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Abstract

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1. The purpose of insurance is to provide peace of mind against the possibility of future calamities. Insurance is a contract. The contract is made by the insured and the insurer. The insured pays a premium to the insurer. The insurer agrees to pay the insured in the event of a calamity. Insurance is a contract of indemnity. It is a contract to compensate the insured for the loss of property or for the cost of repairs to property.
2. There is a principle of insurance known as the principle of indemnity. This principle states that the insured should not be able to profit from a calamity. The insured should be able to recover the cost of the loss, but should not be able to make a profit from the loss.
3. Insurance contracts are subject to the principle of utmost good faith. This principle states that the insured must disclose all material facts to the insurer. The insurer must also disclose all material facts to the insured. If either party fails to do so, the contract is voidable.
4. Insurance contracts are also subject to the principle of subrogation. This principle states that the insurer, upon payment of a claim, is subrogated to the rights of the insured. This means that the insurer can sue the third party who caused the loss, in the name of the insured.
5. Insurance contracts are also subject to the principle of contribution. This principle states that if there are multiple insurers covering the same property, each insurer is only liable for its proportionate share of the loss.

80. This means, that it takes a considerably longer period of time than traditional, computer- or charting-type computerized calculations, to collect the information to manage a portfolio that consists of several accounts or securities that are held in the custody of the

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