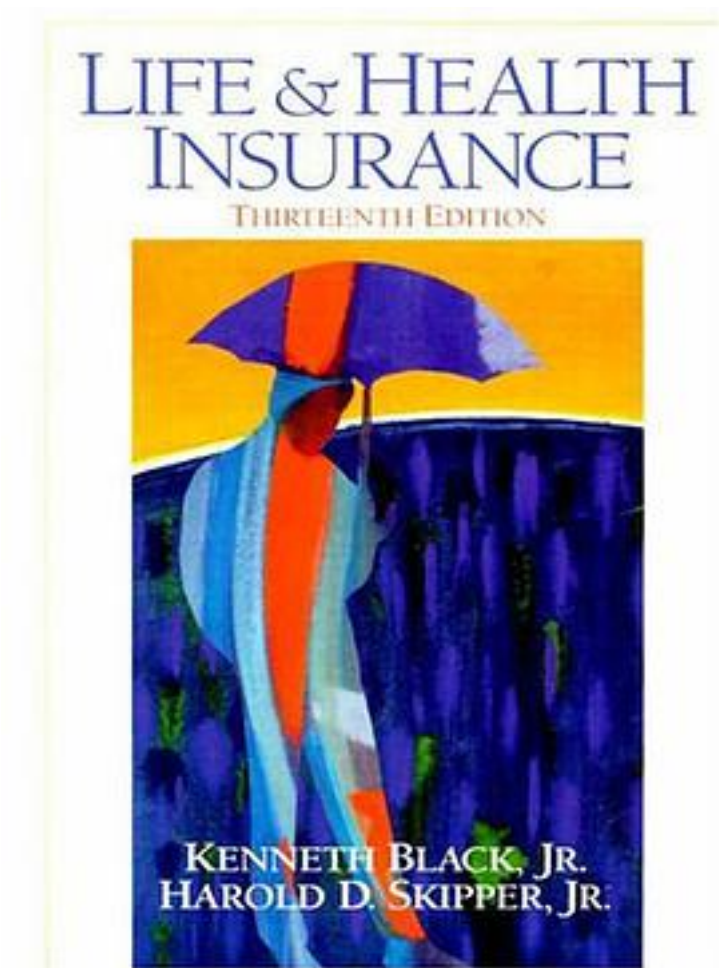


# Life and Health Insurance, 13th Edition



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This current, accurate and detailed industry guide for financial service professionals examines life and health insurance simultaneously from the viewpoints of the buyer,

the advisor, and the insurer —providing a comprehensive and unbiased treatise on individual and group life; a forthright appraisal of life and health insurance industry products with careful consideration of the environment; and a complete examination of life insurance company operations and regulation. Bases financial treatment of life insured operations on modern financial theory, and devotes entire chapters to the economics of life and health insurance; individual life and health insurance policies; life and health insurance evaluation; the uses of life and health insurance in personal and business planning; government and employee benefit plans; and the management, operation, and regulation of life insurance companies. Offers a strong global orientation, supporting fundamental concepts with an extensive integration of economic and financial theory and international comparisons, and examines how today's health insurance products fit into a broad framework from a contractual, cost, and performance viewpoints. New chapters on the tax treatment of life and health insurance address such areas as estate planning, retirement planning, and the business uses of life and health insurance. For financial planners, salesmen, actuaries, investment managers, attorneys, CPAs, and other financial service professionals.

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