

P/C Insurance in the Age of Mega-Catastrophes: Trends, Challenges and Opportunities

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This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute, before the 2014 PCS Catastrophe Conference, discusses property/casualty (P/C) insurance in the context of this period marked by mega-catastrophes. The presentation includes a P/C insurance industry overview and outlook, with a focus on measuring the impact of catastrophe losses. A catastrophe loss overview notes that 2013 was a welcome respite from the high catastrophe losses in recent years and the 2014 winter storm losses are manageable. A further section deals with public policy issues, including federal disaster response, flood insurance, terrorism and cyber risk, which could evolve into the catastrophe of the future. Final sections provide a reinsurance market update, which notes that the flood of alternative capital is transforming this sector; a property exposure and residual markets overview; and a discussion of the importance of financial strength.

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