

Underwriting Principles

- The basic principles of underwriting include:
 - Attain an underwriting profit
 - Select prospective insureds according to the company's underwriting standards
 - Reduce adverse selection against the insurer
 - Adverse selection is the tendency of people with a higher-than-average chance of loss to seek insurance at standard rates. If not controlled by underwriting, this will result in higher-than-expected loss levels.
 - Provide equity among the policyholders
 - One group of policyholders should not unduly subsidize another group

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AN Whitehead



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