



# Spreading the Risks: Insuring the American Experience

*By John A. Bogardus*

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**Spreading the Risks: Insuring the American Experience** By John A. Bogardus

"Spreading the Risks" tells the story of how the American insurance industry evolved from colonial times through periods of war and economic transformation into the twenty-first century where it now faces open-ended liabilities from terrorism, asbestosis and environmental pollution. John A. Bogardus Jr., former chairman and CEO of Alexander & Alexander, uses his decades of business experience to explore the role of major twentieth-century American brokers. He provides an informed overview of American commercial insurance and offers memorable stories about the world's leading brokerages whose triumphs and failures reflect an ever-changing business.

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## **Spreading the Risks: Insuring the American Experience** By John A. Bogardus Bibliography

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### Editorial Review

#### Review

... reveals ... an industry striving to protect millions of individuals. Every American should know this story.

Emory Elliott

University of California -- *Jacket Comment*

Bogardus tells a paradoxical and fascinating story—of how the boisterous energies of the marketplace were rendered safer,. . .

Joseph J. Ellis -- *Jacket comment*

Reads at times like a John Grisham novel..... William R. Ferris

University of North Carolina -- *Foreword*

Rich in detail—the book provides unique insight into the . . . nation's risk management industry.

John T. Hompe

Fox-Pitt, Kelton, Inc. -- *Jacket Comment*

This long overdue account... offers valuable lessons for insurance and business professionals,... A must-read.

Ken Crerar, Council of Insurance Agents -- *Jacket Comment*

#### From the Publisher

John A. Bogardus Jr., former chairman and CEO of the premier brokerage Alexander & Alexander, (with Robert H. Moore) uses his decades of experience--plus thirteen years of research--to explore and explain the history of insurance up to the present, post-9/11 period.

#### From the Inside Flap

Insurance, like banking, has been a mainstay of the American economy since the nation's birth. Within this huge segment of the country's financial services business, the role of insurance brokers has been indispensable.

With unique access to brokerage leaders and records, "Spreading the Risks" tells the story of how the insurance industry evolved through disasters and economic transformations into the twenty-first century. Today brokers work with businesses of all kinds in evaluating and protecting themselves from such open-ended liabilities as terrorism, asbestosis, and environmental pollution.

John A. Bogardus Jr., former chairman and CEO of Alexander & Alexander, uses his decades of business experience to explore the role of major twentieth-century American brokers. He provides an informed overview of American commercial insurance from colonial times through periods of war and economic transformation into the twenty-first century where we face emerging risks such as those dramatized by September 11, 2001.

With the current crisis of confidence in corporate management, Bogardus offers an instructive perspective on success and failure patterns in companies that have undergone rapid expansion and diversification. Alexander & Alexander's own challenges with globalization foreshadowed problems plaguing some of today's major corporations. In this context, the author reports on his participation in bringing some of the problems at Lloyd's of London to public attention.

Pulitzer Prize and National Book Award winner Joseph Ellis calls *Spreading the Risks* "a paradoxical and fascinating story." Emory Elliott of the University of California notes that it "is filled with personal narratives... anecdotes of heroes and villains" and "engages the reader in a remarkable epic struggle."

## **Users Review**

### **From reader reviews:**

#### **Martha Doughty:**

In this 21st centuries, people become competitive in each and every way. By being competitive at this point, people have to do something to make them survive, being in the middle of typically the crowded place and notice by means of surrounding. One thing that often many people have underestimated this for a while is reading. Yes, by reading a book your ability to survive enhance then having chance to stay than other is high. In your case who want to start reading some sort of book, we give you that *Spreading the Risks: Insuring the American Experience* book as nice and daily reading book. Why, because this book is usually more than just a book.

#### **Faye Michaels:**

The feeling that you get from *Spreading the Risks: Insuring the American Experience* will be the more deep you looking the information that hide into the words the more you get interested in reading it. It does not mean that this book is hard to comprehend but *Spreading the Risks: Insuring the American Experience* giving you joy feeling of reading. The author conveys their point in specific way that can be understood by anyone who read it because the author of this book is well-known enough. This particular book also makes your vocabulary increase well. Therefore it is easy to understand then can go along, both in printed or e-book style are available. We recommend you for having that *Spreading the Risks: Insuring the American Experience* instantly.

#### **Joseph Franson:**

People live in this new time of lifestyle always try and must have the spare time or they will get lot of stress from both lifestyle and work. So, once we ask do people have extra time, we will say absolutely yes. People is human not really a huge robot. Then we ask again, what kind of activity do you possess when the spare time coming to you actually of course your answer may unlimited right. Then ever try this one, reading publications. It can be your alternative throughout spending your spare time, the particular book you have read will be *Spreading the Risks: Insuring the American Experience*.

**Donna Cauley:**

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