

LES FONDAMENTAUX



Guide Pratique Conformite Odilon Audouin

S Ben Porath



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Conformité et contrôle interne dans le courtage d'assurance Nicolas Dufour, 2025-01-22 Dans un secteur où les exigences réglementaires DDA Solvabilité II LCB FT se multiplient et se complexifient les courtiers en assurance et les dirigeants de gestion sont confrontés à des défis majeurs pour assurer leur conformité et la solidité de leur contrôle interne Ce livre est conçu comme un guide opérationnel pour l'action destiné à fournir aux professionnels des outils performants pour renforcer la solidité de leur dispositif de contrôle interne Il apporte les clés pour comprendre l'environnement réglementaire et de risque dans le courtage d'assurance identifier les éléments clés d'un dispositif robuste mettre en œuvre le dispositif et répondre aux audits associés anticiper les évolutions réglementaires attendues en matière de courtage DORA CSRD Illustré de retours d'expérience de focus exigences DDA RGPD LCBFT et de fiches pratiques mise en œuvre immédiate cartographie des risques du courtier fiche incident cet ouvrage vous accompagnera dans la mise en place de procédures adaptées pour prévenir les risques de non conformité améliorer la gestion des incidents et renforcer la transparence auprès de vos clients Ce livre s'adresse aux dirigeants de cabinets de courtage aux managers aux opérationnels et aux fonctions dédiées dans les entreprises conformité contrôle interne gestion des risques audit Il intéressera tant le professionnel débutant ou expérimenté que l'étudiant soucieux de mener une carrière dans ce domaine plus que jamais d'actualité jurisprudence évolutions réglementaires cas pratiques

Guide de l'assurance transport et logistique Jean-Patrick Marcq, 2023-02-08 Ces dernières années les risques en transport et logistique ont fortement évolué présentant ainsi des risques nouveaux ou oubliés pour les professionnels le réchauffement climatique et le dégel des glaces rendent possibles de nouvelles routes maritimes la cybercriminalité et les tensions internationales impactent directement les transports les mesures sanitaires suite au Covid 19 perturbent le fonctionnement de la chaîne logistique entraînant des encombrements portuaires C'est dans cet environnement sans précédent que les assureurs maritimes et transports doivent repenser leurs contrats en imaginant de nouvelles garanties et en se rapprochant d'autres lignes d'assurance afin de trouver une réponse adaptée aux risques présents ou en émergence des clauses oubliées Conçu et rédigé par un professionnel du secteur ce Guide de l'assurance transport et logistique se veut essentiellement pratique et didactique grâce à un glossaire des termes d'assurance anglo saxons permettant de maîtriser le vocabulaire pour comparer les clauses françaises et internationales de nombreux exemples de tarification conseils et fiches pratiques ainsi que des questionnaires d'autoévaluation chaque fin de chapitre Le lecteur trouvera une présentation de l'organisation spécifique du marché de l'assurance transport de ses règles et usages en matière d'intermédiation ainsi que du recours à l'arbitrage L'ouvrage comporte également un grand nombre de documents indispensables une bonne connaissance du milieu dans lequel travaillent les acteurs de l'opération de commerce international ces informations visant à faciliter la compréhension entre les différents partenaires qu'ils soient assureurs courtiers ou agents d'assurance risk managers transporteurs logisticiens commissionnaires de transport ou transitaires chargeurs acteurs de la supply chain L'expérience montre en effet

que beaucoup de litiges proviennent de la méconnaissance par un acteur de l'utilisation d'une clause d'assurance d'un incoterm d'un document de transport ou d'un usage du commerce international

Les grands principes du marketing de l'assurance Christian Parmentier, Alexandre Rispal, Marie Huyghues-Beaufond, 2023-10-25 La 4^e édition des Grands Principes du marketing de l'assurance présente les stratégies et techniques de marketing adaptées au secteur de l'assurance. Un véritable outil de marketing stratégique et opérationnel, cet ouvrage fournit aux professionnels les clés pour attirer de nouveaux clients, fidéliser et commercialiser les offres produits. Il est composé de trois grandes parties : Les fondamentaux du marketing, Le marketing et le digital, Les perspectives pour l'assurance blockchain et metavers IA. Il répond de nombreuses questions parmi lesquelles : Comment mettre en œuvre une stratégie de marché ? Quelles sont les techniques de conception des offres en assurance ? Quels sont les outils de mesure de la satisfaction client ? Comment exploiter la valeur client dans l'assurance ? Quelles sont les applications concrètes de l'IoT dans le secteur de l'assurance ? Cet ouvrage s'adresse aux directions générales, directions marketing et services commerciaux des compagnies d'assurance de réassurance et des mutuelles, ainsi qu'aux intermédiaires d'assurance. Très pédagogique, enrichi de témoignages d'experts, il constitue un support d'étude précieux tant pour les enseignants que pour les étudiants.

L'assurance du risque professionnel en santé Jean-Philippe Vauthier, 2023-04-19 Avec la loi du 4 mars 2002 dite loi Kouchner, les professionnels et établissements de santé sont devenus soumis à une obligation d'assurance pour couvrir les dommages causés aux patients à l'occasion des activités de prévention, de diagnostic ou de soins. CSP art L 1142-2 L'assurance du risque professionnel en santé est ainsi venue s'ajouter à la liste des assurances obligatoires. Celle-ci a toutefois un domaine d'application particulier quant aux personnes qui y sont soumises, mais surtout quant au risque devant être garanti. Et l'application cumule des règles propres au droit des assurances et de celles de droit de la santé, ce qui peut être source de difficultés pour l'assureur qui doit pouvoir apprécier dans quelle mesure et quelles conditions sa garantie peut être enclenchée pour le professionnel de santé qui doit connaître l'étendue de son obligation d'assurance et celle de la couverture qu'il en retire pour la victime d'un accident médical qui peut s'inquiéter des modalités de son indemnisation par l'auteur responsable et l'assureur de ce dernier. Cet ouvrage se propose d'explorer ces différentes règles applicables à l'assurance du risque professionnel des acteurs de santé, principalement les professionnels et établissements de santé, mais aussi les autres acteurs intervenant dans le domaine sanitaire de la façon la plus large, la plus complète et illustrée par la jurisprudence récente et pertinente. Il détermine ainsi le champ de l'obligation d'assurance, les personnes soumises, le contenu du contrat, l'étendue de la garantie, etc., mais également sa mise en œuvre en revenant sur les conditions de la responsabilité dans le secteur de la santé et les procédures d'indemnisation tout en mettant l'accent sur la place et le rôle de l'assureur dans ces mécanismes. Il s'adresse aux professionnels de l'assurance de la santé et du droit, mais également aux étudiants et plus largement toute personne intéressée ou confrontée à ces problématiques.

L'assurance des flottes automobiles Olga Mior, Jean-François Simon, 2022-11-23 L'intérêt pour les flottes automobiles va croissant, y compris de

nouveaux acteurs L assurance est une composante essentielle du budget automobile Elle rev t une complexit certaine et emprunte autant la technique qu au juridique Cet ouvrage r pond de fa on didactique aux probl matiques d assurance des flottes automobiles que rencontrent les diff rents publics de professionnels concern s par cette mati re Pour l entreprise ou la collectivit disposant d une flotte automobile l ouvrage apporte une connaissance du champ des assurances automobiles obligatoires et facultatives un inventaire des points examiner pour appr cier la pertinence d une offre ou des garanties en cours des propositions de montages de garanties et de formules d auto assurance permettant d optimiser le budget d assurance des conseils pour mettre en place un plan de pr vention ainsi que les modalit s op rationnelles pour lancer une consultation de march ou construire un programme international Les op rateurs d assurance assureurs et interm diaires y trouveront pour leur part des outils et mod les afin d tudier les risques des clients proposer une offre d assurance adapt e ou rechercher les informations juridiques et pratiques n cessaires la gestion du contrat et des sinistres Les auteurs sp cialistes du secteur ont souhait en faire un ouvrage de r f rrence ais consulter

Les assurances dommages aux biens de l'entreprise Philippe Laroche, 2023-11-08 jour du Tome I du Trait des Risques d Entreprises 2023 tablissant un pont entre la th orie et la pratique cet ouvrage est destin aux professionnels d sireux d appr hender et d optimiser la technique d assurance du risque d entreprise La premi re partie aborde sous l angle op rationnel du praticien de l assurance la m thodologie mettre en oeuvre en mati re de gestion des risques et d analyse des vuln rabilit s des entreprises Ces vuln rabilit s tant susceptibles de menacer directement ou indirectement le patrimoine des entreprises conduisent logiquement d tailler l ensemble des garanties d livrables au sein des contrats d assurance tant du point de vue des dommages aux biens incendie bris de machine pertes d exploitation que des responsabilit s civiles rattach es aux contrats de Dommages aux Biens La seconde partie qui int gre la nouvelle version du Tome I publi en 2023 par France Assureurs permet de comprendre les modalit s tarifaires du Trait d assurance incendie risques d entreprises sp cifique aux risques industriels avant d aborder celles relatives aux pertes d exploitation et au bris de machine Pour une approche concr te de la souscription l ouvrage analyse les diff rents modes r dactionnels des contrats d assurance Des exemples concrets de tarification et de r daction de polices sont propos s partir d un rapport de visite de risque D autres caract ristiques techniques propres la profession de l assurance sont galement d velopp es pleins et capacit s de souscription r assurance convention de d ontologie de la coassurance 2016 assurance des tablissements situ s hors de France tout comme les d bats sur les pertes d exploitation sans dommage engendr s par la crise sanitaire Enfin pierre angulaire de la prestation d assurance un chapitre sp cifique est consacr aux aspects pratiques de la gestion des sinistres

La distribution en assurance, banque et finance Isabelle Monin Lafin, Jérôme Speroni, Grégoire Dupont, 2023-05-17 Ouvrage incontournable pour qui entend ma triser la r glementation relative la distribution en assurance banque et finance Cette 6e dition b n fiCie d une mise jour int grant notamment les retours d exp rience suite la transposition de la directive distribution DDA les r glementations propres la vente de produits d assurances par t l phone les grandes r

formes sur l'autorégulation du courtage et les règles relatives à la lutte contre le blanchiment de capitaux et le terrorisme. L'ouvrage se compose en deux parties : une première partie consacrée à la présentation des différents statuts des professionnels de la distribution en assurance, banque et finance ; une deuxième partie pratique dédiée au traitement de l'ensemble des problématiques rencontrées par les distributeurs, permettant de comprendre les enjeux et de trouver les solutions à leurs questionnements : choix du statut, création d'un réseau de distribution et de gestion, localisation de l'activité, gestion du cumul de statuts, information et conseil du client, protection des données personnelles, gestion des réclamations clients, contrôle de l'activité. L'expertise des auteurs spécialistes des sujets abordés permet aux acteurs du secteur de l'assurance, de la banque ou de la finance, organismes d'assurance, établissements bancaires, intermédiaires en opérations de banque et services de paiement, agents liés de prestataires de services d'investissements, conseillers en investissements financiers, intermédiaires du financement participatif, conseils ou étudiants de trouver les informations et les outils pertinents pour optimiser en toute conformité leurs pratiques professionnelles ou l'accompagnement des professionnels dans des conditions sécurisées.

Guide pratique de la conformité en assurance Odilon Audouin, Alexandre Liaskovsky, 2015-10-14

La conformité (compliance en anglais) est une des 4 fonctions clés avec les fonctions actuarielle, audit interne, gestion des risques du système de gouvernance établi par la directive Solvabilité 2 qui entre en vigueur le 1er janvier 2016. Cette fonction Compliance se situe au cœur des systèmes de contrôle interne et de gestion des risques.

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