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Felix Hufeld is President of the German Federal Financial Supervisory Authority (BaFin) and member of the Supervisory Board of the Single Supervisory Mechanism (SSM) for the banks of the Eurozone. Previously he was Chief Executive Director Insurance Supervision at BaFin. He was also Chairman of the Executive Committee of the International Association of Insurance Supervisors (IAIS) and member of the Management Board of the European Insurance and Occupational Pensions Authority (EIOPA). Previously he was Partner at Westlake Partners. From 2001 to 2010 he served as Chief Executive Officer of Marsh Germany, Austria, and Northern Europe of Marsh & McLennan Companies Inc. Prior to this he worked for Dresdner Bank as their Global Head Group Corporate Development, and for The Boston Consulting Group (BCG). He studied Law in Freiburg and received a Master in Public Administration at Harvard University.

Ralph S. J. Koijen is a Professor of Finance at London Business School. His areas of expertise are health and insurance markets, investments, and financial econometrics. He is also a Research Fellow of the CEPR and Netspar. Before joining London Business School, he was visiting Assistant Professor of Finance at New York University's Stern School of Business, and an Assistant and Associate Professor of Finance at the University of Chicago's Booth School of Business. Professor Koijen's research has been published in leading journals, such as *Econometrica*, the *American Economic Review*, *The Journal of Finance*, the *Review of Financial Studies*, and the *Journal of Financial Economics*. He has received various awards for his work including the Richard A. Crowell Memorial Prize, the Roger F. Murray Prize, Swiss Finance Institute Outstanding Paper Award, the Glucksman Institute Research Prize, and the Amundi-Smith Breeden Distinguished Paper Prize.

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Despite the importance of insurance in enabling individual and collective social, economic, and financial activities, discussions about the macro-economic role and risks of insurance markets are surprisingly limited. The core motivation for publishing this book is to bring 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 macro-economic 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 to understand the potential differences in risk nature and differences in optimal regulation. The second part of the book focuses on the risks of the insurance sector and the potential for systemic risk. The various 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.

- Sales Rank: #1443111 in Books
- Published on: 2016-12-27
- Original language: English
- Dimensions: .0" h x .0" w x .0" l, .0 pounds
- Binding: Hardcover
- 256 pages

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