

The 2022-2027 Outlook for Agencies, Brokerages, and Other Insurance-Related Activities for US Zip Codes

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Abstracts

This study covers the latent demand outlook for agencies, brokerages, and other insurance-related activities across the states and zip codes of the United States. Latent demand (in millions of U.S. dollars), or potential industry earnings (P.I.E.) estimates are given across some 10,833 zip codes in the United States. For each zip code in question, the percent share the zip code is of its state and of the United States as a whole is reported. These comparative benchmarks allow the reader to quickly gauge a zip code vis-à-vis others. This statistical approach can prove very useful to distribution and/or sales force strategies. Using econometric models which project fundamental economic dynamics within each state and zip code, latent demand estimates are created for agencies, brokerages, and other insurance-related activities. This report does not discuss the specific players in the market serving the latent demand, nor specific details at the product level. The study also does not consider short-term cyclicalities that might affect realized sales. The study, therefore, is strategic in nature, taking an aggregate and long-run view, irrespective of the players or products involved.

This study covers agencies, brokerages, and other insurance-related activities as defined by the North American Industrial Classification system or NAICS (pronounced "nakes").

The NAICS code for agencies, brokerages, and other insurance-related activities is 5242. It is for this definition that aggregate latent demand estimates are derived. Agencies, brokerages, and other insurance-related activities is specifically defined as follows:

5242 This industry group comprises establishments primarily engaged in (1) acting as agents (i.e., brokers) in selling annuities and insurance policies or (2) providing other

employee benefits and insurance related services, such as claims adjustment and third party administration.

52421 See industry description for 524210.

52429 This industry comprises establishments primarily engaged in providing services related to insurance (except insurance agencies and brokerages).

524210 This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in selling annuities and insurance policies.

524291 This industry comprises establishments primarily engaged in investigating, appraising, and settling insurance claims.

524292 This U.S. industry comprises establishments primarily engaged in providing third party administration services of insurance and pension funds, such as claims processing and other administrative services to insurance carriers, employee-benefit plans, and self-insurance funds.

524298 This U.S. industry comprises establishments primarily engaged in providing insurance services on a contract or fee basis (except insurance agencies and brokerages, claims adjusting, and third party administration). Insurance advisory services and insurance ratemaking services are included in this industry.

524210P Primary services

52421011 Sale of property and casualty insurance

52421012 Sale of life insurance and annuities

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