## **Global Insurance and Reinsurance: Cycles, Trends and Challenges**

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This PowerPoint report, presented by Robert Hartwig, president to the Insurance Information Institute, reviews cycles, trends and challenges for the global insurance and reinsurance industries. The presentation discusses the P/C insurance and reinsurance operating environment; risk categories; global economic and geopolitical factors such as terrorism and cyber threats; natural catastrophe risk, the new investment environment, consisting of persistently low yields and nontraditional capital; new capacity and capital for reinsurance; and insurance regulatory trends in the post-crisis world.

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