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Company Health and Safety Update - We care about our team, our clients, and our communities. As a community-minded company we have a commitment to keep the communities we serve healthy and safe. Based on information from both state and federal health officials, and out of an abundance of caution, we have suspended in-person office visits for the time being.

## SAGE Insurance

Notes By Rwubahuka Jean Claude, MBA-IB, MSc. Fin.&Bank,  
BBA Fin. E: [rwubahukajc@gmail.com](mailto:rwubahukajc@gmail.com), T: 0788427626, Website:  
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For many years, introductory insurance textbooks presented insurance as a subject based in contracts. Slowly, the course has moved toward a consumer orientation, providing students with a broad, descriptive survey of the insurance field, covering topics

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Five years ago the world lost one of its most prolific insurance scholars, Dr. Robert I. Mehr. His death in 1988 signalled the passing of not only a gifted writer and researcher, but also a pioneering teacher, mentor, and friend. The essays compiled within

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This volume are intended as an appropriate tribute to this occasionally outrageous individual who touched the lives of so many within the insurance community. Bob Mehr was a teacher who expected and demanded nothing less than perfect scholarship and flawless, efficient writing. Among alumni of the University of Illinois insurance doctoral program, stories still abound of late night and early morning sessions in which students and professor painstakingly debated precise words and phrases for dissertations, journal articles, and textbooks. Bob's respect for language was both immense and contagious, if at times more than a little compulsive. He joked that he could not read letters or novels without pencil in hand for editing. Bob's respect for his doctoral students was equally evident. The confidence he displayed in his students' abilities was sometimes startling, but "competence assumed" often begot

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"competence in fact." The accomplishments and records amassed by the many who studied with Bob Mehr are impressive and ongoing. On the dedication page in his final textbook, Fundamentals of Insurance, Bob spoke of his affection for those he called his "academic progeny" and wished them happiness as they build their own academic families.

Economic and financial research on insurance markets has undergone dramatic growth since its infancy in the early 1960s. Our main objective in compiling this volume was to achieve a wider dissemination of key papers in this literature. Their significance is highlighted in the introduction, which surveys major areas in insurance economics. While it was not possible to provide comprehensive coverage of insurance economics in this book, these



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readings provide an essential foundation to those who desire to conduct research and teach in the field. In particular, we hope that this compilation and our introduction will be useful to graduate students and to researchers in economics, finance, and insurance. Our criteria for selecting articles included significance, representativeness, pedagogical value, and our desire to include theoretical and empirical work. While the focus of the applied papers is on property-liability insurance, they illustrate issues, concepts, and methods that are applicable in many areas of insurance. The S. S. Huebner Foundation for Insurance Education at the University of Pennsylvania's Wharton School made this book possible by financing publication costs. We are grateful for this assistance and to J. David Cummins, Executive Director of the Foundation, for his efforts and helpful advice on the contents. We

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File Sharing also wish to thank all of the authors and editors who provided permission to reprint articles and our respective institutions for technical and financial support.

The insurance industry is rebounding from its poor financial results of a few years ago. Better risk management, higher premiums and increased use of underwriting information systems have led the way. Meanwhile, the insurance industry is increasingly globalized as cross-border investments and acquisitions continue at a rapid pace. Risk analysis has become more sophisticated. In addition, a large number of related services and technologies have a major influence on the insurance and risk management business. These services include e-commerce, call centers and information technologies. This carefully-researched book (which includes a

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database of leading companies on CD-ROM) is a complete insurance market research and business intelligence tool-- everything you need to know about the business of insurance and risk management, including Property & Casualty insurers; Life insurers; Personal Lines and Specialty Lines underwriters; Annuities; Reinsurance underwriters; Health Insurance; Globalization of the insurance industry; Insurance brokers; Consulting; and Online insurance trends. The book includes dozens of statistical tables, an industry glossary, a database of industry associations and professional organizations, and our in-depth profiles of more than 300 of the world's leading insurance companies, both in the U.S. and abroad.

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The need to understand the theories and applications of economic and finance risk has been clear to everyone since the financial crisis, and this collection of original essays proffers broad, high-level explanations of risk and uncertainty. The economics of risk and uncertainty is unlike most branches of economics in spanning from the individual decision-maker to the market (and indeed, social decisions), and ranging from purely theoretical analysis through individual experimentation, empirical analysis, and applied and policy decisions. It also has close and sometimes conflicting relationships with theoretical and applied statistics, and psychology. The aim of this volume is to provide an overview of diverse aspects of this field, ranging from classical and foundational work through current developments. Presents coherent summaries of risk and

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uncertainty that inform major areas in economics and finance  
Divides coverage between theoretical, empirical, and experimental  
findings Makes the economics of risk and uncertainty accessible to  
scholars in fields outside economics

A practical approach to ART-an alternative method by which  
companies take on various types of risk This comprehensive book  
shows readers what ART is, how it can be used to mitigate risk, and  
how certain instruments/structures associated with ART should be  
implemented. Through numerous examples and case studies,  
readers will learn what actually works and what doesn't when using  
this technique. Erik Banks (CT) joined XL Capital's weather/energy  
risk management subsidiary, Element Re, as a Partner and Chief  
Risk Officer in 2001.

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Catastrophic risk is one of the most significant and challenging areas of corporate risk management. Analyze this risk for your company with Catastrophic Risk and make sure you have sufficient resources to absorb losses and avoid financial distress. The first comprehensive volume to address this topic from a financial perspective, this book is a guide to the worst financial risks threatening companies and industries today. Author Eric Banks begins with a consideration of 'catastrophe' and its implications, looks at the state of actuarial and financial modelling of catastrophe risks, and discusses the creation of a risk management framework that will enable the efficient and secure management of exposure. Catastrophic Risk is essential reading if you're a corporate treasurer, CFO, or insurance/financial risk manager responsible for corporate

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