Insurance Leading Through Disruption

Sean Kevelghan

August 2021
We are the trusted source of unique, data-driven insights on insurance…

……to inform and empower consumers.
The Disruption Continuum

- Catastrophes
- COVID
- Economics
- Geopolitical
- Social Unrest
- Technology

INSURANCE
Measuring Success

- Economic Growth
- Community Well-being
- Capital Protections
- Resilience
- Fairness & Equality
COVID-19 and Insurance
# Stepping Up

## America's Insurers:
for Customers, Communities, and Employees

The insurance industry is applying forward-thinking solutions to take care of its customers, communities, and employees during the COVID-19 crisis

<table>
<thead>
<tr>
<th>Customers</th>
<th>Community</th>
<th>Employees</th>
<th>Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto insurers have returned <strong>$14 billion</strong> so far to customers' pockets around the country through premium relief</td>
<td>Insurers have pledged <strong>more than an estimated $280 million</strong> (according to III/Insurance Industry Charitable Foundation) in donations to the national and local organizations fighting this pandemic on the frontlines</td>
<td>Employing more than <strong>2.8 million Americans</strong>, Insurers are taking care of their employees—many pledging no layoffs during the ongoing crisis</td>
<td>Insurers are implementing <strong>innovative solutions</strong> to carrying out daily operations while respecting social distancing</td>
</tr>
</tbody>
</table>
Communications: Global pandemics are uninsurable

Economic Impact of 9/11
Communications: Global pandemics are uninsurable

Economic Impact of Coronavirus
Policy wording: Insurers minimized risk

Insurers understood threat of pandemics well before most

Cumulative Filings

Who Is Suing?

- Food & Drinking Places: 564
- Ambulatory Health Care: 197
- Personal & Laundry: 95
- Accommodation: 89

Insurer Defenses

- No physical damage
- Exclusion for loss due to virus or bacteria (2006)

Source: COVID Coverage Litigation Tracker, cclt.law.upenn.edu
Market challenge: An industry campaign

The Future of American Insurance & Reinsurance (FAIR) campaign launched in May and has served as a source of education surrounding pivotal industry activity, including Congressional hearings, White House roundtables, state legislation, and media stories.

With a separate website, valuable explanatory assets, stakeholder outreach, and digital promotions, this integrated campaign provides the Triple-I with a separate platform and voice to present information in a digestible, influential manner to key audiences.

The campaign takes on overarching industry issues (i.e. business interruption) and emphasizes its essential role in supporting and rebuilding communities in these uncertain times.

www.fairinsure.org
FAIR Campaign Educated Media and Created Positive Media Coverage for Insurers

- Through education and outreach to reporters, FAIR has been able to better contain spikes in negative coverage on pandemic-related business interruption lawsuits.
- FAIR campaign also prompted a steady stream of content highlighting favorable court rulings for insurers and advocating for government-led solutions to pandemic insurance.
- Given the decrease in BI coverage volume, FAIR will transition to other emerging industry issues in 2021.

Source: Meltwater.
A better place: FAIR guiding principles: A defined perspective on potential policy solutions

Given their universal scope, pandemics are largely uninsurable. Therefore, only the government has the financial capacity to provide the relief small and large businesses need to weather this crisis.

Proposed solutions must:

- Maintain the federal government as a primary provider of relief, reflecting the reality that pandemic risks are not privately insurable.

- Provide widely accessible relief payments to businesses in a fast and efficient manner once a pandemic is declared by the government, with minimal chance of abuse.

- Protect businesses from losses, and incentivize businesses to retain employees, without jeopardizing insurers' existing commitments.
Insurance Economics
Economy Drives P/C Insurance Industry Premiums:
Direct Premium Growth (all P/C lines) vs. Nominal GDP: Quarterly YOY Pct. Change

DWP y-o-y change
y-o-y nominal GDP growth

Economic Environment: Negative

Sources: NAIC data sourced through S&P Global Intelligence; Federal Reserve Bank of St. Louis (FRED); Insurance Information Institute.
Economic Outlook and Recovery: Two Competing Views

The Market View
Exponential growth in 2021 and slower growth in 2022

The Fed View
Some growth in 2021 and continued growth in 2022

The Fed View: Better for the Insurance Industry
The Fed: All About Employment

Q1: 6.3% (BLS)
Aug: 6% (BLS)
Fed Goal: 4-5%

Fed's Powell: January Unemployment Rate Was Nearly 10% — Not Previously Reported 6.3%

How New York Waiters Got the Upper Hand
Chronically underpaid and undervalued, restaurant workers are now in high demand, and the power balance may be shifting for good.

‘Not At All Likely’ U.S. Will Reach Maximum Employment This Year: Fed Chair Powell
Sarah Hansen Forbes Staff

Fed chair Jerome Powell on Thursday said that the labor market is nowhere near a full lided that he’s optimistic that hiring will pick up in the coming months—though that spend on the course of the ongoing coronavirus pandemic.
Markets: All About Inflation

Markets: Could reach as high as 8% in 2021

Fed: Currently forecasted to reach 2.4% by year end

Fed’s Powell feels heat from all sides as inflation spikes

Both the Fed and the Biden administration have said rapid price increases are being stoked by temporary factors.
Fed raising forecast from 1.7% to 2.4%.

Inflation remains “transitionary.”

Awaiting Q2 results to revise our forecast.

Likely accelerating price increases.

Inflation Trends & Forecasts
Runaway Inflation: The Meaning of “Transitionary”

All inflation is local: significant differences across categories

<table>
<thead>
<tr>
<th>YoY Change (%)</th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
<th>Jun</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poultry</td>
<td>6.1</td>
<td>4.8</td>
<td>4.4</td>
<td>0.7</td>
<td>0.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Housing</td>
<td>1.8</td>
<td>1.8</td>
<td>2.1</td>
<td>2.6</td>
<td>2.9</td>
<td>3.1</td>
</tr>
<tr>
<td>Lumber</td>
<td>57.4</td>
<td>59.8</td>
<td>65.3</td>
<td>89.7</td>
<td>114.3</td>
<td>97.5</td>
</tr>
<tr>
<td>Motor Vehicles Parts</td>
<td>1.0</td>
<td>1.6</td>
<td>1.6</td>
<td>2.3</td>
<td>2.4</td>
<td>2.1</td>
</tr>
</tbody>
</table>

Grains and Oilseeds

Grains futures rallied Monday amid dry weather concerns for the U.S. growing regions and as a focus turned to key reports due this week from the U.S. Department of Agriculture. Corn jumped 3.8% to $5.39 a bushel while soybeans gained 3% to $13.09 a bushel. Wheat rose 2.6% to $6.58 a bushel.

"Heavy rains fell in some areas over the last few days, but the hollistic pattern across the north/west corn belt continues to cause problems there," said Doug Bergman, director of Ag Services at RCM Alternatives.

The USDA is set to release two major reports Wednesday. The quarterly stock report and the acreage report should show how many acres of row crops U.S. farmers planted this season.

Poultry (broiler) Daily Price

1.17

Poultry (broiler), whole bird price index based on southern states broiler/flyer parts, FOB docks, US Dollars per kilogram

Poultry (chicken) Monthly Price - US Dollars per Kilogram

The USDA is set to release two major reports Wednesday. The quarterly stock report and the acreage report should show how many acres of row crops U.S. farmers planted this season.
BEA raised GDP forecast from 3.3% to 5.0%

Awaiting Q2 results to revise our forecast.

Likely accelerating price increases.

GDP Growth’s Math:
- 0% < 3%: Back to Q4 2019 Output
- 3% < 5%: Back to Q4 2020 Output estimates pre-COVID
- 5% < 7%: Back to Q2 2021 Output estimates pre-COVID
- 7% < : Real above 5-year average 2021 growth
Political and Economic Threats to Recovery

Yellen says concerned about housing prices but inflation to calm

By Reuters Staff

The soaring market that threatens to derail the economic recovery

Housing costs could eventually boost inflation by as much as 2 percentage points by the end of next year, though the effects could be felt sooner, according to a forecast from Fannie Mae.

Fed Chair Powell Warns That Cyber Attacks And Covid-19 Spreading Again Are The Biggest Risks To The Economy

Jonathan Ponciano Forbes Staff
Apr 11, 2021

Hackers Breached Colonial Pipeline Using Compromised Password

By William Turton and Kartikay Mehrotra
June 4, 2021, 3:58 PM EDT
COVID-19 and Variants Threat to Recovery
Insurance Industry Performance
Slow And Steady Wins The Race…

Policyholders Surplus
($ in billions)

$914B
2020

10-Year Treasury Yield
(% p.a.)

<table>
<thead>
<tr>
<th>Year</th>
<th>Yield</th>
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<tbody>
<tr>
<td>2020</td>
<td>1.5%</td>
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<tr>
<td>2021</td>
<td>1.6%</td>
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<tr>
<td>2022</td>
<td>2.2%</td>
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<tr>
<td>2023</td>
<td>2.4%</td>
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Combined Ratio

<table>
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<tr>
<th>Year</th>
<th>99.0</th>
<th>99.3</th>
<th>99.4</th>
<th>99.7</th>
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</thead>
<tbody>
<tr>
<td>2020</td>
<td>98.7</td>
<td></td>
<td></td>
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<tr>
<td>2021</td>
<td></td>
<td></td>
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<td>2022</td>
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<tr>
<td>2023</td>
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Industry Equity Exposure (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>18%</td>
<td></td>
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<tr>
<td>2021</td>
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</tr>
</tbody>
</table>

Industry Investment Income
($ in billions)

<table>
<thead>
<tr>
<th>Year</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$53B</td>
<td>$57B</td>
<td>$61B</td>
<td>$64B</td>
</tr>
</tbody>
</table>

Source: Triple-I (in bold) and S&P
Insurance NPW Still Outperforming Wider Economy

U.S. Economic Drivers

- U.S. GDP Growth
- Construction
- Auto & Transportation

U.S. Premium Growth

- Insurance Sector Growth
- Personal Lines
- Commercial Lines
- Auto

NPW above GDP + Inflation
Net Premium Written Growth: 2010-2020 Yearly (all P/C lines)

Premium Growth: Neutral

Sources: NAIC data sourced through S&P Global Intelligence; Insurance Information Institute.

Outperformed wider economy by app. 2%
Combined Ratio: 2001-2020 Yearly (all P/C lines)

- Combined Ratio: Positive

- Heavy Use of Reinsurance Lowered Net Losses.

- Best Combined Ratio Since 1949 (87.6)

- Higher CAT Losses, Shrinking Reserve Releases, Toll of Soft Market

- Sandy

- Hurricanes, Wildfires Drive CR Higher.

- 3 Consecutive Years of U/W Profits; 2nd time since 1971-73

- Combined Ratio: 116.0, 107.3, 100.2, 100.9, 105.1, 100.4, 102.5, 108.3, 103.2, 96.3, 97.2, 98.0, 100.8, 103.9, 99.3, 99.0, 98.7
Surplus at end of 2020 stood at $914.3B, an all-time high.

2007:Q3 Pre-Crisis Peak

Drop in 2011 due to very large CAT losses

Drop in 2018 due to unrealized investment losses

Policyholder Surplus: Positive

Sources: NAIC data sourced through S&P Global Intelligence; Insurance Information Institute.
Key Sources of P/C Insurer Profits

Lower investment income means UW income has to grow.

Through fourth quarter. Not adjusted for inflation. Data are before taxes and exclude extraordinary items. Source: NAIC data, sourced from S&P Global Market Intelligence.
Net Yield on Invested Assets

Long-term decline in rates likely to shift starting Q1 2022

Sources: NAIC data, sourced from S&P Global Market Intelligence.
Net Income After Taxes: 2010-2020 Yearly

Sources: NAIC data sourced through S&P Global Intelligence; Insurance Information Institute.
One in ten agencies have been involved in acquisitions or mergers within the past two years. M&A activity is widespread among medium-large, large and jumbo agencies.

Sources: Independent Insurance Agents of America (Big I), 2020 Agency Universe Report.
Underwriting Trends
Commercial Property Rate Change

% Chg from Yr Prior

-10% -5% 0% 5% 10%


Commercial Real Estate Prices for the US

% Chg from Yr Prior

-30% -20% -10% 0% 10% 20%


Calendar Year Written Premium and Net Combined Ratio Projections

Combined Ratio  DWP Growth  NWP Growth


Commentary

- Not just hurricanes – wildfires, derechos, tornadoes made it a record for number of cat events.
- Hard market brightens results – if average CATs (unlikely)
- Watch for: Vacancies could slowly rise as businesses adjust their need for space in the new flexible workplace.

Data sources: NAIC data sourced through S&P Global Market Intelligence, MarketScout, Blue Chip Economic Indicators, Congressional Budget Office, PCS, Aon, Munich Re, Energy Information Agency, FRED (Federal Reserve Bank of St. Louis).
Analysis: Insurance Information Institute, Milliman.
Homeowners

PPI for Homeowners Insurance

% Chg from Yr Prior

Thousands of New Privately-Owned Housing Units

Calendar Year Written Premium and Net Combined Ratio Projections

Combined Ratio

DWP Growth

NWP Growth

Commentary

- Minimal impact from pandemic, recession
- Multiple small- to medium-sized cats hurt 2020 results
- Watch for: Above-average hurricane season

Data sources: NAIC data sourced through S&P Global Market Intelligence, MarketScout, Blue Chip Economic Indicators, Congressional Budget Office, PCS, Aon, Munich Re, Energy Information Agency, FRED (Federal Reserve Bank of St. Louis).
Analysis: Insurance Information Institute, Milliman.
Hard Commodity Prices Driving Property Replacement Costs

Falling lumber prices show inflation will be temporary: Fed's Powell

Emily Griffio
Jun 17, 2021 | 9:51 AM ET

Home construction costs soar despite big drop in lumber prices

Thursday, 8 Jul 2021 08:04 PM EDT

March: $10.95: Now down 60%

Dec 2019: $2.95 Still up 45%
**Commentary**

- Line was hard-hit by fall in exposures but will bounce back in 2021
- Decrease in accident frequency but increase in severity
- **Watch for**: Was 2020 end-of-year trends a fluke?

Data sources: NAIC data sourced through S&P Global Market Intelligence, MarketScout, Blue Chip Economic Indicators, Congressional Budget Office, PCS, Aon, Munich Re, Energy Information Agency, FRED (Federal Reserve Bank of St. Louis).

Analysis: Insurance Information Institute, Milliman.
Personal Auto

YTD Vehicle Miles Traveled Through December

Calendar Year Written Premium and Net Combined Ratio Projections

Total Vehicle Sales

Commentary

- Decrease in accident frequency but increase in severity
- Premium growth and underwriting results will return to normal.
- Watch for: Interest remains high in telematics; will post-pandemic stay-at-homes drive more near home?

Data sources: NAIC data sourced through S&P Global Market Intelligence, MarketScout, Blue Chip Economic Indicators, Congressional Budget Office, PCS, Aon, Munich Re, Energy Information Agency, FRED (Federal Reserve Bank of St. Louis).

Analysis: Insurance Information Institute, Milliman.
Trucks and Cars Getting More Expensive

Chip shortage pushed production of cars, trucks and auto parts down 6.6%

Overall manufacturing production dipped 0.1%

The New York Times

‘The Market Is Insane’: Cars Are Sold Even Before They Hit the Lot

A shortage of computer chips is keeping automakers from producing enough cars to meet rising demand. Used cars are scarce, too.
While Repair Costs Increase Even More
Workers’ Compensation

Rate Changes

<table>
<thead>
<tr>
<th>Year</th>
<th>% Chg from Yr Prior</th>
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<tbody>
<tr>
<td>2014</td>
<td>-12%</td>
</tr>
<tr>
<td>2015</td>
<td>-9%</td>
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<tr>
<td>2016</td>
<td>-9%</td>
</tr>
<tr>
<td>2017</td>
<td>-9%</td>
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<tr>
<td>2018</td>
<td>-9%</td>
</tr>
<tr>
<td>2019</td>
<td>-9.7%</td>
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Calendar Year Written Premium and Net Combined Ratio Projections

<table>
<thead>
<tr>
<th>Year</th>
<th>Combined Ratio</th>
<th>DWP Growth</th>
<th>NWP Growth</th>
</tr>
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<tbody>
<tr>
<td>2015</td>
<td>95%</td>
<td>89%</td>
<td>3%</td>
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<td>2016</td>
<td>95%</td>
<td>94%</td>
<td>3%</td>
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<td>2017</td>
<td>95%</td>
<td>93%</td>
<td>3%</td>
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<td>3%</td>
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<tr>
<td>2022</td>
<td>95%</td>
<td>94%</td>
<td>3%</td>
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% Chg from Yr Prior

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<thead>
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<th>Year</th>
<th>% Chg from Yr Prior</th>
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<tbody>
<tr>
<td>2016:Q1</td>
<td>1.35%</td>
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<td>2016:Q2</td>
<td>-9%</td>
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<td>2016:Q3</td>
<td>-3%</td>
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<td>2016:Q4</td>
<td>0%</td>
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<tr>
<td>2017:Q1</td>
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<td>2020:Q4</td>
<td>2030</td>
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% Chg from Yr Prior

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<tr>
<th>Year</th>
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<tbody>
<tr>
<td>2017</td>
<td>-6%</td>
</tr>
<tr>
<td>2018</td>
<td>-3%</td>
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<tr>
<td>2019</td>
<td>0%</td>
</tr>
<tr>
<td>2020</td>
<td>3%</td>
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Data sources: NAIC data sourced through S&P Global Market Intelligence, MarketScout, Blue Chip Economic Indicators, Congressional Budget Office, PCS, Aon, Munich Re, Energy Information Agency, FRED (Federal Reserve Bank of St. Louis).
Analysis: Insurance Information Institute, Milliman.

Commentary

- Through Q4, 2020 results were similar to 2019.
- WC exposures usually recover from recession more slowly than other lines.
- Exposures may be further depressed by stay-at-homes post pandemic
- **Watch for:** Expansion of presumptive claims; long-haul COVID cases. How will the variant coronavirus affect the return to work?
Cyber rates up 35% in Q1 2021, double the increase in Q4 2020 and largest increase since 2015.

Source: Marsh, Global Insurance Market Index, May 2021

! Not all cyber risks are insurable by the private sector!
US PRICING: INCREASES CONTINUE; PLATEAU EXPECTED

Insurance pricing in the first quarter of 2021 in the US increased 14%, year-over-year (see Figure 4). Although pricing continued to increase, the rate of increase slowed for the second consecutive quarter (see Figure 5).

Property insurance pricing increased by 15%, the fourteenth consecutive quarter of increase.

- Pricing increases slowed each month of the first quarter, with greater reductions on catastrophe (CAT) risks.

Multi-layered programs generally renewed at a higher rate, an average of 22%, while single-layer programs generally renewed with smaller increases, averaging 12%.

- Rates appeared to be at, if not above, technical pricing levels. Some insurers were more assertive, and writing new business.

- New capital providers entered the property market.

- Pricing increased in 80% of renewing placements; 26% of programs reduced limits.

**US composite insurance pricing change**
Triple-I’s Insurance Economics Outlook and Dashboard
economics.iii.org
Insurance and ESG
Insured Cat Losses Are Increasing At An Alarming Rate – Nearly 700% Since 80’s

*Sources: Property Claims Service, a Verisk Analytics business; Aon; Insurance Information Institute.*
Macro Solvency a.k.a. Policyholders Surplus 2007-2020 Quarterly

Surplus at end of 2020 stood at $914.3B, an all-time high

Drop in 2011 due to very large CAT losses

Drop in 2018 due to unrealized investment losses

Sources: NAIC data sourced through S&P Global Intelligence; Insurance Information Institute.
ESG: Is In Insurers’ DNA

Environmental
- Invest for maximum impact, minimal harm
- Understand & manage climate risk
- Innovate through technology & partnerships

Governance
- Board composition
- Director performance & independence
- Compliance & transparency
- Hiring & compensation equity
- Investment & solvency standards
- Responsibilities to stakeholders:
  - Customers
  - Employees
  - Regulators
  - Communities
  - Shareholders

Social
- Risk-based pricing rooted in fairness
- Highly competitive market fosters consumer choice
- Invest in what makes us better as a society

Bottom Line:
- Regulated by 50+ jurisdictions
- NAIC Risk Management & Own Risk and Solvency Assessment (ORSA) model
- Climate risk/resilience research/information sharing (e.g., Triple-I Resilience Accelerator)
- Investment in diverse, inclusive work force; community aid; financial literacy; and other social goods
Insurers’ ESG Focus At A Glance

Driving Resilience
- From “recovery and repair” to “predict and prevent”
- Risk partners and financial first responders for families, businesses, and communities
- Sophisticated hazard modeling and data-driven loss control support informed risk taking

Giving Back
- COVID:
  - U.S. auto insurers returned over $14 billion to customers in response to reduced driving during COVID-19 pandemic
  - Insurers have pledged more than $280 million in donations to organizations fighting the pandemic

Sharing Insights
- Nonprofits driving understanding of insurance for diverse audiences:
  - Griffith Foundation
  - Insurance Information Institute
  - Insurance Institute for Business and Home Safety
  - Insurance Research Council
  - National Association of Insurance Commissioners
  - Society of Insurance Research
2000 to 2009 Hurricane Track

Peril Maps

Select a storm from the dropdown button or scroll over a state to see the path and shifting strength of historical hurricanes and tropical storms. Storms are listed chronologically starting with the most recent. Some named storms are summarized by year.

Storm: Storm
FROM: n/a
Years: 2000 - 2009
View Forecasts

Learn more about the data.
Objective

Drive behavioral change to help people and communities better manage risk and become more resilient.
Strategies

Create a resilience movement giving households and communities a stake in risk mitigation

Educate and empower stakeholders about protection gaps and their impact on their recovery

Fast-track the use of cost-effective tools to drive risk mitigation, transfer and retention
Action Partners

- Triple-I Members
- Carriers, Reinsurers and Brokers
- Insurance Trade Associations
- Nonprofits and Foundations
- Regulators
- Academia
Resilience Blog

UNCATEGORIZED
Lightning Rounds: Investing in disaster and risk management technology

July 17, 2020 The Insurance Information Institute (Triple-I) yesterday hosted a webinar showcasing technology companies whose products mitigate the impact of severe [...] 

HURRICANES
Hurricane Modeling and Forecasting: Marrying Technology to Local Knowledge

FLOODS
Mangroves and Coral Reefs: How Insurance Can Protect the Protectors
Final Thoughts
Thank you!

www.iii.org