

# **Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance**

Ph.D. Robert Hoskin



Click here if your download doesn"t start automatically

### Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance

Ph.D. Robert Hoskin

# **Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance** Ph.D. Robert Hoskin

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.

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.

**<u>Download</u>** Financial Statement Analysis for Non-Financial Man ...pdf

**Read Online** Financial Statement Analysis for Non-Financial M ...pdf

#### Download and Read Free Online Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance Ph.D. Robert Hoskin

#### From reader reviews:

#### **Bessie Papp:**

What do you with regards to book? It is not important along with you? Or just adding material when you need something to explain what your own problem? How about your spare time? Or are you busy man or woman? If you don't have spare time to complete others business, it is make you feel bored faster. And you have spare time? What did you do? Everyone has many questions above. They should answer that question due to the fact just their can do this. It said that about guide. Book is familiar in each person. Yes, it is correct. Because start from on pre-school until university need this kind of Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance to read.

#### **Pete Plaisance:**

People live in this new moment of lifestyle always try and and must have the free time or they will get large amount of stress from both daily life and work. So, whenever we ask do people have extra time, we will say absolutely indeed. People is human not a robot. Then we request again, what kind of activity are there when the spare time coming to you actually of course your answer may unlimited right. Then ever try this one, reading ebooks. It can be your alternative within spending your spare time, often the book you have read is definitely Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance.

#### Joshua Castillo:

Do you have something that you like such as book? The book lovers usually prefer to opt for book like comic, short story and the biggest an example may be novel. Now, why not trying Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance that give your pleasure preference will be satisfied by reading this book. Reading practice all over the world can be said as the way for people to know world better then how they react in the direction of the world. It can't be explained constantly that reading habit only for the geeky man or woman but for all of you who wants to be success person. So , for all of you who want to start reading through as your good habit, you could pick Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance become your own personal starter.

#### **Amado Elam:**

Do you really one of the book lovers? If so, do you ever feeling doubt if you find yourself in the book store? Attempt to pick one book that you find out the inside because don't judge book by its deal with may doesn't work at this point is difficult job because you are scared that the inside maybe not while fantastic as in the outside look likes. Maybe you answer is usually Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance why because the wonderful cover that make you consider about the content will not disappoint an individual. The inside or content is definitely fantastic as the outside or cover. Your reading sixth sense will directly make suggestions to pick up this book.

Download and Read Online Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance Ph.D. Robert Hoskin #PSKEIX9Z5F6

### Read Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance by Ph.D. Robert Hoskin for online ebook

Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance by Ph.D. Robert Hoskin Free PDF d0wnl0ad, audio books, books to read, good books to read, cheap books, good books, online books, books online, book reviews epub, read books online, books to read online, online library, greatbooks to read, PDF best books to read, top books to read Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance by Ph.D. Robert Hoskin books to read online.

# **Online Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance by Ph.D. Robert Hoskin ebook PDF download**

Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance by Ph.D. Robert Hoskin Doc

Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance by Ph.D. Robert Hoskin Mobipocket

Financial Statement Analysis for Non-Financial Managers: Property and Casualty Insurance by Ph.D. Robert Hoskin EPub