

Whither the P/C Insurance Industry in 2009 & Beyond? Crisis, Stimulus and Challenges in the US and Michigan Insurance Markets

February 25, 2009

SHARE THIS

- [DOWNLOAD TO PDF](#)

SPONSORED BY

This PowerPoint report, presented by Robert Hartwig, president of the Insurance Information Institute at the Michigan Association of Insurance Agents' 18th Annual Convention, discusses how the financial crisis and weakening economy are impacting the property/casualty (P/C) insurance industry in the U.S., in general, and Michigan, in particular. An analysis of the impact on and implications for P/C insurers of the President's \$787 billion economic stimulus plan focuses on state-by-state infrastructure spending and the estimated number of jobs that will be created or saved in each state. The report notes Michigan's historically high unemployment rate. The presentation also compares personal lines insurers' profitability and average premiums in the U.S. and Michigan. An overview of the P/C insurance industry including profitability, premium growth, underwriting performance, financial market impacts and capital and capacity is included. The report concludes with a discussion of regulatory issues.

The following presentation is called "Whither the P/C Insurance Industry in 2009 & Beyond? Crisis, Stimulus and Challenges in the US and Michigan Insurance Markets". It was presented by Dr. Robert P. Hartwig on February 25, 2009.

Please click on the file name below to view the presentations. Once open, you can choose "file" from your menu and then save the PowerPoint presentation to your disk. The presentation also is available in Adobe Acrobat format. The Adobe Acrobat file is smaller and faster to download. However, you do need the appropriate software to view.

You can download Adobe Acrobat Reader, free of charge, from the Adobe website (<https://www.adobe.com/products/acrobat/readstep.html>).

Note: Printer fonts may vary by browser and version of Adobe Reader.

[Download michiganagents022509.ppt](#)

[Download michiganagents022509.pdf](#)

[Back to top](#)