

Developing An Annuity Market In Europe Hardcover

Annuity Markets in Comparative Perspective The Role of Annuity Markets in Financing Retirement Annuity Markets in Chile Annuity Markets The Mexican Pension Annuity Market Developing Annuities Markets The Economic Theory of Annuities Annuities and Other Retirement Products Plunkett's Insurance Industry Almanac 2009: Insurance Industry Market Research, Statistics, Trends & Leading Companies Life Annuity Products and Their Guarantees Annuity Markets in Chile Risk Aspects of Investment-Based Social Security Reform Proceedings of IAC-MEM 2016 in Bratislava The Australian Annuity Market Sexual Equality in Access to Goods and Services Commentaries on the Law of Scotland, and on the Principles of Mercantile Jurisprudence The Variable Annuity: Its Impact on the Savings-investment Market OECD Journal Mortality Risk, Inflation Risk, and Annuity Products Rethinking Pension Provision for India, 2003 Estelle James Jeffrey R. Brown Eduardo Walker Edmund Cannon Gregorio Impavido Roberto Rezende Rocha Eytan Sheshinski Roberto Rezende Rocha Jack W. Plunkett OECD Eduardo Walker H. John Y. Campbell group of authors David M. Knox Great Britain. Parliament. House of Lords. European Union Committee George Joseph Bell Cedric Valjean Fricke Jeffrey R. Brown Anand Bordia

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preliminary result of a continuing research project that analyzes annuity markets in various countries the projects focused on understanding whether annuity markets can be relied upon to provide reliable retirement income at reasonable prices

annuity insurance products help protect retirees against outliving their incomes dramatic advances in life expectancy mean that today's retirees must plan on living into their eighties their nineties and even beyond longer life expectancies are the symbol of a prosperous society but this progress also means that some retirees will need to plan conservatively and cut back substantially on their living standards or risk living so long that they exhaust their resources this book examines the role that life annuities can play in helping people protect themselves against such outcomes a life annuity is an insurance product that pays out a periodic amount for as long as the annuitant is alive in exchange for a premium the book begins with a history of life annuity markets during the twentieth century in the united states and elsewhere it then explores recent trends in annuity pricing and money's worth as well as the economic value generated for purchasers of these products the book explains the potential importance of inflation protected annuities and stock market linked variable annuities in providing more complete retirement security the concluding chapters examine life annuities in various institutional settings and the tax treatment of annuity products

the pension crisis concerns the changing demographic profile of the economy an increasing number of elderly persons supported by fewer young people governments around the world are responding to this impending crisis by shifting their pension policies away from pay as you go systems towards individual savings schemes these savings need to be converted into a pension at retirement and annuities provide this function this book is a comprehensive study of annuity markets the book starts by outlining the context of public policy towards pensions and explains the different types of annuities available focusing on the uk which has the largest annuity market in the world it examines how annuities are priced and describes the techniques of mortality measurement as a background it provides a history of annuities and the experience of annuity markets in a number of other countries the book outlines the economic theory behind annuities and explains how annuities insure consumers against longevity risks it goes on to describe how annuities markets function how they work and whether they are efficient leading onto a discussion of the annuity puzzle the book concludes by discussing the regulatory framework assets available to back annuity liabilities and recent developments in annuity markets

this paper analyzes the performance and development of the mexican pension annuity market established as a consequence of the 1997 pension reform the mexican experience displays interesting characteristics providing lessons for other countries that still need to design the decumulation phase of their newly established second pillars at the same time it raises some technical and policy concerns that need addressing as they could hamper in the future the healthy development of the market the paper concludes that 1 general life insurance companies may better hedge longevity risk than specialized annuity companies 2 competition should be based on prices rather than additional products 3 better disclosure of options under the 1973 and 1997 social security laws should be given to disability and life annuitants and 4 various measures should be taken to improve asset liability management including allowing companies to trade over the counter derivatives and substituting over time the

regulatory asset liability management framework with an economic asset liability management framework

developing annuities markets the experience of chile is part of a multicountry world bank project analyzing the market for retirement products among countries that have reformed their pension systems since the early 1990s the chilean case has emerged as the most relevant for drawing policy lessons on the role of the private sector in the provision of retirement income for two reasons the depth sophistication and efficiency of the country's retirement products market and the fact that this market was successfully developed from scratch by a middle income country the book examines in det

annuities are financial products that guarantee the holder a fixed return so long as the holder remains alive thereby providing insurance against lifetime uncertainty the terms of these contracts depend on the information available to insurance firms unlike age and gender information about individual survival probabilities cannot be readily ascertained this asymmetric information causes market inefficiencies such as adverse selection groundbreaking in its scope the economic theory of annuities offers readers a theoretical analysis of the functioning of private annuity markets starting with a general analysis of survival functions stochastic dominance and characterization of changes in longevity eytan sheshinski derives the demand for annuities using a model of individuals who jointly choose their lifetime consumption and retirement age the relation between life insurance and annuities that have a bequest option is examined and annuity options are proposed as a response to the lack of secondary markets this book also investigates the macroeconomic policy implications of annuities and changes in longevity on aggregate savings sheshinski utilizes statistical population theory to shed light on the debate of whether the surge in savings and growth in asia and other countries can be attributed to higher longevity of the population and whether this surge is durable this book shows how understanding annuities becomes essential as governments that grapple with insolvency of public social security systems place greater emphasis on individual savings accounts

in the 1990s many emerging economies in central europe and latin america initiated their pension reforms while most analysis to date has focused on the accumulation phase there are a number of lessons to be shared as countries start to prepare the retirement options for their contributors with this book addressing these issues from a public policy perspective

everything you need to know about the business of insurance and risk management a powerful tool for market research strategic planning competitive intelligence or employment searches contains trends statistical tables and an industry glossary also provides profiles of more than 300 of the world's leading insurance companies includes addresses phone numbers and executive names

this publication helps policy makers to better understand annuity products and the guarantees they provide in order to optimise

the role that these products can play in financing retirement

the author studies annuity rates in chile and relates them with industry competition he finds 1 that annuity insurance companies paying higher broker commissions paid lower annuity rates and 2 a structural break of the long run elasticity of annuity rates to the risk free rate in 2001 moreover this structural break coincided with the submission of a new draft pension law proposing greater transparency in annuity markets and a generalized drop in broker commissions the high commissions charged in the 1990s were partly returned to annuitants as informal and illegal cash rebates myopic pensioners preferred cash rebates over present values thus the legal threat caused the drop in broker commissions reduced the illegal practice of cash rebates increased competition by way of annuity rates and raised the long run elasticity to one world bank web site

our current social security system operates on a pay as you go basis benefits are paid almost entirely out of current revenues as the ratio of retirees to taxpayers increases concern about the high costs of providing benefits in a pay as you go system has led economists to explore other options one involves prefunding in which a person's withholdings are invested in financial instruments such as stocks and bonds the eventual returns from which would fund his or her retirement the risks such a system would introduce such as the volatility in the market prices of investment assets are the focus of this offering from the nber exploring the issues involved in measuring risk and developing models to reflect the risks of various investment based systems economists evaluate the magnitude of the risks that both retirees and taxpayers would assume the insights that emerge show that the risk is actually moderate relative to the improved return as well as being balanced by the ability of an investment based system to adapt to differences in individual preferences and conditions

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the private market for life annuities with longevity insurance is not well developed in australia it is crowded out partly by the public provision of meanstested old age pensions and partly by retirees preference for lump sum payments and when constrained by law for allocated annuities that do not provide longevity insurance

includes evidence taken before sub committee g social and consumer affairs

as growing numbers of retirees reach retirement age with substantial balances in self directed retirement plans annuities are likely to become increasingly important instruments for drawing down retirement savings this study explores recent trends in the pricing of single premium annuity products in the united states virtually all of the annuity products currently available in the

united states offer fixed nominal payouts rather than an inflation linked payout stream after describing the money's worth of the various types of nominal annuity products this study considers the extent to which existing u s private annuity markets provide retirees with inflation protected retirement income flows although there is effectively no market yet for inflation indexed annuities in the united states such products are available in other countries the paper concludes by summarizing recent data on the pricing of both nominal and inflation linked annuities in the united kingdom and several other nations

contributed articles

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