



Insurance Research: Recent Studies & Trends and Information Sources

Special Libraries Association Conference
June 13, 2016

Download at www.iii.org/presentations

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Data and Information Services

Insurance Information Institute ♦ 110 William Street ♦ New York, NY 10038

What We'll Talk About Today

■ Overview of I.I.I.

- ◆ Our mission and how it can help you
- ◆ Publications that might interest you

■ Insurance Data Sources

- ◆ Free/Low Cost Sources (<\$100)
- ◆ Expensive Sources (Thousands and thousands of dollars in annual fees)

Who We Are and What We Do

- The mission of the Insurance Information Institute is to *build public understanding of insurance—what it does and how it works.*

- We Are...

- ◆ A voice for the property/casualty insurance industry.
- ◆ The go-to source for credible and unbiased insurance information for the media, the industry and consumers.



- We Are...

- ◆ Dedicated to ensuring the media covers our business fairly and accurately.
- ◆ Ready to assist our member companies with their communications, research and planning needs.

We do not lobby.

- Communications: Media relations specialists, knowledgeable about the insurance business and what consumers need to know.
- Research: Collect industry-related data and develop research and analysis on current topics of interest.



- Organizational: Partnerships with other insurance industry organizations and government bodies such as FEMA and NOAA

■ Pamphlets and books

- ◆ Free Online
- ◆ Available by Mail/Phone - 212.346.5500

■ I.I.I. Database

- ◆ 100,000 abstracts from business, trade and consumer press
- ◆ Found in
 - Factiva (Insurance Information Institute Database)
 - LexisNexis (III Abstracts)
 - West Law (III-Database and III-The Insurance Daily).

Renters Insurance

If you rent a house or apartment and think that your landlord is financially responsible when there is a fire, theft or other catastrophe—think again.

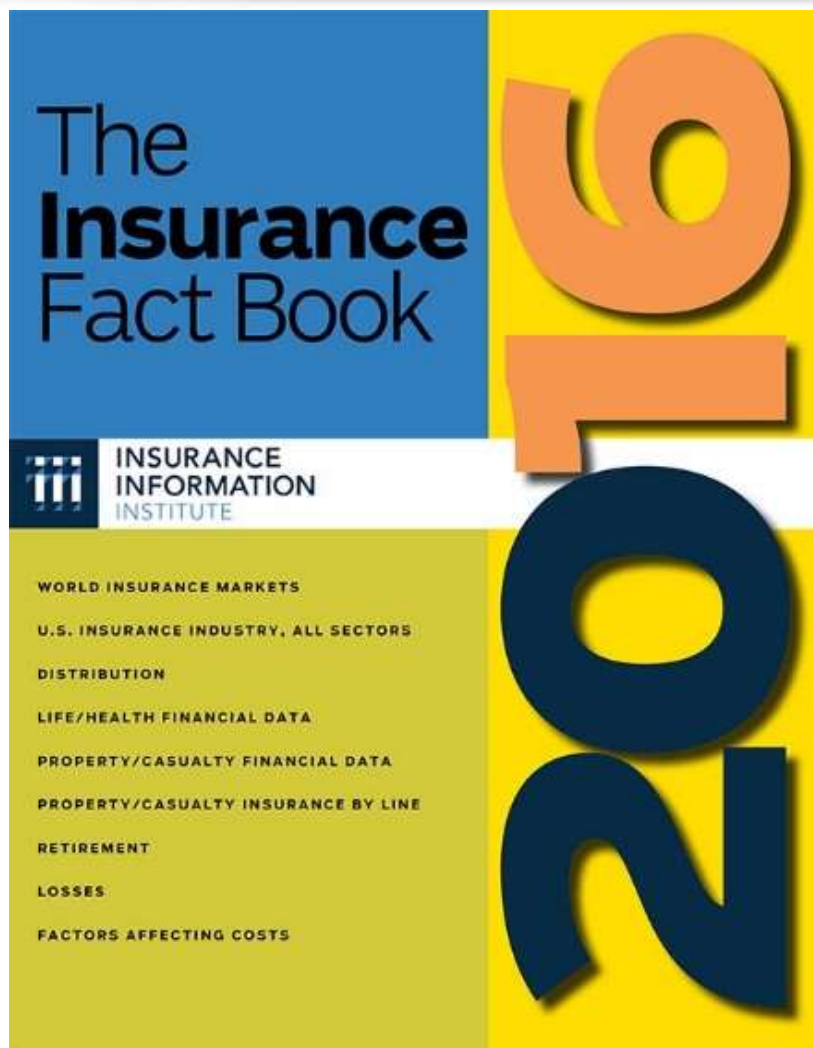
Your landlord may have insurance to protect the building you are living in. But your landlord's policy won't replace your personal possessions or pay for your living expenses while the building is being repaired.

The only way to protect yourself financially against disasters is to buy a renters insurance policy.

About the I.I.I. (*continued...*)

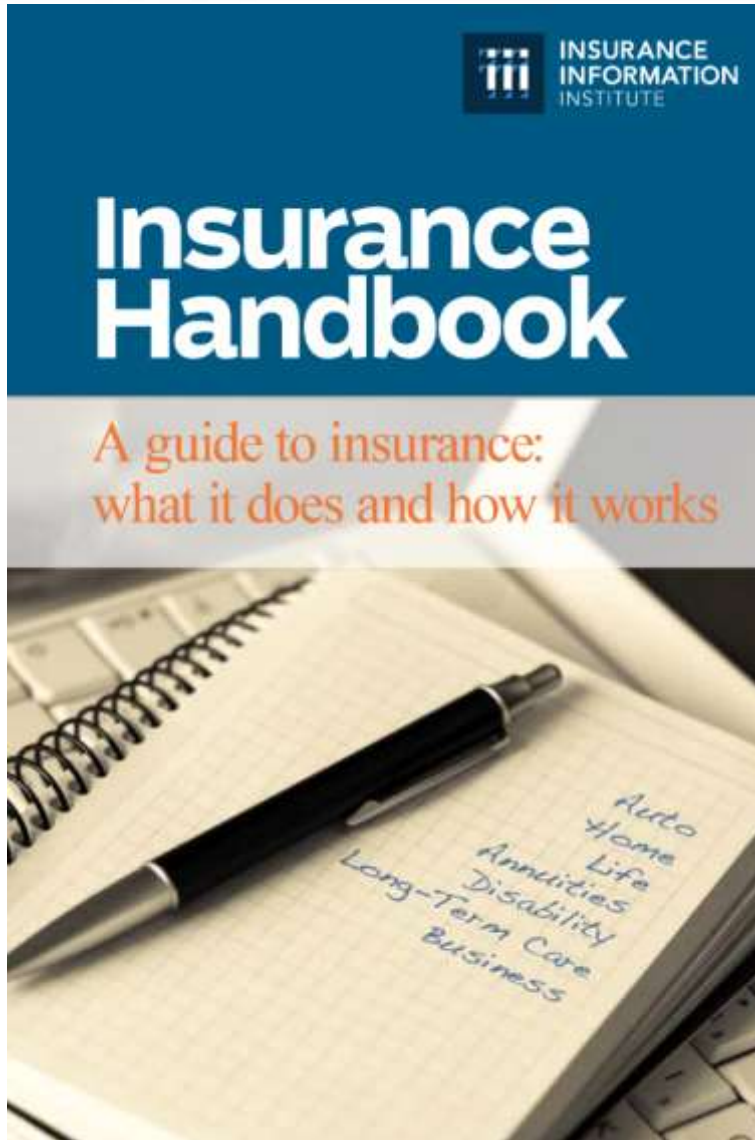
- In addition to direct contact with the media, individuals and organizations, the I.I.I. publishes a host of helpful pamphlets and books ranging in subjects from *9 Ways to Lower Your Auto Insurance Costs* to the *I.I.I. Insurance Fact Book*.
- The I.I.I. Database includes over 100,000 abstracts related to the insurance industry taken from business, trade and consumer press, government documents and studies and is updated weekly. It can be found in Factiva (Insurance Information Institute Database), LexisNexis (III Abstracts) and West Law (III-Database and III-The Insurance Daily).
- Insurance Pulse is a survey of consumers I.I.I. conducts regularly. The poll gauges the public's opinions toward auto and home insurers and other industries and what people think about the price of auto and homeowners insurance.

I.I.I. PUBLICATIONS



The **Insurance Fact Book** is the almanac of the insurance industry designed for quick and easy reference.

- ▲ Thousands of facts, figures, tables and graphs
- ▲ Factors affecting costs
- ▲ Losses by category
- ▲ Laws affecting motorists
- ▲ Premiums by line
- ▲ And much more...

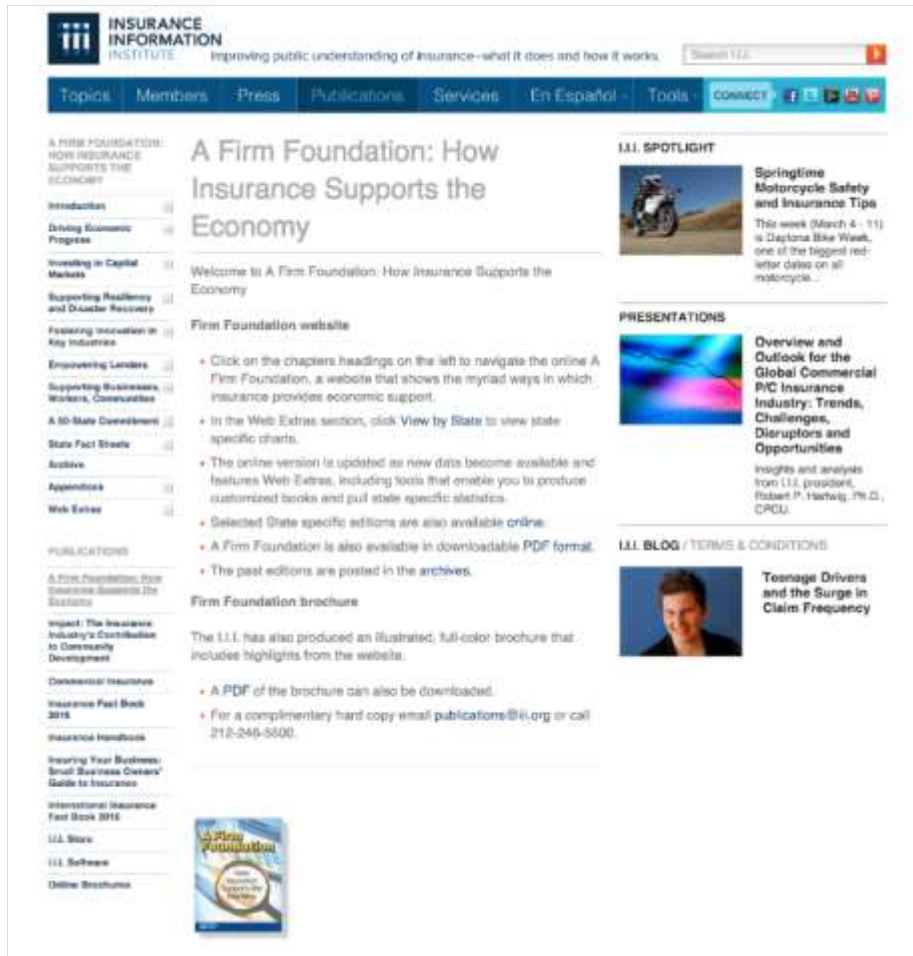


The [I.I.I. Insurance Handbook](#) provides vital information for a wide variety of audiences:

- ▲ Public Policymakers
- ▲ Reporters
- ▲ Regulators
- ▲ Students
- ▲ Insurance Company Employees
- ▲ Academics

A Firm Foundation

A Firm Foundation provides details on the impact and importance of the insurance industry on national and state economies



The screenshot shows the homepage of the Insurance Information Institute's 'A Firm Foundation' website. The main heading is 'A Firm Foundation: How Insurance Supports the Economy'. The page is divided into several sections: a left sidebar with navigation links, a central main content area, and a right sidebar with featured content. The main content area includes a welcome message, a list of navigation points, and information about a downloadable brochure. The right sidebar features a 'SPOTLIGHT' section on motorcycle safety, a 'PRESENTATIONS' section on the global commercial P/C insurance industry, and a 'BLOG' section on teenage drivers.

INSURANCE INFORMATION INSTITUTE
Improving public understanding of insurance—what it does and how it works.

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A FIRM FOUNDATION: HOW INSURANCE SUPPORTS THE ECONOMY

Introduction
Driving Economic Progress
Investing in Capital Markets
Supporting Resiliency and Disaster Recovery
Fostering Innovation in Key Industries
Empowering Leaders
Supporting Businesses, Workers, Communities
A 50-State Commitment
State Fact Sheets
Active
Appendices
Web Extras

A Firm Foundation: How Insurance Supports the Economy

Welcome to A Firm Foundation: How Insurance Supports the Economy

Firm Foundation website

- Click on the chapters headings on the left to navigate the online A Firm Foundation, a website that shows the myriad ways in which insurance provides economic support.
- In the Web Extras section, click View by State to view state specific charts.
- The online version is updated as new data become available and features Web Extras, including tools that enable you to produce customized books and pull state specific statistics.
- Selected State specific editions are also available online.
- A Firm Foundation is also available in downloadable PDF format.
- The past editions are posted in the archives.

Firm Foundation brochure

The I.I.I. has also produced an illustrated, full-color brochure that includes highlights from the website.

- A PDF of the brochure can also be downloaded.
- For a complimentary hard copy email publications@i.i.org or call 212-246-5500.

I.I.I. SPOTLIGHT

Springtime Motorcycle Safety and Insurance Tips

This week (March 4 - 11) is Daytona Bike Week, one of the biggest red-letter dates on all motorcycle...

PRESENTATIONS

Overview and Outlook for the Global Commercial P/C Insurance Industry: Trends, Challenges, Disruptors and Opportunities

Insights and analysis from I.I.I. president, Robert P. Harwig, Ph.D., CPCU.

I.I.I. BLOG / TERMS & CONDITIONS

Teenage Drivers and the Surge in Claim Frequency

Insurers Don't Just Pay Claims; They Are:

- ▲ Employers
- ▲ Income Providers
- ▲ Taxpayers
- ▲ Investors
- ▲ Engines of Growth & Recovery
- ▲ Philanthropists

White Papers

www.iii.org/insurance-topics/features/white-papers





PulsePoints: Home and Auto Insurance
What homeowners, renters
and drivers know—and ought
to know

December 16, 2020



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Cyber Risk:
Threat and opportunity




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Residual Market Property Plans:
From markets of last resort
to markets of first choice

February 2016

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Reopening for Business
WHAT RENEWED TIES BETWEEN
THE U.S. AND CUBA MEAN FOR
PROPERTY/CASUALTY INSURERS

March 2020



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Issues Updates

Arson
Asbestos Liability
Auto Crashes
Auto Theft
Buying Insurance: Evolving Distribution Channels
Captives and Other Risk-Financing Options
Catastrophes: Insurance Issues
Climate Change: Insurance Issues
Compulsory Auto/Uninsured Motorists
Credit Scoring
Crop Insurance
Distracted Driving
Dog Bite Liability
Drunk Driving
Earthquakes: Risk and Insurance Issues
Financial and Market Conditions
Flood Insurance
Generic Auto Crash Parts
Hurricane and Windstorm Deductibles
Insolvencies/Guaranty Funds
Insurance Accounting
Insurance Fraud
Liability System
Medical Malpractice

Facts and Statistics

Aggressive Driving
Annuities
Arson
Auto Insurance
Auto Theft
Aviation
Bank Insurance Sales
Boating
Bond Insurance
Careers and Employment
Catastrophe Bonds
Catastrophes: Global
Catastrophes: U.S.
Civil Disorders
Commercial Lines
Corporate Social Responsibility
Crime
Deer-Vehicle Collisions: Infographic
Demographics
Disability
Distracted Driving
Distribution Channels
Dog Bite Claims: Infographic
Droughts and Heat Waves
Drowsy Driving
Earthquakes and Tsunamis

Background papers and statistical information are available on the I.I.I. website and are continually updated as new information becomes available

Presentations

PRESENTATIONS ARCHIVE

[2011](#) | [2012](#) | [2013](#) | [2014](#) | [2015](#) | [2016](#)

Schedule of I.I.I. Testimony and Public Appearance...

For the 2015-2016 Meeting Schedule, click [here](#).

TESTIMONIES

For testimonies, click [here](#).

Workers Compensation and the New Economy: Trends, Challenges, & Opportunities

DR. ROBERT P. HARTWIG, CPCU

MAY 10, 2016

Future Shock: 2020 and Beyond; Insurance Industry Trends, Challenges and Opportunities

DR. ROBERT P. HARTWIG, CPCU

MAY 9, 2016

The Shape of Things to Come for P/C Insurance Markets and the American Workplace

DR. ROBERT P. HARTWIG, CPCU

MAY 5, 2016

I.I.I. SPOTLIGHT

 [Edit Box](#)



National Dog Bite Prevention Week: May 15-21

It's said that every dog has its day. However, cautious pet owners and their allies have dedicated s...

I.I.I. VIDEO

 [Edit Box](#)



The i's on Insurance: The Claim Game: Homeowners

The I's on Insurance: The Claim Game, Homeowners," from the Insurance Information Institute...

PRESENTATIONS

 [Edit Box](#)



Workers

Data Sources



National Association of Insurance Commissioners (NAIC)

- www.naic.org/prod_serv_publications.htm
 - Studies and Statistical Reports
 - Consumer Information
 - State laws and regulations

Government Sources

- FEMA – www.fema.gov
- NOAA – www.noaa.gov
- Government Accountability Office (GAO) - www.gao.gov
- Rand - www.rand.org (Quasi-government)



Free Trade Periodicals

- [Insurance Journal](#) and [Claims Journal](#)
- [Rough Notes/Insurance Marketplace](#)
- [PC360](#) (create a free account to access articles)
- [Business Insurance](#) (tiered subscription)



Trade Organizations (to name just a few...)

- Insurance Institute for Highway Safety
www.iihs.org
- Insurance Institute for Business and Home Safety -
<https://disastersafety.org>
- National Insurance Crime Bureau – www.nicb.org
- International Insurance Society – www.internationalinsurance.org
- National Association of Mutual Insurance Companies –
www.namic.org
- Property Casualty Insurance Association of America –
www.pciaa.net
- American Insurance Association – www.aiadc.org
- Casualty Actuarial Society – www.casact.org
- Workers Compensation Research Institute – www.wcri.org
- National Council on Compensation Insurance – www.ncci.org



Large Companies' Research Offerings

- Swiss Re (sigma and other reports) - www.swissre.com/sigma
- Zurich Insurance - www.zurich.com/en/knowledge
- Allianz - www.allianz.com/en/economic_research
- GenRe - www.genre.com/knowledge
- AON - www.aon.com
- XL Catlin - <http://xlcatlin.com/fast-fast-forward>
- Munich Re - www.munichre.com
- Guy Carpenter - www.guycarp.com



Data Sources – Specialized and Expensive Sources

- S&P Global Market Intelligence (was SNL Financial) - www.snl.com
- AM Best - www.ambest.com (Note: Company Ratings are Free)
- AXCO - www.axcoinfo.com
- FC&S Online (used to stand for Fire, Casualty and Surety) - www.nationalunderwriterpc.com

Insurance Information Institute Online:

www.iii.org

***Thank you for your time
and your attention!***