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Auto Insurance Revolution A Critique Of Auto Financial Responsibility Laws

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Even if you 've had car insurance for years, figuring out when you are and aren 't covered by your auto insurance can still be a tricky business. One common question that tends to come up is whether your auto insurance covers you, the driver, no matter what vehicle you 're driving, or whether it sticks with the car (or cars) listed on the policy, even when someone else is driving them.

Does Car Insurance Follow The Car Or The Driver?

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New York DMV | New York State Insurance Requirements

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The automotive industry appears close to substantial change engendered by “ self-driving ” technologies. This technology offers the possibility of significant benefits to social welfare—saving lives; reducing crashes, congestion, fuel consumption, and pollution; increasing mobility for the disabled; and ultimately improving land use. This report is intended as a guide for state and federal policymakers on the many issues that this technology raises.

This study of nationalism in Eastern Europe and the former Soviet Union develops an original account of the interlocking and opposed nationalisms of national minorities, the nationalizing states in which they live, and the external national homelands to which they are linked by external ties.

Teen Vogue award-winning columnist Lauren Duca shares a “ fun, pithy, and intelligent ” (Booklist) guide for challenging the status quo in a much-needed reminder that young people are the ones who will change the world. Journalist Lauren Duca has become an exciting and authoritative voice on the experience of millennials in today ’ s society. Dan Rather agrees, saying “ we need fresh,

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intelligent, and creative voices—like Lauren ’ s—now as much—perhaps more—than ever before. ” Now, she explores the post-Trump political awakening and lays the groundwork for a re-democratizing moment as it might be built out of the untapped potential of young people. Duca investigates and explains the issues at the root of our ailing political system and reimagines what an equitable democracy would look like. It begins with young people getting involved. This includes people like Alexandria Ocasio-Cortez, the youngest woman ever to be elected to Congress; David and Lauren Hogg, two survivors of the Parkland, Florida shooting who went on to become advocates for gun control; Amanda Litman, who founded the nonprofit organization Run for Something, to assist progressive young people in down ballot elections; and many more. Called “ the millennial feminist warrior queen of social media ” by Ariel Levy and “ a national newsmaker ” by The New York Times, Duca combines extensive research and first-person reporting to track her generation ’ s shift from political alienation to political participation. Throughout, she also draws on her own story as a young woman catapulted to the front lines of the political conversation (all while figuring out how to deal with her Trump-supporting parents).

Describes the changes brought about by the Civil War, discusses the impact of slavery's end, and looks at the political, economic, and social aspects of Reconstruction.

Addressing the challenge of covering health care expenses—while minimizing economic risks. Moral hazard—the tendency to change behavior when the cost of that behavior will be borne by others—is a particularly tricky question when considering health care. Kenneth J. Arrow ’ s seminal 1963 paper on this topic (included in this volume) was one of the first to explore the implication of moral

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hazard for health care, and Amy Finkelstein—recognized as one of the world's foremost experts on the topic—here examines this issue in the context of contemporary American health care policy. Drawing on research from both the original RAND Health Insurance Experiment and her own research, including a 2008 Health Insurance Experiment in Oregon, Finkelstein presents compelling evidence that health insurance does indeed affect medical spending and encourages policy solutions that acknowledge and account for this. The volume also features commentaries and insights from other renowned economists, including an introduction by Joseph P. Newhouse that provides context for the discussion, a commentary from Jonathan Gruber that considers provider-side moral hazard, and reflections from Joseph E. Stiglitz and Kenneth J. Arrow. “ Reads like a fireside chat among a group of distinguished, articulate health economists. ” —Choice

The New York Times-bestselling "skeptical environmentalist" argues that panic over climate change is causing more harm than good. Hurricanes batter our coasts. Wildfires rage across the American West. Glaciers collapse in the Arctic. Politicians, activists, and the media espouse a common message: climate change is destroying the planet, and we must take drastic action immediately to stop it. Children panic about their future, and adults wonder if it is even ethical to bring new life into the world. Enough, argues bestselling author Bjorn Lomborg. Climate change is real, but it's not the apocalyptic threat that we've been told it is. Projections of Earth's imminent demise are based on bad science and even worse economics. In panic, world leaders have committed to wildly expensive but largely ineffective policies that hamper growth and crowd out more pressing investments in human capital, from immunization to education. False Alarm will convince you that everything you think about climate change is wrong -- and points the way toward making the world a vastly better, if slightly warmer, place for us all.

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