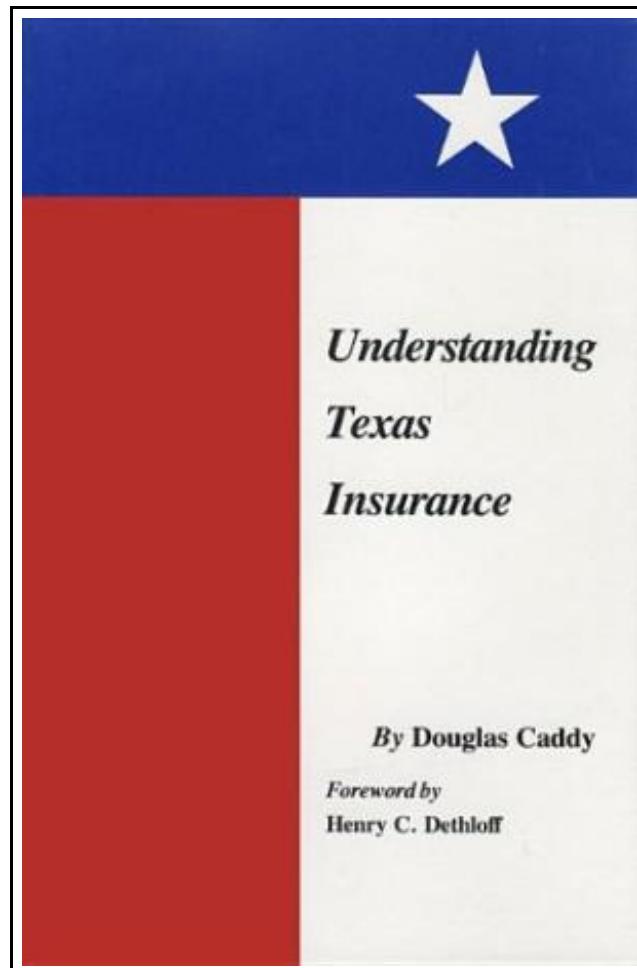


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Texas A & M University Press. Hardback. Book Condition: new. BRAND NEW, Understanding Tx Insurance, Caddy-D, Insurance is everybody's business and touches the lives of nearly all Americans. It is especially big business in Texas, which has always welcomed the industry. In fact, insurance in this state has been ranked by some as second only to petroleum in size and influence. Despite its general acceptance and prosperity in Texas, however, the insurance industry remains a source of confusion and mystery to many consumers. Most Texans hold some form of life, health, and automobile insurance and pay premiums totaling millions of dollars each year. Yet these same consumers often understand little of their insurance contracts or how to go about choosing the type and amount of insurance best suited to their needs. To satisfy the widespread need for a consumers' guide on insurance, Douglas Caddy has written "Understanding ""Texas"" Insurance." This easy-to-use manual - short, concise, and mostly nontechnical - is expressed in clear, laymen's terms. It provides a quick but thorough introduction to the Texas insurance industry and the Texas State Board of Insurance, a modern-day watchdog that regulates and licenses companies and monitors all functions of the industry, its policies, and programs. Once of the few sources of information about the operations of the board, this volume also contains those rudiments of life, health, automobile, property, casualty, business, and retirement policies most useful to insurance agents, libraries, and individual policyholders. In succeeding chapters, Caddy explores such topics as term versus whole life insurance, private versus group health insurance, and specific coverages available under a typical personal auto policy. The author concludes with an examination of certain social issues, such as unisex insurance and nuclear insurance, and their implications for the future. For further guidance, he has also included several...

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