

Alex ROȘCA
Editor in Chief



POLARITY CHANGE. SO WHAT!

The results of each first half of the past five years notice first market growth from 2008 to the present during the first half of the current year. A pale growing, it is true, but those results are placing the insurance market somewhere between 2010 and 2011.

It was a time when market growth was written with two digits and we were wondering just how high we can go the insurance industry. While anticipated, the first fall seemed as a sign of reaching potential. With the crisis, downgrades have become banal questions at each end period turned in: "How high will the market go? to ... "How much less this time?"

In addition, it would seem legitimate to see the first rise as the first sign of recovery? After four years of decline in each of the first semester as legitimate questions arise: It's just a short term rise? Did the market reached rock bottom and starts to climb? How long will it go higher? Is it sustainable?

Yes, the market has grown. So what! As to 2007 growth charts were used to out of print, now we used the MTPL to distinguish and determine consistency companies and, unfortunately, the market in general.

Furthermore, the increase is the result of development of MTPL and Property contrasted with diminishing returning liability insurance where they belonged in the market situation confirms that, in fact, the recent increase in liabilities was just a balloon soap inflated by a single company.

The market has grown! So what?! If the growing is MTPL based?!

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