property & Casualty Insurers; Life Insurers; Personal Lines and Specialty Lines Underwriters; Annuities; Reinsurance Underwriters; Health Insurance; Globalization of the insurance industry; Insurance brokers; Consulting; and Online insurance trends. The book includes dozens of statistical tables, an industry glossary, a database of industry associations and professional organizations, and our in-depth profiles of more than 300 of the world's leading insurance companies, both in the U.S. and abroad.

Unassuming but formidable, American maritime insurers used their position at the pinnacle of global trade to shape the new nation. The international information they gathered and the capital they generated enabled them to play central roles in state building and economic development. During the Revolution, they helped the U.S. negotiate foreign loans, sell state debts, and establish a single national bank. Afterward, they increased their influence by lending money to the federal government and to its citizens. Even as federal and state governments began to encroach on their domain, maritime insurers adapted, preserving their autonomy and authority through extensive involvement in the formation of commercial law. Leveraging their claims to unmatched expertise, they operated free from government interference while simultaneously embedding themselves into the nation's institutional fabric. By the early nineteenth century, insurers were no longer just risk assessors. They were nation builders and market makers. Deeply and imaginatively researched, Underwriters of the United States uses marine insurers to reveal a startlingly original story of risk, money, and power in the founding era.

Underwriters of the United States

American Title Insurance Industry

Cost and Competition : Hearing Before the Subcommittee on Housing and Community Opportunity of the Committee on Financial Services, U.S. House of Representatives, One Hundred Ninth Congress, Second Session, April 26, 2006

Title News

How a Cartel Fleeces the American Consumer

Introducing the basics of title insurance law and coverage, this book offers a broad overview of what title insurance does and does not do. Written by a leading industry professional, it provides valuable examples and practice pointers throughout. Topics include the variations and common features of U.S. title insurance, common coverage and issues that real estate lawyers need to understand, and standard requests to consider for a transaction. Also includes time-saving checklists and informative exhibits.

Americans are accustomed to anecdotal evidence of the health care crisis. Yet, personal or local stories do not provide a comprehensive nationwide picture of our access to health care. Now, this book offers the long-awaited health equivalent of national economic indicators. This useful volume defines a set of national objectives and identifies indicators--measures of utilization and outcome--that can "sense" when and where problems occur in accessing specific health care services. Using the indicators, the committee presents significant conclusions about the situation today, examining the relationships between access to care and factors such as income, race, ethnic origin, and location. The committee offers recommendations to federal, state, and local agencies for improving data collection and monitoring. This highly readable and well-organized volume will be essential for policymakers, public health officials, insurance companies, hospitals, physicians and nurses, and interested individuals.

Insurance Era

California. Court of Appeal (2nd Appellate District). Records and Briefs

Plunkett's Insurance Industry Almanac 2006

The Fight for Your American Dream and the Pursuit of Homeownership

Brief and Appendix of Defendant-Appellant, American Title Insurance Company

Williams v. Polgar, 391 MICH 6 (1974)

One hundred and thirty years ago a LandAmerica Financial Group Inc. company, the Real Estate Title Insurance Company of Philadelphia (now, Commonwealth Land Title Company) issued the real estate industry's first title insurance policy. Since then, title insurance has gone on to become a standard practice in America's real estate market.The title insurance industry now is such that in 2005, over US\$17 billion was collected by title insurance companies in premiums. The insurance is now available additionally, in such areas as the Caribbean, Asia, Latin America, Canada and now Europe. Recent times have seen a growing interest for title insurance in Europe and the new European Union member states in Central and Eastern Europe and the Baltics, due to the rapid increase in cross-border real estate investments. In that regard, this paper assesses the potential for and actual use of, the insurance for managing real estate ownership risks in those regions.

An expose of insurance injustice and a plan for consumers and lawmakers to fight it Over the last two decades, insurance has become less of a safety net and more of a spider's web: sticky and complicated, designed to ensnare as much as to aid. Insurance companies now often try to delay payment of justified claims, deny payment altogether, and defend these actions by forcing claimants to enter litigation. Jay M. Feinman, a legal scholar and insurance expert, explains how these policies have developed, how the government ought to fix the system, and what the rest of us can do to protect ourselves. He shows that the denial of valid claims is not occasional or accidental or the fault of a few bad employees. It's the result of an increasing and systematic focus on maximizing profits by major companies such as Allstate and State Farm. Citing dozens of stories of victims who were unfairly denied payment, Feinman explains how people can be more cautious when shopping for policies and what to do when pursuing a disputed claim. He also lays out a plan for the legal reforms needed to prevent future abuses. This expose will help drive the discussion of this increasingly hot- button issue.

Vulture Culture

Litchin V. Lawyers Title Insurance Corporation

How Insurance Shaped the American Founding

Competitive Practices in the Title Insurance Industry

Why Insurance Companies Don't Pay Claim and What You Can DoAbout It

B040015. Answer to Amicus Curiae

Insurance and risk management make up an immense, complex global industry, one which is constantly changing. Competition continues to heat up, as mergers and acquisitions create financial services mega-firms. As the insurance industry grows more global, underwriters see huge potential in China, the world's fastest-growing business market. Meanwhile, technology is making back-office tasks

easier and more efficient, while direct selling and e-commerce are changing the shape of the insurance industry. This carefully-researched book (which includes a database of leading companies on CD-ROM) is a complete insurance market research and business intelligence tool-- everything you need to know about the business of insurance and risk management. The book includes our analysis of

insurance and risk management industry trends, dozens of statistical tables, an industry glossary, a database of industry associations and professional organizations, and our in-depth profiles of more than 300 of the world's leading insurance companies, both in the U.S. and abroad.

The American Title Insurance IndustryHow a Cartel Fleeces the American ConsumerNYU Press

The Controlled Business Problem in the Title Insurance Industry

First American Title Insurance Company Fees and Rules Governing Issuance of Title Insurance Commitments, Policies and Endorsements in the State of Colorado, Effective February 15, 1985

The American Title Insurance Industry

Proceedings of the Annual Convention

First American Title to Injustice

First American Title Insurance Company Presents: Nuts and Bolts of Title Insurance

Everything you need to know about the business of insurance and risk management--a powerful tool for market research, strategic planning, competetive intelligence or employment searches. Contains trends, statistical tables and an industry glossary. Also provides profiles of more than 300 of the world's leading insurance companies--includes addresses, phone numbers, and executive names.

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The Price We Pay

Report on Market Conduct Examination of the First American Title Insurance Company, Omaha, Nebraska

Plunkett's Insurance Industry Almanac 2008

Delay, Deny, Defend

Title Insurance

Insurance Industry Market Research, Statistics, Trends and Leading Companies

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.

A definitive, step-by-step guide to understanding the real estate escrow process.

Managing Real Estate Ownership Risks in Europe and the Baltics

The Art of Escrow

Monthly Bulletin of the American Title Association

The Title Insurance Handbook for the State of Massachusetts

Colorado Insurance Industry Statistical Report

Fundamentals of Title Insurance

After World War II, banks and other mortgage lenders began requiring insurance to protect them against flawed or defective real estate titles. Over the past sixty years, the title insurance industry has grown steadily in size, power, and secrecy: policies are available for both lenders and property owners and many title insurers offer an array of other real estate services, such as escrow and appraisal. Yet details about the industry's operational procedures remain closely guarded from public exposure. In The American Title Insurance Industry, Joseph and David Eaton present evidence that improvements in recordkeeping over the last sixty years--particularly the advent of computers--have reduced the likelihood of a defective title going unnoticed in a property transaction. But the industry's flaws run deeper than mere obsolescence: in most states, title insurers are allowed to engage in anticompetitive business practices, including price-fixing. Among the findings in this meticulously researched study are instances of insurers charging premiums well above the amount necessary to compensate them for assuming the risk of defect and identical policies with identical risk that vary in price by hundreds of percentage points for different geographic

locations. The authors also examine the widely ignored role that the federal and most state governments play in perpetuating the title insurance industry's unfair practices. Whereas most private industries prefer as little government intervention as possible, title insurers welcome it. Federal statute exempts title insurers from anti-trust liability, opening the door for price-fixing and destroying any semblance of free-market competition or market power for consumers. A landmark study for elected officials, and all those involved in the insurance, real estate, and brokerage industries, The American Title Insurance Industry brings to light a long-neglected problem--and offers suggestions for how it might be remedied.

New York Times bestseller Business Book of the Year--Association of Business Journalists From the New York Times bestselling author comes an eye-opening, urgent look at America's broken health care system--and the people who are saving it--now with a new Afterword by the author. "A must-read for every American." --Steve Forbes, editor-in-chief, FORBES One in five Americans now has medical debt in collections and rising health care costs today threaten every small business in America. Dr. Makary, one of the nation's leading health care experts, travels across America and details why health care has become a bubble. Drawing from on-the-ground stories, his research, and his own experience, The Price We Pay paints a vivid picture of the business of medicine and its elusive money games in need of a serious shake-up. Dr. Makary shows how so much of health care spending goes to things that have nothing to do with health and what you can do about it. Dr. Makary challenges the medical establishment to remember medicine's noble heritage of caring for people when they are vulnerable. The Price We Pay offers a road map for everyday Americans and business leaders to get a better deal on their health care, and profiles the disruptors who are innovating medical care. The movement to restore medicine to its mission, Makary argues, is alive and well--a mission that can rebuild the public trust and save our country from the crushing cost of health care.

Finding the Right Path

What Broke American Health Care--and How to Fix It

Dirty Deals, Unpaid Claims, and the Coming Collapse of the Insurance Industry

Supplement

Plunkett's Insurance Industry Almanac 2009: Insurance Industry Market Research, Statistics, Trends & Leading Companies

The Only Complete Reference To The Insurance And Risk Management Industry

We all dutifully write out checks for insurance coverage each month, assuming that if the worst should occur, we'll be protected financially. But what we don't know about the insurance business could--and most probably will--hurt us. Vulture Culture is a hard-hitting exposé of the sorry state of the industry, from tales of rampant, widespread corruption to inconsistent state regulations and the inability--and often unwillingness--of the federal government to protect the rights of denied claimants. The book takes readers into a world of bid-rigging, fraudulent commissions, and secret payoffs, revealing shocking abuses and ominous new trends. Readers will hear about a rogue's gallery of shady executives, including a CEO whose massive claim denial schemes eventually got him fired ... at great cost to consumers. From the Hurricane Katrina fiasco of unpaid claims, to a revolving door in which former insurance executives regulate their own industry before returning to it themselves, this is a shocking account of an industry on the brink of collapse, and what must be done to fix it before it's too late.

After 20 years consulting in the Title Insurance Industry, Roger Lubeck and Chris Hanson from Corporate Behavior Analysts, Ltd., share their insights into leading and managing a title insurance company. Finding the right path in today's business environment requires leaders and managers to embrace change. Using examples specific to the title insurance industry, the authors explore change in the context of leadership, assessing a company, setting direction, metrics, team development, culture, starting to manage, influencing behavior, setting standards, coaching, problem solving, why meetings are important, and making change practical. Corporate Behavior Analysts, Ltd. (CBA) is a Chicago based consulting firm providing leadership and management development. Founded in 1998 by business Psychologists, Chris Hanson, Ph.D. and Roger Lubeck, Ph.D., CBA has worked with hundreds of independent title insurance agents, the two largest title insurance underwriters, and numerous Land Title Associations. As national speakers and experts on leadership and management, Roger and Chris have consulted with small and large companies in more than fifty cities in over thirty states.

Manual of Title Insurance Rating Bureau of Pennsylvania

Hearing Before the Subcommittee on Monopolies and Commercial Law of the Committee on the Judiciary, House of Representatives, One Hundredreth Congress, Second Session, on H.R. 1766, Antitrust Damages Clarification Act of 1987, May 4, 1988

Report on Market Conduct Examination of the First American Title Insurance Company of North Carolina, Greensboro, North Carolina

Program Material, October 1980

A Report from the Research Committee of the American Land Title Association

Directory of the California Land Title Association