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innovation is the act of  
creating new financial  
instruments as well as  
new financial  
technologies, institutions,  
and markets. Recent  
financial innovations

include hedge funds,  
private equity, weather  
derivatives, retail-  
structured products,  
exchange-traded funds,  
multi-family offices, and  
Islamic bonds (). The  
shadow banking system  
has spawned an array of  
financial innovations  
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the law and regulation of  
the insurance, derivatives,  
commercial banking,  
capital markets and

investment management  
sectors. Understanding  
Financial law is crucial to  
appreciating the creation  
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and financial regulation,  
as well as the legal  
framework for finance  
generally. Financial law  
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 sectors. Understanding  
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and financial regulation,  
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27 June 2017.

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