Solvency II

- Aim: Economic risk-based solvency requirements for all insurers and reinsurers
- Economic impact:
 Greater competition between insurers, due to the opening up of the single market, leading to downward pressure on prices
- Social impact:
- Reduced likelihood of failure of an insurer
- Better understanding of risk amongst consumers, though potential for greater risk transfer to consumers
- Sectoral social impact: There will be rules on remuneration

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United States. Congress. House. Committee on Agriculture

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Republic of Serbia International Monetary Fund,2010-05-27 This Technical Note analyzes the insurance sector in Serbia The Serbian insurance sector remains small and underdeveloped Over the last three years the market experienced little growth in real terms mainly owing to weak economic growth fierce price competition among the growing number of players and premium payment difficulties in the industrial sector which forced many corporate policyholders to cancel their insurance The paper highlights that the Serbian insurance sector is well capitalized relative to its overall net risk exposure

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