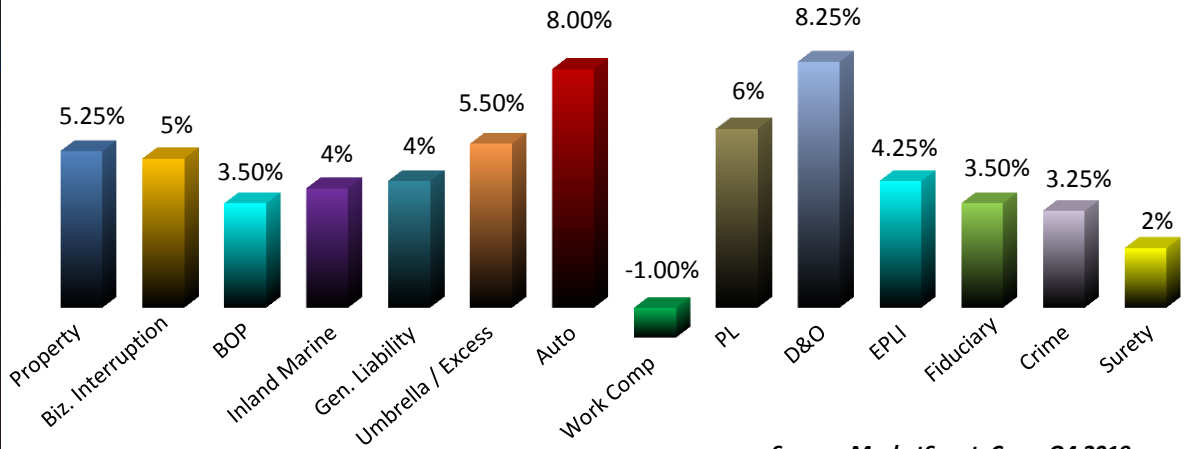


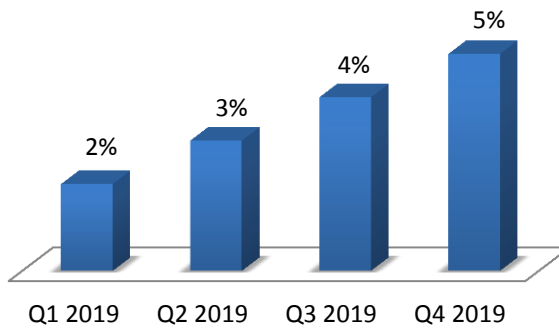
State of the Commercial P&C Market

Premium Increases by Coverage Class Q4 2019



Source: MarketScout, Corp. Q4 2019

US Average Commercial P&C Rate Increases 2019 by Quarter



In 2019 the US P&C Insurance Market saw a drastic increase in rates on all lines of coverage with the exception of workers' compensation. As the year progressed, rates continued to climb each quarter.

The largest increases in Q4 2019 were felt by the largest commercial P&C accounts. On average they rose 5.5% compared to 5% and 4.5% on small and medium accounts.

Premium Increases by Account Size Fourth Quarter 2019

