State of the Market – 2019 Q2

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 %	1.08%	31.18%	59.14%	7.53%	0%	0%	0%
Comm. Auto	0%	0%	0%	1.09%	4.35%	57.61%	31.52%	4.35%	1.09%	0%
Comm. Property	0%	0%	0%	0%	6.45%	56.99%	30.11%	5.38%	1.08%	0%
D&O	0%	0%	0%	1.10%	37.36%	46.15%	7.69%	3.30%	1.10%	0%
EPL	0%	0%	0%	0%	48.89%	38.89%	8.89%	1.11%	0%	0%
General Liability	0%	0%	0%	1.14%	37.50%	56.82%	3.41%	1.14%	0%	0%
Surety Bonds	0%	0%	0%	0%	79.07%	10.47%	0%	0%	0%	0%
Terrorism	0%	0%	0%	0%	75.58%	10.47%	2.33%	0%	0%	0%
Umbrella	0%	0%	0%	0%	22.73%	53.41%	19.32%	3.41%	0%	0%
Workers' Comp	0%	0%	8.99%	46.07%	29.21%	13.48%	1.12%	0%	0%	0%

0% experiencing change = white

1-9% experiencing change = light green (good) light red (bad)

10-19% experiencing change = medium green, medium red

20-49% experiencing change = dark green, dark red

50% or more experiencing change = very dark green, very dark red

Source: Council of Insurance Agents & Brokers – Second Quarter 2019 Rate Survey