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Despite the importance of insurance in enabling individual and collective social, economic, and financial activities, discussions about the macroeconomic role and risks of insurance markets are surprisingly limited. This book brings together academics, regulators, and industry experts to provide a multifaceted array of research and perspectives on insurance, its role and functioning, and the potential systemic risk it could create. The first part discusses the macroeconomic role of insurance and how insurance is different from banking and general finance. Understanding the differences between the balance sheets of insurers and other financial intermediaries is essential for understanding the potential differences in risk nature and optimal regulation. The second part of the book focuses on the risks managed by the insurance sector and the potential for systemic risk. The chapters discuss the risks both on the asset and liability sides of insurers' balance sheets. The third part of the book covers the impact of regulation on insurance companies. Existing regulation is often complex and has a large impact on insurance companies' decision-making and functioning. The chapters also illustrate the unintended consequences of various forms of regulation. The book concludes with a summary of a survey that has been conducted in collaboration with McKinsey, where insurance executives have been asked about the risks and regulation in the insurance sector. The survey provides guidance for future research on insurance markets.

This book analyses the methodologies and functions of a systemic approach to risk governance and internal control capable of tackling the complexity of the insurance business. It focuses on the main trends currently impacting the insurance industry, characterized by new operators, new

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products and services, new tools, new styles of competition, and new risks. It provides tips and empirical contributions addressing the role of sound internal control and risk management models within an ongoing revision of prudential regulation to better deal with the evolving scenario where insurance activities are becoming increasingly risky and complex. The book is of particular interest to scholars and students of insurance and financial services and practitioners in the insurance industry.

This book traces the development and analyses the performance of life insurance industry in India, since inception of this sector, using different business indicators over the years. It discusses the evolution and changing features of the Indian insurance industry in 3 phases: phase I from 1818 to 1956, phase II from 1956 to 2000 (known as the nationalisation period) and phase III post 2000 (called the post reform period). The book also measures the relative efficiency and productivity of the life insurance industry in India for the post-reform period, by employing Data Envelopment Analysis (DEA). Despite the fact that the life insurance sector recorded a compound annual growth rate (CAGR) of 17% in terms of total premiums and 21% in terms of new business premium collections during the post reform period, the insurers continue to grapple with the issue of profitability. Against this background, the book presents results on the factors determining profitability of the life insurance companies using measures of efficiency and competition. By helping regulatory authorities determine the future course of action in the context of entry of foreign insurers and also in establishing a level playing field, the book has important policy implications.

An Overview for Those Interested In the Insurance Industry.

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AM Best Company publishes Understanding the Insurance Industry annually explain how the insurance industry operates, generates revenue and provides opportunities for people of a wide range of talents and interests. It's also designed to be an easy-to-follow introduction to the insurance industry for students, new employees, prospects and those who would like to learn more about one of the world's most interesting and important financial service industries. We've designed this book in six sections: the overview, property/casualty sector (also known as nonlife insurance), life, health, reinsurance and alternative risk transfer, and the function of AM Best in the industry.

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