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## The Abc Of Reinsurance

The Basics of Reinsurance Insurance is a tool which helps individuals protect themselves and diversify their risks. The concept of insurance is based on the fact that the risks will only affect certain individuals during a given period of time. Hence, if money is pooled by all individuals and paid out to a few, the risk can be mitigated.

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ABC of Re i nsur ance Page 1 of 20 . The main aim of these notes - to explain core reinsurance principles To help people, learn, confirm and clarify important concepts of Reinsurance ... Cost of reinsurance / availability of reinsurance..... Say \$100,000 Step 2 Facultativ o

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ABC insurance company has a stop loss cover of 30% Xs 70% with a premium income of 100,000. If at the end of the year the claims experience is 95%, ABC would retain 70% and recover 25% from the reinsurers. The Reinsurers will thus reimburse ABC insurance company for  $25\% * 100,000 = 25,000.00$

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Understanding Reinsurance: Structure of Reinsurance- Proportional and Non Proportional Published on January 4, 2017  
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The Reinsurance Association of America states that the roots of reinsurance can be traced back to the 14th century when it was used for marine and fire insurance. Since then, it has grown to cover...

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ABC Insurance Company entered into a reinsurance agreement with XYZ Reinsurance. Under the contract, XYZ Re has no liability unless ABC's loss ratio exceeds 85 percent for the year. XYZ Re agreed to pay all losses in excess of the 85 percent loss ratio. ABC Insurance Company is using reinsurance to

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From the Basics of Reinsurance, we saw that reinsurance falls under two categories i.e Treaty Reinsurance and Facultative Reinsurance. These two categories can be arranged using either a proportional structure or non-proportional structure. In this article, We shall take a look at how the proportional reinsurance structure works.

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