

**20 Insurance Trends to Watch from InsTrends.com**, by Claude Penland

Healthcare, Takaful, Microinsurance, Asset Quality, Emerging Risks and Other Insurance Trends

(read more at <http://www.claudepenland.com/2011/02/14/20-insurance-trends-to-watch-from-instrends-com/> )

20. [Bermuda market may be getting crowded](#), though Flagstone Re's Chief Executive Officer said to [not count Bermuda out](#).
19. Worldwide Takaful (Islamic insurance) market [is growing fast](#).
18. [Microinsurance market has promise](#) in developing countries, though it may take an [enormous effort](#).
17. The values of commercial-backed securities on insurance companies' balance sheets [may need to be marked down](#).
16. Consider [these ten emerging risks](#) for insurance and reinsurance companies. Reflect on the [World Economic Forum's list](#), as well as [Lloyd's](#).
15. Look out for [insurance brokers with guns](#) on the high seas.
14. [Actuarial jobs](#) are the #3 career, according to CareerCast.
13. High-risk health insurance pools are [only attracting two percent](#) of expected consumers.
12. There will be a number of [insurance technology challenges](#), including cloud computing and mobile applications.
11. Obesity costs [\\$300 billion per year](#), according to the Society of Actuaries.
10. What is the future of insurance regulation? Actuaries [consider that question](#).
9. Alternative pharmacy networks [are emerging](#), according to Milliman.
8. The annual calls for the National Flood Insurance Program [to be privatized](#) have begun.
7. Beijing, [China](#) automobile traffic is among the worst in the world. [Microsoft](#) Research Asia is [studying](#) how cabbies get around for [better ideas about efficient driving](#).
6. MileMeter's pay-as-you-drive metered car insurance is [growing in popularity](#).
5. Health record [proposal to support](#) personalized, predictive, preventative and participatory medicine.
4. [Insurance mergers and acquisitions](#) are expected to [increase globally](#) in 2011.
3. Office of Personnel Management plans to build a [healthcare claims database](#).
2. Disgrace insurance for sponsors is now available to [protect their reputations](#).
1. States are borrowing from the US federal government to [pay unemployment insurance](#).