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Industry composition. In

2017, the IRA licensed 29

Insurance companies (20 non-  
life or general insurance  
companies and 9 Life

companies), 6 HMO's, 35

Insurance brokers and 21

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*Loss Assessors. Regulation.  
The Insurance Act 2017 was  
passed in June, 2017. Of  
note: Supervision will shift  
from Compliance Based to  
Risk based Supervision.*

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*As an industry, insurance is  
regarded as a slow-growing,  
safe sector for investors.  
This perception is not as  
strong as it was in the  
1970s and 1980s, but it is*

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In the United States, the  
world's biggest insurance  
market, the property and

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*casualty (P&C) sector is  
building upon a strong 2018  
in which the industry saw  
net income soar 66 percent  
to US\$60 billion, thanks to  
a 10.8 percent boost in net  
premiums written and nearly  
breaking even on*

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underwriting (after losing  
US\$23.3 billion the year  
before). 1 US insurer  
results deteriorated a bit  
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Insurance in its pure form  
is a social good and in a  
number of cases can be  
classified as a public good  
(that is, it generates  
desirable externalities).*

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*is very important that you  
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have business insurance.*

*Many small business owners  
avoid getting insurance  
right at the beginning, when  
they are starting out,  
because it is an extra cost  
and they don't understand*

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*how important it is.*

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*The number of insurers*

*achieving the top ranking*

*has seen a steady increase*

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*and developments in some of our earlier posts through the years (here, here and here), Here's an overview of diversity and inclusion in the insurance industry from the Insurance Information Institute.*

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*Key to our team's ability to  
deliver value to our clients  
is our depth of  
understanding of what is  
happening in the industry*

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*both locally and internationally. Examples of our understanding of global trends and how these will impact on the local market are reflected in PwC's Insurance 2020 series, Insurance Banana Skins and*

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*needs and expectations  
continue to disrupt the  
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*Advisory Partners (CAP)*

*examined 2016 pay levels and  
financial performance across  
two segments of the  
insurance industry including*



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*eighteen companies with  
median revenue of  
approximately \$18B. The  
segments included Property &  
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*By understanding who*

*millennials are, how they*

*behave, what they want and*

*how they engage with people,*

*the insurance industry will*

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*be in a better position to hire and retain these young people in the workplace – while also selling them insurance products.*

*A Brief Overview of the Insurance Sector*

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