

The image features two European Union flags, each with twelve gold stars on a blue field, flying from a pole in front of a modern glass skyscraper. The building's facade is composed of a grid of windows, and the sky is bright blue with some light clouds. A semi-transparent dark banner is overlaid across the center of the image, containing the text 'IDD - Insurance Distribution Directive' in white, bold, sans-serif font.

# IDD - Insurance Distribution Directive

# Insurance Distribution Directive And Mifid 2 Implementation

**G Orfield**



## **Insurance Distribution Directive And Mifid 2 Implementation:**

*Insurance Distribution Directive* Pierpaolo Marano, Kyriaki Noussia, 2020-11-12 This open access volume of the AIDA Europe Research Series on Insurance Law and Regulation offers the first comprehensive legal and regulatory analysis of the Insurance Distribution Directive IDD The IDD came into force on 1 October 2018 and regulates the distribution of insurance products in the EU The book examines the main changes accompanying the IDD and analyses its impact on insurance distributors i e insurance intermediaries and insurance undertakings as well as the market Drawing on interrelations between the rules of the Directive and other fields that are relevant to the distribution of insurance products it explores various topics related to the interpretation of the IDD e g the harmonization achieved under it its role as a benchmark for national legislators and its interplay with other regulations and sciences while also providing an empirical analysis of the standardised pre contractual information document Accordingly the book offers a wealth of valuable insights for academics regulators practitioners and students who are interested in issues concerning insurance distribution

[Distribution of Insurance-Based Investment Products](#) Pierpaolo Marano, Ioannis Rokas, 2019-03-27 The book addresses a topic at the intersection of two heavily regulated sectors insurance and investment services Until recently scholars and professionals have approached insurance and investment services as two separate categories in the financial services sector and as being governed by separate regulatory frameworks In practice however the boundaries were and are blurred a reality that regulators have begun to recognize and address in their more recent regulatory texts The first part of the book approaches the new standards applicable to investment products based on insurance insurance based investment products IBIPs These rules are harmonized across the EU The rationale behind this new definition is provided together with a description of these products limitations The analysis addresses the new rules and explores the legal regime and relevant standards applicable to IBIPs The organizational rules concerning the design and distribution of IBIPs are also examined and the book highlights e g how these rules are inspired by the principles of conduct In closing the ADR systems are analysed in order to ascertain whether or not they can offer an effective tool for settling disputes over these products In turn the second part focuses on the liability for distribution of IBIPs which ranks as one of the most conspicuous and relatively new legal phenomena but at the same time represents an exceptionally important field of civil liability in today s world Liability is still regulated at the national level Thus the four largest life insurance markets in the EU are considered along with the largest emerging market for life insurance The chapters on national laws also consider whether and if so how the new harmonized rules on IBIPs are being combined with those already in force in the jurisdictions considered The goal is to determine whether the new rules are likely to change the doctrine and case law approach to these products or whether the European legislators choices have no real impact on the protection of clients

**European Financial Regulation** Veerle Colaert, Danny Busch, Thomas Incalza, 2019-12-26 Mirroring the long established structure of the financial industry EU financial regulation as we know it

today approaches banking insurance and investment services separately and often divergently In recent decades however the clear separation between financial sectors has gradually evaporated as business lines have converged across sectors and FinTech solutions have emerged which do not fit traditional sector boundaries As the contours of the traditional tripartition in the financial industry have faded the diverging regulatory and supervisory treatment of these sectors has become increasingly at odds with economic reality This book brings together insights developed by distinguished researchers and industry professionals in a series of articles analysing the main areas of EU financial regulation from a cross sectoral perspective For each specific research theme including prudential regulation corporate governance and conduct of business rules the similarities as well as gaps overlaps and unjustifiable differences between banking securities and insurance regulation are clearly presented and discussed This innovative research approach is aimed at informing lawmakers and policymakers on potential improvements to EU financial regulation whilst also supporting legal and compliance professionals applying the current framework or looking to streamline compliance processes

**EU Law of Economic & Monetary Union** Fabian Amténbrink, Christoph Herrmann, 2020-05-21 Presenting a sweeping analysis of the legal foundations institutions and substantive legal issues in EU monetary integration The EU Law of Economic and Monetary Union serves as an authoritative reference on the legal framework of European economic and monetary union The book opens by setting out the broader contexts for the European project historical economic political and regarding the international framework It goes on to examine the constitutional architecture of EMU the main institutions and their legal powers the core legal provisions of monetary and economic union and the relationship of EMU with EU financial market and banking regulation The concluding section analyses the current EMU crisis and the main avenues of future reform

*Dalhuisen on Transnational and Comparative Commercial, Financial and Trade Law* Jan H Dalhuisen, 2007-08-21 This edition grapples with the dynamic and complex fields of law that make up the modern law of international commerce finance and trade

*Insurance Regulation in the European Union* Pierpaolo Marano, Michele Siri, 2017-10-13 This book explores the profound transformation that has taken place in European insurance legislation since January 2016 Expert contributions discuss the changes that have taken place in the supervision of insurance and reinsurance undertakings through an economic risk based approach They outline the European insurance market before going on to show how Solvency II and Insurance Distribution Directive IDD are expected to generate significant benefits and have a positive impact on all parties involved in the insurance industry the supervisory authorities and the insured They also show how Solvency II is likely to benefit the economy as a whole promoting more efficient allocation of capital and risk in a financial stability framework This volume will be of interest to academics and researchers in the field of insurance regulation

**Insurance Distribution Directive** Pierpaolo Marano, Kyriaki Nougia, 2021 This open access volume of the AIDA Europe Research Series on Insurance Law and Regulation offers the first comprehensive legal and regulatory analysis of the Insurance Distribution Directive IDD The IDD came into force on 1

October 2018 and regulates the distribution of insurance products in the EU The book examines the main changes accompanying the IDD and analyses its impact on insurance distributors i e insurance intermediaries and insurance undertakings as well as the market Drawing on interrelations between the rules of the Directive and other fields that are relevant to the distribution of insurance products it explores various topics related to the interpretation of the IDD e g the harmonization achieved under it its role as a benchmark for national legislators and its interplay with other regulations and sciences while also providing an empirical analysis of the standardised pre contractual information document Accordingly the book offers a wealth of valuable insights for academics regulators practitioners and students who are interested in issues concerning insurance distribution

*The Influence of the Insurance Distribution Directive (IDD) on the German Insurance Market* Philipp Haye, 2018 This thesis analyzes the effect of the Insurance Distribution Directive IDD on the German insurance market This EU directive was initiated to increase customer protection by creating a framework that better aligns the interest and incentives of consumers insurers and insurance intermediaries Especially in Germany the IDD was viewed as an impulse to move the insurance intermediation market from the currently dominant compensation based remuneration system towards a fee for advice system However the analysis shows that the result of the German implementation of the IDD is rather soft and will not lead to a major strengthening of the fee for advice system A thorough literature review and an analysis on the effects of stronger regulations in other EU member states prior to the introduction of the IDD lead to the conclusion that a fee for advice system is generally not superior to the compensation based system and therefore the decision of the German legislator to not considerably restrict insurance intermediaries with respect to their remuneration seems reasonable from the author s point of view

Transparency in Insurance Regulation and Supervisory Law Pierpaolo Marano, Kyriaki Noussia, 2021-03-30 This volume focuses on transparency as the guiding principle for insurance regulation and supervisory law All chapters were written by experts in their respective fields who address transparency in a wide range of European and non European jurisdictions Each chapter reviews the transparency principles applicable in the jurisdiction discussed While the European jurisdictions reflect different facets of the principle as emerging from EU law on insurance the principle has developed quite differently in other jurisdictions

**MiFID II in Relation to Other Investor Protection Regulation** Veerle Colaert, 2019 The study of the interaction between different pieces of EU financial legislation becomes ever more important and difficult In this contribution the author explores the relationship between MiFID II and other recent EU legislation aiming at investor protection such as the Insurance Distribution Directive the PRIIPs Regulation and the UCITS Directive The analysis reveals numerous inconsistencies and interpretation difficulties The author argues that while some of the shortcomings are inherent to the EU piecemeal approach other problems should and could have been avoided by adopting a holistic approach of financial regulation and supervision

**Markets in Financial Instruments Directive II Implementation** , 2016 Markets in Financial Instruments Directive II MiFID II takes effect on 3 January 2018 and this

consultation paper forms part of the Financial Conduct Authority FCA process to make the necessary changes to the FCA Handbook to implement it As much of MiFID II is in directly applicable obligations the FCA and firms need to fulfil their legal responsibilities from the point they come into force The consultation paper covers a range of issues including position limits and reporting for commodity derivatives systems and controls requirements for firms providing MiFID investment services and client asset protections Extracted from FCA Press Release dated 29 July 2016 Executive's Guide to Solvency II David Buckham, Jason Wahl, Stuart Rose, 2010-11-02 A straightforward guide to the evolution benefits and implementation of Solvency II Providing a guide to the evolution practice benefits and implementation of Solvency II Executive s Guide to Solvency II deftly covers this major European regulation which ensures that insurers can meet their risk based liabilities over a one year period to a 99.5% certainty Part of the Wiley and SAS Business series this book will guide you through Solvency II especially if you need to understand the subtleties of Solvency II and risk based capital in basic business language Among the topics covered in this essential book are Background to Solvency II Learning from the Basel Approach The Economic Balance Sheet Internal Models People Process and Technology Business Benefits of Solvency II Executive s Guide to Solvency II has as its aim an explanation for executives practitioners consultants and others interested in the Solvency II process and the implications thereof to understand how and why the directive originated what its goals are and what some of the complexities are There is an emphasis on what in practice should be leveraged upon to achieve implementation specifically data processes and systems as well as recognition of the close alignment demanded between actuaries the risk department IT and the business itself Implementation of the Insurance Mediation Directive for Long Term Insurance Business ,2003

**Insurance Distribution Directive** ,2019 General good rules are provisions which are part of the legal system of the host Member State The basic principle underlying the general good in the insurance sector is that an insurance undertaking or an insurance intermediary operating under the respective arrangements laid down by Solvency II or the Insurance Distribution Directive IDD is obliged to adapt its activities to the host Member State rules if the measures enforced against it serve the general good irrespective of whether it carries on those activities through freedom of establishment namely as a branch or under the freedom to provide services In line with the requirement for EIOPA to examine national general good rules this report provides both a factual description of the types of rules which are published on the websites of the competent authorities and are applicable to insurance distribution activities and a general assessment facilitating the checking of main areas of divergence and impact of the general good provisions on the proper functioning of the IDD and the internal market more broadly **Implementation of the Insurance Mediation Directive for Long-term Insurance Business** ,2004 *The Regulation of Insurance Brokers and Intermediaries* Heather Thomas, 2004 Aimed at those who must vary their Financial Services Authority FSA permissions and those who are regulated by the FSA as a result of the Insurance Mediation Directive This book provides a practical source of knowledge and reference on key points of the regulations

**EIOPA's Approach to the Supervision of Product Oversight and Governance** ,2020 The Insurance Distribution Directive IDD 1 Product Oversight and Governance POG requirements aim at ensuring that the interests of customers take prime importance during product design and throughout the lifecycle of a product including within arrangements for its distribution This document aims at providing more clarity for insurance manufacturers and distributors on the supervisory approach to POG requirements It can be of useful support for insurance manufacturers and distributors when implementing their own POG policies so they can better engage with their supervisors [The Future of Insurance Regulation and Supervision in the EU](#) Johan van der Ende,Rym Ayadi,Christopher O'Brien,2006 This report offers a comprehensive overview of the developments in the European insurance market over the last decade It also examines the regulatory initiatives undertaken by the relevant international organizations IAIS IAA IASB in order to develop a global risk sensitive solvency regime for insurance companies The authors focus in particular on the ongoing developments of the new European solvency regime known as Solvency II and the issues addressed by the proposed EU directives on insurance groups and conglomerates

**Comparative Implementation of EU Directives (III)** Fiorenzo Bovenzi,CRA International, Inc, City of London (England). Corporation,2007 **Challenges of practical implementation of Solvency II regulations in the insurance companies** Artem Rusalovskiy,2006

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