

Overview and Outlook for Commercial P/C Insurance: Trends and Challenges for 2013 and Beyond

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This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute, reviews trends, challenges and opportunities for property/casualty (P/C) insurance markets. It provides an overview of auto and homeowners personal lines growth by state and for the U.S. Sections analyze profitability and personal lines growth drivers, finding that the economy is creating some growth opportunities and consumer sentiment is strong enough to propel auto sales and insurable exposures but not yet homes. Other sections focus on trends involving personal auto ad spending, global and U.S. catastrophe losses, distribution, telematics and usage-based insurance. A P/C financial overview and outlook analyzes the role of cyclical growth in premium growth, financial strength and underwriting performance, merger and acquisition activity, and surplus/capital/capacity.

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