

# 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

# Underwriting Principles

**G Orfield**



## **Underwriting Principles:**

Underwriting: Principles and Practices Robert B. Holtom,1973      **The Managed Health Care Handbook** Peter Reid Kongstvedt,2001 This thoroughly revised and updated book provides a strategic and operational resource for use in planning and decision making The Handbook enables readers to fine tune operation strategies by providing updates on critical managed care issues insights to the complex managed care environment and methods to gain and maintain cost efficient high quality health services With 30 new chapters it includes advice from managers in the field on how to succeed in every aspect of managed care including quality management claims and benefits administration and managing patient demand The Handbook is considered to be the standard resource for the managed care industry Ed      Underwriting, Principles & Practices Robert B. Holtom,1987      *Insurance Redlining* Gregory D. Squires,1997 Redlining refers to discrimination in the homeowners insurance market based on racial or ethnic characteristics of neighborhoods or individuals that are unrelated to risk This book brings new evidence to bear on the issues that have framed almost 30 years of debate over insurance redlining providing a framework for the development of public policy private industry practice and partnerships with community based organizations that can help make insurance available Contributors include academics community organizers private attorneys and staffs of government agencies and nonprofit organizations Contributors include Tom Baker and Karen McElrath Stephen Dane Robert Klein George Knight William Lynch Richard Ritter Jay Schultz D J Powers and Shanna Smith and Cathy Cloud      **Understanding the Implications and Consequences of the Proposed Rule on Risk Retention** United States. Congress. House. Committee on Financial Services. Subcommittee on Capital Markets and Government Sponsored Enterprises,2011      *Principles of Property Insurance* French Eugene Wolfe,1930      *Principles of Insurance* George E. Rejda,1982      *National Flood Insurance Reform Act of 1993--S. 1405* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Housing and Urban Affairs,1994      Underwriting Principles Joseph F. Mangan,Connor M. Harrison,2000      **The Weekly Underwriter and the Insurance Press** ,1930      *Sun Life Assurance Company of Canada V. Manna* ,2006      *The Spectator* ,1923      *The Standard* ,1920      *The Insurance Times* ,1904      **The Insurance Times** Stephen English,Zavarr Wilmshurst,P. Tertius Kempson,James A. Van Cleve,1904      **The Weekly Underwriter** Alasco Delancey Brigham,Henry Rogers Hayden,1929      *Coast Review* ,1916      **Best's Insurance News** ,1921      *The Indicator* ,1897      **The Adjuster** ,1919

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