

Monthly insurance policy wording update

The Word, January 2025

29 January 2025

For our January edition of *The Word* we cover a range of topics of interest from across the insurance sector.

In light of recent events, we take a look at the decision in [North State Deli v Cincinnati Insurance Co](#) and the implications of this for the insurance industry. We also consider what lessons insurers can learn from the [FCA's Consumer Duty good and poor practice reports](#).

After Citizens Advice's call for it to be appointed as [statutory consumer advocate](#) in all essential markets, we examine what this would mean for insurers in the UK.

Additionally, we consider the potential impact of the [Vulnerability Registration Service](#) in the insurance sector.

Finally, we explore the [Hiscox CEO's vision for AI](#).

We hope you find this edition informative and insightful.

Tim

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