

After The Cycle Turns: Overview And Outlook For US And Texas P/C Insurance Markets

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This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute, at the Insurance Council of Texas's Annual Insurance Symposium, offers an overview and outlook of the U.S property/casualty (P/C) insurance markets, with a focus on Texas. The presentation discusses the economy as a growth engine for P/C insurers, and in this presidential election year looks at the bearing the political party of the President has on the profitability of the P/C insurance industry, finding that the average return on equity for the period 1950-2012 was 7.67 percent when a Democrat was in office and 7.97 percent when the President was a Republican, a marginal difference. The section also provides a labor market review. A lengthy section summarizes P/C financial performance nationally and by line in Texas and in nearby states. Other sections deal with catastrophe loss developments and trends in the U.S. and globally; what it will take for the market to turn; an analysis by key line; and other factors that contribute factors to the underwriting cycle, including the investment environment, the tort/casualty environment and inflation.

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