

An Industry And Economy In Transition: Overview And Outlook For Commercial And Insurance Markets And The US Economy

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This PowerPoint report by Robert Hartwig, president of the Insurance Information Institute, given at the Target Markets Program Administrators Association in Boston, MA, provides an overview of the U.S. economy and its impact on the property/casualty (P/C) insurance industry. A section describes how the economy will serve as a growth engine for P/C insurers at this juncture, with 2012 looking to be the first year since 2005 where economic perceptions and reality are turning positive. The presentation includes a labor market review and a summary of P/C financial performance in the U.S. A catastrophe loss developments and trends analysis provides an update of the situation in the U.S. and abroad. The report concludes with an in-depth analysis by key segment, including personal and commercial lines, and a discussion of three factors that contribute to the underwriting cycle: the investment environment; the tort/casualty environment; and inflation.

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