



Risk Management for Insurers, Second Edition

René Doff

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All over the globe insurers are facing the impact of the turmoil on the financial markets, making it more crucial than ever to fully understand how to implement risk management best practice. In this timely second edition, industry expert René Doff argues that Solvency II, which aims to improve standards of risk assessment, should be regarded as an opportunity. Solvency II will provide incentives for insurance companies to improve their risk management systems and will allow you to benefit from the risk management efforts in the context of supervision. Risk Management for Insurers: Second Edition is a fully updated accessible reference for the whole insurance industry that newly includes: An up-to-date overview of Solvency II ; How the financial crisis affected the insurance industry; A comparison between banking and insurance supervision; and The impact of Basel II and III on the banking industry and economic system. Seven major risk types will also be covered: Market risk, including interest rate and equity risk Credit risk Liquidity risk Non-life risk Life risk Operational risk Business risk The main benefit of Risk Management for Insurers is that it emphasises the practical risk management concepts, rather than technical calculations and detailed theory, making it easier for a layman to understand. What's more, all concepts and terms are applied to clear illustrative examples and the regulation and supervision developments are simple to follow. As it is becoming increasingly important to interpret and incorporate the economic capital outcomes of all the risk models discussed, the book also focuses on the terminology and methods for calculating economic capital and fair value. The book is recommended for risk managers, actuaries, controllers, accountants, auditors, corporate finance managers, underwriting and reinsurance managers, investment managers, equity analysts and financial consultants.

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