



OUR PUBLICATIONS



The LMI Group present below a range of publications offered as important tools for every insurance broker, agent, insurance practitioner or individual charged with the insurance/risk management function of any business. Must-have guides for every practitioner!

BUSINESS INTERRUPTION INSURANCE & CLAIMS

A Practical Guide to Business Interruption Insurance for Business Managers, Insurance Brokers and Advisers

insurance and additional increased costs of working receiving special attention. The book also explains the process of making a claim, basis of proof, and what information needs to be gathered from 'day one', together with the management of a crisis after it has occurred.

A business represents a valuable asset that generates an income and gross profit stream. How to insure this is not taught in any business or commerce degree, and yet getting it wrong can destroy years of hard work and astute business decisions. This easy-to-read guide steps the reader through the points to consider in insuring the gross profit of a business. It details those expenses that should be insured and why, with the vital areas of wages

UNDERSTANDING THE ISR POLICY

A Comprehensive Guide on the cover afforded by the Industrial Special Risks Policy: Volumes 1, 2 & 3

endorsements. Volume 3 of the Guide contains a schedule of the near 180 differences between the wordings, a comprehensive up-to-date explanation on the rules of policy interpretation, and a similar part on the rules of proximate cause, with special reference to the ISR. The Guide contains case studies, court decisions, definitions and analysis of the Insurance Contracts Act and how it impacts on the ISR. The Guide is fully indexed for easy reference!

Far and away the most comprehensive guide to the ISR wordings ever produced, the Guide spans three volumes and provides clause-by-clause explanation of the Mark IV policy, Advisory and Modified versions (Vol 1), and the Mark V policy, Advisory and Modified (Vol 2), with each volume offering a comprehensive list of

IT WILL NEVER HAPPEN TO ME!

The Strategic Management of Crises in Business

The variables for survival are identified, and a model for the successful management of a crisis from disaster to full recovery is provided. The results of the study are important to businesses, to know what they need to concentrate on, with tips on what not to do. It also provides useful advice to insurers, insurance advisers and loss adjusters, and suggests issues that could be handled better by the industry to assist the insuring public when they need the insurance industry most.

Over 50% of businesses that suffer a major insured loss fail within 2 years of the event. Of those that survive, 25% change their insurance adviser. This book examines why some businesses are able to rise from the ashes and survive the crisis, while others fail.

IT MAY HAPPEN TO ME!

The Essential Guide to General Insurance



pricing their products. The concept of risk and risk transfer, as one of the primary methods of risk management open to businesses, is explained together with other methods, such as business continuity management. Included is a checklist of the basic covers that various industries should consider, an overview of the many types of general insurance covers, and an expansive chapter on flood and other water perils. The Guide provides practical advice so that you, your family and your business will not only survive a crisis, but thrive!

This Guide explains how and why insurance came into being and why it is still so relevant to home and business owners today. The question of price versus protection is debated, with the reader gaining an insight into the methodology employed by insurers in

MANNINGS SIX PRINCIPLES OF GENERAL INSURANCE

A Comprehensive Guide to Utmost Good Faith, Indemnity, Subrogation, Contribution, Insurable Interest & Proximate Cause

of the contract. Using examples from modern and centuries-old court cases, and drawing on Dr Manning's expert knowledge of the workings of general insurance, this Guide is a must for anyone operating in this field.

Dr Manning takes you on a guided tour of the fundamental principles of insurance, exploring the rich history of one of the world's oldest industries. This Guide explains how each principle is interpreted and, where appropriate, how and when it has changed over time. A thorough understanding of these principles is not just important at the time of a claim, but also prior to and at the time of entering an insurance contract, and throughout the life

WHAT'S INSURANCE?

Mr Owl explains how insurance protects your stuff



schoolroom, for members of the insurance industry, 'What's Insurance?' provides you with a fun and educational book to guide you in explaining to your own children and grandchildren the important work that you undertake each and every day. The author, Dr Allan Manning, draws on his knowledge of our industry and his own experiences in struggling to explain to his children the purpose of insurance and how insurance works, to create this engaging insight into the complex world of insurance.

This illustrated book, designed specifically for children, outlines the basics of general insurance and how insurance came about, helping them to understand why insurance is so important. In addition to being an important educational tool for use in the



**LMI
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Loss management, risk assessment and technical advisers
to the general insurance and business communities

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