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insurance market, the
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upon a strong 2018 in
which the industry saw
net income soar 66

percent to US\$60

billion, thanks to a 10.8
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premiums written and nearly breaking even on underwriting (after losing US\$23.3 billion the year before). 1 US insurer results deteriorated a bit but were still positive in the first half of 2019, with the industry posting an underwriting gain of US\$5.4 ...

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Additionally, Know
Your Customer (KYC)

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Laundering (AML)

regulations are moving
insurers towards a

deeper customer insight

and understanding. The

increased volumes of

statistics the industry

can now gather about

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and increasingly sophisticated techniques to analyse them, should mean insurers can rely less on crude rating factors, such as age or marital status, when pricing premiums.

Data and Analytics in the Insurance sector - PwC UK

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company's don't pay
claims that legal
engagement happens.

But what lawyers often
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scene and the nature of how insurance companies operate, their statutory financial obligations, shareholder tensions, and oversight.

Ultimate Guide to Understanding the Insurance Industry | 2

...
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companies buy reinsurance for two related reasons: as an alternative to capital and to reduce the volatility of their results. A single building, oil rig, or board of directors can be insured by multiple insurers each of which may in turn buy reinsurance from multiple reinsurers.

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Reinsurance - introduction, explained, beginner's guide

(1) A provision under which an insured who carries less than the stipulated percentage of insurance to value, will receive a loss payment that is limited to the same ratio which the amount of insurance bears to the amount

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required; (2) a policy provision frequently found in medical insurance, by which the insured person and the insurer share the covered losses under a policy in a specified ratio, i.e., 80 percent by the insurer and 20 percent by the insured.

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Common Insurance Terms

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industry, one concern is
the need to better
understand business
continuity as it relates to
resources and

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appropriate levels of coverage. While our industry works to help solve and mediate new problems, one reality rises above all else: the important thing now is for people to stay safe; help their families, neighbors, and customers in need, and focus on winning our struggle with COVID-19.

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