

Bancassurance In Europe Past Present And Future Palgrave Macmillan Studies In Banking And Financial Institutions

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Takaful and Mutual Insurance Serap O. Gonulal 2012-11-15 Takaful, which means 'cooperative', is an insurance approach that is instrumental to providing insurance services to Muslims and others with religious objections to aspects of conventional commercial insurance models, specifically interest payments, uncertainty, or gambling kind of transactions.

Life Insurance in Europe Marta Borda 2020-10-21 This book examines the challenges for the life insurance sector in Europe arising from new technologies, socio-cultural and demographic trends, and the financial crisis. It presents theoretical and applied research in all areas related to life insurance products and markets, and explores future determinants of the insurance industry's development by highlighting novel solutions in insurance supervision and trends in consumer protection. Drawing on their academic and practical expertise, the contributors identify problems relating to risk analysis and evaluation, demographic challenges, consumer protection, product distribution, mortality risk modeling, applications of life insurance in contemporary pension systems, financial stability and solvency of life insurers. They also examine the impact of population aging on life insurance markets and the role of digitalization. Lastly, based on an analysis of early experiences with the implementation of the Solvency II system, the book provides policy recommendations for the development of life insurance in Europe.

Enriching Lives Bangyan Feng 2010-12-01 Insurance is one of Hong Kong's oldest industries. In the nineteenth century the lucrative trade between China and Europe carried many risks - piracy, warfare, fire, loss of goods, and other mishaps. Dozens of different insurance firms - some home-grown, others imported - established themselves in the colony to protect ships and their cargoes. With the diversification of Hong Kong's economy into manufacturing and services, Hong Kong became a global centre of insurance, and the industry continues to transform itself today through changing practices and new lines of business. This is the first comprehensive history of Hong Kong's insurance industry, and it argues its central importance in the economy. Typhoons, shipwrecks, fires, wars, political turbulence and unexpected events of all kinds provide a dramatic background to a fascinating survey; the book is richly illustrated with photographs and documents. Ngaw Mee Kauis a former vice president of Lingnan University, Hong Kong. Feng Bangyanis professor of the College of Economics, Jinan University. "The book will help students better understand the development of the industry and the important role it plays in Hong Kong, as well as building up their knowledge and sense of belonging in the industry. It will be of interest to people from the field of insurance and finance, people who are interested in Hong Kong history, as well as the general public." -- Chan Kin-por, chief executive, Hong Kong office, Munich Re

Financial Crisis J. Hendrickson 2013-02-05 This book offers a critical look at prominent theories of financial crisis to try to understand how prepared the profession is for identifying the next financial crisis. An analysis of the first financial crisis of the twenty-first century serves as a starting point for rethinking the efficacy of existing economic models and theories.

The Shadow Banking System Valerio Lemma 2016-04-08 The book shows the fundamentals of the shadow banking system and its entities, operations and risks. Focusing on the regulatory aspects, it provides an original view that is able to demonstrate that the lack of supervision is a market failure.

Wertschöpfung im Retailgeschäft der Bancassurance durch Kundenbeziehungsmanagement Claudia Maria Bürger 2019 Die deutsche Lebensversicherungsbranche wird derzeit mit zahlreichen Herausforderungen konfrontiert. Ein gesättigter Markt, permanente neue regulatorische Änderungen, erhöhte Kapitalanforderungen sowie das anhaltende Niedrigzinsumfeld sind die gegenwärtig relevantesten Einflüsse. Hinzu kommen Anforderungen von Verbraucherschützern, neue technologische Rahmenbedingungen beispielsweise in Form der Digitalisierung sowie die Marktausweitung von Fin- und Insuretechs. Auch das Kundenverhalten verändert sich hin zu steigenden Qualitätsansprüchen sowie einer rückläufigen Kundenloyalität, da im Internet durch die jederzeitige Verfügbarkeit von Informationen eine hohe Transparenz gegeben ist. Bancassurance, die Kooperation mit Banken für den Vertrieb von Versicherungsprodukten, ist und bleibt ein wichtiger Vertriebskanal für Versicherungsunternehmen. Diese nutzen sowohl das Kundenpotenzial als auch das Image bzw. die Markenpositionierung der Bank für den Verkauf von Versicherungsprodukten. Vor dem Hintergrund der aktuellen Herausforderungen in der Lebensversicherungsbranche wird es zunehmend wichtiger, bestehende profitable Kunden zu binden und neue zu gewinnen. Diese Ziele verfolgt das Kundenbeziehungsmanagement. In der Lebensversicherungsbranche sowie im Vertriebskanal Bancassurance befindet sich das Kundenbeziehungsmanagement jedoch noch im Anfangsstadium. Die Dissertation findet daher Ansatzpunkte im Form eines theoretischen Modells, um das Kundenbeziehungsmanagement im Retailgeschäft der Bancassurance wertschöpfungsorientiert auszugestalten, in Bezug auf seine Wertschöpfung qualitativ zu bewerten sowie quantitativ zu planen und zu messen. Dr. Claudia Maria Bürger wurde 1980 in Bochum geboren. In den ersten Jahren ihrer beruflichen Tätigkeit war sie im Bankwesen tätig. Hierzu zählten Funktionen im Firmenkundenkreditgeschäft sowie später Tätigkeiten als Management Consultant in der Unternehmensberatung. Es folgte ein Wechsel in die Versicherungswirtschaft, in der sie seit 2008 in mehreren Bereichen tätig war. Hierzu gehören insbesondere leitende Funktionen in der Unternehmensentwicklung sowie im Kundenservice bzw. Versicherungsbetrieb. Nebenberuflich studierte sie Betriebswirtschaftslehre an der Fachhochschule für Oekonomie und Management mit den Abschlüssen Diplom, Bachelor und Master of Business Administration. Von 2015 bis 2018 war sie zudem externe Doktorandin am Lehrstuhl für Versicherungsbetriebslehre der Universität Leipzig.

Modern Bank Behaviour Juan Fernández de Guevara Radoselovics 2012-12-15 Updated insight into key facts impacting on financial institutions after the financial crisis, highlighting areas of major policy and academic interest. The book includes ten chapters analysing contrasting issues such as intellectual capital, cost efficiency, bank stability, credit risk and business models for the wealth management industry.

Policy Issues in Insurance Insurance Regulation, Liberalisation and Financial Convergence OECD 2001-05-27 This publication provides an in-depth analysis of the main features of insurance regulation and supervision in OECD countries, as well as of liberalisation and financial convergence.

Bank Behaviour and Resilience C. Bakir 2013-02-21 This book provides new interdisciplinary and comparative answers as to why banking sectors in 'liberal' and 'coordinated' market economies operated under a shared set of rules during the Global Financial Crisis. Exploring the role of complex interactions among interdependent structures, institutions and agents defines this banking behaviour.

European Banking Supervision André Sapir 2016-06-14 European banking supervision, also known as the Single Supervisory Mechanism, is the first and arguably the main component of European banking union. In late 2014, the European Central Bank became the supervisor for the region's largest banking groups; the ECB also oversees the supervision by national authorities of smaller banks. This Blueprint is the first in-depth study of how this ground-breaking reform is working in practice. Despite teething troubles and occasional misjudgements, this assessment finds that overall European banking supervision has been effective, demanding and broadly fair, at least for the banks under the ECB's direct watch. Even so, achieving a truly single market in banking services will

require more time, further supervisory initiatives and new Europe-wide regulatory and legislative steps.

Greek Banking F. Pasiouras 2012-06-29 From a period of growth and considerably high levels of profitability, Greek banks recently found themselves battling a major decrease in demand in the local market, and an increase in non-performing loans. How is the Greek banking system able to survive the crisis? This is discussed by looking at the last 15 years of the Greek banking system.

Консолідація банківського та страхового бізнесу: теоретико-методологічні доміанти та тенденції розвитку Lyubov Klapkiv 2019-10-01 Кляпків Л. М., Кляпків Ю. М., Свірський В. С. (2019) Консолідація банківського та страхового бізнесу: теоретико-методологічні доміанти та тенденції розвитку: монографія. Івано-Франківськ, 183 с. Klapkiv, L., Klapkiv Y., Svirskiy V. (2019) Consolidation of banking and insurance business: theoretical and methodological dominants and development trends. Ivano-Frankivsk, 183 s. Klapkiv, L., Klapkiv J., Svirskiy V. (2019) Konsolidacja działalności bankowej i ubezpieczeniowej: teoretyczne i metodologiczne dominanty i trendy rozwojowe. Iwano-Frankowsk, 183 s. Монографія присвячена вивченню тенденцій консолідації та впровадження інновацій на ринку страхових послуг. Розглянуто організаційні форми та інституційно-правові основи консолідації банківського та страхового бізнесу. Встановлено фінансові імперативи та синергетичні ефекти консолідації банківських та страхових інституцій в умовах глобалізації. Досліджено вплив технологічних інновацій на формування і дистрибуцію консолідованих банківських і страхових послуг. Проаналізовано перспективи розвитку банкострахування в Україні. Призначено для викладачів, аспірантів і студентів вищих навчальних закладів, працівників страхових, банківських та інших фінансових установ, усіх, хто прагне поглибити знання з теорії та практики банківської справи і страхування.

The Economics of the Global Stock Exchange Industry J. Floreani 2013-11-14 This book is an economic analysis of the stock exchange industry. The authors draw on theories from micro- and industrial economics to provide a detailed analysis of the industry structure, the strategic behaviour of key participants and the performance of stock exchanges.

Insurance Distribution Directive Pierpaolo Marano 2020 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.--

Financial Systems, Markets and Institutional Changes T. Lindblom 2014-07-29 This book analyses how the financial system adjusts to institutional changes such as new technology, political tendencies, cultural differences, new business models, and government interactions. It emphasises how different institutional settings affect firms' borrowing and increases our understanding of how efficient financial markets are formed.

Superare la Crisi. Come far crescere la propria rete commerciale assicurativa Mirko Odepemko 2014-06-04 La rete distributiva composta di uomini che devono, con l'aiuto della psicologia positiva e l'autodeterminazione essere capaci di affrontare le sfide della rete medesima e degli obiettivi che vengono imposti dalla propria Società. Ogni gesto, cambiamento e riflessione viene vista anche scientificamente con dei case study che analizzano come gestire materialmente la propria rete e come riuscire a navigare oceani blu dove si può vincere senza competere."

The Gold Standard Peripheries Anders Ögren 2011-12-16 The remarkably successful gold standard before 1914 was the first international monetary regime. This book addresses the experience of the gold standard peripheries; i.e. regime takers with limited influence on the regime. How did small countries adjust to an international monetary regime with seemingly little room for policy autonomy?

The Single Market in Insurance Andrew McGee 2019-01-22 First published in 1998, this volume was formally completed in July 1994, but completing the structure of the market is not all the same thing as having a genuine Single Market. This book explores the difficulties inherent in the concept of the Single Market in Insurance, as well as the practical difficulties of implementation. It looks to the future of the Single Market as well as at the present. It should be of interest to lawyers studying law or EC law, as well as to economists and political scientists interested in the development of Project Europe.

Asset Pricing, Real Estate and Public Finance over the Crisis A. Carretta 2013-02-03 The current financial crisis started from the US real estate market and after, though the increase of risk premium requested by investors and due to the lack of liquidity of all financial markets, it became a world financial crisis. A detailed analysis during the crisis focuses attention on asset management, the real estate and public sector.

Linkages of Financial Groups in the European Union Ingrid Ulst 2005-01-01 Financial services industry has shown trends of increased consolidation across different types of financial institutions. This book focuses on the conglomeration of banking and insurance activities among financial institutions of the 15 old members of the European Union, and addresses the development and impact of conglomeration linkages between these fifteen and the ten new member states.

The Future of Retail Banking in Europe Oonagh McDonald 2003-03-28 Within Europe, the banking sector is commencing a period of considerable change and consolidation. Advances in technology, competition from the non-banking sector, the introduction of the Euro, a European Central bank and, possibly, pan-European Regulation, combined with the challenge from US banks, increased mergers and changing practices means 21st century banking is changing immeasurably. The Future of Retail Banking in Europe is written in an accessible style by Oonagh McDonald and Kevin Keasey, two of the leading authorities in the field and includes: In-depth analysis of the banking structures in all the major European markets. Foreword by Guy Warren, Head of Banking, Europe, Unisys Corporation Unique insights into the industry from the CEOs of major European banks. The challenges being faced in the industry and predictions into what the future holds for retail banking in Europe. This book will be essential reading for middle and senior managers in the banking and financial service sectors, both suppliers and investors in the banking sector, and MBA students.

Spanish Money and Banking G. Tortella 2013-10-22 This book incorporates advances in financial and monetary history and theory and shows the relevance of Spain's story to modern banking, monetary and development theory. It studies the early development of banking and monetary institutions and shows how financial and monetary mismanagement contributed to the decline of Spain in the early modern era

Creating the Future with All Finance and Financial Conglomerates L. van den Berghe 2013-03-09 Creating the Future with All Finance and Financial Conglomerates comprises an academic search for an understanding of all finance and financial conglomerates. It presents a strategic and economic analysis of diversification strategies and

the growing interface between different types of financial firms. On the basis of a solid analysis of theoretical foundations and practical value, the book develops basic concepts of creating the future: especially solutions in managing risks and fresh ideas for the development of integrated financial services. The structure of the book is logical: starting on theoretical foundations (section 1, part A) and examining the economic value of All Finance and Financial Conglomerates (part B), leads to creating a concept for the future (part C). Case studies add additional practical value to this research. The review of the subject is completed by aspects of risk management in this sector and by political guidelines for the EU single market (section 2). The book builds further on Professor Van den Berghe's first publication, entitled *Financial Conglomerates - New Rules for New Players* (published by Kluwer Academic Publishers in October 1995) and broadens the scope in the direction of strategic and managerial aspects. The following five aspects underline the innovativeness of the material: The volume is not only focused on the diversification of banks via 'bancassurance', but also analyses in depth the parallel developments in the insurance market, whereby insurers and insurance intermediaries launch themselves in the direction of 'assurfinance'; The material analyses not only the cross-selling of each other's products and the blurring of the market boundaries, but also the diversification, collaboration, and integration on all other levels and functions; New conceptual tools (the financial conglomerates control board) are developed to provide a more in-depth comparison of the many cases of this international trend; The book goes far beyond the categorisation of the mode of diversification, by looking at all managerial aspects of such a growth strategy; and The work looks at the economic and legal aspects involved as well as at the more strategic and managerial aspects. This research has been made possible thanks to the financial support of The LEVOB Foundation.

Governance, Regulation and Bank Stability T. Lindblom 2014-07-29 This book provides novel insight into the governance of banks and looks at regulatory measures for strengthening bank stability. It includes empirical studies on the relationship between the board structures of banks and their financial risk-taking and analyses the determinants of bank reputation and the future prospects of small banks.

The Italian Banking System Stefano Cosma 2012-11-13 Why was the Italian Banking System more resilient during the sub-prime crisis and harder-hit in the sovereign crisis? Will their strength in the retail market result as an asset or a liability for Italian banks in the future? This book offers an in-depth analysis of one of the most important EU banking systems its attempts to weather the crisis.

Bancassurance in Europe Tobias C. Hoschka 2016-07-27 This innovative book provides the first detailed analysis of the increasing convergence of banking and insurance in the retail area, a trend commonly referred to as bancassurance. In the first part of the book industry- and firm-level characteristics are analysed which contribute to the increasing level of cross-industry penetration in the banking and insurance sector. The second part of the book provides for the first time a detailed account of banks' entry strategies into insurance. It thereby focuses on identifying the key factors which determine whether or not entry will be successful.

The Concept of Permanent Establishment in the Insurance Business Daniele Frescurato 2021-04-22 siness 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.

Financial Decision Aid Using Multiple Criteria Hatem Masri 2018-01-17 This volume highlights recent applications of multiple-criteria decision-making (MCDM) models in the field of finance. Covering a wide range of MCDM approaches, including multiobjective optimization, goal programming, value-based models, outranking techniques, and fuzzy models, it provides researchers and practitioners with a set of MCDM methodologies and empirical results in areas such as portfolio management, investment appraisal, banking, and corporate finance, among others.

The book addresses issues related to problem structuring and modeling, solution techniques, comparative analyses, as well as combinations of MCDM models with other analytical methodologies.

Bank Performance, Risk and Securitisation Joseph Falzon 2013-10-24 The latest scholarly developments in research on banking, financial markets, and the recent financial crisis. This selection of papers were presented at the Wolpertinger Conference held in Valletta, Malta, 2012 and provide insights into bank performance, banking risk, securitisation, bank stability, sovereign debt and derivatives.

Development Management Under Globalization 2006-01-01 With reference to India.

Cloud Computing in Financial Services B. Nicoletti 2013-02-27 Financial institutions must become more innovative in the conduct of their business. Cloud computing helps to achieve several objectives: innovative services, re-engineered processes, business agility and value optimization. Research, consultancy practice and case studies in this book consider the opportunities and risks with vendor relationships.

Basel III, the Devil and Global Banking D. Chorafas 2011-11-22 The banking industry extensively lobbied against Basel III and governments have been keen to delay its full implementation. Chorafas' latest book takes a well-rounded approach on Basel III's strengths and weaknesses and explains how, without deep restructuring of the global banking industry, (like Basel II) Basel III will fail.

Business Models in European Banking Rym Ayadi 2011 The next few years will be critical for Europe's banking industry. It faces a number of financial sector reforms that will have a decisive impact on the dominant practices and business models followed across the European Union. This timely volume presents the results of the first screening exercise conducted on the performance, stability, risk, efficiency, and corporate governance of twenty-six major European banks—before, during, and after the financial crisis. The authors use those findings to help identify the key strengths and weaknesses inherent in the dominant business models, in light of the upcoming regulatory changes.

Corporate Income Tax Harmonization in the European Union D. Pírvi 2012-08-13 Through the arguments for corporate tax harmonization in the EU and describing the current stage of this process, the legislative rules which are insufficient to solve the many problems implied by the proper functioning of the Single Market, are revealed. The book also exposes the issues involved in the consolidation of the corporate tax base.

Monetary Policies, Banking Systems, Regulatory Convergence, Efficiency and Growth in the Mediterranean R. Ayadi 2013-11-28 Monetary Policy, central banking, and international norms and regulations; a discussion far from new, nor applying exclusively to the world's most advanced economies. A sound monetary policy and a well-enforced regulatory regime is provided, in explanation of developing nations to channel financial resources more efficiently into investments.

The Nigerian Banking Sector Reforms S. Apati 2011-12-13 This is the first comprehensive book on the politics and economics of financial sector consolidation in an emerging market in West Africa. It draws on the author's twenty years experience working with multinationals in this oil-rich zone, to address key issues and examine banking reform in one of the world's fastest-growing economies.

Market-Based Banking and the International Financial Crisis Iain Hardie 2013-08-29 This edited volume offers a study of national banking systems and explains how banking developed in the years preceding the international financial crisis that erupted in 2007. Its analysis of market-based banking shows the impact of the financial crisis in eleven developed economies, including all of the G7 economies.

Valuing Financial Conglomerates Claudia Curi 2017-03-03T00:00:00+01:00 385.1

Capital Requirements, Disclosure, and Supervision in the European Insurance Industry M. Starita 2014-11-18 Capital Requirements, Disclosure, and Supervision in the European Insurance Industry provides an in-depth analysis of Solvency II's issues by combining both a theoretical approach and evidence of the empirical implications and effects on the European insurance industry.

Bancassurance in Europe Ornella Ricci 2011-11-21 This book offers a comprehensive view on bancassurance from its origin to future challenges and opportunities, considering the relevant changes currently interesting the financial services industry. It also provides a detailed review of theoretical and empirical literature dealing with financial conglomeration.