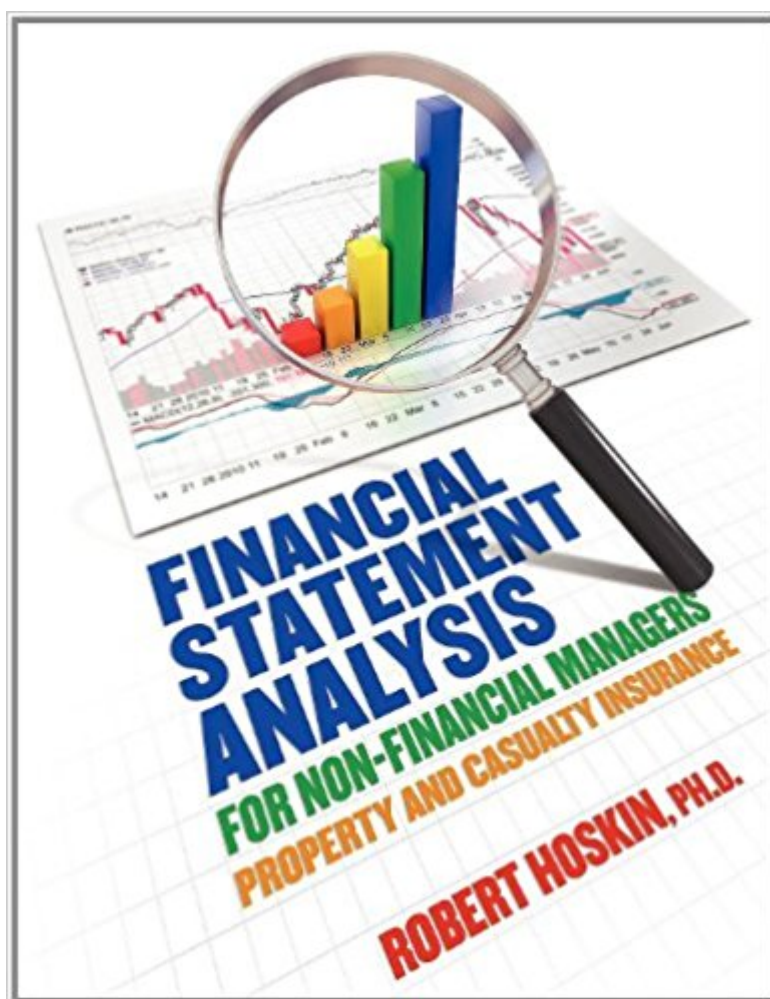


The book was found

# Financial Statement Analysis For Non-Financial Managers: Property And Casualty Insurance



## Synopsis

Financial Statement Analysis for Non-Financial Managers - Property and Casualty Insurance provides the reader with the knowledge to read and understand the financial statements used in the property and casualty (P&C) industry. It assumes no prior knowledge of accounting or financial statements nor does it assume great familiarity with the industry. The book covers the following content areas:

- Overview of the P&C Industry
- Organizational Structure of P&C Insurers - Stock & Mutual Companies
- Value Drivers in the P&C business
- Financial Reporting Requirements for P&C Insurers & Major Financial Statements
- Capital Management
- GAAP Insurance Accounting Principles
- Statutory (STAT) Accounting Principles
- Rating Agencies & Ratio Analysis

The book uses the actual GAAP and STAT financial statements of Travelers Insurance Company as well as excerpts from the A. M. Best rating report for Travelers to illustrate the concepts and analysis. Robert E. Hoskin, PhD, is Associate Professor of Accounting at the School of Business, University of Connecticut and is former Associate Dean as well as Director of Executive Programs at the School. His interest in insurance accounting stems from his experience as a faculty intern with Price Waterhouse in 1990. Since then he has taught a variety of courses at the School including his current course in insurance and banking in the Masters of Science in Accounting Program. He has also taught numerous executive development programs in understanding the financial statements of insurance companies for organizations such as The Hartford, Travelers, State Farm, CIGNA, AETNA and LIMRA International. Professor Hoskin has taught financial accounting for thirty-one years, at both the University of Connecticut and the Fuqua School of Business at Duke University and has been recognized as teacher of the year numerous times, most recently in the Executive MBA program. He can be reached at [beechknoll@comcast.net](mailto:beechknoll@comcast.net). Professor Hoskin, in addition to his work at the University of Connecticut, also offers his professional services through his consulting firm, Beech Knoll Consulting LLC. His primary consulting work has been to offer professional development seminars in understanding and analyzing financial statements to non-financial managers. He has covered a wide variety of industries including insurance, banking, pharmaceutical, manufacturing etc. In recent years he has collaborated with a colleague who offers board-game business simulations for this same audience and industries. For seminars conducted in a single business the content has been tailored to the company so that the participants learn the generic drivers of value in their companies through the simulation and then apply that knowledge to an analysis of their own company/industry.

## Book Information

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## Customer Reviews

Fantastic book. It describes the main topics in a very easy way. I believe everyone who is interested of investing in insurance companies should read this book.

Great to understand Insurance financial statements. Last sections were not completed.

I was expecting a little bit more from this book. I am not entirely disappointed. But it was very basic and scratches the surface.

Exactly as described

Very helpful and easy to understand.

A comprehensive explanation for anyone who is interested in how these companies make money. Dr. Hoskin provides great examples and clear explanations. Try this: Grab your company's financial statements and read them right along with Dr. Hoskin. You'll unlock the mysteries!

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