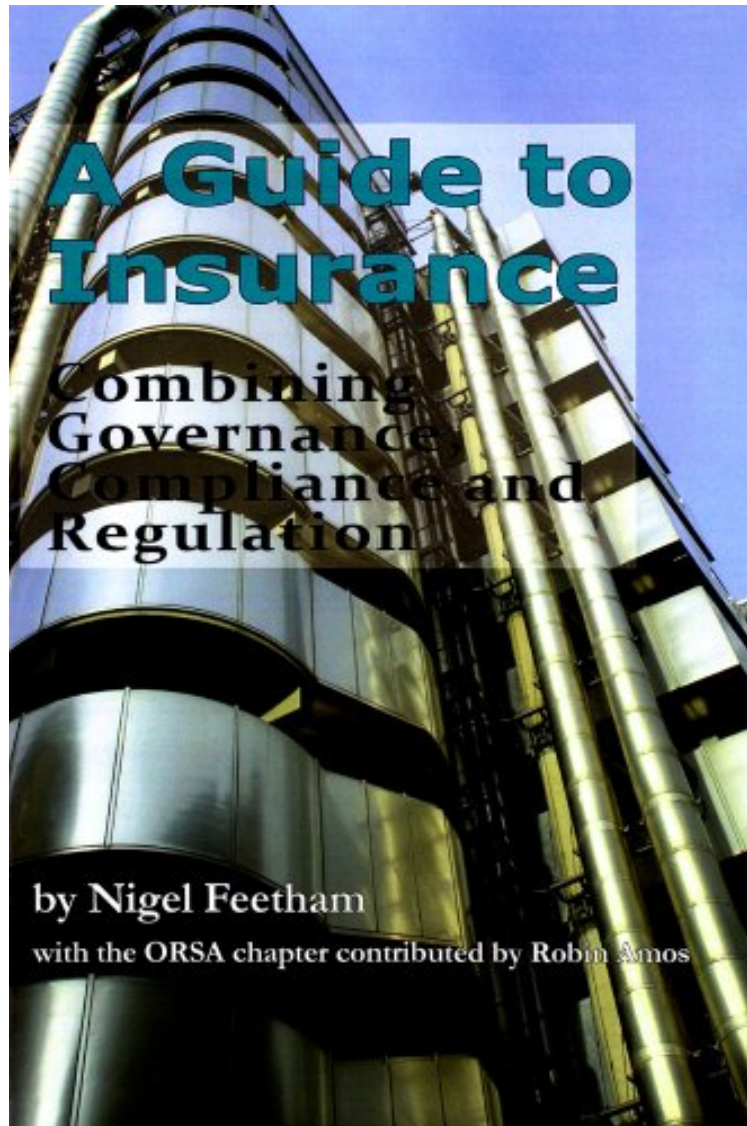


[Free] A Guide to Insurance: Combining Governance, Compliance and Regulation

A Guide to Insurance: Combining Governance, Compliance and Regulation

Nigel Feetham, Robin Amos

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appreciation by Phillip Taylor MBE and Elizabeth Taylor of Richmond Green Chambers. If you're involved in the insurance industry, or a legal practitioner with insurance clients, particularly those operating internationally, this book is worth acquiring. The authors, Feetham and Amos, both Gibraltar-based and practising internationally, have aimed to bring their wealth of experience to the examination of insurance law as an issue of governance, governance most commonly being the preserve of international accounting firms through their consultancy arms. Author Nigel Feetham has, in his words, attempted to bring the practice of insurance law closer to the study of governance, as well as providing a guide 'to current trends, markets and policy choices facing governments and regulators'. It's hoped that the book will provide valuable insights into the changing regulatory environment which informs and drives insurance, as well as 'an understanding of the challenges facing insurance companies' both domestic and international. The catalyst for the book was, apparently, a two-day seminar delivered by the authors in mid-2011 to the Qatar Financial Centre Regulatory Authority. The resulting volume, which provides fascinating insights into insurance as a business - and which covers insurance governance, compliance and regulation, will be of interest to insurance practitioners everywhere, as well as of course, to lawyers specializing in insurance. In the current business climate in which failings of governance in the banking sector have become a matter of concern, not just in the business community but with the public at large, the book's focus on governance is nothing if not topical, especially after any number of governments have had to pick up the expensive bills that have followed banking disasters. 'Like banks, the insurance industry is vital to the stability of the international financial system,' says Feetham. 'As international standards of corporate governance continue to evolve, businesses will need to adapt their operating systems and structures to take account of the changing regulatory environment.' To this end, it's useful that the book provides a chapter by Robin Amos on Own Risk and Solvency Assessment (ORSA), part of a project known as Solvency II, which is planned to improve the prudential supervision of insurers in the European Union. Including some aptly chosen historical insights, the book covers a wide range of subject matter, from a discussion on the concept of risk in commerce and selection of domicile, to ownership, management and financing, regulatory arbitrage and of course, governance. So, if you are, in any way, a part of the insurance industry, you'll find this book, with its international perspective, a valuable acquisition for your library.

Insurance has become a highly specialized area, and understanding insurance requires an insight into the changing regulatory environment, as well as understanding what the challenges are that affect insurance companies. Author Nigel Feetham, a practicing lawyer and international insurance practitioner, examines the practice of insurance law as an issue of governance. He applies a practical approach to insurance regulatory law (both UK domestic and international) and provides a guide to current trends, markets, and policy choices facing governments and regulators. The book covers the way captives as well as open market insurers are regulated, how they operate, and what the potential issues are. It is written in a clear accessible manner for students who are now studying insurance law. A Guide to Insurance also includes a chapter written by Robin Amos on Own Risk and Solvency Assessment (ORSA), part of the Solvency II project which is planned to improve the prudential supervision of insurers in the European Union. Solvency II is expected to be in force on January 1, 2014.