



Insurance Theory and Practice

Rob Thoyts

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This book provides a comprehensive overview of the theory, functioning, management and legal background of the insurance industry. Written in accessible, non-technical style, *Insurance Theory and Practice* begins with an examination of the insurance concept, its guiding principles and legal rules before moving on to an analysis of the market, its players and their roles and relationships.

The model is the UK insurance market which is globally recognized and forms the basis of the insurance system in a range of countries in the Middle East, Africa and the Caribbean as well as Australia and Canada. The book covers the underlying ideas behind insurance transactions, together with the legal and financial principles that permit these concepts to function in the real world.

Key issues considered include:

- the role of the constituent parts of the insurance market
- the operation of both life and general insurers with special reference to the operation of the Lloyd's market
- the nature and function of reinsurers, brokers and loss adjusters
- the influence of government, both in terms of market regulation and consumer protection
- alternatives to the established private sector insurers, such as government schemes, Islamic insurance and alternative risk financing.

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