

# How P&C Insurers Make Money: Hint, It's Not From Collecting Premiums

Insurance Industry Overall Revenues by Source

Average 2014 - 2023, Dollars in Billion



Source: Analysis: Insurance Information Institute, Data: S&P, As of 06/26/2024

- Underwriting gains represents the profit (or loss) carriers make from collecting premiums and paying claims.
- Underwriting was only profitable in five of the last ten years, resulting in average loss of \$1.9B per year.
- Carriers generate most of their income in investments; averaging \$71.6B per year over the last ten years.
- Carriers allocate most of their income towards policyholders' surplus and assets under management to ensure solvency, including prompt payment of Nat Cat claims.

To see more about how assets under management are prudently managed, members can view last week's chart on our website.

# Propertycasualty Insurance Facts 1991

**Y Pai**



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