

It's a Mad, Mad, Mad, Mad World: The Past, Present and Future of P/C Insurance in the US and Texas

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This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute, at the Insurance Council of Texas Mid-Year Symposium, offers an analysis of the past, present and future of the property/casualty (P/C) insurance industry in the U.S. and Texas. Sections include a P/C insurance industry financial update, which notes that 2013 was the industry's best year in the post-crisis era and that 2014 is off to a good start; a growth analysis by state and business segment; and a review of profitability and growth in the Texas P/C insurance markets. A series of charts demonstrates that Texas has been a growth leader, with premium volumes in recent years rising at a materially faster pace than for the country overall. One statistic highlighted in the report shows that Texas private passenger auto profitability was above the U.S. and regional average, at 8.2 percent between 2003 and 2012. Other sections focus on the construction industry and the labor market. A U.S. insured catastrophe loss update is also included.

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