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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

Articular Cartilage Defects of the Knee E. Carlos Rodríguez-Merchán,2012-10-19 This book reviews current knowledge on the diagnosis and treatment surgical and non surgical of cartilage defects at the knee joint In the discussion of diagnosis the focus is primarily on imaging findings particularly those obtained with MRI The remainder of the book is devoted to the full range of current conservative and surgical treatments with attention to both treatment indications and results as reported in the recent literature In reviewing non surgical treatment oral and intra articular medical management is evaluated and rehabilitation and physical therapy are also considered The three main types of surgical technique microfracture surgery and similar procedures mosaicplasty and related techniques and autologous chondrocyte transplantation are then extensively discussed in a series of highly informative chapters This book will be of great practical value for clinicians assisting in daily decision making

Systemic Risk and the Future of Insurance Regulation Andromachi Georgosouli,Miriam Goldby,2017-09-19 This book examines policy developments that have been occurring in the field of financial regulation and their implications for the insurance industry and markets With UK and US contributors from academia and legal practice this book will be essential reading for policy makers insurance regulators insurance and legal professionals as well as students and academics researching and studying insurance law

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information and energy systems are discussed and future trends examined to give an up to date account of systems theory today Dalhuisen on International Commercial, Financial and Trade Law Jan H Dalhuisen, 2004-09-30 This work deals with a number of important issues in the formulation of modern international commercial and financial law Proceedings of the Cambridge Philosophical Society Cambridge Philosophical Society, 1923 **The Athenaeum** , 1916 Municipal Journal and Public Works , 1912 Financial Stability Review , 2009-12 *Contingencies* , 2005 **SMU Law Review** , 2002 Annual Report Banking Federation of the European Union, 1998 **Papers and Proceedings of Applied Geography Conferences** , 1990

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