

UNDERSTANDING Solvency II

*What is
different
after
June
2013*

GEORGE LEKATIS

Understanding Solvency II What Is Different After June 2013

Marta Ostrowska



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The Principle of Proportionality, Solvency II and Captives Marta Ostrowska, 2025-03-05 This book offers an in depth analysis of the principle of proportionality in the EU insurance regulatory 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

A Critical Legal Study of the Ideology Behind Solvency II Kristina Loguinova, 2019-10-17 This book analyzes the impact of Solvency II In recent years EU legislators have sought to introduce fundamental reforms Whether these reforms were indeed fundamental is critically investigated with regard to a post crisis piece of financial legislation affecting the EU s largest institutional investors Solvency II Namely the last financial and economic crisis the worst financial catastrophe of the last decade revealed that financial law in particular was not sufficiently mature to maintain the existence of a robust and trust worthy financial system that could protect society from economic decline The work also makes concrete recommendations on achieving a more sustainable future As such it offers a valuable resource for anyone who is interested in the financial system the EU political economy insurance sustainability and Critical Legal Studies

Solvency II Ms Gabrielle O'Donovan, 2014-08-28 As the deadline for Solvency II approaches affected entities will find implementing the required policies into everyday practices becomes a major focus The second edition of *Solvency II Stakeholder Communications and Change* explains how to prepare for and negate the associated risks Gabrielle O'Donovan uses her research and the latest industry developments to demonstrate how to approach stakeholder communications and change management in a structured and disciplined way

framed by the EU Directive s governance requirements She shows how to use a variety of tools and techniques to engage people with change and embed new ways of doing things She also reveals how to entrench risk consciousness into your culture helping you secure Solvency II approval and operate successfully in the Solvency II world The Report: South Africa 2014 Oxford Business Group,2014-12-08 Indeed since the end of apartheid in 1994 South Africa has become a major diplomatic player both on the African continent as well as further afield Despite the size of South Africa s economy the country currently faces a number of major economic challenges As of the end of July 2014 the unemployment rate was at 25.5% according to data from Statistics South Africa which was among the highest in the world While the government s long term development plans are generally highly regarded delivery and execution has occasionally been problematic While there are major hurdles that must be cleared given the country s strong institutions and the rapid pace of economic expansion over the past two decades South Africa should be able to look forward to 20 more years of peace and steady sustained economic growth **Corporate Purpose, CSR, and ESG** Jens-Hinrich Binder,Klaus Hopt,Thilo Kuntz,2024-09-04 In recent years the longstanding debate between shareholder oriented and stakeholder oriented models of corporate governance for large listed or public corporations has experienced a resurgence Simultaneously a wave of new regulations has reshaped the legal landscape compelling businesses to integrate public objectives such as environmental protection or the social interests of specific stakeholder groups into their decision making processes which were traditionally driven solely by profitability considerations Against this background the book brings together economic comparative historical and doctrinal perspectives of scholars from US and European legal academia The ongoing discourse regarding the fundamental role of public corporations in economies and society is vivid and rather different across Europe and the US Filling a gap in comparative literature on these themes this volume further explores commonalities across these varying legal landscapes while remaining cognizant of distinct cultural legal and economic contexts Most strikingly the contributions here point to the European emphasis on stakeholder oriented regulation in contrast to the US American focus on shareholder value Providing a comprehensive analysis of recent legal developments in this space this volume serves as an essential theoretical guide to debates around corporate purpose CSR and ESG today **Research Handbook on EU Data Protection Law** Kosta, Eleni,Leenes, Ronald,Kamara, Irene,2022-04-19 Bringing together leading European scholars this thought provoking Research Handbook provides a state of the art overview of the scope of research and current thinking in the area of European data protection Offering critical insights on prominent strands of research it examines key challenges and potential solutions in the field Chapters explore the fundamental right to personal data protection government to business data sharing data protection as performance based regulation privacy and marketing in data driven business models data protection and judicial automation and the role of consent in an algorithmic society Europe and the Governance of Global Finance Daniel Mügge,2014-06-12 The European Union EU has emerged as a central actor in financial governance Hardly

any corner of European financial markets remains untouched by EU rules and key regulatory competences have been shifted from national authorities to supranational ones At the same time the global context has become ever more important for how and to what effect the EU regulates its financial markets On the one hand EU policymaking is embedded in global initiatives such as the Basel Committee on Banking Supervision On the other hand the EU now rivals the USA in its ability to shape global rules Scholars and practitioners cannot make sense of EU rulemaking without studying its links to global financial governance just as to understand how global initiatives evolve they have to appreciate the rise of the EU as a global regulatory force This book charts and analyses this centrality of the European global link in financial governance for the first time Its chapters written by experts in the specific fields cover the whole breadth of financial markets They range from banking auditing and accounting to derivatives trading money laundering and tax governance This book offers comprehensive coverage of how and why global and European financial governance have co evolved over time how global and European rules institutions and actors are linked today and what this implies for future global and European financial governance It is essential reading for anyone who wants to understand the dynamics of either global or European financial regulation

The Shareholder Rights Directive II Hanne S. Birkmose, Konstantinos Sergakis, 2021-04-30 This Commentary is the first comprehensive work to analyse the revised EU Shareholder Rights Directive SRD II SRD II sets a new agenda for engaged shareholders and sustainable companies in the EU sparking a wider debate on the adoption of duties in company and capital markets law By providing a systematic and thorough framework for analysis this Commentary evaluates the purpose and aims of SRD II and further enriches the debate on the usefulness of the EU's drive to encourage long term shareholder engagement

Systemic Risk and the Future of Insurance Regulation Andromachi Georgiosouli, 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

Complexity's Embrace Oonagh E. Fitzgerald, Eva Lein, 2018-03-31 An unprecedented political economic social and legal storm was unleashed by the United Kingdom's June 2016 referendum to leave the European Union and the government's response to the vote After decades of strengthening European integration and independence Brexit necessitates a deep understanding of its international law implications on both sides of the English Channel in order to chart the stormy seas of negotiating and advancing beyond separation In *Complexity's Embrace* international law practitioners and academics from the United Kingdom Europe Canada and the United States look beyond the rhetoric of Brexit Means Brexit and no agreement is better than a bad agreement to explain the challenges that need to be addressed in the diverse fields of trade financial services insolvency intellectual property environment and human rights The authors in this volume articulate with unvarnished clarity the international law

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