

Making Sense of Now and Forecasting the Future: The Economy's Impact on Workers Compensation

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This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute, at the National Workers Compensation and Disability Conference and Expo, analyzes the impact of the financial crisis and recession on the property/casualty (P/C) insurance industry's exposure base and growth, with a focus on workers compensation (WC). Factors affecting WC lines include the pressures of claim cost severity via medical and tort channels, medical and tort cost inflation, and the spillover effects of healthcare reform. Slides highlight the impact of labor market trends, with massive job losses sapping strength from the general economy as well as WC and other commercial lines. A workers compensation review provides data on underwriting and operating performance, with a focus on WC cost drivers: medical/indemnity frequency and severity trends. Emerging medical and indemnity claim cost trends are identified.

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