The Path Ahead: Property/Casualty Insurance in the Wake of the Global Financial Crisis

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This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute, before the 22nd annual conference of the Professional Liability Underwriting Society, focuses on how the recent financial crisis and recession will impact the property/casualty insurance industry?s exposure base, growth, profitability and investments. Sections provide an overview and reviews profitability, premium growth, underwriting performance, financial market impacts, and capital and capacity. Other sections discuss the shifting legal liability and tort environment, financial scandals and economic crises, the professional liability insurance operating environment, medical malpractice and the spillover effects of the healthcare debate. The presentation concludes with a discussion of how, unlike banks, insurance industry stability has benefited consumers, noting that the orderly transfer of risk from client to insurer continues uninterrupted, meaning that insurers continue to pay claims, renew existing policies, write new policies, develop new products and compete intensively.

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