

DIRECTORS' AND OFFICERS' LIABILITY INSURANCE

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Directors' and Officers' Liability Insurance Adolfo Paolini, Deepak Nambisan, 2020-11-25 With the ever increasing number of claims against directors and officers this book provides a very welcome addition to the bookshelves which hitherto have lacked books on this important area Alison Green Chairman of the Trustees of the BILA Charitable Trust This book scrutinises the origins and the rationale underlying D O insurance and provides answers to the question of protecting directors against the potential liabilities they may face It provides clear understanding about D O policies wording exclusions and issues of misrepresentation The information contained in this new book includes Nature and Legality of D O Liability Insurance D O Exclusions Directors and Officers Liability to Third Parties Directors Liability at Civil Law D O Defence Costs Cover and Allocation Aggregation Principles and D O Cover and the Reinsurance of D O Policies **The Law of**

Compulsory Motor Vehicle Insurance Özlem Gürses, 2019-07-30 The Law of Compulsory Motor Vehicle Insurance covers motor vehicle compulsory liability insurance in a broad context by putting emphasis on the fundamental principles unique to this type of insurance their operation together with the general principles of law and the interventions of the relevant EU Directives and CJEU decisions The law regarding motor vehicle liability insurance is ever evolving fast developing and offering more intellectual challenges as the disputes vary every day This book examines the principles applicable in this area of law by studying the grounds where the rules derive from and their continuing developments over decades at both domestic and EU levels Whilst doing so it also discusses whether the sources of the current applicable law in several different motor vehicle compulsory insurance related issues are in line with each other The book also presents careful analyses of the interplay between the different sources of law detailed discussions on what the law should be in order to provide consistency amongst the rules and principles identified and how solutions to newly emerging issues can be found The regime applicable in this area is overcomplex This book will be valuable reading for any lawyer whether academic practitioner or student who would like to understand the insurance cover required for compulsory motor vehicle third party liability insurance together with the rationale for adopting such rules and their interpretation by the Courts **Lloyd's: Law and Practice** Julian

Burling, 2013-09-05 The unique features of the Lloyd s Corporation and Market and their governing rules are complex and are often difficult to navigate even for the most seasoned practitioner This book provides the reader with a definitive and detailed guide and is essential for any practitioner dealing with Lloyd s Insurance After a brief historical account the book provides a thorough legal description and analysis of Lloyd s which includes topics ranging from the constitution and membership requirements of Lloyd s UK and overseas regulation the processes for placing and underwriting business and handling claims chain of security enforcement and disciplinary matters compensation and the reconstruction and the renewal of the Lloyd s market between 1990 and 1996 The book will be an invaluable reference tool for insurance practitioners and professionals dealing with Lloyd s Julian Burling is a barrister at Serle Court and has been involved in advising on and

implementing nearly all significant legal developments at Lloyd's in the last 25 years

The Law of Insurance

Warranties Alastair Owen, 2021-06-21 The book provides a detailed review of efforts to reform the law on insurance warranties in Australia New Zealand and the UK arguing that none of these have been successful The text proposes a radical new approach to reform of this area of the law demonstrating through detailed stress testing of these proposals that they would deliver more consistent and equitable outcomes than those achieved to date Reform of the historically inequitable law of insurance warranties in commercial insurance has been introduced in Australia New Zealand and most recently the UK This book demonstrates that all these reforms have flaws and that none of them can be relied upon to deliver consistently equitable and predictable outcomes in particular the UK's as yet largely untested Insurance Act 2015 is shown to have serious flaws that have not previously been identified Building on lessons from these three jurisdictions the book sets out an alternative approach for dealing with breaches of insurance warranties and demonstrates that this would consistently deliver better outcomes than any of the existing attempts at reforming this area of the law Providing an unprecedented multi jurisdictional review of the law on insurance warranties and in particular the treatment of warranties in the Insurance Act 2015 as well as outlining an innovative and radical alternative approach to reform the book will be of considerable interest and value to practitioners academics and students as well as to other common law jurisdictions contemplating reform of this area of the law

The Global Insurance Market and Change Anthony A Tarr, Julie-Anne Tarr, Maurice Thompson, Dino Wilkinson, 2023-10-17 This book focuses on the global landscape in which insurance is transacted and where it is evolving driven from within by transformative technologies and externally by the necessity to address risks like climate change and health crises such as the COVID 19 pandemic It discusses the dynamic challenges and opportunities that lie ahead for the industry in areas such as on demand insurance embedded insurance parametric insurance autonomous vehicles the rise of fintech the cyber risk landscape and through initiatives driven by distributed ledger technology or blockchain solutions Moreover it covers the major external challenges confronting the global insurance market such as the growing insurance protection gap in relation to the affordability and insurability of natural catastrophes and climate change and pandemics like COVID 19 This book examines innovations in insurance driven by the industry as well as externally imposed changes and dynamics impacting the industry It describes these changes the industry's responses and the legal framework in which they occur It canvasses additional regulatory and law reform initiatives that may be necessary to achieve an effective balance between the various competing interests The book is the first to address these matters holistically with a particular focus upon insurance law it will describe these changes and industry responses and the legal framework in which they occur The Global Insurance Market will be directly relevant to legal professionals insurers insurtechs fintechs brokers CEOs of insurance companies risk managers legal counsel academics researchers the judiciary and policy makers It will also serve as a valuable resource for students of all levels

Reinsuring Clauses Özlem Gürses, 2025-11-24 Reinsuring Clauses provides

a comparative English US law study of the full reinsurance clause as original and follow the settlements follow the fortunes and the related matters The reinsured s burden of proof of loss in its claim against the reinsurers is often contentious and there are regular arbitrations and judicial proceedings in the leading common law jurisdictions to which this book will be relevant The book concerns the legal nature of reinsurance agreements the means by which terms of reinsurance policies can be derived or incorporated from underlying insurances the effect on judgments arbitration awards and settlements on reinsured s claims against reinsurers variations of the follow the settlements clauses reinsured s post settlement allocation of loss in a claim against reinsurers and the operation of claims provisions This second edition updates and expands on the content including a chapter on different types of reinsurance formation of reinsurance contracts cut through clauses and aggregation clauses Developments integrated include the presumption of back to back cover applied to non proportionate reinsurance the meaning of first loss reinsurance explained by the courts and Section 13A being added to the Insurance Act 2015 The readership for this book will include insurance and reinsurance practitioners brokers students studying insurance and reinsurance law and academics in this field

Insurance, Climate Change and the Law Franziska

Arnold-Dwyer,2024-04-03 The insurance industry has found itself at the front line of climate change challenges providing insurance cover in relation to risks associated with climate change As risk carriers insurers pay claims for climate change related losses such as property damage caused by windstorms flooding and wildfires which have been increasing in frequency and severity As major institutional investors insurance companies invest in assets that may be increasingly vulnerable to climate risks Insurance regulators across the globe have therefore started to require insurance companies to identify manage and report on climate change risks that could pose a threat to their financial stability However managing and reporting on the effect of climate risk on an insurer s balance sheet is an inward looking perspective that does not stem climate change It needs to be paired with an outward looking perspective that takes account of the insurance industry s impact on the environment and the insurance industry s capacity to influence what policyholders investee enterprises and other business partners do to address climate change challenges For the insurance industry the key components of positive outward impact are impact underwriting and impact investment This book sets out the current legal and regulatory landscape for impact underwriting and impact investment Whilst the focus of research and regulatory interventions to date has been on inward impact in this book it will be argued that to take positive climate action that supports the Paris Agreement goals and the national and international Net Zero targets the debate should now move on to considering the positive outward impact the insurance industry can make and how we can create a legal environment to facilitate this The book puts forward the case for a new vision of the role of the insurance industry as climate action enablers and makes proposals for insurance products and risk transfer and loss resilience structures that can support policyholders in their transition to a Net Zero economy The audience for this book will include legal practitioners insurance industry professionals

financial and insurance regulators policymakers and interested academics **Chinese Insurance Contracts** Zhen Jing, 2016-11-25 Chinese Insurance Contracts Law and Practice is the first systematic text written in English on the law of insurance in China This book offers a critical analysis of the major principles doctrines and concepts of insurance contract law in China At every point the analysis discusses the principles of the Insurance Law in detail referring where appropriate to decided cases and also drawing attention to external influences Readers are guided through the complexities of Chinese law in a clear and comprehensive fashion and significantly in a manner that is accessible and meaningful for those used to a common law system This book presents a comprehensive picture of Chinese insurance contract law to facilitate a wider understanding of the relevant rules of law Elements of insurance contract law are critically examined In addition this book presents rules of law on some special types of insurance contract such as life insurance property insurance liability insurance motor vehicle insurance reinsurance and marine insurance The deficiencies and shortcomings of the law and practice will be identified and analysed suggestions and recommendations on how to reform the law will be presented Chinese Insurance Contracts also offers legal and practical advice to insurance professionals on how to draft clauses to avoid contractual pitfalls It also uses cases to illustrate the difficulties which can arise in applying the principles in practice This book will be essential reading for insurance companies and legal practitioners looking to do business in China as well as reference for Chinese lawyers practising insurance law It will also be a useful resource for students and academics studying Chinese law

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