## Overview and Outlook for the Surety and P/C Insurance Industries for 2014 and Beyond: Trends, Challenges and Opportunities

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This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute, at the Association of General Contractors Surety Bond and Construction Risk Management Conference, provides an overview and outlook of the surety market and the overall property/casualty (P/C) insurance industry. The surety section discusses growth and public sector construction issues, underwriting performance and economic drivers, noting that the construction industry is a major component of surety exposure. The P/C insurance section focuses on profitability, underwriting, catastrophe loss trends, growth and investment market impacts.

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