

Catastrophic Risk and Insurability: Can the Insurance Industry Cope?

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This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute, for the Los Angeles RIMS and the Center for Insurance Studies at California State University, Fullerton, discusses how the insurance industry copes with catastrophic risk and insurability issues. A section on global catastrophe loss developments and trends notes that while record recent catastrophe losses have rewritten insurance history, global insurance and reinsurance markets have shown that they have the strength and resilience necessary to manage the losses. A global catastrophe loss summary focuses on the major earthquakes of 2011, and a U.S. insured catastrophe loss update reports that 2012 catastrophe losses were close to average in the first half of the year and that 2011 was the 5th most expensive year on record. A 2012 tornado and severe storm summary is included. A further section looks at the impact of high catastrophe losses, finding that the losses impact industry financial performance, but generally without impairments or significant market dislocations.

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