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Understanding the Insurance Industry

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An overview of the insurance industry in Great Britain

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Additionally, Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations are moving insurers towards a deeper customer insight and understanding. The increased volumes of statistics the industry can now gather about consumer behaviour, 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

Accounting for the insurance industry Accounting for the insurance industry is a specialist area that requires expertise and an understanding of the sector. On this page you can access a range of articles, books and online resources providing quick links to practical guidance and background knowledge, including the Statement of Recommended Practice on Accounting for Insurance Business.

Accounting for the insurance industry | ICAEW

It is during the times that insurance company's don't pay claims that legal engagement happens. But what lawyers often don't understand is the deep pocket behind the scene and the nature of how insurance companies operate, their statutory financial obligations, shareholder tensions, and oversight.

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A reinsurance company insures insurance companies. Insurance 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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(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 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.

Insurance Glossary - Understanding Common Insurance Terms

Understand Insurance is an initiative of the Insurance Council of Australia, the peak body for the general insurance industry. Understand Insurance is here to help you make better decisions about your general insurance. The information we provide is impartial and not affiliated with any one insurance company.

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