## Mega-Trends Affecting the Workers Compensation Insurance Industry: Challenges Amid the Economic Crisis

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This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute, at the 6th Annual National Workers Compensation ExecuSummit, focuses on what a weakening economy and rising unemployment mean for workers compensation insurers. Sections discuss economic factors affecting exposure, underwriting and operating performance and cost drivers, including medical/indemnity frequency and severity trends and medical claim trends. A workers comp performance review is included and emerging trends and challenges in workers comp are discussed. The presentation concludes that the workers compensation insurance industry has benefited from favorable underlying claims trends, but this might not continue.

The following presentation is called "Mega-Trends Affecting the Workers Compensation Insurance Industry: Challenges Amid the Economic Crisis". It was presented by Dr. Robert P. Hartwig on February 2, 2009.

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