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## **S&P Credit FAQ: Risks In The Insurance Sector Ripple Through To U.S. Public Finance Rental Housing Projects**

### **Key Takeaways**

- To maintain profitability, U.S. insurance companies have implemented significant premium increases in response to low interest rates and extreme weather events.
- On average, rental housing properties' insurance premiums increased 30% between 2017 and 2019.
- Credit pressures have been moderate to date but we expect environmental factors will continue this cost escalation.

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