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By Nick Golden

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This title brings together the perspectives of leading insurance practitioners to provide a variety of new insights into the behaviour and rationale behind organised insurance buying and risk assessment. It presents the strategies, motives and methods practiced by the major players and suggests why corporate behaviour and internal culture may have an influence on insurance purchasing. It examines the global behavioural aspects of reinsurance and breaks down buying patterns by organisational type and preferred strategy. Provides inside knowledge to assist insurers in assessing their own reinsurance buying policies and to utilise the most appropriate and effective modelling techniques for specific needs. It includes sections on: alternative strategies; risk assessment; and the role of capital as well as a study of how transactions are now being made and efforts to create more sustainable relationships in the industry.

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About the Author

Until June 2002, Nick Golden was the director of reinsurance for the Royal and Sun Alliance Group (R&SA) worldwide. His responsibilities included formulating and implementing the reinsurance strategy for the group and integrating the risk management strategy with capital management. He implemented a risk and capital management discipline that was supported by a global dynamic financial analysis (DFA) model for the group as well as each of the regional territories. By consolidating the territory DFA analysis into a global DFA model, R&SA was successful in evaluating the trade-off between regional vs global positions. His success in coordinating a global DFA discipline was instrumental in R&SA's ability to replenish capital following September 11, 2001 through the purchase of a quota share reinsurance with Munich Re, the largest single reinsurance contract ever effected. Whilst at R&SA Nick was a founder member of the TSUNAMI initiative, a UK government initiative to form a bridge between insurance and academia. This work has produced a number of research projects and consequent findings. Nick has spoken extensively on the issues faced by the global insurance industry and the support needed from academia. Nick is a fellow of the Chartered Institute of Insurers the UK.

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