

The Insurance Economics of Going Green: Insurance at the Vanguard

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This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute, at the annual conference of the Institute for Business and Home Safety, focuses on the challenges the insurance industry faces as it becomes a key player in the climate movement. The report provides a detailed explanation of what "going green" really means for P/C insurers and how the challenge is not unlike countless others where the insurance industry has prevailed. The presentation includes slides showing how the challenge is being met, a summary of insurer initiatives and case studies in the demand for green insurance products: one illustrating "green homes" and the other "green" commercial power generation. The report also looks at energy policy and climate change, noting that huge growth in energy demand will fuel demand for insurance. It concludes with a discussion of what motivates insurers to go green, the impact climate change may be having on catastrophe losses and how demographics and economics are major areas of concern.

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