

THE INSURANCE CYCLE

Rates are buoyant



THE INSURANCE CYCLE

The Market becomes softer



THE INSURANCE CYCLE

Rates bottom out



THE INSURANCE CYCLE

The Market hardens



THE INSURANCE CYCLE

Rates are buoyant once more



SECURITY



EVEN THE EXPERTS CAN GET IT WRONG

- You've carefully thought out all the angles.
- You've done it a thousand times.
- It comes naturally to you.
- You know what you're doing, its what you've been trained to do your whole life.
- Nothing could possibly go wrong, right ?

THINK AGAIN

