

November 25, 2024

Targeted underwriting initiatives, combined with rate increases, have aided personal auto insurer performance

Private Passenger Auto: On the Road to Recovery

Executive Summary

- Private passenger auto (PPA) is a market segment that has been underperforming for several years, with underwriting losses and rate decreases contributing to its challenges.
- The market has been characterized by high claims costs, particularly for comprehensive coverage, and a lack of competitive pricing.
- Insurers have implemented various initiatives to improve performance, including targeted underwriting, rate increases, and enhanced claims handling.
- The market is expected to continue its recovery, with improved underwriting and rate increases contributing to better performance.
- Insurers should continue to focus on targeted underwriting and rate increases to improve performance.
- The market is expected to continue its recovery, with improved underwriting and rate increases contributing to better performance.

Private passenger auto (PPA) is a market segment that has been underperforming for several years, with underwriting losses and rate decreases contributing to its challenges. The market has been characterized by high claims costs, particularly for comprehensive coverage, and a lack of competitive pricing. Insurers have implemented various initiatives to improve performance, including targeted underwriting, rate increases, and enhanced claims handling. The market is expected to continue its recovery, with improved underwriting and rate increases contributing to better performance.

Underwriting initiatives, combined with rate increases, have aided personal auto insurer performance. The market has been characterized by high claims costs, particularly for comprehensive coverage, and a lack of competitive pricing. Insurers have implemented various initiatives to improve performance, including targeted underwriting, rate increases, and enhanced claims handling. The market is expected to continue its recovery, with improved underwriting and rate increases contributing to better performance.

Market Overview: Private Passenger Auto

The private passenger auto market has been underperforming for several years, with underwriting losses and rate decreases contributing to its challenges. The market has been characterized by high claims costs, particularly for comprehensive coverage, and a lack of competitive pricing. Insurers have implemented various initiatives to improve performance, including targeted underwriting, rate increases, and enhanced claims handling. The market is expected to continue its recovery, with improved underwriting and rate increases contributing to better performance.

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2024-143

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