

Challenges Faced by US Black Insurance Companies

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History of Black Insurance Companies

- Origins
- National insurance Association
- Current Presence



The Companies

- History
- Products
- Target Markets



Challenges

- Growth
- Reinsurance
- Expense Management
- Surplus



Issues

- Regulatory
- Small Face Amount Policies
- Race Based Policies
- Group Reinsurance Assumed
- Relationship Management
- Consulting vs. Staff Actuary



Risks

- Concentration Risk
- Investment Risk
- Competitive / Growth Risk
- Information/Technology Risk



Questions

