

---

## RECENT BOOKS AND PAPERS OF INTEREST

by Sara Landini

---

### Michael K. Steenson

*Minnesota No-Fault Automobile Insurance Third Edition Jul 11, 2012, Michie Publishing*

This book cuts through the complexities of Minnesota no-fault insurance law and shows to the readers the latest changes. It provides a legislative history, an overview of the No-Fault Act, an extensive analysis of policy and case law, as well as a checklist of questions.

### Paul Heaton , Stephen J. Carroll , James M. Anderson

**The U.S. Experience with No-Fault Automobile Insurance: A Retrospective, Rand Institute for civil justice 2010**

After reviewing the intellectual and political history of no-fault auto insurance, the monograph concludes that no-fault lost political popularity because of the perception that it did not deliver the promised consumer premium cost reductions.

Many factors can be the reasons of increased costs: growth in excess claiming and noneconomic-damage payments.

### Hubert Holthausen, Alexandra Kallmeier

**Kraftfahrtversicherung, Verlag Versicherungswirtsch., 13/feb/2012**

This monograph provides a comprehensive analysis of the law of motor insurance in Germany including the substantive law and procedural issues. It offers a detailed analysis of the basis of liability and of the law of tort applicable to motor vehicle accidents. It examines both the general principles of insurance law and the detailed specific aspects of motor insurance.

### **Karlsruher Forum 2011**

**Verbraucherschutz - Entwicklungen und Grenzen:**

**Mit Vorträgen von Herbert Roth und Oliver Brand und Dokumentation der Diskussion, Verlag Versicherungswirtschaft., 03/feb/2012**

The book contains contributions about the latest innovations in German law regarding consumer protection in insurance contracts and market (VVG-2008), with some analysis of interest also with regard to Motor Insurance.

### **Meriem Kouki**

**Analyse du risque en assurance automobile: Nouvelles approches , Presses Académiques Francophones, Sep 2012**

The book provides a comprehensive analysis of the risk of Motor Insurance in France focusing on three peculiar issues: informative asymmetry, relation between risk and coverage, risk in case of young conductors.

### **Yao Ray – Taoqian**

**Analysis of Chinese Motor Insurance**

**Comparative Study of Third Party Liability Insurance systems**

**<http://www.actuaries.org/ASTIN/Colloquia/Orlando/Papers/Qian.pdf>**

This paper provides an introduction to Chinese third party motor liability insurance. The study also compares the Chinese compulsory auto liability market and the economic environment in which it operates, with those in United States and Japan, where the regulatory supervision on the insurance industry appears to be stricter.

### **House of Commons**

**The Cost of Motor Insurance fourth report 2010/2011**

Motor insurance premiums are rising rapidly in UK because of the increased number of personal injury claims arising from road traffic accidents.

The high cost of motor insurance can cause a number of policy problems for Government:

1) adversely affect the lives of people who depend on their cars to get to or from work place and for social reasons, particularly in areas where the provision of public transport is

limited; 2) encourage some people to drive without insurance; 3) increase the incidence of insurance fraud.

**Herman Cousy,**

**Discrimination in Insurance Law, in Non discrimination in European Private Law, edited by Reiner Schulze, Mohr Siebeck, 2011, pp. 81-108**

Considering the work of “Equal Treatment Commission” (a Dutch official body studying the implementation of non-discrimination law), and taking particularly into account the EU Gender Directive and the use of gender methods in insurance premiums’ determination the Author thinks gender discrimination through.

He eventually wonders whether “the individual rights approach is always to be preferred. It is indeed so that in the non-discrimination approach also individuals are not treated on their individual merits. On the contrary: by eliminating differentiation, by making flat rates, individuals are again treated as members of a group, be it a larger group”.

**Marco Frigessi di Rattalma,**

**Premi unisex e tariffe differenziate nel settore assicurativo. La sentenza della Corte di Giustizia della Unione Europea nel caso test Achats, in Assicurazioni, 2012, 3 ss.**

The Autor provides an interesting perspective regarding the impact of the judgment ECJ 1 March 2011 on insurance contracts included motor insurance policies.

Starting from 21 december 2012, because the European Court of Justice ruled against using gender-based criteria to set prices, insurance companies will no longer be able to charge different premiums for men and women.

The European Court of Justice (ECJ) decision upholds an earlier EU directive, that prohibits sex discrimination in insurance contracts, and also cuts off an existing loophole.

That loophole had allowed EU states to provide exemptions. The EU Court was ruling on a case submitted by Belgian consumer group Test-Achats, which argued that current exemptions for women contradicted EU legislation on anti-discrimination and gender equality.

**Luigi Vannucci,**

**Teoria del rischio e tecniche attuariali contro i danni (The Risk Theory and The Actuarial Technique for Damages), Pitagora, Bologna, 1987**

This book is aimed at the technical staff of insurance companies and serves as textbook for university degrees with access to the profession of actuary.

It regards some recent issues like direct reimbursement in motor insurance, frauds statistical analysis (see also L. Vannucci *Modelli attuariali per la gestione del rischio di frode assicurativa*, in *Assicurazioni*, 2012, 39 ss.), accounting and budgeting. It provides a comprehensive, in-depth, and current guide for constructing probability models and simulations regards non life -insurance risks. Particular attention is paid to the use of simulation techniques.