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technical analysis and fundamental analysis he was able to challenge the adequacy of many of the claims made for analysts success Malkiel found the major active investment strategies to be significantly flawed Where actively managed funds posted big gains one year they seemingly inevitably posted below average gains in succeeding years By evaluating the figures over the medium and long term indeed Malkiel discovered that actively managed funds did far worse on average than those that passively followed the general market index Though many investment professionals still argue against Malkiel s influential findings his exploration of the strengths and weaknesses of the argument for believing investors claims provides strong evidence that his own passive strategy wins out overall

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of research and perspectives on insurance its role and functioning and the potential systemic risk it could create The first part discusses the macroeconomic role of insurance and how insurance is different from banking and general finance Understanding the differences between the balance sheets of insurers and other financial intermediaries is essential for understanding the potential differences in risk nature and optimal regulation The second part of the book focuses on the risks managed by the insurance sector and the potential for systemic risk The chapters discuss the risks both on the asset and liability sides of insurers balance sheets The third part of the book covers the impact of regulation on insurance companies Existing regulation is often complex and has a large impact on insurance companies decision making and functioning The chapters also illustrate the unintended consequences of various forms of regulation The book concludes with a summary of a survey that has been conducted in collaboration with McKinsey where insurance executives have been asked about the risks and regulation in the insurance sector The survey provides guidance for future research on insurance markets

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