

Overview and Outlook for the P/C Insurance Industry: Iowa and U.S. Markets at the Crossroads

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This PowerPoint report, presented in Des Moines, IA by Robert Hartwig, president of the Insurance Information Institute, at the Independent Insurance Agents of Iowa 106th Annual Convention analyzes factors that will affect the property/casualty (P/C) insurance market in the coming year, especially in the workers compensation line. These factors include an improving economy, uncertainty as to whether the labor market will grow robustly and the potential for a recovery in the nation's manufacturing sector. Presidential politics and the P/C insurance industry are discussed in a section that focuses on how the outcome of the election might affect the Affordable Care Act and healthcare reform, implementation of the Dodd-Frank Act, composition of the Financial Stability Oversight Council, key committee positions and the leadership, staffing, agenda and budget of the Federal Insurance Office. The presentation also includes a summary of P/C financial performance and discussions of what is necessary for the market to turn and factors that contribute to the underwriting cycle.

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