

State of the Property & Casualty Insurance Market

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Welcome to Our Q&A Session!

Goals of Today's Session

- Discuss a range of topics at the forefront of a rapidly changing insurance marketplace.
- Garner knowledge and strategies to best prepare for upcoming renewals.
- Start to predict and prepare for insurance trends over the next 2-5 years.
- Dialogue and Additional Questions Encouraged!

Industry Trends: Premium

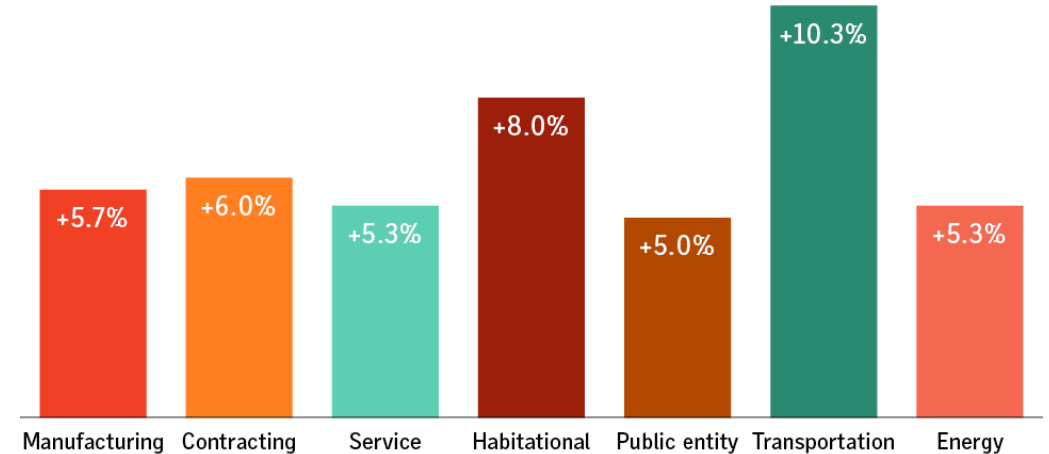
"Aggressive rate increases in the first quarter included 19.7% for cyber, 9.7% for umbrella and excess, and 8.7% for directors and officers liability.

Commercial property was up 7.6%, business interruption up 6.3% and commercial auto up 7.3%."

Source: Business Insurance

PREMIUM TRENDS BY INDUSTRY CLASS

FIRST QUARTER 2022



Source: MarketScout

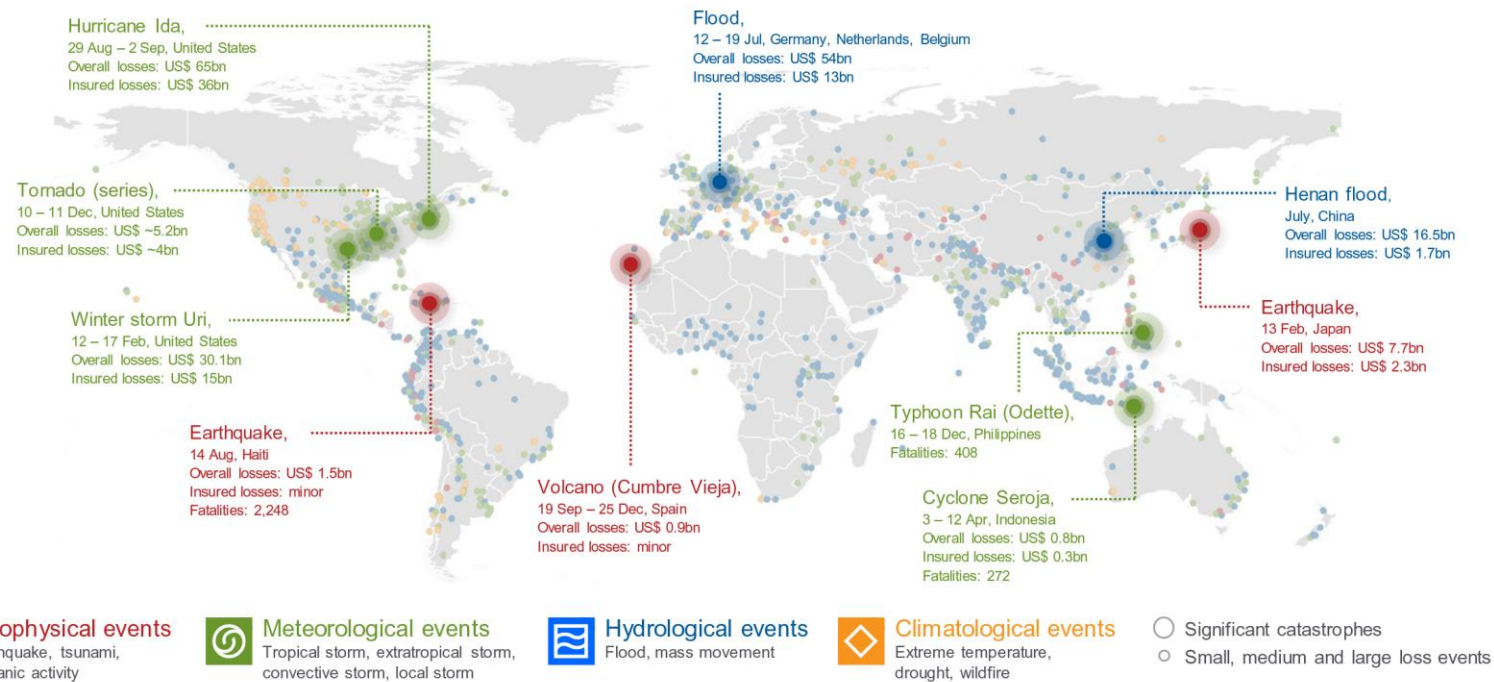
Industry Trends: Catastrophe Losses

NatCatSERVICE

Relevant natural catastrophe loss events worldwide 2021

Natural disasters caused overall losses of US\$ 280bn

Munich RE 



Source: Munich Re, NatCatSERVICE, 2022

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Thank you.

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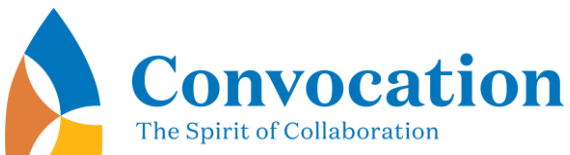
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