

MegaTrends and MicroTrends: The Past and Future of P/C Insurance

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This PowerPoint report, presented by Steven Weisbart, senior vice president and chief economist at the Insurance Information Institute, before the PCI Joint Marketing & Underwriting Seminar, provides a financial overview of the property/casualty (P/C) insurance industry and discusses megatrends and microtrends that may have an impact on the industry. The financial overview includes an analysis of economic drivers of P/C insurance exposures, the auto insurance sector and the commercial insurance sector. It also focuses on catastrophe loss developments and trends and price trends of P/C insurance claims, noting that P/C claim severity has generally risen faster than the CPI. The presentation defines megatrends and microtrends and discusses the possible effect on the insurance industry of three megatrends and seven microtrends. Megatrends include the transformation of the middle class; microtrends include the rise in the number of single women and the increase in the number of dual career couples.

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