

Customer Service In Insurance Principles And Practices Loma Series In Customer Service

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principles of insurance 5 double insurance and reinsurance 6 life insurance meaning importance elements and procedure 7 life insurance policies 8 conditions of life insurance policy nomination assignment and surrender value 9 life insurance corporation management and organisation 10 functions of life insurance corporation 11 marine insurance meaning scope insurable risk and significance 12 main conditions clauses of marine insurance 13 marine insurance policies types and losses 14 introduction to fire insurance 15 hazards in fire insurance 16 types of fire insurance policies 17 fire insurance contract 18 miscellaneous insurance motor insurance 19 health insurance 20 burglary livestock and crop insurance more information the the authors of this book are dr r k vishnoi and sachin maheshwari

comprehensive coverage of all types of innovative insurance products such as long term care insurance commercial insurance catastrophe insurance liability insurance to name few details on developments in international insurance with latest data appendices to support the information provided in chapters all clauses and words of marine insurance are given in appendix

this book offers an in depth analysis of the principle of proportionality in the eu insurance regulatory regime it takes a critical look at how proportionality has been implemented in solvency ii and tests its effectiveness on captive re insurance undertakings given their unique business model captives are considered the primary beneficiary of proportionality and therefore offer the perfect litmus test for the principle s effectiveness in a world characterized by overregulation and increasingly complex financial markets governments and policymakers face the challenge of regulating markets without hindering their growth as one size fits all approaches have long since been recognized as detrimental the eu is seeking to develop a regulatory technique which allows more individual regulatory treatment while ensuring a level playing field the first revolutionary step towards this goal was taken in solvency ii directive 2009 138 ec which introduced a principle of proportionality to the eu insurance market the principle is a unique tool which makes it possible to adjust the requirements of the solvency ii framework to the nature scale and complexity of each individual insurance undertaking s risk profile it is intended to help remove an unnecessary regulatory burden for insurance undertakings and to prevent the proliferation of regulations in general however the practical implementation of proportionality is not without its share of obstacles the principle s generic nature and the lack of guidance have caused a great deal of confusion regarding its practical application and prevented insurance undertakings from using its benefits to the fullest consequently the principle of proportionality has been subject to revision within the first solvency ii review process the book will benefit captive owners captive managers regulators supervisors practitioners academics students and more generally all those involved with or interested in the insurance market

marine insurance is considered one of the oldest of the many forms of commercial protection it has flourished through the establishment of the institution of the coffee houses wherein underwriting was being conducted and from where the evolution and dominance of the lloyd s has stemmed as the world s most famous insurance market marine insurance contracts are special in that they have special characteristics and also be cause they are contracts of indemnity this book examines the principle of indemnity within marine in surance contracts the legal problems related to the principle in theory and in practice are discussed and evaluated through the citation and criti cal analysis of the relevant case law

in england as well in some of the most representative common law and continental law jurisdictions together with an analysis comprising thoughts and proposals on possible extensions fur ther research options and a possible fiiture law reform the book comprises of six 6 chapters chapter one 1 discusses the history of marine insurance in england and the policy reasoning behind the enactment of the various english statutes as well as the history legal framework and the way marine insurance is regulated in the other jurisdic tions chapter two 2 discusses the concept and importance of insurable interest in relation to indemnity marine insurance contracts and the cove rage offered under such contracts both in england and in the other legal systems

this casebook presents insurance law issues in a logical progressive format that facilitates greater understanding of the basic principles of insurance law presented in a cumulative fashion each new insurance law principle builds on is grounded upon previously presented insurance law theories rules each insurance law concept is further explained in introductory paragraphs then illustrated applied tested in landmark recent illustrative insurance law cases followed by pertinent usable notes questions problems sample insurance policies of several representative varieties are collected in the appendix teacher s manual available

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