



# Insurance Markets: Impacts of and Regulatory Response to the 2007-2009 Financial Crisis

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## **Insurance Markets: Impacts of and Regulatory Response to the 2007-2009 Financial Crisis**

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Generally, insurers offer several lines, or types, of insurance to consumers and others. Some types of insurance include life and annuity products and P/C. An insurance policy can include coverage for individuals or families, (“personal lines,”) and coverage for businesses, (“commercial lines”). Personal lines include home owners, renters, and automobile coverage. Commercial lines may include general liability, commercial property, and product liability insurance. The U.S. life and P/C industries wrote, or sold, an annual average of \$601 billion and \$472 billion, respectively, in premiums from 2002 through 2011. Figures 1 and 2 illustrate the percentage of premiums written for selected lines of insurance, compared to total premiums written in the life and P/C industries, for that time period.

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