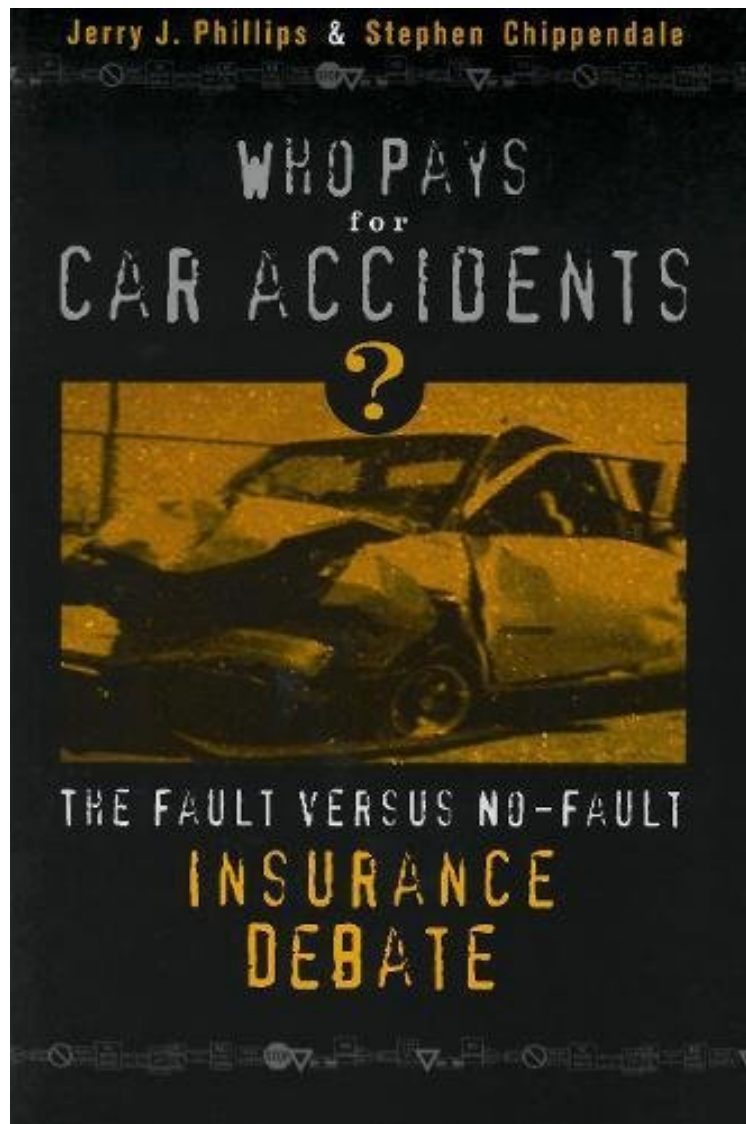


[FREE] Who Pays for Car Accidents?: The Fault versus No-Fault Insurance Debate (Controversies in Public Policy)

Who Pays for Car Accidents?: The Fault versus No-Fault Insurance Debate (Controversies in Public Policy)

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Estate of Jerry J. Phillips, Stephen Chippendale : Who Pays for Car Accidents?: The Fault versus No-Fault Insurance Debate (Controversies in Public Policy) before purchasing it in order to gauge whether or not it would be worth my time, and all praised Who Pays for Car Accidents?: The Fault versus No-Fault Insurance Debate (Controversies in Public Policy):

2 of 4 people found the following review helpful. Almost made me want to go out and get in a fender-bender myself. We've all seen the famous Driver's Ed movies about the deadly physical and emotional consequences of auto accidents, but rarely has there been such in-depth treatment of the risk management and allocation consequences. I've read many books on insurance (and even reinsurance), but with the exception of Ostrager and Vyskocil's work, none have kept me turning the pages like Phillips and Chippendale. Look for more brilliance from this duo; the Simon and Garfunkel of the no-fault insurance literary community.
4 of 9 people found the following review helpful. No-fault? It's your own dam fault if you don't buy this book
By A Customer
While I have long followed the work of Jerry J. Phillips, it is more than obvious to the intelligentsia that Stephen Chippendale is the powerhouse in this dynamic duo. Chippendale takes the reader on a tour de force fandango adventure in the no-fault world, it really is quite first rate. He might be a younger attorney, but that is not about to intimidate that bad boy

In this new volume, two lawyers debate which kind of automobile insurance is the best, no-fault or tort liability. This book presents in one place all the legal, political, historical, and financial arguments about the two types of auto insurance. Under the fault system currently used by thirty-seven states, tort law provides that the party at fault in the accident pays the full damages of accident victims. Jerry J. Phillips favors this system, arguing that it allows for fair compensation to the injured and deters drivers from dangerous behavior on the road. Stephen Chippendale counters this claim with the argument that tort-law based insurance combines high cost and low benefits, and that those who truly profit from it are the lawyers representing injured clients, while their claims clog up the court system. A better solution, he proposes, would be "Auto Choice," a plan under which consumers would choose whether or not they wished to be eligible for damages from pain and suffering. With civility and respect, these two legal scholars present thoughtful and thorough arguments on both sides of the debate, giving readers a balanced view of an issue that affects nearly every American. It will be of particular value to those in the fields of law, policy, and insurance.

"A full, fair, and frank airing of the issues animating the controversy over no-fault automobile insurance and demonstrating the evenness of the debates...The civility of the authors and their grasp of the subject makes the text a pleasure to read."
Joseph Page, Georgetown University Law School
"Few policy issues are as vital to national welfare as the debate over no-fault automobile insurance. In attempting to unravel the sometimes devastating consequences of a car accident, whether society chooses to treat the matter primarily as an instance of economic dislocation requiring sufficient loss allocation or, instead, as a morally significant event requiring personal accountability is a problem of enormous import to the nation's moral and economic health. Studies of this critical, persistent issue come and go, but never has it been so lucidly and provocatively debated as in this engaging little book by Jerry Phillips and Stephen Chippendale. Everyone should read it."
David Owen, Carolina Distinguished Professor of Law, University of South Carolina
About the Author
Jerry J. Phillips is W.P. Toms Professor of Law and Walter W. Bussart Distinguished Professor of Tort Law at the University of Tennessee College of Law. Stephen Chippendale is an associate at the law firm of Cadwalader, Wickersham Taft in Washington, D.C., and served as Deputy General Counsel to Sen. John McCain's presidential campaign.