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The determinants of corporate financial performance in the Bermuda insurance market

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Abstract

Drawing a framework from the organizational economics literature this study examines the determinants of corporate (i.e. underwriting and investment related) financial performance in the Bermuda insurance market. Using panel data for 1993-1997, it was found that, as expected, highly leveraged, lowly liquid companies and reinsurers have better operational performance than lowly leveraged, highly liquid companies and direct insurers. Contrary to what was hypothesized, performance was positively related to underwriting and investment related activities.

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