

## PREMIUM INCREASES NOT THE ONLY CHANGE

Apart from the pain of increases in premium, Insurers will:-

- ② Become more selective in their appetite for certain risks,
- ② Ask for more information in the proposal to enable them to assess how firms are meeting the challenges of 2009,
- ② Reduce levels of indemnity they may be prepared to offer in some cases,
- ② Increase excesses they offer and modify their application,
- ② In some cases premium instalment facilities on offer may be slightly worse,
- ② Adopt a tougher attitude on claims.