



State of the Market – 2021 Q4

Premium Rate Changes By Line of Business

	Down > 30%	Down 20– 30%	Down 10– 19%	Down 1–9%	No Change	Up 1–9%	Up 10– 19%	Up 20– 29%	Up 30– 50%	Up 50– 100%
Business Interr.	0%	0%	0%	0%	16.95%	64.41%	13.56%	3.39%	0%	0%
Comm. Auto	0%	0%	0%	0%	6.78%	64.41%	25.42%	1.69%	1.69%	0%
Comm. Property	0%	0%	0%	0%	5.08%	50.85%	33.90%	6.78%	3.39%	0%
Cyber	0%	0%	0%	0%	3.39%	3.39%	11.86%	32.20%	30.51%	16.95%
D&O	0%	0%	0%	0%	13.56%	30.51%	33.90%	18.64%	1.69%	1.69%
EPL	0%	0%	0%	0%	17.24%	39.66%	24.14%	17.24%	0%	1.72%
General Liability	0%	0%	0%	0%	22.03%	57.63%	16.95%	1.69%	1.69%	0%
Surety Bonds	0%	0%	0%	0%	71.15%	17.31%	3.85%	1.92%	0%	0%
Terrorism	0%	0%	0%	0%	70.59%	17.65%	1.96%	0%	0%	0%
Umbrella	0%	0%	0%	0%	8.47%	18.64%	49.15%	16.95%	6.78%	0%
Workers' Comp	0%	0%	0%	31.03%	48.28%	15.52%	1.72%	3.45%	0%	0%

0% experiencing change = white

1-9% experiencing change = light lime (good) light teal (bad)

10-19% experiencing change = medium lime, medium teal

20-49% experiencing change = dark lime, dark teal

50% or more experiencing change = very dark lime, very dark teal