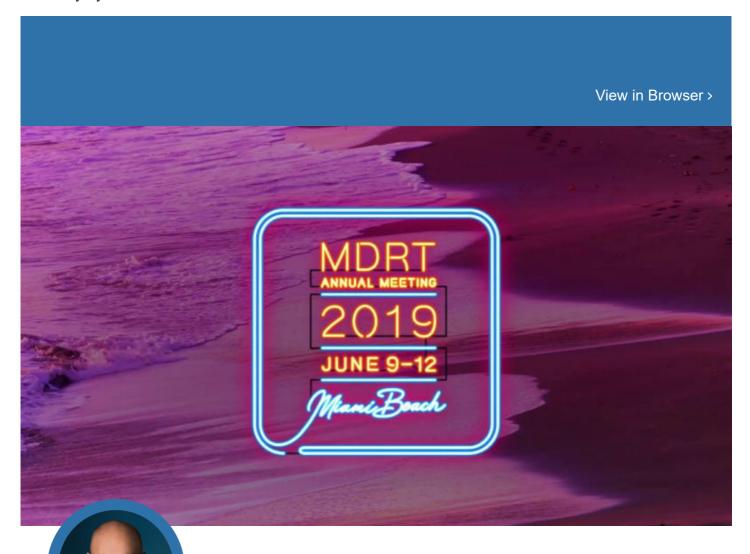
Created by Kyriakos Chatzistefanou on 05/30/2019



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# 8 Considerations for Buyers and Sellers of Insurance Agencies



Insurance agency acquisitions and deal values are near an all-time high and all expectations are that deal flow in 2019 will match or exceed last year's numbers. And while reported numbers tend to skew towards larger

agency transactions, there are many agency deals that involve small, local firms that do not appear in industry reports.

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## Private medical insurance: five points to

Thessaloniki, Pilea

57010 Greece

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### consider before buying

There are a number of different options for those looking to take out private medical insurance (PMI). Here are some key points to consider before taking out a policy.



#### 1) Look at the underwriting

There are two main ways individuals can be underwritten for PMI: on a moratorium basis or on a full medical underwriting basis. Which is best for you depends on your medical history and what you need the cover for.

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## What is fiduciary liability insurance?



Fiduciary liability insurance, also known as management liability insurance, is intended to protect businesses and employers against claims resulting from a breach in fiduciary duty.

Essentially, the policy

protects parties against liability for managing or administering employee benefits plans.

First things first: who or what is a fiduciary?

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#### "Philotimo"

## **Kyriakos Chatzistefanou Speech on MDRT Speaks Miami**

There is a magical word that is the secret and at the same time the power of the Greek people!!!



It can not be translated or appearing in international dictionaries and this is proposed approved and accepted by MDRT to be Kyriakos Chatzistefanou speech at the MDRT Annual Meeting in Miami on 9-12 June 2019. The speech will take place on the Main Platform of the conference in front of 15.000 Insurance Advisors from all around the world.

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