Insurance Law in Germany

By
Robert Koch

Derived from the renowned multi-volume *International Encyclopaedia of Laws*, this book provides valuable practical insight into both public supervisory legislation concerning insurance and private insurance contract law in Germany. An informative general introduction surveying the legal, political, financial, and commercial background and surroundings of insurance provides a sound foundation for the specific detail that follows.

The book covers all essential aspects of the law and regulation governing insurance policies and instruments. Its detailed exposition includes examination of the form of the insurance company and its reserves and investments; the insurance contract; the legal aspects of the various branches of property and liability insurance; motor vehicle insurance schemes; life insurance, health insurance, and workmen’s compensation schemes; reinsurance, co-insurance, and pooling; taxation of insurance; and risk management and prevention.

Succinct yet eminently practical, the book will be a valuable resource for lawyers handling cases affecting Germany. It will be of practical utility to those both in public service and private practice called on to develop and to apply the laws of insurance, and of special interest as a contribution to the much-needed harmonization of insurance law.
Table of Contents

The Author
List of Abbreviations
General Introduction
Part I. The Insurance Company
Chapter 1. The Insurance Company: Its Form
Chapter 2. Access to Business
Chapter 3. Supervision
Chapter 4. Technical Reserves and Investments
Chapter 5. Accountancy
Chapter 6. Taxation of the (Re-)Insurance Company
Part II. The Insurance Contract: General
Chapter 1. Generalities (Characteristics, Interpretation, Categories, General Principles)
Chapter 2. Insurable Risk
Chapter 3. Formation of the Insurance Contract
Chapter 4. Obligations of the Policyholder
Chapter 5. Obligations of the Insurer
Chapter 6. Insurance and Third Parties
Chapter 7. Termination of the Insurance Contract
Part III. Property and Liability Insurance
Chapter 1. Fire insurance
Chapter 2. Loss of Benefits Insurance
Chapter 3. Transport Insurance
Chapter 4. Liability Insurance
Chapter 5. Legal Expenses Insurance
Chapter 6. Marine Insurance
Chapter 7. Aviation and Aerospace Insurance
Chapter 8. Theft and Embezzlement Insurance
Chapter 9. Agricultural Insurance, Hail Insurance, Livestock Insurance
Chapter 10. Catastrophe Insurance
Chapter 11. Credit and Caution Insurance
Chapter 12. Technical Insurance
Chapter 13. Miscellaneous Insurance
Part IV. Motor Vehicle Insurance
Chapter 1. Introduction
Chapter 2. Motor Liability Insurance
Chapter 3. Comprehensive Motor Vehicle Insurance
Chapter 4. Roadside Assistance Insurance
Chapter 5. Motor Vehicle Accident Insurance
Chapter 6. Driver Protection Insurance
Part V. Insurance of the Person
Chapter 1. Workmen’s Compensation and Occupational Disease
Chapter 2. Accident Insurance
Chapter 3. Health Insurance
Chapter 4. Life Insurance
Chapter 5. Pension Funds
Part VI. Private Insurance: Social Security System
Part VII. Insurance Intermediaries
Chapter 1. Law of Establishment and Supervision
Chapter 2. Insurance Intermediaries (Including Insurance Advisers) and the Insurance Contract
Part VIII. Reinsurance, Co-insurance, Pooling
Part IX. Taxation of Insurance
Part X. Risk Management and Prevention
Selected Bibliography
Index