
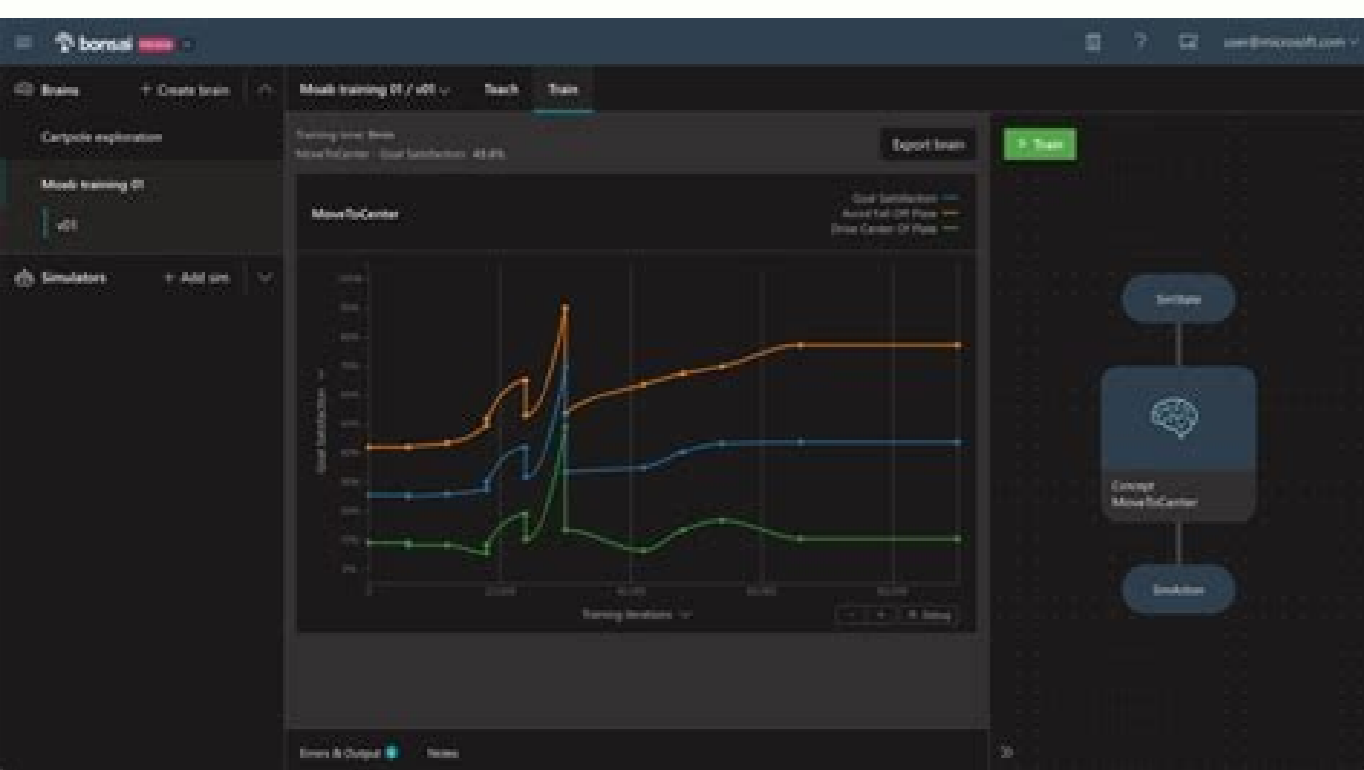


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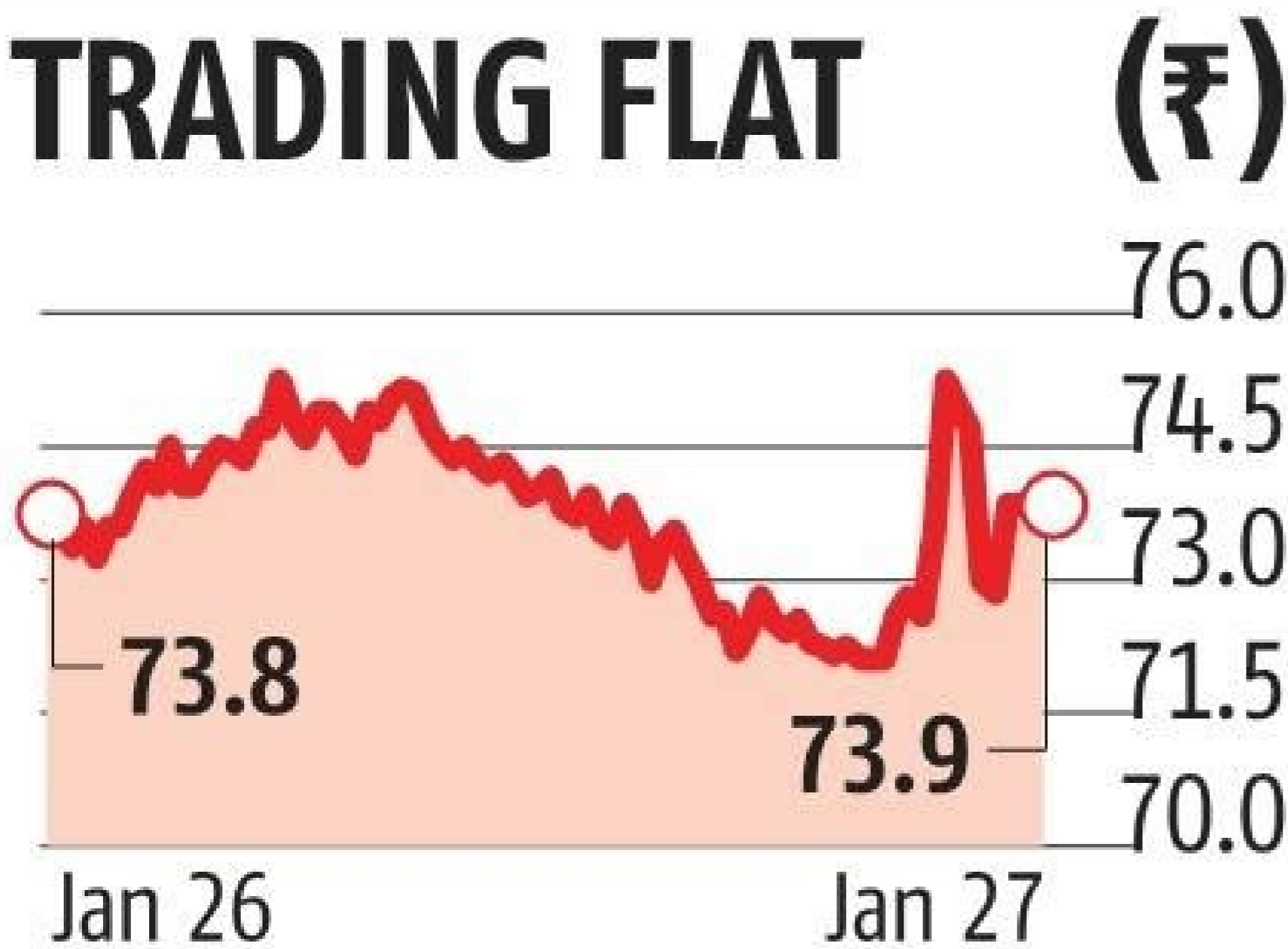
Classification of Commercial Insurance (Table on p. 3.17)

- Property Coverage
  - Commercial Property – Building and Personal Property (BPP)
  - Business Income – called Consequential Loss Insurance, also called time element coverage and business interruption coverage; covers loss of income and extra expenses.
- Key Terms
  - Monoline vs. package policy (e.g., fire vs. package commercial package policy)
  - Named perils vs. all-risks (now called direct physical loss coverage)
  - Replacement cost vs. actual cash value
  - Insurance-to-value provisions with coinsurance provision
    - E.g., 80% coinsurance clause on homeowners policy
    - Industrial All-risk (Special Risk) policies – perils and coverages are tailored to individual needs

North American Automotive Finance

Item	2015	2016	2017	2018
Revenue	1,000	1,000	1,000	1,000
Operating Income	100	100	100	100
EBITDA	100	100	100	100
EBIT	100	100	100	100
Operating Cash Flow	100	100	100	100
Free Cash Flow	100	100	100	100

Key metrics and trends: Revenue growth, operating margin, EBITDA, EBIT, Operating Cash Flow, Free Cash Flow.



Source: Bloomberg  
Compiled by BS Research Bureau

Does coinsurance apply to deductible. What is the purpose of coinsurance provisions.

The insured carried safe suitable for value (based on the method of chosen evaluation)? A detailed discussion on these concepts and toppings is left for future discussions. Knowing this allows the insured to perform two tasks: 1) Choose the correct co-pursuance; and 2) Finally decide on the business income cover limit for purchase (again, the value subject to loss is a function of the percentage of insurance coins and the percentage of a time function). Item 11 refers to common payroll, but only if there is an endorsement to delete all or part of the common coverage sheet of the cover. If the company can rise and run from another place to start doing business, even before the property is repaired, business income coverage will cease and cover only the time the company will not be able to operate. Below are some of the most common costs and expenses covered by BIC: mortgage payments and rental of employees and loss of lochy profit payroll or profit for the payment of payment of restriction As in most insurance, the Application will not guarantee acts of acts of war acts, government seizure and nuclear risks. Obviously, this simple question will not be found literally in politics. Conditions of co-compliance with business income, divided into these steps, should be greater than evaluating. Follow the policist. Even after the conclusion of the restoration, it can take time for a company to return to normal commercial operations. With this value and an honest time estimate of the time to resume operations after a loss, the correct percentage of co-pursuit can be calculated (and this is much simpler than it was taught historically). Each line (l) of the report / commercial income spreadsheet was detailed in the three previous comments; including an in-depth worksheet Calculate the cost of products sold (Cogs). If the answer is "no", the loss will be paid paid Penalty, subject to franchises, limits and so on. So we will pay the rest] or the insurance limit, which is smaller. As with our property secure article, we found us 150 - more words for this post having used "secure" teased, without defining. Safe insurance in business income policy is: the sum of liquid recipes and expenses operations for a 12-month-designated period multiplied by the grinding percentage shown for business income in the declarations The commercial income policies will define the business income at the beginning of the policiness as the liquid income and normal continuing operating expenses incurred, including payroll. Later in the policy, there is a reality to determine the operating expenses to be added (back) to liquid profit In order to apply the condition of choices. Formulam Lace Coverage (BIC) is a type of ownership insurance application, which covers a loss of income from a company due to a temporary deceleration or suspension of normal operations, which result from damage to their physical property. Coverage usually includes loss of income but can exclude some common operating expenses, such as utilities. This process is critical because if the policy of business income coverage does not cover all costs, the company's owner would have to pay for any remaining costs of the pocket. All hard work is done; The next step is surprisingly easy - calculate the coersness of commercial income. The only remaining line related to business income is the "J" line - the commercial income exposure for 12 months. The insurance agent selling the commercial income coverage policy should help the owner determine the amount of business income to cover. However, to be covered, extra expenses should not cost more than the amount of which brings. The process of determining the details of the negotiated income coverage policy requires that the proprietary ownership Results and bumps, as well as create contingency plans to determine the proper amount and allowed coverage. As a result, it will take approximately four months to complete the negotiate restoration. Mary has property insurance coverage, business income coverage and business income cover extended for 30 days after the restoration. In contrast, the amount of income at risk is secondary and not even needed to develop business income currencies. The business income section of the worksheet is completed in this post; It is possibly more important, as the correct percentage of commercial income cucseur is developed is explained below. The percentage of business income colleagues can be decided even before the CP 15 15 spreadsheet is concluded. In addition, the policies may include extra expense as a coverage category. The extended business income coverage would cover the time after the execution conclusion and when the business income coverage has elapsed. Item 12 belongs to special deductions for mining properties. No other factor or information is needed. Business income cover (BIC) is also called business interrupt coverage. The Investigative Accounting Group of Meaden & Moore is experienced in such matters and is ready to help. It turns out that Mary managed to make clothes elsewhere, and the restoration was completed in three months. Step 1: Identify liquid profit for the appropriate 12-month period. This fact becomes important as the coeplance and finally the cover limit is developed. Step 2: List all operating expenses for the appropriate 12-month period. Items 1 to 9 are expenses that will discontinue with lost sales; 100% variable. The percentages of published cucseur iso are 50, 60, 70, 80, 90, 100 and 125%; each representing a proportion of a "J.2". It is necessary only when the insured is a double purpose operation, that is, either, Receive income from manufacturing and non-manufacturing operations that are not directly related à € à €

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