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OPINION: The invisible financial force helping build America

MONICA NINGEN Guest Columnist 6 hrs ago 0



New factories, computer chip plants, and enormous AI data centers are going up across America. This year, construction spending is on track to reach $2.2 trillion — nearly two-and-a-half times what it was five years ago -- with more than 1,500 data centers in development.

All this building comes as disasters grow more costly. Worldwide, insured losses from natural disasters have exceeded $100 billion annually for six straight years. Americans often face the heaviest losses.

Keeping these projects moving takes more than concrete and steel. It also takes financial backing that helps businesses handle risks they could not comfortably carry alone.

One important source of that support is reinsurance. Most people never encounter it, but the idea is straightforward: insurance companies buy protection of their own.

An insurer covering buildings in hurricane exposed locations must keep money available for storm claims. A reinsurer agrees to cover part of those losses, reducing how much the insurer could have to pay. That leaves the insurer able to cover more properties at workable prices and gives investors more confidence to fund construction.

Reinsurers spread those risks among different places and businesses, including across countries. Swiss Re — the Switzerland-based company whose U.S. property and casualty reinsurance business I lead — has extensive American operations. By accepting U.S. risks, overseas reinsurers effectively channel foreign capital into American growth.

The results become especially clear after a disaster. International insurers and reinsurers paid more than half the damage from Hurricane Katrina, for example. Swiss Re alone took on approximately $600 million in losses from last year's Los Angeles wildfires, helping insurers meet claims and get recovery underway.

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That support dates back more than a century. The 1906 San Francisco earthquake prompted over 100,000 claims, erasing nearly 50 years of U.S. insurance market profits. Swiss Re helped insurers deliver on their promises to the city and opened its first U.S. branch shortly afterward.

The need is greater today. Economic expansion puts more people and property in vulnerable places, including coastal communities exposed to floods and hurricanes, while extreme weather increases disaster threats.

But reinsurance supports much more than disaster recovery. It helps businesses hire while





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But reinsurance supports much more than disaster recovery. It helps businesses hire while managing the costs of employee injuries and liability claims. It supports investments in technology that could fail or face cyberattacks. Even space launches commonly carry insurance and reinsurance.

By helping companies rebound from supply-chain disruptions and invest funds they might otherwise reserve for emergencies, these arrangements also strengthen U.S. competitiveness.

Reinsurance cannot address every challenge alone. Rising underlying risks demand a broader response: more resilient infrastructure, advance investment in mitigation and adaptation, cooperation between government and business, and complementary financing. Catastrophe bonds, for example, transfer risk to outside investors.

Memories of the 2008 crisis understandably shape how Americans view finarce. Financial failures attract attention because they are uncommon; the projects that succeed with financial support seldom make similar headlines.

As America adds homes, energy facilities, and factories, policymakers and the public should recognize what makes those investments possible. Reinsurance helps keep an unpredictable world from bringing economic progress to a halt.

Monica Ningen is the CEO of U.S. Property & Casualty Reinsurance for Swiss Re.

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RIGHT NOW
48°
Sunny
Humidity: 65%
Cloud Coverage: 8%
Wind: 0 mph
UV Index: 4 Moderate
Sunrise:

Today
Abundant sunshine. Hi
76F. Winds SSW at 10 t
mph.

Tonight
Some clouds this eveni
will give way to mainly
clear skies overnight. L
near 55F. Winds W at 1
15 mph.

Tomorrow
A mainly sunny sky. Hig
73F. Winds W at 10 to 2
mph.

Believe t