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# Insurance Industry In Ethiopia Business Report 2013

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Ethiopia: Trade and Economic Review

Weather Index Insurance for Smallholder Farmers in Africa

Financial Structure and Bank Profitability

The Insurance Industry in Mauritius

Acts of God and Man

Analysis of Life Insurance

Proceedings of the 7th International Conference on Economic Management and

Green Development

A business case for engaging the private sector in climate-smart solutions for smallholder farmers

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Does Insurance Market Activity Promote Economic Growth?

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Regulation Changes and Their Impact on Business Models in the Insurance Industry

Domestic Resource Mobilization and Financial Development

Change Management Practices and Challenges in United Insurance Company in Addis Ababa  
RESEARCH TREND IN BUSINESS AND ECONOMICS  
Ethiopia Investment and Business Guide Volume 1 Strategic and Practical Information  
Measurement of Technical Efficiency of Ethiopian Insurance Companies. Technical Efficiency  
Business Knowledge for It in Insurance  
Studies on Economic Development and Growth in Selected African Countries  
Policy Issues in Insurance Environmental Risks and Insurance  
Insurance in Ethiopia

*Insurance  
Industry In  
Ethiopia  
Business  
Report 2013*

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**DILLON ISAIAH**

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*Africa* L L P  
From the increasing  
incidence of

environmental pollution  
and soil contamination, to  
recurring natural  
disasters, the risks posed  
by the constant  
interaction between  
human activities and the  
environment are diverse,

manifold and often  
catastrophic in their  
consequences. Therefore,  
the elaboration of  
effective risk-  
management plans,  
aimed at formulating  
viable response

strategies, requires the contribution of all the economic actors involved: private parties, financial institutions, governments and international organizations. This report focuses on the role of insurance and reinsurance companies in the management of environmental risks - environmental pollution risk and natural catastrophe risk in particular. It discusses the issue of insurability of such risks, analyses the increasing risk of liability for environmental

pollution and the underlying trends in the development of environmental liability regimes in OECD countries. It also presents an overview of the various environmental pollution insurance products and techniques developed in response to legal and factual evolutions. In addition, it describes the special features of natural catastrophe risks, the role of traditional insurance markets in the coverage of such perils, and alternative options of coverage, from

governmental disaster schemes to new financial market instruments.

### **Insurance and Issues in Financial Soundness**

AFRICAN SUN MeDIA

With the entry of many global players and tie-up of Indian finance companies with multinational insurance companies, the Indian insurance sector is making rapid strides. This book provides an insight into the operational policies, practices and issues relating to the insurance business, with the latest trends in this

sector. Divided into two parts and containing 21 chapters, the book has contributions from experts in their area of specialization. The first part contains an overview of insurance and its role in the services sector. It also examines the current status of development and future prospects of insurance industry in India, and proceeds to discuss factors affecting selection of life insurance products. The second part deals in details with rural, social and health insurance. It also covers

the Gratuity system and Bancassurance. The book is intended as a text for postgraduate students of management (Finance specialization), and finance and professionals who have an interest in the increasingly expanding area. Daily Graphic Oxford University Press Countries differ in the extent to which their financial systems are bank-based or market-based. The financial systems of Germany and Japan, for example, are considered bank-based

because banks play a leading role in mobilizing savings, allocating capital, overseeing investment decisions of corporate managers, and providing risk management vehicles. The systems of the United States, and the United Kingdom are considered more market-based. Using bank-level data for a large number of industrial and developing countries, the authors present evidence about the impact of financial development, and structure on bank performance. They

measure the relative importance of bank or market finance by the relative size of stock aggregates, by relative trading or transaction volumes, and by indicators of relative efficiency. They show that in developing countries, both banks and stock markets are less developed, but financial systems tend to be more bank-based. The richer the country, the more active are all financial intermediaries. The greater the development of a country's banks, the

tougher is the competition, the greater is the efficiency, and the lower are the bank margins, and profits. The more under-developed the stock market, the greater are the bank profits. But financial structure per se does not have a significant, independent influence on bank margins, and profits. The Service Sector and Economic Development in Africa International Monetary Fund  
This book is collection of research work of various researchers working

across different themes of social science research. It provide an overview about the recent social science research in a inclusive approach and contribute to the building of research social science for the future.

*Environmental Management towards Sustainability* Graphic Communications Group  
Ethiopia Investment and Business Guide Volume 1  
Strategic and Practical Information  
*International Commerce*  
World Bank Publications  
Since the end of the

eighteenth century, the insurance industry has cast a safety net around the world, first in the British Isles and then further afield, irrespective of cultural, political and ideological divides. Unlike previous publications on insurance history, which tend to discuss the development of national markets or individual companies, this book focuses on the creation of networks across borders from the end of the eighteenth century to the present day. Distinguished

international economic historians draw upon examples from twenty countries across the continents to demonstrate how what was called the 'British system' of risk management spread out in waves, and describes the forces that made this possible - first among them migration from Europe and international trade. The book explores the economic, political, religious, and cultural obstacles that blocked the path of this European invention - not only religious law and

traditional practices, but above all protectionism, inflation, and political ideologies. It examines the process of transformation through which modern insurance supplanted traditional forms of protection against perils and risks and was able to keep on offering new ways of dealing with the risks of modern life. As well as discussing primary insurance, it also considers the role played by reinsurance, without which the losses arising out of today's natural and

man-made disasters would be immeasurably greater. Finally, taking modern-day disaster scenarios as examples, the book shows just what the limits of insurability are and what risks worldwide networks entail.

Annual Report World Bank Publications  
 Doctoral Thesis /  
 Dissertation from the year 2015 in the subject Business economics - Business Management, Corporate Governance, grade: 68.50%, University of Pretoria (GIBS), course:

MBA, language: English, abstract: This study will determine how regulation changes have affected business models in the insurance industry, how customers are treated fairly within the insurance industry, and how operational efficiency is achieved despite regulation changes within the insurance industry. The South African short-term insurance industry has been inundated with many competitors attempting to obtain a space for which there is limited market share.

Faced with an increase of invasive legislature, the entire industry is devoting a substantial amount of time in advancing this new regulatory regime. Amidst the competitive onslaught and regulatory arbitrage, the underwriting management agencies (UMA's) are continuously looking for new ways to grow their businesses against the backdrop of a limited distribution channel and an expensive business model. The study was conducted through the use of a



survey distributed to UMAs within local insurance companies. The survey contained quantitative questions answerable through a Likert scale. The questions revolved around the effect of regulations on operational efficiency, the Treating Customers Fairly (TCF) initiative, and business model changes in order to accommodate regulatory changes.

### **Bibliographia**

**Aethiopia II** Springer Nature

This book provides an in-depth evaluation of the

U.S. health care system's development in the twentieth century. It shows how a unique economic design - the insurance company model - came to dominate health care, bringing with it high costs; corporate medicine; and fragmented, poorly distributed care.

*Ethiopia: Trade and Economic Review* MTH Multimedia S.L.

Bachelor Thesis from the year 2008 in the subject Economics - Finance, grade: A, Addis Ababa University (Addis Ababa University School of

Commerce), language: English, abstract: Insurance business was introduced into Ethiopia based on mutual assistances and its modern form traces back to 1905, when bank of Abyssinia began to underwrite fire and marine insurance policy, as an agent to foreign insurance company. The general objective of the study was to analysis the insurance services in the Nile Insurance Company by giving special attention focusing on life insurance. Primary data were

collected using a structured questionnaire. In addition, secondary data were extracted from relevant sources to supplement the data obtained from the survey. The result of this study reveals that gross written premium and net written premium showed an increasing trend. But there is an up and down of the percentage change because of unhealthy competition between non-private and other private insurance companies. Secondly even if there are new classes of life

insurance that was sold in Nile Insurance Company, the structure of life insurance in terms of diversification of the source of revenues is limited to small classes of the business. The amount of the premium collected and claims paid in these classes of the insurance is not proportionally distributed. The end result of the data also shows that there is a direct correlation between premium collections and the claim payments i.e. the classes of life insurance which

contributes the large amount of also incur higher claims (cost).

### **Weather Index Insurance for Smallholder Farmers in Africa** GRIN Verlag

This book is about understanding challenges in managing our environment and ensuring sustainability of this planet. It presents the critical state of our resources and threats to resource security due to overconsumption, pollution and poor and uneven governance. Role of key stakeholders such

as the Government, Financing Institutions, Business and Communities is important. These stakeholders need to collaborate at multiple levels - viz. Local, Regional, National and Global. Chapters are devoted to describing the role of the above stakeholders with numerous case studies. The book can serve as a textbook to academia, a reference for policy makers and planners and a resource for conducting continuing education programs for the

professionals to introduce both the concepts and practice experience on sustainability. *Financial Structure and Bank Profitability* Routledge  
Erstmals wird hier die Fülle der englischsprachigen Äthiopienliteratur geordnet dargeboten. In 100 Sections führt der Autor alle für die wissenschaftliche Beschäftigung mit Äthiopien wichtigen Buch- und Zeitschriftenbeiträge zum Beispiel zur "History of Research",

"Archaeology", "Religion", aber auch Fragen der "Sociology", "Agriculture", "Zoology" und "Medical Sciences" auf. Wie im Falle der deutschsprachigen Literatur ("Bibliographia Aethiopica: Die äthiopienkundliche Literatur des deutschsprachigen Raumes" = Äthiopistische Forschungen 9 [1982]) berücksichtigt der Autor auch alle ihm zugänglichen Besprechungen, womit bei einer Aufnahme von mehr als 24.000 Titeln

eine Art "Bibliographic Encyclopedia" entstanden ist.

The Insurance Industry in Mauritius OECD

The service sector accounts for a huge proportion of global employment, and is the biggest driver of gross domestic product in developing nations. Yet there has been little research uncovering its scope, potential and implications on sustained and inclusive economic growth. This is especially true for Africa, which has seen a strong growth

trajectory in recent years. This book presents a new frontier of research, offering insightful perspectives on the 21st-century realities of the service sector and its effect on economic development in Africa. The analysis presented here will be of relevance to academics and policymakers with an interest in Africa's role in the global economy. Acts of God and Man PHI Learning Pvt. Ltd. "Business Knowledge for IT in Islamic Finance" deals with the

convergence of business and IT in the Islamic finance industry and is designed to provide the platform for IT professionals to exploit the future demand for talent in this industry. The chapters in this book contain information on the fundamentals of Islamic finance, the features that sets the Islamic finance industry apart from the mainstream finance industry, a number of the prohibitions and business ethics in Islamic Finance, overview of business transactions and the legal

process underpinning these transactions; major players in the Islamic Finance world; and, major systems from notable vendors used for lending, financing, capital markets transactions and insurance in the Islamic finance space"--Resource description page  
*Analysis of Life Insurance*  
 Lulu.com  
 Thesis (M.A.) from the year 2012 in the subject Business economics - Investment and Finance, grade: MSc in Finance and Investment, Mekelle University (Business and

economic college), language: English, abstract: This study was conducted in Ethiopian insurance companies in order to measure the technical efficiency using DEA input oriented approach under both constant and variable return versions and Malmquist index output oriented approach in the period 2006-2010. In the first stage, the relative technical efficiency is estimated with data envelopment analysis (DEA) to establish benchmarking company,

then, they are ranked according to their technical efficiency. Mann whiney- U test in the second stage was used to determine the factors affecting efficiency. The concept of efficiency concerns is an insurer's ability to produce a given set of outputs (such as premiums and investment income) via the use of inputs such as administrative and general expenses and financial capital. The insurance company is said to be technically efficient if it cannot reduce its

input usage without some corresponding reduction in outputs, given the current state of production technology in the industry. The technical efficiency of Ethiopian insurance companies during the study period was 86.7%, 97.1% and 84.9% in technical efficiency, pure technical efficiency and scale efficiency, respectively. The productivity change shows Ethiopian insurance companies were quite well in efficiency change rather than technological

change. It suggested that it is better to employ advanced technology to be efficient in competitive environment. So it is advisable Ethiopian insurance companies are better-off to follows the best practicing firms in the industry. The economic implications arising from findings were also considered. *Proceedings of the 7th International Conference on Economic Management and Green Development* Columbia University Press Large and growing numbers of poor rural

households depend on climate-sensitive agriculture and operate on the margins of the mainstream economy. This combined with a broken public extension service and faltering international development efforts places millions of smallholder farmers at disproportionately high risk from a changing climate. Acknowledging the magnitude of the challenge and the required pace and scale of response, coupled with honest introspection on past performance, has

prompted the need to look beyond the public sector for delivering climate-smart solutions. Harnessing the financial, technological and intellectual capital in the private sector to complement public sector-driven climate responses is a new dimension in delivery of sustainable climate-smart solutions at scale.

[A business case for engaging the private sector in climate-smart solutions for smallholder farmers](#) Springer

This guide is the perfect

companion for the international business traveller who wants to have the best of both worlds - business and leisure. It offers comprehensive info which is either difficult to find or simply doesn't exist elsewhere. All sections include full contact info (telephone, fax, email, website, postal addresses).

**Economic and Financial Challenges for Balkan and Eastern European Countries** Cambridge

University Press

Although the title of this

volume and its major focus will be on one major aspect of global sustainability - climate change - this volume continues with the overall framing of the series: global sustainability is a multi-faceted, global, multi-generational, economic, social, environmental, and cultural phenomenon and challenge to our species.

*International Insurance Industry Guide* CRC Press  
Master's Thesis from the year 2020 in the subject Business economics - Banking, Stock

Exchanges, Insurance, Accounting, grade: 3.71, Addis Ababa University (school of commerce), course: business leadership, language: English, abstract: The objectives of the study were to assess the organizational change management practices and most prevalent challenge to leadership at UNIC Ethiopia during which organizational change is a must. Research questions are: What are the organizational change management practices in

UNIC Ethiopia? What is the most prevalent challenge to leadership at UNIC Ethiopia when adopting a work flow redesign and how can it be addressed? A sample survey method is employed in aim of collecting the data from target group employees. The target sample of the study was 21 employees. Among the target population, all the questionnaires were returned. Structured questionnaires were employed to collect demographic and other

relevant data from the company's senior officials and other team members. After collecting the relevant data from each respondent, the data was made analyzed using the simple statistical analysis methods (frequency and percentage), and descriptive analysis method of mean and standard deviation. Survey methods had been used where the data were subjected to be a descriptive statistics and different non parametric analysis using SPSS software.



**BLS Report RED'SHINE**  
Publication. Pvt. Ltd  
Life insurance—the  
promise of an insurer to  
pay a sum upon a  
person's death in  
exchange for a regular  
premium—is a bizarre  
enterprise. How can we  
monetize human life?  
Should we? What  
statistics do we use, what  
assumptions do we make,  
and what behavioral  
factors do we consider?  
First published in 1979,  
*Morals and Markets* is a  
pathbreaking study  
exploring the  
development of life

insurance in the United  
States. Viviana A. Rotman  
Zelizer combines  
economic history and a  
sociological perspective to  
advance a novel  
interpretation of the life  
insurance industry. The  
book pioneered a cultural  
approach to the analysis  
of morally controversial  
markets. Zelizer begins in  
the mid-nineteenth  
century with the rise of  
the life insurance  
industry, a contentious  
chapter in the history of  
American business. Life  
insurance was stigmatized  
at first, denounced in

newspapers and  
condemned by religious  
leaders as an immoral and  
sacrilegious gamble on  
human life. Over time, the  
business became a widely  
praised arrangement to  
secure a family's future.  
How did life insurance  
overcome cultural  
barriers? As Zelizer  
shows, the evolution of  
the industry in the United  
States matched evolving  
attitudes toward death,  
money, family relations,  
property, and personal  
legacy.

**Artificial Intelligence  
and Economic**

## **Sustainability in the Era of Industrial**

### **Revolution 5.0** Springer

Abstract: Insurance market activity, both as a financial intermediary and a provider of risk transfer and indemnification, may contribute to economic growth by allowing different risks to be managed more efficiently and by mobilizing domestic savings. During the past decade, there has been faster growth in insurance market activity, particularly in emerging

markets given the process of liberalization and financial integration, which raises questions about its impact on economic growth. The author tests whether there is a causal relationship between insurance market activity (life and nonlife insurance) and economic growth. Using the generalized method of moments for dynamic models of panel data for 56 countries and for the

1976-2004 period, he finds robust evidence of a causal relationship between insurance market activity and economic growth. Both life and nonlife insurance have a positive and significant causal effect on economic growth. High-income countries drive the results in the case of life insurance. On the other hand, both high-income and developing countries drive the results in the case of nonlife insurance.