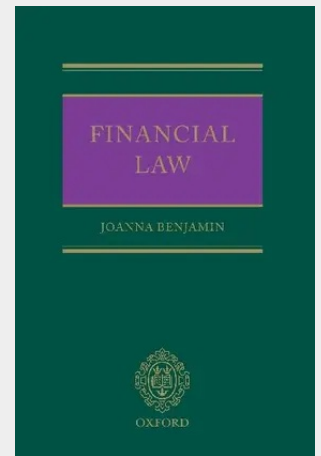


Financial Law

The traditional financial market sectors of insurance, commercial banking, derivatives, capital markets and asset management are converging in practice, but their analysis is still largely sector-based. This book offers a cross-sectoral, functional approach. It highlights anomalies in the different legal treatment of the respective sectors (suggesting law reform to sum, and arbitrage opportunities to others) and identifies key trends. This book offers an integrated approach to financial law which is both useful and timely, as the markets have been converging for over two decades. Functions traditionally performed in one sector are now undertaken in another, and financial techniques are emerging which combine characteristics of different traditional transaction types. Investment banks increasingly offer new structured products in a range of alternative legal "wrappers". Securitisation, particularly in association with credit derivatives, continues to be a dominant force, drawing ever more categories of business into the capital markets. Innovations such as these have been associated with a high level of legal risk, and the cross-sectoral freedoms offered by deregulation have not been fully exploited. This book presents financial law as a discrete branch of law, to be considered in the round; it will therefore provide the practitioner, scholar or regulator with a complete, unfragmented view of the subject.

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