



Reinsurance Fundamentals: Treaty and Facultative

Ross Phifer

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Stories of tremendous losses resulting from highly speculative transactions in derivatives continue to dominate the news. Due to increased scrutiny by the Securities and Exchange Commission, the financial and insurance industries now recommend that derivative dealers insure against these inevitable losses through reinsurance—the sharing of risk between two or more insurance companies. But while reinsurance is a well-defined concept based on consistent principles, as a practical matter, the efficacy of a particular reinsurance contract is subject to economic, technological, legal, and social influences. Sensitivity to these outside pressures is even greater in the case of derivative transactions, and anyone interested in obtaining or issuing a shared-risk policy had better be prepared to blend a solid understanding of the fundamentals with strong logical analysis of ambient conditions and a healthy dose of creative problem solving.

Reinsurance Fundamentals is a comprehensive overview of the reinsurance industry and the financial principles that guide it. It is also a penetrating study of real-world reinsurance problems and how to solve them. After an examination of the industry's underpinnings and a brief but fascinating look at its history, author Ross Phifer presents a detailed reinsurance primer. Writing for those familiar with insurance concepts, he offers an in-depth examination of how the reinsurance industry works, explains fundamental ideas, presents practical illustrations of when and how reinsurance arrangements should be considered, and describes the application of reinsurance to speculative financial transactions such as derivatives.

Phifer analyzes different types of reinsurance agreements, clause by clause, and supplies thorough explanations of key concepts and their impact on the overall risk transfer. Among the topics discussed are reinsurance cessions, structures, markets, underwriting, proportional pricing, accounting, claims, and contracts.

Reinsurance Fundamentals is an invaluable tool for in-house counsel, compliance officers, internal auditors, and risk managers in investment and commercial banking, securities, investment management, mutual funds, and pension fund management. It is also an important resource for corporate financial officers and an excellent reference for insurance underwriters, claims executives, risk managers, and attorneys.

The only book that explains the application of reinsurance to speculative financial transactions

In this one-stop guide, Ross Phifer provides an in-depth examination of the reinsurance industry, explains the basic concepts of reinsurance, and supplies practical illustrations of when and how reinsurance arrangements should be considered.

Unlike any other book on the subject, Reinsurance Fundamentals explains the application of reinsurance to the growing but highly vulnerable area of speculative financial transactions. In this unparalleled, highly detailed guide, you'll also find

- A detailed account of the primary functions of reinsurance
- A discussion of how regulatory agencies and their policies affect the reinsurance industry
- In-depth explanations of reinsurance transactions
- Analyses of the special components of the reinsurance contract
- Demonstrations of how to determine costs and prices
- Dozens of case studies that show how fundamentals can be applied in real-world situations

- Helpful tips on underwriting compliance, accounting, and premium and claim inspections

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