

insider threat and Denial-of-Service. Examples and use cases including Yahoo, Facebook and TalkTalk, add context throughout and emphasize the importance of communicating security and risk effectively, while implementation review checklists bring together key points at the end of each chapter. Cyber Risk Management analyzes the innate human factors around risk and how they affect cyber awareness and employee training, along with the need to assess the risks posed by third parties. Including an introduction to threat modelling, this book presents a data-centric approach to cyber risk management based on business impact assessments, data classification, data flow modelling and assessing return on investment. It covers pressing developments in artificial intelligence, machine learning, big data and cloud mobility, and includes advice on responding to risks which are applicable for the environment and not just based on media sensationalism.

Assessing and Insuring Cybersecurity Risk 2021-10-07 Ravi Das Remote workforces using VPNs, cloud-based infrastructure and critical systems, and a proliferation in phishing attacks and fraudulent websites are all raising the level of risk for every company. It all comes down to just one thing that is at stake: how to gauge a company’s level of cyber risk and the tolerance level for this risk. Loosely put, this translates to how much uncertainty an organization can tolerate before it starts to negatively affect mission critical flows and business processes. Trying to gauge this can be a huge and nebulous task for any IT security team to accomplish. Making this task so difficult are the many frameworks and models that can be utilized. It is very confusing to know which one to utilize in order to achieve a high level of security. Complicating this situation further is that both quantitative and qualitative variables must be considered and deployed into a cyber risk model. Assessing and Insuring Cybersecurity Risk provides an insight into how to gauge an organization’s particular level of cyber risk, and what would be deemed appropriate for the organization’s risk tolerance. In addition to computing the level of cyber risk, an IT security team has to determine the appropriate controls that are needed to mitigate cyber risk. Also to be considered are the standards and best practices that the IT security team has to implement for complying with such regulations and mandates as CCPA, GDPR, and the HIPAA. To help a security team to comprehensively assess an organization’s cyber risk level and how to insure against it, the book covers: The mechanics of cyber risk Risk controls that need to be put into place The issues and benefits of cybersecurity risk insurance policies GDPR, CCPA, and the CMMC Gauging how much cyber risk and uncertainty an organization can tolerate is a complex and complicated task, and this book helps to make it more understandable and manageable.

Advancing Cyber Risk Insurance Underwriting Model Risk Management Beyond VaR to Pre-Empt and Prevent the Forthcoming Global Cyber Insurance Crisis 2017 Yogesh Malhotra Mainstream insurance industry practices have adopted Value-at-Risk (VaR) from global financial industry as the pre-dominant cyber insurance model being oblivious to both distinguishing characteristics of cyber-risks as well as statistical properties of VaR. Such widespread misapplication of VaR for cyber risk insurance underwriting unless abated and corrected is expected to lead to a global cyber-insurance crisis that may dwarf the worldwide economic shock from the global financial crisis. Given worldwide high impact of increasingly global cyber-attacks, the current paper advances cyber risk insurance underwriting model risk management beyond VaR to pre-empt and prevent the forthcoming global cyber-insurance crisis.

Advancing Accumulation Risk Management in Cyber Insurance 2018 Daniel M. Hofmann

Cybersecurity Law, Standards and Regulations, 2nd Edition 2020-02-22 Tari Schreider ASIS Book of The Year Runner Up. Selected by ASIS International, the world’s largest community of security practitioners. In today’s litigious business world, cyber-related matters could land you in court. As a computer security professional, you are protecting your data, but are you protecting your company? While you know industry standards and regulations, you may not be a legal expert. Fortunately, in a few hours of reading, rather than months of classroom study, Tari Schreider’s Cybersecurity Law, Standards and Regulations (2nd Edition), lets you integrate legal issues into your security program. Tari Schreider, a board-certified information security practitioner with a criminal justice administration background, has written a much-needed book that bridges the gap between cybersecurity programs and cybersecurity law. He says, “My nearly 40 years in the fields of cybersecurity, risk management, and disaster recovery have taught me some immutable truths. One of these truths is that failure to consider the law when developing a cybersecurity program results in a protective façade or false sense of security.” In a friendly style, offering real-world business examples from his own experience supported by a wealth of court cases, Schreider covers the range of practical information you will need as you explore – and prepare to apply – cybersecurity law. His practical, easy-to-understand explanations help you to: Understand your legal duty to act reasonably and responsibly to protect assets and information. Identify which cybersecurity laws have the potential to impact your cybersecurity program. Upgrade cybersecurity policies to comply with state, federal, and regulatory statutes. Communicate effectively about cybersecurity law with corporate legal department and counsel. Understand the implications of emerging legislation for your cybersecurity program. Know how to avoid losing a cybersecurity court case on procedure – and develop strategies to handle a dispute out of court. Develop an international view of cybersecurity and data privacy – and international legal frameworks. Schreider takes you beyond security standards and regulatory controls to ensure that your current or future cybersecurity program complies with all laws and legal jurisdictions. Hundreds of citations and references allow you to dig deeper as you explore specific topics relevant to your organization or your studies. This book needs to be required reading before your next discussion with your corporate legal department. This new edition responds to the rapid changes in the cybersecurity industry, threat landscape and providers. It addresses the increasing risk of zero-day attacks, growth of state-sponsored adversaries and consolidation of cybersecurity products and services in addition to the substantial updates of standards, source links and cybersecurity products.

Embracing Risk 2022-06-01 Mingyan Liu This book provides an introduction to the theory and practice of cyber insurance. Insurance as an economic instrument designed for risk management through risk spreading has existed for centuries. Cyber insurance is one of the newest sub-categories of this old instrument. It emerged in the 1990s in response to an increasing impact that information security started to have on business operations. For much of its existence, the practice of cyber insurance has been on how to obtain accurate actuarial information to inform specifics of a cyber insurance contract. As the cybersecurity threat landscape continues to bring about novel forms of attacks and losses, ransomware insurance being the latest example, the insurance practice is also evolving in terms of what types of losses are covered, what are excluded, and how cyber insurance intersects with traditional casualty and property insurance. The central focus, however, has continued to be risk management through risk transfer, the key functionality of insurance. The goal of this book is to shift the focus from this conventional view of using insurance as primarily a risk management mechanism to one of risk control and reduction by looking for ways to re-align the incentives. On this front we have encouraging results that suggest the validity of using insurance as an effective economic and incentive tool to control cyber risk. This book is intended for someone interested in obtaining a quantitative understanding of cyber insurance and how innovation is possible around this centuries-old financial instrument.

Managing Cyber Risk in the Financial Sector 2016-01-22 Ruth Taplin Cyber risk has become increasingly reported as a major problem for financial sector businesses. It takes many forms including fraud for purely monetary gain, hacking by people hostile to a company causing business interruption or damage to reputation, theft by criminals or malicious individuals of the very large amounts of customer information (“big data”) held by many companies, misuse including accidental misuse or lack of use of such data, loss of key intellectual property, and the theft of health and medical data which can have a profound effect on the insurance sector. This book assesses the major cyber risks to businesses and discusses how they can be managed and the risks reduced. It includes case studies of the situation in different financial sectors and countries in relation to East Asia, Europe and the United States. It takes an interdisciplinary approach assessing cyber risks and management solutions from an economic, management risk, legal, security intelligence, insurance, banking and cultural perspective.

Cyber Risk Management in the Financial Services Industry, Spillover Effects and Cyber Insurance Products for Private Customers 2023 Madeline Schubert

Cyber Risk, Intellectual Property Theft and Cyberwarfare 2020-11-12 Ruth Taplin The desire to steal the intellectual property (IP) of others, be they creative individuals or company teams working in patent pools to create new innovations, remains the same. Political methods have become more sophisticated in terms of devaluing the output of creative humans by creating open- source access, which can be taken freely by all and sundry. What has changed is the new cyber- based technology that allows increased theft of IP. Likewise, warfare for geo- political imperatives is not new but sophisticated cyber- based methods that can actually carry out infrastructural damage through cyberspace are new and are accordingly termed cyberwarfare. How cyber strategies are used in IP theft and cyberwarfare in relation to new complex digital technology such as the Internet of Things (IoT) is explored in relation to particular essential sectors in the economy: marine, smart energy power grids and insurance. Country- specific studies based on either being the recipient or perpetrator (or both) of cyberattacks provide analysis in relation to Japan, China and North Korea, Russia, Europe (the UK in particular), Iran and the USA.

Measuring and Managing Information Risk 2014-08-23 Jack Freund Using the factor analysis of information risk (FAIR) methodology developed over ten years and adopted by corporations worldwide, Measuring and Managing Information Risk provides a proven and credible framework for understanding, measuring, and analyzing information risk of any size or complexity. Intended for organizations that need to either build a risk management program from the ground up or strengthen an existing one, this book provides a unique and fresh perspective on how to do a basic quantitative risk analysis. Covering such key areas as risk theory, risk calculation, scenario modeling, and communicating risk within the organization, Measuring and Managing Information Risk helps managers make better business decisions by understanding their organizational risk. Uses factor analysis of information risk (FAIR) as a methodology for measuring and managing risk in any organization. Carefully balances theory with practical applicability and relevant stories of successful implementation. Includes examples from a wide variety of businesses and situations presented in an accessible writing style.

Stress Testing for Cyber Risks 2017 Yogesh Malhotra To avert the impending global Cyber-Finance Insurance Crisis based upon large-scale commercial reliance upon quantitative models with inherent model risks, tail risks, and systemic risks in current form, this post-doctoral thesis makes the following key contributions: Develops the first known Cyber-Finance-TrustTM framework for Cyber insurance modeling; Develops the first known model risk management framework for Cyber insurance modeling; Develops first known analysis of significant and extreme model risks, tail risks, and, systemic risk; Develops multi-method empirical study of VaR and Bayesian inference for containing model risks; Analyzes Markov Chain Monte Carlo for enabling Bayesian inference to minimize model risk; Develops Cyber insurance portfolio framework to minimize model risks, tail risks, systemic risks; Develops framework for Knightian uncertainty management beyond model risk management.Updated, revised, summary version of the thesis invited for submission by NAIC as:National Association of Insurance Commissioners (NAIC) Expert Paper: The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Updated, revised, summary version of the thesis invited for submission by NAIC as: National Association of Insurance Commissioners Expert Paper:Malhotra, Yogesh, Advancing Cyber Risk Insurance Underwriting Model Risk Management beyond VaR to Pre-Empt and Prevent the Forthcoming Global Cyber Insurance Crisis (June 24, 2017). Available at SSRN: <https://ssrn.com/abstract=3081492>. Expert Paper prepared and submitted on the request of the National Association of Insurance Commissioners on June 24, 2017.

Pricing and Risk Mitigation Analysis of a Cyber Liability Insurance Using Gaussian, T and Gumbel Copulas - A Case for Cyber Risk Index 2017 Anand Shah Cyber risk, a type of operational risk, is today considered a key component in the enterprise risk management framework. Under BASEL regulations, a bank could recognize the risk mitigating impact of the Cyber Liability Insurance (CLI) contract while calculating the minimum operational risk capital requirement. Despite this benefit and the onerous data protection acts, organizations are still reluctant to buy CLI contracts. In this work, we price and analyze a CLI contract using Gaussian, t and Gumbel copulas and evaluate the contract’s cyber risk mitigation effectiveness. We find that the current structure of the CLI contract with the limits and sub-limits may be inefficient at mitigating the cyber risk especially if the cyber risk losses were correlated and showed upper tail dependency. We then propose a case for a traded index for the cyber risk similar to the Property Claim Services (PCS) index for the catastrophic risk. A traded cyber risk index could offer wider cyber risk hedging alternatives to the insurers. Given such risk hedging alternatives, the insurers may have lower impetus to set conservative limits in the CLI contracts thus making the contracts more effective in mitigating the cyber risk of the organizations.

Understanding Cyber-Risk and Cyber-Insurance 2018 Gareth Peters In this manuscript we explore a range of perspectives being adopted by industry and regulators in order to classify cyber crime or cyber risk loss processes. The purpose of this is to better understand and discuss the emerging perspectives on this class of risk process in order to inform management practice, data collection and ultimately loss modelling. In the second part of the manuscript we discuss the emerging market of cyber risk insurance and the challenges faced by this market resulting from the diversity of insurance coverage on o er and uncertainty relating to potential exposures and vulnerabilities associated with this risk class. Furthermore, we discuss the challenge of moral hazard that can arise in developing such insurance markets. In the third section, the manuscript discusses regulator and industry responses to cyber risk management, mitigation and insurance. We conclude with insights and perspectives on whether cyber risk is a loss process that should be primarily covered by capital management practice, or whether it is better suitedto an insurance mitigation or risk transfer based approach.

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Alice was perpetually intrigued by the ancient mansion perched at the end of the street. Stories of its reclusive owner, who never ventured out of his confined abode, had always piqued her curiosity. Whispers circulated about his identity, ranging from a recluse to a prodigy or even a lunatic, depending on the source. Alice yearned to unravel the truth behind these tales and uncover the secrets concealed within the bolted door on the second floor. Driven by an irresistible urge to delve into the mansions mysteries, Alice embarked on a reckless escapade. With a heart pounding with a mix of anticipation, she stealthily ventured into the mansions grounds, her senses heightened as she approached the forbidden door on the second floor. Standing before the threshold, her hand trembling slightly as she reached for the doorknob, Alice braced herself for the revelations that awaited her beyond. With a deep breath, she turned the knob, the door creaking open to unveil a sight that would forever alter her perception of the world.

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{Amidst the ancient olive groves of Tuscany, where the scent of history lingered in the air, a passionate winemaker named Giovanni Rossi cultivated not only grapes but a legacy that will become synonymous with the essence of Italian viticulture. Alessandros life unfolded like a fine wine, aging with each season and imprinting an indelible mark on the hillsides of Chianti.

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Concepts cyber liability insurance managing the risks of

Silk Road, our caravan of knowledge traverses the deserts and oases that linked East and West. From the exchange of goods to the cross-cultural currents of ideas, the Silk Road emerges as a testament to the interconnectedness of diverse civilizations.}On the Silk Road, our caravan of knowledge journeys the deserts and oases that linked East and West. From the exchange of goods to the cross-cultural currents of ideas, the Silk Road stands out as a testament to the interconnectedness of diverse civilizations.

Instruction cyber liability insurance managing the risks of:The field of Engineering Economics and Cost Estimation is a crucial aspect of any engineering project. It involves present and future economic factors, making it essential to obtain dependable estimates of future costs, benefits, and other economic parameters. Engineers frequently deal with projects whose scale, complexity, and uncertainty call for advanced approaches to planning and budgeting[^2][1]. A number of methods are used for cost estimation, including rough estimates, semi-detailed estimates, or detailed estimates, depending on the needs for the estimates[^1][2]. Key concepts in this field include overhead costs, cost driver identification, cost allocation methods, capital budgeting, flexible budgeting, zero-based budgeting, budgets, and estimates. Several models are available for developing cost (or benefit) estimates, such as the per-unit model, the segmenting model, cost indexes, the power-sizing model, and learning curve cost estimating. The quality of a cost estimate generally increases as the resources allocated to developing the estimate increase.

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In the heart of the Chrono Observatory, where time was not a linear path but a malleable tapestry, Chrononauts embarked on journeys to rewrite history. As the ticking of the Chrono Clock resonated through the chamber, each tick held the potential to reshape the course of events across epochs.

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File Pdf cyber liability insurance managing the risks of.The sun reached its zenith, casting a warm blanket of light over the town and its surroundings. Jonathan found himself drawn to a hill that overlooked the entire landscape—a vantage point that offered a panoramic view of the world he called home. From this elevated perch, he was able to see the flow and flow of life, the intricate tapestry of human experiences woven into the fabric of time.

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She had a vision. She wanted to be a pop star. She wished to perform, to dance, to perform, to amuse. She desired to be celebrated, to be adored, to be revered. She wished to have it all, fame, wealth, honor. She worked diligently, she trained, she tried out, she impressed. She got a agreement, a music contract, a representative, a director. She made an CD, a success, a phenomenon. She became a celebrity, a celebrity, a phenomenon. She had it all, admirers, fortune, awards. She was on top of the world, she was living her vision. But she also had a dark side. She had a mystery, a issue, an addiction. She started to lose control, to err, to stir up trouble. She faced condemnation, backlash, litigations. She forfeited her admirers, her money, her honors. She lost her status, she became a laughingstock, a catastrophe. She gave up it all, her recognition, her riches, her honor. She was the climb and downfall of a performer.

*Guide cyber liability insurance managing the risks of~**Introduction to Modern Optics Solutions Manual***

Designed to accompany *Introduction to Modern Optics* by B. D. Guenther, this comprehensive Solutions Manual offers in-depth solutions to all of the problems in the textbook. The meticulously crafted solutions are straightforward to comprehend, providing a invaluable asset for students working through the material. Additionally, the Solutions Manual serves as a valuable resource for instructors seeking enhanced support in teaching the course.

example cyber liability insurance managing the risks of.ever-evolving universe of spy thrillers, "Shadows of Deceit|"The Handlers Gambit|"The Spymasters Deception"} by the incomparable Jessica Knight stands as a beacon of narrative brilliance. Knights meticulous research and razor-sharp prose have turned what could have been a mere espionage tale into a gripping exploration of the human mind and the consequences of moral ambiguity.

File Pdf cyber liability insurance managing the risks of.landscape evolves, a handful writers manage to redefine those boundaries of storytelling quite like Maya Sterling. In her latest triumph, "Whispers of the Lost Isles|"The Forgotten Kingdom", Sterling weaves a tapestry of intrigue that has been hailed as a narrative triumph, earning her a place among the literary elite.

Behind the cyber liability insurance managing the risks of

Amidst the vibrant pulse of Harlem, where jazz notes piroouetted through the air like fireflies on a summer night, a young boy named David Ellington found solace in the vibrant melodies that resonated with the heartbeat of a generation. As Marcus grew amidst the rhythmic pulse of Harlem, his journey would echo the harmonies of cultural revival, leaving an indelible mark on the world of music.

File Pdf cyber liability insurance managing the risks of.visible spectrum of reality, a team of scientists at the Quantum Observatory made an groundbreaking discovery — a portal to parallel universes. As they stepped into this unknown, they found themselves entangled in a cosmic conspiracy that challenged the limits of their understanding of the multiverse.

Miracle cyber liability insurance managing the risks of

The sun reached its highest point, casting a warm blanket of light over the settlement and its surroundings. Jonathan found himself drawn to a rise that overlooked the entire landscape—a vantage location that provided a panoramic view of the world he called his place. From this elevated perch, he was able to see the flow and movement of life, the intricate tapestry of human experiences woven into the fabric of time.

Miracle cyber liability insurance managing the risks of

On the time-worn pages of antiquity, where the ink of civilizations ancient whispered tales of forgotten empires, the journey through the annals of history begins. Each chapter unfolds as an artifact, offering a glimpse into the mosaic of human triumphs and tribulations that have shaped the tapestry of our shared existence.}On the ancient pages of antiquity, where the ink of ancient civilizations whispered tales of forgotten empires, our journey through the annals of history commences. Each chapter unfolds as a relic, providing a glimpse into the mosaic of human triumphs and tribulations that have molded the tapestry of our shared existence.

Instruction cyber liability insurance managing the risks of:{Across the vast stretches of the Australian Outback, where the red earth whispered tales of ancient landscapes, an Indigenous artist named Yara Williams unearthed her artistic expression in the rich hues of ochre and the canvas of her ancestral Dreamtime. Elenas journey would interlace the stories of her people into the contemporary art scene, building bridges between cultures through her vibrant canvases.

File Pdf cyber liability insurance managing the risks of.IAS is a wholly-owned division of IBM Singapore.1. The company was set up in 1980 and has been offering communication, collaboration, and tailored software solutions for longer than 10 years. IAS is located at StarHub Green 67 Ubi Avenue 1 #02-07 Singapore 408942. The company has evolved from an IT solutions and outsourcing company to a complete Human Capital Management business, serving IBM Singapore as one of the major sourcing channels.2. The firm has around 50-99 employees.

File Pdf cyber liability insurance managing the risks of.The Peabody Picture Vocabulary Test Fourth Edition (PPVT-4) is a widely recognized vocabulary assessment that has been in practice for nearly half a century. Developed by Lloyd M. Dunn and Douglas M. Dunn, the test is made to assess vocabulary comprehension for American English. It is swift and easy to administer, saving important time so that attention can be put on executing successful strategies.

The PPVT-4 evaluation subject matter encompasses a wide array of vocabulary comprehension levels, spanning from pre-kindergarten through adult age. The evaluation problems widely sample words that depict 20 topic fields (e.g., actions, vegetables, tools), parts of speech (nouns, verbs, attributes), and household and educational vocabulary.

The evaluation gives two equivalent versions which include different vocabulary words, guaranteeing that the individual has not “learned” the evaluation. One version can be used ahead of intervention implementation to measure individuals’ vocabulary comprehension and the alternative edition can be used for re-evaluation to assess and record progress. The PPVT-4 also contains a unique Growth Scale Value (GSV) which is sensitive to small changes over time.

File Pdf cyber liability insurance managing the risks of.the sprawling metropolis of Neo-Elysium, where skyscrapers pierced the heavens and neon lights painted the streets in hues of artificial daylight, a subculture of reality hackers emerged. Armed with quantum keyboards and augmented reality lenses, they traversed the digital and physical realms, reshaping perceptions and challenging the very fabric of what it meant to exist.

Miracle cyber liability insurance managing the risks of

On a outskirts in Bubblegum Meadows, where clouds were made of cotton candy and raindrops tasted like lemonade, an curious bunny named Clover discovered an mysterious doorway beneath a giant toadstool. Little did Clover know that this portal led to the Fizzlepop Kingdom, where adventures in sweetness awaited.}Within the outskirts of Bubblegum Meadows, where clouds were made from cotton candy and raindrops tasted like lemonade, an curious bunny named Clover discovered an mysterious doorway beneath the giant toadstool. Little did Clover know that this portal led to a Fizzlepop Kingdom, where adventures in sweetness awaited.

Instruction cyber liability insurance managing the risks of:Through the lenses of neglected manuscripts and dusty scrolls, our voyage takes us to the fabled Library of Alexandria. Lost to the ravages of time, this beacon of knowledge once illuminated the intellectual landscape of the ancient world. The quest is to resurrect the whispers of wisdom that once echoed through its hallowed halls.}Looking through the lenses of forgotten manuscripts and dusty scrolls, our voyage takes us to the fabled Library of Alexandria. Lost to the ravages of time, this beacon of knowledge once brightened the intellectual landscape of the ancient world. The quest is to resurrect the whispers of wisdom that once echoed through its hallowed halls.

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In the hushed whispers of anticipation and the fervent pursuit for literary excellence, "Serenade of Stardust" by the virtuosic writer, Adrian Celestia, ascends to the peak of the literary universe, its brilliance surpassing all others. Celestias prose, imbued with the enchanting aura of stardust, dances across the pages, weaving a verbal masterpiece as mesmerizing as it is thought-provoking, establishing its place among the realm of modern literary masterpieces.

Concepts cyber liability insurance managing the risks of

In the hidden depths of a centuries-old library, lay the forgotten pages of an ancient grimoire, hidden amidst tomes filled with arcane knowledge. As the moon cast its silvery glow, the incantation whispered promises of forgotten realms and arcane wonders.

File Pdf cyber liability insurance managing the risks of.the shores of the Uncharted Archipelago, where the sea whispered tales of sunken civilizations, a peculiar lighthouse stood sentinel. Its beams not only directed sailors through stormy nights but also revealed the forgotten memories of those who dared to venture into its mysterious glow. Join Captain Seraphina Stormrider as she navigates the uncharted waters and unravels the enigma of the Luminous Beacon.

Instruction cyber liability insurance managing the risks of:In the Whimsy Woods, where trees bore enchanted fruits and giggles echoed through the foliage, a storyteller named Tale spun tales that breathed life into the whimsical creatures that inhabited the enchanted groves. Each story unfolded as a vibrant chapter in the woodland saga.

Instruction cyber liability insurance managing the risks of:This comprehensive study guide features Godly wisdom from Pastor Rick, expert instruction from our esteemed doctors and wellness experts, implementable food and fitness tips, and a wealth of additional resources. Daniel 2015-06-15 Todd Wilson The Knowing the Bible series is a valuable resource designed to empower Bible readers to gain a deeper comprehension of and integrate God’s Word into their daily lives. These thought-provoking 12-week study programs guide participants through

Concepts cyber liability insurance managing the risks of

The “History Alive! Chasing American Ideals” book, produced by the Teachers’ Curriculum Institute (TCI), is a thorough educational tool that revolves on the 5 core ideals from the Declaration of Independence: equality, rights, liberty, opportunity, and democracy. It encourages students to engage in the battle of each generation with these ideals, from creating an American republic to the making of modern America.