

Notes to the Accounts (Cont'd)

	GROUP		COMPANY	
	2018 N'000	2017 N'000	2018 N'000	2017 N'000
34(a) For the purpose of cashflow statement, reinsurance recoverables which involve payment of cash is reconciled as follows				
Recovery from reinsurance as per Income Statements	591,074	426,489	205,901	145,130
Reinsurance claim recoverables on outstanding claims/IBNR	(448,400)	(5,650)	(98,427)	(5,650)
Reinsurance recoverables as per reinsurers debit/credit notes	(50,414)	(59,218)	(50,414)	(59,218)
Reinsurance claim recovery as per statement of cashflows	92,260	361,621	57,060	80,262
34(b) Net Claims Expenses				
General Accident	88,490.09	256,846	57,690	238,896
Oil & Gas	566,941.63	327,849	566,942	327,849
Fire	68,440.24	86,096	24,578	32,418
Motor	537,566.35	456,694	156,573	117,690
Aviation	67,437.35	(3,151)	67,437	(3,151)
Bond	24,831.84	229,881	16,572	1,358
Engineering	66,102.81	47,762	278	21,796
Marine	76,208.64	15,446	41,987	12,080
Emp/Liability	54,131.93	30,592	(237)	704
Total	1,550,151	1,448,015	931,819	749,643
35 Underwriting Expenses				
a Acquisition Cost	804,926	695,202	429,264	371,827
b Maintenance Cost	185,059	192,126	185,059	192,126
	989,985	887,328	614,323	563,953
Acquisition cost are commission expenses on policies issued by the company, while maintenance cost include engineering, surveyor and superintending fees.				
a Acquisition cost				
General Accident	183,603	162,283	141,402	124,202
Oil & Gas	5,474	4,675	5,474	4,675
Fire	98,435	105,432	20,079	37,319
Motor	199,762	184,745	49,152	54,754
Aviation	3,662	627	3,662	627
Bond	29,980	29,101	1,002	903
Engineering	110,004	101,393	75,119	71,767
Marine	164,017	98,487	132,291	76,721
Emp/Liability	9,969	8,459	1,084	858
Total	804,926	695,202	429,264	371,827
b Maintenance cost				
General Accident	43,137	44,832	43,137	44,832
Oil & Gas	63,972	80,241	63,972	80,241
Fire	14,857	10,428	14,857	10,428
Motor	14,974	12,452	14,974	12,452
Aviation	2,930	364	2,930	364
Bond	4,204	622	4,204	622
Engineering	18,540	11,601	18,540	11,601
Marine	21,980	31,465	21,980	31,465
Emp/Liability	165	121	165	121.00
Total	185,059	192,126	185,059	192,126

Hyatt Regency Annual Report

Lingjun Ying



Hyatt Regency Annual Report:

Embracing the Track of Phrase: An Mental Symphony within **Hyatt Regency Annual Report**

In a global used by monitors and the ceaseless chatter of fast conversation, the melodic beauty and mental symphony created by the written word usually diminish into the background, eclipsed by the persistent noise and disruptions that permeate our lives. However, situated within the pages of **Hyatt Regency Annual Report** a wonderful literary prize overflowing with fresh thoughts, lies an immersive symphony waiting to be embraced. Constructed by an outstanding musician of language, that fascinating masterpiece conducts viewers on a mental trip, well unraveling the hidden songs and profound impact resonating within each cautiously crafted phrase. Within the depths of the touching analysis, we will discover the book is key harmonies, analyze its enthralling publishing design, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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the problem is that you re storing the single quotes in node env so the value of node env is actually production instead of just production this is evident in your debug output change set node env production to set node env production and it should work as you expect

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aug 16 2022 the main env file usually contains all common shared environment variables while other env files with different suffixes for example env development env production env staging contain variables for other environments

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next js allows you to set defaults in env all environments env development development environment and env production production environment env local always overrides the defaults set good to know env env development and env production files should be included in your repository as they define defaults

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