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Thriving in an Economic Downturn: What Lies Ahead?

Dr. Steven N. Weisbart, CLU
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This PowerPoint report, presented by Steven Weisbart, senior vice president and chief economist of the Insurance Information Institute, at the 20th Annual Executive Conference for the Life Insurance Industry, reviews the current economic downturn and its effect on the life insurance industry. The presentation provides data showing signs of economic recovery but notes that the housing market is still a source of downward pressure, fewer people and organizations are borrowing and full employment is still many years away. Slides show that interest rates will likely stay low for the foreseeable future and look at the longer-term forecast. The report notes that older generations may continue to work, boosting economic growth and annuity purchases, and that people over 60 are increasingly buying individual life insurance and are the only group to do so. Life/health insurance industry profitability data are also provided.

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