

## Fair Value Accounting

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### *Insurance Application - Significant issues?*

#### All Insurance?

- Only indemnity contracts at fair value?
- What about services? (e.g., HMO)
- What about option of cash/service? (e.g., Property)
- What about composite contracts? (e.g., WC)

#### Discounting

#### Risk Provision

- Reliably measurable?
- “Market price”
- Independent of holder?
- Diversifiable vs. non-diversifiable risk?

# Fair Value Of Insurance Liabilities

**Enrico Biffis, Pietro Millossovich**



## **Fair Value Of Insurance Liabilities:**

The Fair Value of Insurance Liabilities Irwin T. Vanderhoof, Edward Altman, 1998-01-31 This book explores theoretical and practical implications of reflecting the fair value of liabilities for insurance companies In addition the contributions discuss the disclosure of these values to the financial and regulatory communities and auditing firms which are actually calculating this illusive but important variable It combines contributions by distinguished practitioners from the insurance accounting and finance fields with those of prominent academics One of the central themes of the collection is that adequate disclosure of the true economic value of insurance company liabilities is both possible and desirable Wherever possible the insurance valuation process is wedded with modern financial theory For example the use of option pricing theory is applied to insurance companies where the true value of the firm's liabilities is a critical variable Methods such as cash flow earned profit and indirect discount are explored

*The Fair Value of Insurance Business* Irwin T. Vanderhoof, Edward I. Altman, 2012-12-06 Insurance companies as well as banks and thrift institutions have traditionally reported assets and liabilities on the basis of their amortized cost or book value But following the turmoil in securities markets due to highly volatile interest rate fluctuations in the 1980s and the early 1990s and problems caused by inadequate liquidity in the mid 1990s the Financial Accounting Standards Board FASB issued a new ruling calling for financial intermediaries to report the fair or market value of most assets Called FAS 115 this new standard is the first step in the eventual change to valuing all the assets and liabilities belonging to financial intermediaries under the fair value accounting method Thus these changes will pose tremendous future implications for three key business measures of a financial intermediary Solvency if the fair values of assets and liabilities are out of step then healthy companies may report negative net worth and insolvent companies may appear to be in sound financial condition Reported Earnings if the fair values of assets and liabilities are out of step then reported earnings will not accurately represent the financial operations of the company Risk Management FASB recently postponed the implementation of its new rules on accounting for the use of derivatives instruments However if the final set of rules for figuring the fair value of derivatives is not carefully crafted it may be possible that companies prudently hedging their risks are subject to penalties in their financial reports while companies taking greater risks appear to have less volatile financial performance Compared to banks and other financial intermediaries life insurance companies have the longest term and most complex liabilities and hence the new FASB requirement poses the most severe challenges to the life insurance industry The lessons learned from the debate among life insurance academics and professionals about how respond to the fair value reporting rule will be instructive to their counterparts in other sectors of the insurance industry as well as those involved with other financial institutions Of particular note are the two papers which comprise Part III The first provides examples of the fair valuing of annuity contracts while the second offers examples of the fair valuing of term insurance products As the papers collected in *The Fair Value of Insurance Business* extend and update some of the issues treated in a

previous Salomon Center conference volume *The Fair Value of Insurance Liabilities* this new volume may be viewed as a companion to the earlier book *Fair Value of Insurance Liabilities* Enrico Biffis, Pietro Millossovich, 2008 We outline the basic principles underlying accounting standards aimed at marking to market of insurers balance sheets Some issues specific to insurance liabilities are examined **The Routledge Companion to Fair Value and Financial Reporting** Peter Walton, 2012-08-21 Comprising contributions from a unique mixture of academics standard setters and practitioners and edited by an internationally recognized expert this book on a controversial and intensely debated topic is the only definitive reference source available on the topics of fair value and financial reporting Drawing chapters from a diverse range of contributors on different aspects of the subject together into one volume it examines the use of fair value in international financial reporting standards and the US standard SFAS 157 Fair Value Measurement setting out the case for and against looks at fair value from a number of different theoretical perspectives including possible future uses alternative measurement paradigms and how it compares with other valuation models explores fair value accounting in practice including audit financial instruments impairments an investment banking perspective approaches to fair value in Japan and the USA and Enron's use of fair value An outstanding resource this volume is an indispensable reference that is deserving of a place on the bookshelves of both libraries and all those working in studying or researching the areas of international accounting financial accounting and reporting *Encyclopedia of Quantitative Risk Analysis and Assessment*, 2008-09-02 Leading the way in this field the *Encyclopedia of Quantitative Risk Analysis and Assessment* is the first publication to offer a modern comprehensive and in depth resource to the huge variety of disciplines involved A truly international work its coverage ranges across risk issues pertinent to life scientists engineers policy makers healthcare professionals the finance industry the military and practising statisticians Drawing on the expertise of world renowned authors and editors in this field this title provides up to date material on drug safety investment theory public policy applications transportation safety public perception of risk epidemiological risk national defence and security critical infrastructure and program management This major publication is easily accessible for all those involved in the field of risk assessment and analysis For ease of use it is available in print and online *Report and Recommendations Pursuant to Section 133 of the Emergency Economic Stabilization Act Of 2008* Barry Leonard, 2010-11 In 2008 the Emerg Econ Stabilization Act was signed into law It mandates a study on mark to market accounting standards as provided by Financial Accounting Standards Board Statement of Financial Accounting Standards No 157 Fair Value Measure SFAS 157 SFAS 157 does not itself require mark to market or fair value FV accounting Rather other accounting standards require what is more broadly known as FV of which mark to market accounting is a subset SFAS 157 defines FV estab a framework for measuring FV in generally accepted accounting principles and requires expanded disclosures about FV measurements This report considered the issue of FV accounting incl both mark to market accounting and SFAS 157 **International GAAP 2018** Ernst & Young LLP, 2017-12-19 The essential guide to

practical IFRS implementation updated for 2018 International GAAP 2018 is the definitive reference for IFRS application around the world Written by the expert practitioners at Ernst Young this invaluable resource provides both interpretation and practical implementation guidance for anyone applying auditing interpreting regulating studying or teaching IFRS Specific instruction written from a global perspective provides clarity on complex issues and coverage of the latest changes ensures that you will apply the most current standards appropriately and effectively Worked examples provide answers at a glance and hundreds of illustrations from major companies financial reports demonstrate IFRS implementation and bring technical concepts to life Countries around the world have adopted the International Financial Reporting Standards IFRS and in the US foreign private issuers are allowed to report under IFRS without reconciling to US GAAP This book provides the essential information practitioners need to correctly understand and apply these standards using a clear consistent approach to resolving global financial reporting issues under IFRS in real world scenarios Updated and expanded for 2018 this new edition allows you to Get up to date on the newest amendments and interpretations issued in the past year Examine implementation issues caused by widespread adoption of IFRS 9 IFRS 15 and the upcoming adoption of IFRS 16 in 2019 Understand the new insurance contract standard IFRS 17 which solves the comparison problem of IFRS 4 Gain clarity and insight on practical matters involved with IFRS implementation This three volume set provides the depth and breadth of coverage necessary with financial instruments covered separately for greater ease of navigation As the world s most comprehensive reference for IFRS implementation International GAAP 2018 is the resource no practitioner regulator student or researcher should be without For further information on the various digital versions which are available for this material please visit [www.wileyigaap.com](http://www.wileyigaap.com)

**Insurance Risk Management and Reinsurance** Guillaume Gorge, 2016 Risk being its raw material insurance has developed various techniques of valuation and risk transfer Nowadays these techniques and first of all reinsurance the favourite way of transferring risk are entirely reassessed considering the development of Corporate Finance theory Therefore the approach retained here originally for the actuarial course at Ensae Paris may surprise some readers and students as it proposes a extended view of risk We cover not only the mathematical aspects of Risk Management but also other fields relevant for Risk Management from economy or finance We aim here at making bridges between all these fields through practical application to cat and life risk management

**Mathematical and Statistical Methods for Insurance and Finance** Cira Perna, Marilena Sibillo, 2007-12-12 The interaction between mathematicians and statisticians reveals to be an effective approach to the analysis of insurance and financial problems in particular in an operative perspective The Maf2006 conference held at the University of Salerno in 2006 had precisely this purpose and the collection published here gathers some of the papers presented at the conference and successively worked out to this aim They cover a wide variety of subjects in insurance and financial fields

**UK GAAP 2019** Ernst & Young LLP, 2019-02-11 UK GAAP 2019 provides a comprehensive guide to interpreting and implementing UK accounting standards particularly FRS 100 Application of

Financial Reporting Requirements FRS 101 Reduced Disclosure Framework Disclosure exemptions from EU adopted IFRS for qualifying entities FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 103 Insurance Contracts FRS 104 Interim Financial Reporting This book is an essential tool for anyone applying auditing interpreting regulating studying or teaching those accounting standards Written by the financial reporting professionals from the Financial Reporting Group of EY this book provides a clear explanation of the UK GAAP accounting requirements which apply in 2019 and will prove invaluable in implementing these requirements It also addresses the requirements of the UK Companies Act and relevant statutory instruments as well as practical worked examples Also available is International GAAP 2019 a three volume comprehensive guide to interpreting International Financial Reporting Standards IFRS setting IFRS in a relevant business context and providing insight into how complex practical issues should be resolved in the real world of global financial reporting

**UK GAAP 2017** Ernst & Young LLP,2017-03-06 The New UK GAAP has now been in effect for two years UK GAAP 2017 is fully updated to reflect the application of the new standard in practice UK GAAP 2017 focusses on each area of the financial statement in turn and explains how they are treated by FRS 102 Topics covered include The scope of UK GAAP concepts and pervasive principles presentation of financial statements statement of cash flows consolidated and separate financial statements Accounting policies estimates and errors Financial instruments inventories investments in associates investment in joint ventures investment property property plant and equipment Intangible assets other than goodwill business combinations and goodwill Leases provisions and contingencies revenue grants borrowing costs Share based payment impairment of assets employees benefits income tax Foreign currency translation hyperinflation events after the end of the reporting period related party disclosures Service concession arrangements agriculture retirement benefit plans heritage assets public benefit entities funding commitments extractive industries financial institutions incoming resources from non exchange transactions

The Governance of Insurance Undertakings Pierpaolo Marano,Kyriaki Noussia,2022-03-14 This open access volume of the AIDA Europe Research Series on Insurance Law and Regulation brings together contributions from authors with different legal cultures It aims to identify the legal issues that arise from the intersection of two disciplines insurance law and corporate company law These legal issues are examined mainly from the perspective of European Union EU law However there are also contributions from other legal systems enriching the perspective with which to approach these issues

*International GAAP 2017* Ernst & Young LLP,2017-01-06 IFRSs the standards set by the International Accounting Standards Board IASB are complex and sometimes obscure Understanding their implications and applying them appropriately requires something special and that is why International GAAP 2017 is the essential tool for anyone applying auditing interpreting regulating studying and teaching international financial reporting It provides expert interpretation and practical guidance for busy professionals and includes in every chapter detailed analysis of how complex financial reporting problems can be resolved appropriately and effectively The International Financial

Reporting Group of Ernst an explanation of relevant principles a clear exposition of the requirements of IFRS a discussion of the implications in practice and possible alternative solutions available worked examples extracts from real company accounts a full listing of the required disclosures an important part to play in the process of promoting consistent comparable and high quality financial reporting under IFRS a book that not only provides an analysis of the requirements of the standards and the principles that they expound but also presents a unique explanation of how the standards should be interpreted and applied in practice the Chairman of Trustees of the IASC Foundation A standard reference work Financial Times The definitive guide to financial reporting The Times      **International GAAP 2016** Ernst & Young LLP,2015-12-21 IFRSs the standards set by the International Accounting Standards Board IASB are complex and sometimes obscure Understanding their implications and applying them appropriately requires something special and that is why International GAAP 2016 is the essential tool for anyone applying auditing interpreting regulating studying and teaching international financial reporting It provides expert interpretation and practical guidance for busy professionals and includes in every chapter detailed analysis of how complex financial reporting problems can be resolved appropriately and effectively The International Financial Reporting Group of Ernst Young includes financial reporting specialists from throughout the world Complex technical accounting issues are explained clearly in a practical working context that enables immediate understanding of the point at issue International GAAP 2016 is the only globally focused work on IFRSs It is not constrained by any individual country s legislation or financial reporting regulations and it ensures an international consistency of approach unavailable elsewhere It shows how difficult practical issues should be approached in the complex global world of international financial reporting where IFRSs have become the accepted financial reporting system in more than 100 countries This integrated approach provides a unique level of authoritative material for anyone involved in preparing interpreting or auditing company accounts for regulators academic researchers and for all students of accountancy All aspects of the detailed requirements of IFRS are dealt with on a topic by topic basis Each chapter of International GAAP 2016 deals with a key area of IFRS and has a common structure for ease of use An introduction to the background issues An explanation of relevant principles A clear exposition of the requirements of IFRS A discussion of the implications in practice and possible alternative solutions available Worked examples Extracts from real company accounts A full listing of the required disclosures      IFRS, Fair Value and Corporate Governance Dimitris N. Chorafas,2006-04-03 Written for managers and professionals in business and industry this book helps the reader in Understanding what is and is not IFRS Learning the complexities of IFRS implementation Appreciating the contribution of IFRS to corporate governance The changeover from the mosaic of different heterogeneous national accounting standards to the International Financial Reporting Standards has not been easy For many companies IFRS and most particularly the concept of fair value in IAS 39 has amounted to a phase shift which is prerequisite to achieving compliant financial reporting The research conducted by Dr Chorafas for this book

documented that the process of meeting IFRS requirements presents opportunities and challenges to all enterprises As many companies have found out abandoning the classical accruals accounting for marking to market their transactions and portfolio positions has not been easy The conversion process has affected several functions within the organization including balance sheets P the help provided by sophisticated accounting solutions help in stress testing and a comprehensive definition of the role of the audit committee A clear and practical view of the complexities of IFRS implementation Includes practical case studies from real life companies going through the process Pays particular attention to IAS 39 on Fair Value

**pension institutions and annuities in denmark** Carsten Andersen,2008 Subject This paper considers the overall structure of the Danish pension system reviews the relative role of different types of pension institutions and discusses their asset allocation strategies and investment performance The paper also examines the regulation and supervision of providers of pension services the growing reliance on risk based supervision and the application of the so called contribution principle The Danish pension system includes a modest universal social pension with a supplement for low income pensioners and near universal participation in occupational and personal pensions that are primarily based on defined contribution plans The annuity market is well developed 50 percent of annual contributions are allocated to the purchase of deferred annuities while immediate annuities are also purchased at or even after retirement However detailed comprehensive data on the rate of annuitization are lacking Distinct features of the Danish pension system include the widespread use of profit participating contracts with minimum guaranteed benefits and regular provision of bonuses covering both the accumulation and payout phases and extensive use of group deferred annuity contracts A new traffic light system with periodic stress testing has resulted in greater emphasis on asset liability matching and hedging strategies by pension institutions and a shift in investment policies in favor of foreign bonds and long term swap contracts *Global Financial Stability Report, April 2004* International Monetary Fund. Monetary and Capital Markets Department,2004-04-06 The Global Financial Stability Report GSFR published twice a year by the IMF provides timely analysis of developments in mature and emerging market countries and seeks to identify potential fault lines in the global financial system that could lead to crisis The GSFR aims to deepen its readers understanding of global capital flows which play a critical role as an engine of world economic growth Along with the IMF s semiannual World Economic Outlook the GSFR is a key vehicle for the IMF s multilateral surveillance The Global Financial Stability Report was created to provide a more frequent assessment of global financial markets and to address emerging market financing in a global context The report focuses on current conditions in global financial markets highlighting issues of financial imbalances and of a structural nature that could pose risks to financial market stability and sustained market access by emerging market borrowers The GSFR focuses on relevant contemporary issues not attempting to be a comprehensive survey of all potential risks It also draws out the financial ramifications of economic imbalances highlighted by the IMF s World Economic Outlook It regularly contains as a special feature articles on structural or systemic

issues relevant to international financial stability      *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      Value and Capital Management Thomas C. Wilson, 2015-08-10 A value management framework designed specifically for banking and insurance The Value Management Handbook is a comprehensive practical reference written specifically for bank and insurance valuation and value management Spelling out how the finance and risk functions add value in their respective spheres this book presents a framework for measuring and more importantly influencing the value of the firm from the position of the CFO and CRO Case studies illustrating value enhancing initiatives are designed to help Heads of Strategy offer CEOs concrete ideas toward creating more value and discussion of hard and soft skills put CFOs and CROs in a position to better influence strategy and operations The challenge of financial services valuation is addressed in terms of the roles of risk and capital and business specific value trees demonstrate the source of successful value enhancement initiatives While most value management resources fail to adequately address the unique role of risk and capital in banks insurance and asset management this book fills the gap by providing concrete business specific information that connects management actions and value creation helping readers to Measure value accurately for more productive value based management initiatives and evaluation of growth opportunities Apply a quantitative risk adjusted value management framework reconciled with the way financial services shares are valued by the market Develop a value set specific to the industry to inspire initiatives that increase the firm's value Study the quantitative and qualitative management frameworks that move CFOs and CROs from measurement to management The roles of CFO and CRO in financial firms have changed dramatically over the past decade requiring business savvy and the ability to challenge the CEO The Value Management Handbook provides the expert guidance that leads CFOs and CROs toward better information better insight and better decisions      **International GAAP 2015** Ernst & Young LLP, 2015-03-10 IFRSs the standards set by the International Accounting Standards Board IASB are complex and sometimes obscure Understanding their implications and applying them appropriately requires something special and that is why International GAAP 2015 is the essential tool for anyone applying auditing interpreting regulating studying and teaching international financial reporting It provides expert interpretation and practical guidance for busy professionals and includes in every chapter detailed analysis of how complex financial reporting problems can be resolved appropriately and effectively The International Financial Reporting Group of Ernst Young includes financial reporting specialists from throughout the world Complex technical accounting issues are explained clearly in a practical working

context that enables immediate understanding of the point at issue International GAAP 2015 is the only globally focused work on IFRSs It is not constrained by any individual country's legislation or financial reporting regulations and it ensures an international consistency of approach unavailable elsewhere It shows how difficult practical issues should be approached in the complex global world of international financial reporting where IFRSs have become the accepted financial reporting system in more than 100 countries This integrated approach provides a unique level of authoritative material for anyone involved in preparing interpreting or auditing company accounts for regulators academic researchers and for all students of accountancy All aspects of the detailed requirements of IFRS are dealt with on a topic by topic basis Each chapter of International GAAP 2015 deals with a key area of IFRS and has a common structure for ease of use An introduction to the background issues An explanation of relevant principles A clear exposition of the requirements of IFRS A discussion of the implications in practice and possible alternative solutions available Worked examples Extracts from real company accounts A full listing of the required disclosures an important part to play in the process of promoting consistent comparable and high quality financial reporting under IFRSs a book that not only provides an analysis of the requirements of the standards and the principles that they expound but also presents a unique explanation of how the standards should be interpreted and applied in practice The Chairman of Trustees of the IASC Foundation A standard reference work Financial Times The definitive guide to financial reporting The Times

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