

Composite products

Composite products combine insurance cover for several risks in one product. They can provide value to clients and insurers. From the client's perspective, a well-designed composite product provides cover for multiple risks at an affordable price. From the insurer's perspective, it is less costly to sell multiple covers to clients than to sell each individually. In practice, however, providing composite products has proven difficult because they are complex to explain and implement; clients might not understand them and insurers may not have the necessary systems to properly administer the products.

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