

# **An Industry And Economy In Transition: Overview And Outlook For US And Maryland P/C Insurance Markets**

April 24, 2012

---

SHARE THIS

---

- [DOWNLOAD TO PDF](#)

SPONSORED BY

This PowerPoint report by Robert Hartwig, president of the Insurance Information Institute, 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. and Maryland and nearby states. A catastrophe loss developments and trends analysis provides an update of the situation in the U.S. and abroad. A Maryland 2011 and 2012 year-to-date severe storm loss summary is included in this section. 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.

Please click on the file name below to view the presentations. Once open, you can choose "file" from your menu and then save the PowerPoint presentation to your disk. The presentation also is available in Adobe Acrobat format. The Adobe Acrobat file is smaller and faster to download. However, you do need the appropriate software to view.

You can download Adobe Acrobat Reader, free of charge, from the Adobe website (<https://www.adobe.com/products/acrobat/readstep.html>).

Note: Printer fonts may vary by browser and version of Adobe Reader.

[Download Maryland-042412.pdf](#)

[Download Maryland-042412.ppt](#)

[Back to top](#)