



Embracing Risk: The Changing Culture of Insurance and Responsibility

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For much of the twentieth century, industrialized nations addressed social problems, such as workers' compensation benefits and social welfare programs, in terms of spreading risk. But in recent years a new approach has emerged: using risk both as a way to conceive of and address social problems and as an incentive to reduce individual claims on collective resources.

Embracing Risk explores this new approach from a variety of perspectives. The first part of the book focuses on the interplay between risk and insurance in various historical and social contexts. The second part examines how risk is used to govern fields outside the realm of insurance, from extreme sports to policing, mental health institutions, and international law. Offering an original approach to risk, insurance, and responsibility, the provocative and wide-ranging essays in *Embracing Risk* demonstrate that risk has moved well beyond its origins in the insurance trade to become a central organizing principle of social and cultural life.



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