



# ECOMMERCE BUSINESS INSURANCE



# Risk Internet And Ecommerce Insurance And Reinsurance Legal Issues

**Johanna J. Hillard, Keith A. Dotseth**



## **Risk Internet And Ecommerce Insurance And Reinsurance Legal Issues:**

**@Risk** Robert W. Hammesfahr, 2000 E commerce is one of the greatest opportunities for modern business but what about e risk Risk gives a systematic exposure of the liabilities attached to doing business across the Internet their legal implications and effective risk management In 15 comprehensive chapters you should find all you need to know about Internet related liabilities from the enforceability of contracts and electronic theft to the underwriting of e risk *@Risk, Version 2.0* Robert W. Hammesfahr, Ty R. Sagalow, 2002

**The "Dematerialized" Insurance** Pierpaolo Marano, Ioannis Rokas, Peter Kochenburger, 2016-08-03 This book adopts an international perspective to examine how the online sale of insurance challenges the insurance regulation and the insurance contract with a focus on insurance sales consumer protection cyber risks and privacy as well as dispute resolution Today insurers policyholders intermediaries and regulators interact in an increasingly online world with profound implications for what has up to now been a traditionally operating industry While the growing threats to consumer and business data from cyber attacks constitute major sources of risk for insurers at the same time cyber insurance has become the fastest growing commercial insurance product in many jurisdictions Scholars and practitioners from Europe the United States and Asia review these topics from the viewpoints of insurers policyholders and insurance intermediaries In some cases existing insurance regulations appear readily adaptable to the online world such as prohibitions on deceptive marketing of insurance products and unfair commercial practices which can be applied to advertising through social media such as Facebook and Twitter as well as to traditional written material In other areas current regulatory and business practices are proving to be inadequate to the task and new ones are emerging For example the insurance industry and insurance supervisors are exploring how to review utilize profit from and regulate the explosive growth of data mining and predictive analytics big data which threaten long standing privacy protection and insurance risk classification laws This book s ambitious international scope matches its topics The online insurance market is cross territorial and cross jurisdictional with insurers often operating internationally and as part of larger financial services holding companies The authors exploration of these issues from the vantage points of some of the world s largest insurance markets the U S Europe and Japan provides a comparative framework which is necessary for the understanding of online insurance

Reinsurance Regulation: A Contemporary and Comparative Study Wallace Wang, 2003-01-01 We seem to be living at a time when insurance is strained to the breaking point From hurricanes and earthquakes to terrorist attacks and threats of nuclear devastation enormous risks to life and property and accompanying liabilities proliferate on an unprecedented scale Insurer insolvency is not yet common but it is not unusual either And at the root of such failures often lies the compound failure of uncollectable reinsurance This important book proposes that a significant part of the emerging insurance crisis results from inadequate regulation of reinsurance In a detailed and cogent analysis of what an effective regulatory regime for reinsurance must entail the author examines such factors as the following direct supervision of

reinsurers versus supervision of reinsurance policies models from developed countries US UK EU and international organisations Organization for Economic Cooperation and Development International Association of Insurance Supervisors the importance of taking legal and economic differences into account while applying models the problem of local protectionism especially in developing countries the dismantling of trade barriers in the reinsurance industry global harmonization of reinsurance regulation the role of reinsurance intermediaries finite risk reinsurance insurance linked securities The author s concluding chapter presents an essential legal infrastructure that allows for efficiency security and individual market characteristics Professor Wang then applies this framework to the Taiwanese insurance market demonstrating convincingly how his proposed regime can solve specific problems while respecting Taiwan s distinct market environment As a meticulously considered appraisal of and solution to a world problem that is growing quickly and uncontrollably Reinsurance Regulation will be of immense value to lawyers professors academics and officials who deal with any facet of economic law

Law, Insurance and the Internet Marcel Büchel, René Favre, Robert Wiest, 2000 **The Best in E-Commerce Law** Agin, Warren E. Agin, 2001-01-01 *The Insurance and Reinsurance Law Review* Peter Rogan, 2021 *Relevant Legal Aspects Concluding International Insurance and Reinsurance Contracts Through Internet* Ximena Maritz-Villamil, 2000 *Reinsurance Law* John S. Diaconis, 2005 *CYBER RISKS INSURANCE* CELSO DE. AZEVEDO, 2020

**Sailing Uncharted Waters** Johanna J. Hillard, Keith A. Dotseth, 2002 The Internet has established a dominant role in the lives of individuals and businesses everywhere Businesses are taking their services and products to the electronic realm in hopes of tapping into a new source of consumer demand This new resource however brings with it corresponding risks of its uncertainty One particular risk making its way into the legal headlines is the financial risk posed by intellectual property disputes Whether Internet related or not intellectual property disputes can place a substantial financial risk on the companies involved And with so many companies leaping into the world of e commerce many are coming to learn too late the implications of these claims As companies become more aware of the risks involved in Internet related business they have begun to search for insurers that might underwrite the financial risks posed by their new ventures The substantial risk of copyright patent and trademark litigation have particularly left companies looking into the language of their insurance policies in hopes of finding coverage This article attempts to peer into an interesting aspect of this uncharted territory the intersection between insurance coverage and intellectual property disputes on the Internet The text will first present an overview of the availability of insurance coverage for non Internet intellectual property issues which will be followed by a brief synopsis of the expanding range of scholarly works addressing the availability of insurance coverage for Internet based claims Finally the text will explore the growing range of intellectual property disputes arising from Internet use After providing a basic understanding of the traditional applications of intellectual property law this article suggests that future developments largely depend on the reactions of insurers and insureds by squarely addressing the potential liabilities arising

from Internet related intellectual property disputes Among other concepts this article suggests that businesses and their insurers must carefully consider how the traditional forms of insurance coverage will handle the expansion of intellectual property issues on the Internet and whether specialized insurance will be required to address the particular intellectual property liabilities posed by the Internet

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