Economic Factors Affecting The Workers Compensation Market

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This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute, before the Workers Compensation Educational Conference, notes that demand for insurance continues to be impacted by sluggish economic conditions, but the benefits of even slow growth will compound and gradually benefit the economy. Car and light truck sales will continue to recover from their 2009 low point, bolstering the auto insurer growth and the manufacturing sector. Manufacturing is expanding across a wide range of sectors, which will contribute to growth in energy demand and insurable exposures including: workers compensation, commercial property, commercial auto and many liability coverages. Nonmanufacturing industries have been expanding and adding jobs as well. The presentation reviews positive labor market developments driving workers compensation exposure and adverse long-term developments that are harming workers comp exposure and the overall economy. The report also includes a lengthy property/casualty insurance financial overview, focusing on financial strength and underwriting; surplus/capital/capacity; reinsurance market conditions; investments; and inflation.

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