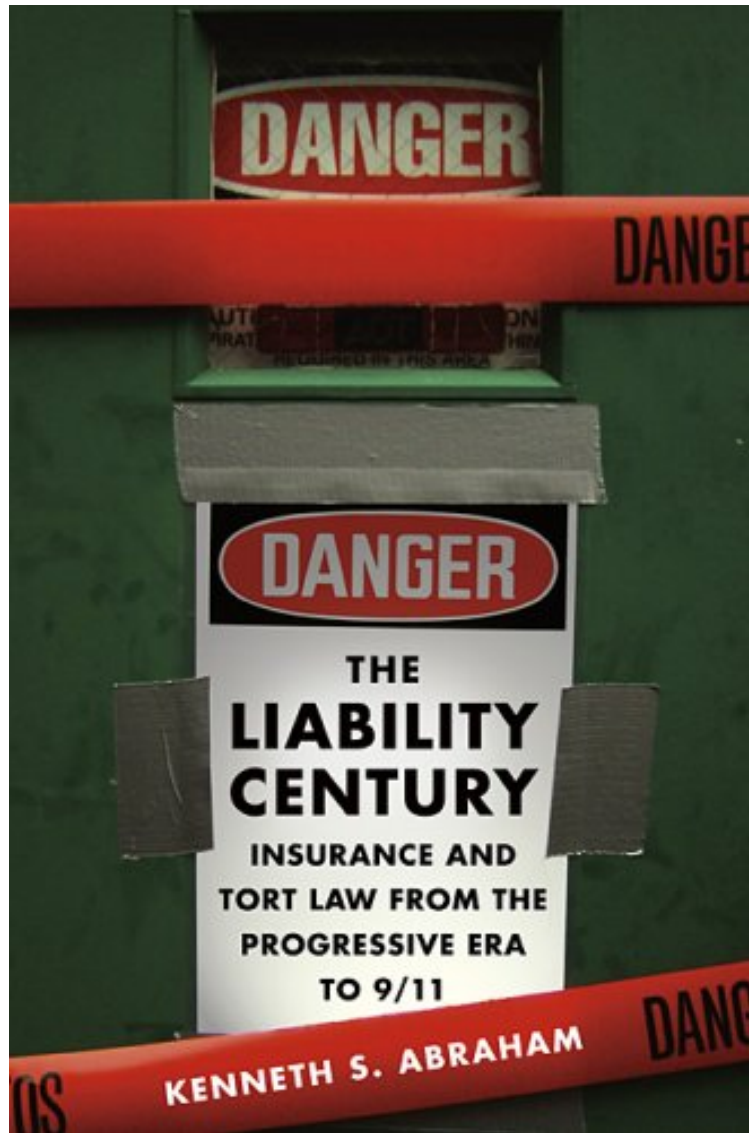


## The Liability Century: Insurance and Tort Law from the Progressive Era to 9/11

*Kenneth S. Abraham*

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**Kenneth S. Abraham : The Liability Century: Insurance and Tort Law from the Progressive Era to 9/11** before purchasing it in order to gage whether or not it would be worth my time, and all praised The Liability Century: Insurance and Tort Law from the Progressive Era to 9/11:

0 of 0 people found the following review helpful. For torts lawyers, teachers and students -- a must read.By T. E. BakerThis books makes a slam dunk case: you can't understand tort law without understanding liability insurance. And

vice versa. Short, accessible chapters that help demystify a complicated subject.

Kenneth Abraham explores the development and interdependency of the tort liability regime and the insurance system in the United States during the twentieth century and beyond, including the events of September 11, 2001. From its beginning late in the nineteenth century, the availability of liability insurance led to the creation of new forms of liability, heavily influenced expansion of the liabilities that already existed, and continually promoted increases in the amount of money that was awarded in tort suits. A liability-and-insurance spiral emerged, in which the availability of liability insurance encouraged the imposition of more liability, and, in turn, the imposition of liability encouraged the further spread of insurance. Liability insurance was not merely a source of funding for ever-greater amounts of tort liability. Liability insurers came to dominate tort litigation. They defended lawsuits against their policyholders, and they decided which cases to settle, fight, or appeal. The very idea behind insurance—that spreading losses among large numbers of policyholders is desirable—came to influence the ideology of tort law. To serve the aim of loss spreading, liability had to expand. Today the tort liability and insurance systems constantly interact, and to reform one the role of the other must be fully understood.

In demonstrating the complex interactions between tort and insurance, *The Liability Century* makes an important contribution to our understanding of two reciprocally-related and very important institutions in our legal landscape. (James A. Henderson, Jr., Cornell Law School) *The Liability Century* should have a major impact on how legal scholars and lawyers think about the relationship between liability and insurance. It pulls together in one readable and coherent volume a history of the relationship between liability and liability insurance and then raises a series of deceptively simple questions that follow from the realization that, as Abraham puts it, tort and insurance are a bipolar star. Nothing like it has been written, ever. I rank it as among the most significant books in the tort and insurance field. (Tom Baker, University of Connecticut Law School) [A] seminal book on tort liability and insurance systems. [Abraham] systematically outlines the interdependency of the tort liability system and the insurance industry in the U.S. during the 20th century, including the impact of September 11, 2001. (R. A. Carp Choice 2008-11-01) About the Author Kenneth S. Abraham is David and Mary Harrison Distinguished Professor of Law, University of Virginia.