



## Reinsurance

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There may be some readers of this book who are expecting a sort of Mrs Beeton of reinsurance, whose indications if carefully followed will ensure the satisfactory outcome of any reinsurance operation undertaken. They will, I fear, be disappointed for reinsurance is first and foremost a commercial enterprise, whose successful conduct depends upon so much that cannot be written in books or committed to paper. Above all else, it depends upon people and on the personalities of people as much as on their technical skills. Most reinsurers are born and only some are made, but none the less for either sort this book will be of inestimable benefit as a guide to the principles that lie behind the transaction of a business at once as complex and widespread as reinsurance is by its very nature. One of the main characteristics of this highly specialized business is the infinite variety of situations to which the reinsurer is called upon to adapt his business methods making any standardization of practice possible only on a broad, as opposed to a detailed, basis. This renders any attempt to encompass in one book all the practical alternatives and differences in approach to technical reinsurance problems a virtual impossibility.

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