

Manuale Di Diritto Delle Assicurazioni

In today's increasingly global and integrated financial climate, there is an amplified need for cooperation between regulators and supervisors across the globe in order to promote economic growth and maintain competitive markets. However, idiosyncrasies remain within local markets, and for those wishing to participate within them, it is necessary to understand the distinctive qualities of each. This book explores the intermediaries of the Italian financial system. It examines the banks, investment services, electronic payment institutions, insurance companies and credit rating agencies functioning in the country, to explore how Italian regulation functions within the context of a wider harmonizing trend. The authors present a study on the current control models of the Italian markets in the wake of changes induced by the privatization of public banks, the increased size and complexity of the intermediaries, the increased level of competition, and the internationalization of the financial innovation. They explain how the country's financial markets are controlled by a combination of bodies, including the State, the authorities and the market participants themselves. In this volume the Project Group "Restatement of European Insurance Contract Law" presents its Principles of European Insurance Contract Law ("PEICL"). These principles were submitted to the European Commission as a Draft Common Frame of Reference of European Insurance Contract Law ("DCFR Insurance"). The volume comprises the PEICL/DCFR Insurance as well as translations into Czech, Dutch, French, German, Greek, Hungarian, Italian, Polish, Portuguese, Slovak, Spanish and Swedish. A short introduction sets out the approach used by the Project Group, how the PEICL/DCFR Insurance relate to the overall Draft Common Frame of Reference, the participation of the Project Group in the CoPECL (Common Principles of European Contract Law) Network, as well as the general structure and characteristics of the PEICL/DCFR Insurance. The Project Group has also drafted the PEICL/DCFR Insurance as a model for an Optional Instrument of European Insurance Contract Law.

business models adopted by insurance companies; and comparative analysis of double tax treaty policies adopted in a number of countries with respect to the permanent establishment provision in the insurance business, highlighting Switzerland for comparative purposes. In a concluding chapter, the author proposes changes to the definition of the dependent agent permanent establishment currently enshrined in the model treaties and their respective commentaries, aligning such a definition to the regulatory framework in which insurance companies conduct their business in countries other than that of incorporation. As a highly significant and timely contribution to the study of the interplay between insurance regulation and tax implications, this very original work will prove of especial value to practitioners in international tax and insurance law, as well as professionals in the financial services sector and tax academics.

This second edition expands the first chapters, which focus on the approach to risk management issues discussed in the first edition, to offer readers a better understanding of the risk management process and the relevant quantitative phases. In the following chapters the book

examines life insurance, non-life insurance and pension plans, presenting the technical and financial aspects of risk transfers and insurance without the use of complex mathematical tools. The book is written in a comprehensible style making it easily accessible to advanced undergraduate and graduate students in Economics, Business and Finance, as well as undergraduate students in Mathematics who intend starting on an actuarial qualification path. With the systematic inclusion of practical topics, professionals will find this text useful when working in insurance and pension related areas, where investments, risk analysis and financial reporting play a major role.

Derived from the renowned multi-volume International Encyclopaedia of Laws, this book provides valuable practical insight into both public supervisory legislation concerning insurance and private insurance contract law in Italy. An informative general introduction surveying the legal, political, financial, and commercial background and surroundings of insurance provides a sound foundation for the specific detail that follows. The book covers all essential aspects of the law and regulation governing insurance policies and instruments. Its detailed exposition includes examination of the form of the insurance company and its reserves and investments; the insurance contract; the legal aspects of the various branches of property and liability insurance; motor vehicle insurance schemes; life insurance, health insurance, and workmen's compensation schemes; reinsurance, co-insurance, and pooling; taxation of insurance; and risk management and prevention. Succinct yet eminently practical, the book will be a valuable resource for lawyers handling cases affecting Italy. It will be of practical utility to those both in public service and private practice called on to develop and to apply the laws of insurance, and of special interest as a contribution to the much-needed harmonization of insurance law. This open access volume of the AIDA Europe Research Series on Insurance Law and Regulation offers the first comprehensive legal and regulatory analysis of the Insurance Distribution Directive (IDD). The IDD came into force on 1 October 2018 and regulates the distribution of insurance products in the EU. The book examines the main changes accompanying the IDD and analyses its impact on insurance distributors, i.e., insurance intermediaries and insurance undertakings, as well as the market. Drawing on interrelations between the rules of the Directive and other fields that are relevant to the distribution of insurance products, it explores various topics related to the interpretation of the IDD - e.g. the harmonization achieved under it; its role as a benchmark for national legislators; and its interplay with other regulations and sciences - while also providing an empirical analysis of the standardised pre-contractual information document. Accordingly, the book offers a wealth of valuable insights for academics, regulators, practitioners and students who are interested in issues concerning insurance distribution.--

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