

INSURANCE & REINSURANCE

France

Harmonising the transport insurance regime

The Transport Insurance Order has been published in the *Official Journal*. The new order updates the rules applicable to transport insurance. Therefore, the reform aims not only to harmonise the insurance legal regime for transported goods, but also to compensate for the lack of rules specifically dedicated to aviation and aerospace risks.

Author: Carole Sportes

(Read article <http://www.internationallawoffice.com/?i=55592&l=7FWRGGL>)

Hong Kong

Assessing the impact of healthcare reform on insurance

A report from the Food and Health Bureau formulates a proposal for the Health Protection Scheme, a voluntary, government-regulated scheme to provide consumers with affordable and continuous health insurance protection for private healthcare services. The government intends to formulate an action plan to achieve the objectives of the scheme and deliver its benefits to the community.

Author: Kevin Bowers

(Read article <http://www.internationallawoffice.com/?i=55592&l=7FXF7LD>)

Russia

Liability of international freight carriers to freight insurers

Defining the limits of a carrier's liability, especially in international transportation, is one of the most important aspects of structuring a relationship between the insured, the insurer and the carrier. However, all too often insufficient attention is paid to the question of how much compensation the insurer can subsequently recover from the carrier.

Author: Yulia Babkina

(Read article <http://www.internationallawoffice.com/?i=55592&l=7FXF7M6>)

Sweden

Protecting integrity of policyholders' health records

The integrity of insurers' access to and handling of patients' case records has long been questioned. Changes in the Insurance Contract Act, which took effect recently, limit insurance companies' ability routinely to request health information in connection with applications for insurance and ensure that insurance companies may request consent to collect health information only when necessary.

Author: Rose-Marie Lundström

(Read article <http://www.internationallawoffice.com/?i=55592&l=7FXF7MW>)

United Kingdom

Insurer's liability to pay under a bond

After Hackney Empire Ltd hired a contractor to carry out building works on its premises, the contractor and an insurer executed a bond in the sum of just over £1 million in favour of Hackney Empire, guaranteeing the contractor's obligations under the building contract. A subsequent court case raised the question of whether the insurer had discharged its liability under the bond.

Author: Nigel Brook

(Read article <http://www.internationallawoffice.com/?i=55592&l=7FXF7P7>)