



# February's Insurance insights



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Welcome to our February Insurance Insights. The continued uncertainty caused by the COVID pandemic has led us to highlight [Insurances New Reality](#). The inspirational article contains reflections and discussions from KPMG professionals about the future of the insurance industry. As competitive pressure builds, the importance of [Operational Excellence](#) is discussed with the latest findings on the Insurance industry. In addition to mounting pressures, uncertainty and risk is creating opportunity for insurers as the [Future of Personal Insurance](#) explores the competitive opportunities already created by change. Lastly, we feature a webcast on [ESG in Insurance: Regulatory Perspectives](#) which covers the key regulations that are expected to impact insurers.

KPMG looks forward to attending [ReFocus 2022](#), we hope to see you there! The event will feature top-notch speakers, thought-provoking sessions, and superior networking opportunities to connect our professionals with like-minded individuals from around the world.

We are also helping (re)insurance industry associations in Bermuda respond to the consultation on S&P's proposed changes to its risk-based capital adequacy methodology for insurers. We are part of the BILTIR working group on this topic.

Once you have reviewed the materials, please get in touch with your KPMG contact or me, as we welcome the opportunity to discuss these topics or any other business ideas or issues with you.

Sincerely,



**Mark Allitt**  
Managing Director  
Sector Lead, Insurance  
+1 441 295 5063  
[markallitt@kpmg.bm](mailto:markallitt@kpmg.bm)

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## Featured articles



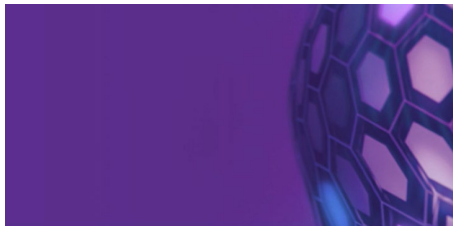
### [Insurances New Reality](#)

A guide on building resilience in the face of uncertainty.



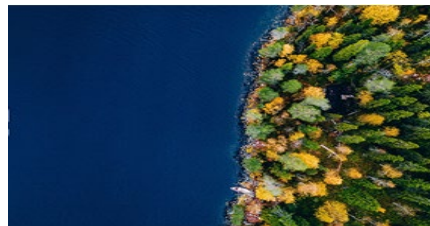
### [Operational Excellence in Insurance](#)

Explore the enterprise journey to achieving operational efficiency through pervasive change.



### [Future of Personal Insurance](#)

Helping personal insurers build winning business models for the future.



### [ESG in Insurance: Regulatory Perspectives](#)

A webcast focused on the reporting, disclosing and governance involved with ESG regulation.

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KPMG | Crown House | 4 Par-la-Ville Road | Hamilton HM 08 | Bermuda.