

 THE COUNCIL

COMMERCIAL
PROPERTY/CASUALTY



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Q4**

Commercial Property/Casualty Market Index

Q4/2025

EXECUTIVE SUMMARY

The following are key takeaways from The Council of Insurance Agents & Brokers' Commercial Property/Casualty Market Report for Q4 2025 (October 1–December 31):

- The market appeared to move further into the soft part of the insurance market cycle in Q4 2025. Premiums across all account sizes rose by an average of 0.2%, down from 1.6% in Q3 2025. Large account premiums fell by an average of 2.1% and medium account premiums showed a percentage change of 0%; on the other hand, small account premiums rose by an average of 2.8%.
- Signs of softened market conditions were equally evident across lines of business. Nine lines saw premiums decrease this quarter, which is more than half of the lines tracked by this survey and up from six the previous quarter. All other lines recorded premium increases that were flat or lower than in Q3.
- Overall, the average increase in premiums across all the major lines of business (commercial auto, commercial property, general liability, umbrella, and workers compensation) was 1.9% in Q4 2025, down from 2.7% in Q3. Two of those lines, workers compensation and commercial property, showed decreases.
- Commercial auto marked its 58th consecutive quarter of increases in Q4 2025 with an average premium increase of 6.6%, the highest out of all lines. Respondents and industry sources both attributed this increase—as well as the nearly 15 years of previous increases—to high claim frequency and severity due to social inflation and nuclear verdicts. According to AM Best, the average cost per commercial auto claim more than doubled over the past decade, equating to an average annual increase of 8%, far above economic inflation. These severe claims also affected umbrella, which was the only other line besides commercial auto to show an average premium increase above 2%.
- D&O premiums fell the most out of all lines, at an average of 3.8%. Abundant capacity and a very favorable loss ratio in 2024 (named “one of the best results in a decade” by AM Best) likely contributed to this relief.

PREMIUMS

Market conditions suggested a soft insurance market in Q4 2025. Across all account sizes, premiums rose by an average of just 0.2%, down significantly from 1.6% in Q3 2025. For this first time since Q4 2017—the end of the last soft market period recorded by this survey—large account premiums decreased, at an average of -2.1%. Respondents also reported an average change in premiums of 0% for medium accounts.

In general, respondents agreed that “more competition, mostly on the upper middle market and large,” in the words of a respondent from a large Northeastern firm, drove premium increases down for medium and large accounts. Similarly, other respondents noted increased capacity and appetite for those account sizes.

In contrast to Q3 2025, where small account premiums moderated the most, premiums for that account size in fact increased the most this quarter at an average of 2.8%. Respondents did not provide an explicit reason for this difference seen in small accounts. One respondent from a large Southeastern firm did note that “some regional carriers were still adjusting their capacity and pulling back on limits” for smaller accounts, so it may be carriers felt they needed more premium before adopting a more competitive approach for small accounts.

KEY NUMBERS AT A GLANCE

- **0.2%:** average premium increase across all account sizes
- **2.8%:** average increase in premiums for small accounts, highest among all account sizes
- **0.0%:** average increase in premiums for medium accounts; 100% decrease from 1.9% in Q3 2025
- **-2.1%:** average increase in premiums for large accounts, lowest among all account sizes and a 231% decrease from Q3 2025

AVERAGE COMMERCIAL PREMIUM INCREASES

	By Account Size			AVERAGE
	SMALL	MEDIUM	LARGE	
Fourth Quarter 2025	2.8%	0.0%	-2.1%	0.2%
Third Quarter 2025	1.2%	1.9%	1.6%	1.6%
Second Quarter 2025	4.2%	4.0%	2.9%	3.7%
First Quarter 2025	3.6%	3.7%	5.3%	4.2%
Fourth Quarter 2024	3.6%	6.4%	6.3%	5.4%
High	20.8%	31.7%	33.0%	28.5%
High Date	4Q01	4Q01	4Q01	
Low	-10.0%	-15.0%	-15.9%	-13.6%
Low Date	1Q08	3Q07	3Q07	

Source:
The Council of Insurance Agents & Brokers

PREMIUM PRICING BY LINE OF BUSINESS

Soft market conditions were arguably even clearer when looking at lines of business. Nine lines of business—business interruption, commercial property, construction, cyber, D&O, employment practices, surety bonds, terrorism, and workers compensation—recorded decreases in premiums in Q4 2025. This accounted for more than half of the lines tracked by this survey.

D&O premiums decreased the most out of all lines, at an average of -3.8%, compared to -2.1% in Q3. This marked the eighth consecutive quarter of decreases for the line. Cyber premiums also decreased by an average of more than 3%, at -3.3%, the fifth record decrease in premiums for the line since Q2 2024 and the seventh consecutive quarter of decreases.

Of the lines that did not show decreases in premiums, commercial auto and umbrella were the only ones that recorded an average increase of over 2%, coming in at 6.6% and 4.7%, respectively. This was the 58th consecutive quarter of commercial auto increases.

KEY NUMBERS AT A GLANCE

- **1.9%:** average premium increase across all lines of business, a 30% decrease from 2.7% in Q3 2025
- **6.6%:** average premium increase for commercial auto, the highest out of all lines
- **9:** number of lines for which premiums decreased
- **-3.8%:** average premium decrease for D&O, the largest decrease out of all lines

BY-LINE FOURTH QUARTER 2025 PREMIUM CHANGES RANGED FROM -2.4% TO +6.6%

	COMM'L AUTO	WORKERS' COMP	COMM'L PROPERTY	GEN'L LIABILITY	UMBRELLA	AVERAGE
Fourth Quarter 2025	6.6%	-2.4%	-0.7%	1.6%	4.7%	1.9%
Third Quarter 2025	7.4%	-1.9%	-0.2%	2.8%	5.5%	2.7%
Second Quarter 2025	8.8%	-1.8%	1.9%	3.9%	11.5%	4.9%
First Quarter 2025	10.4%	-2.6%	2.9%	4.2%	9.5%	4.9%
Fourth Quarter 2024	8.9%	-1.8%	6.0%	5.3%	8.7%	5.4%
High	28.6%	24.9%	45.4%	26.0%	51.9%	35.3%
Low	-11.6%	-12.3%	-15.0%	-13.6%	-13.5%	-13.2%

Source:
The Council of Insurance Agents & Brokers

PREMIUM CHANGES IN OTHER LINES

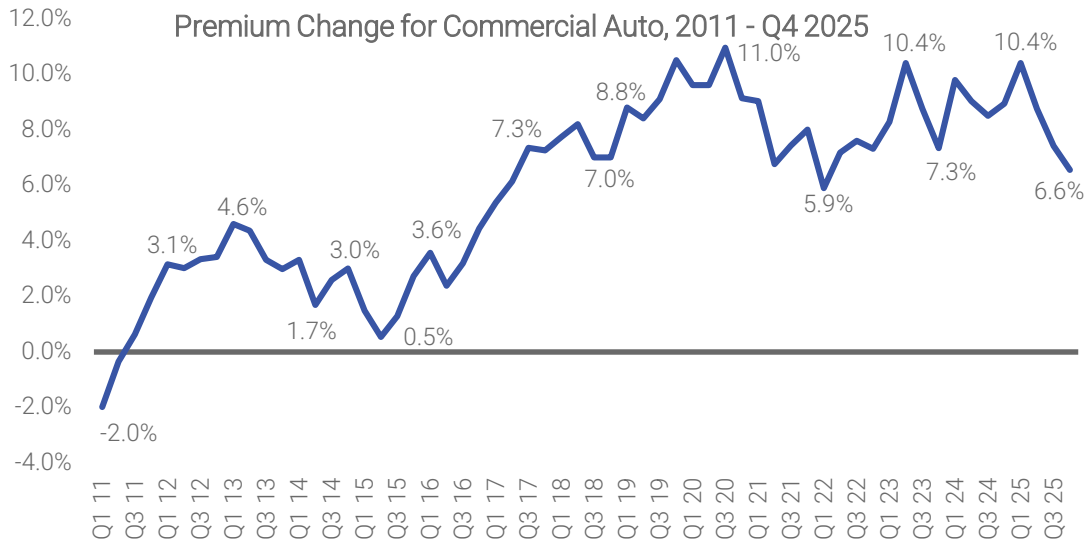
	4Q25	High	Low
Broker E&O	1.0%	15.4%	-4.5%
Business Interruption	-0.7%	28.8%	-10.2%
Construction	-0.3%	38.7%	-10.7%
Cyber	-3.3%	34.3%	-3.3%
D&O Liability	-3.8%	32.4%	-8.7%
Employment Practices	-2.6%	21.9%	-8.1%
Flood	1.0%	8.6%	-2.7%
Marine	0.0%	4.5%	-10.6%
Medical Malpractice	1.4%	32.5%	-4.1%
Surety Bonds	-0.2%	11.2%	-2.3%
Terrorism	-1.4%	10.4%	-3.6%

Source:
The Council of Insurance Agents & Brokers

NOTABLE LINE OF BUSINESS: COMMERCIAL AUTO

Social inflation pushed commercial auto claim frequency and severity up, resulting in reduced capacity.

Since Q3 2011—almost 15 years ago—respondents have reported premium increases for commercial auto every single quarter. In Q4 2025, commercial auto premiums increased by 6.6%, the highest out of all lines by a noticeable margin.



Respondents reported a decrease in capacity for the line in Q4 2025, one factor associated with higher premiums. “Capacity for monoline auto continued to decrease,” said one respondent from a large Southwestern firm; in line with that, a quarter of respondents reported a decrease in commercial auto underwriting capacity in Q4.

This reduction in capacity was linked to the increase in claim frequency and severity by both respondents and industry sources such as AM Best. “Auto and umbrella were still firm due to social inflation issues,” wrote one respondent from a large Southeastern firm. AM Best’s September 2025 report on the commercial auto market puts numbers to that severity trend: the average loss per commercial auto claim has more than doubled between 2015 and 2024, coming out to an average annual increase of around 8%, far outstripping the overall economic inflation rate of 3%.

Likewise, data from the Institute for Legal Reform’s November 2024 report, “Tort Costs in America” shows that annual total commercial auto tort costs increased steadily over roughly the same period, from \$33 billion in 2016 to \$58 billion in 2022, for an average annual increase of approximately 10%. This suggests larger verdicts—i.e., social inflation—are a significant contributing factor in commercial auto claims costs.

AM Best’s September report notes that more claims remain open for longer starting in 2021. As AM Best explains in the report, this means that “insurers have more direct costs in attorney fees and expert witnesses as cases are negotiated before trial. Cases that remain open longer are potentially subjected to more impact from nuclear verdicts—directly in that the claim may be the nuclear verdict or indirectly in that a similar claim may result in a verdict that sets precedent in terms of amount.”

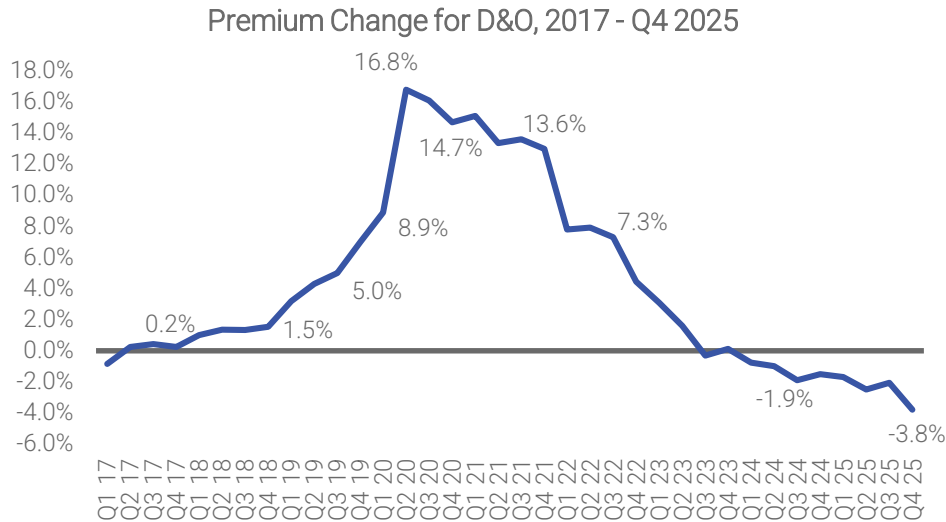
Very high claims costs for commercial auto can also impact other lines, specifically umbrella, as when claims (such as those from nuclear verdicts) pierce primary limits, they hit umbrella limits. It’s not surprising that umbrella, like commercial auto, struggled in Q4 2025 relative to the other lines.

On top of that, half of survey respondents also reported an increase in commercial auto claims this quarter. Increased claim frequency and severity is a dangerous combination for any line of business, and both cutting capacity and pushing for premium increases are common carrier responses to losses like these.

NOTABLE LINE OF BUSINESS: D&O

An abundance of capacity and low loss ratios kept premiums down.

D&O premiums decreased for the eighth consecutive quarter in Q4 2025, at an average rate of -3.8%.



Respondents were not explicit about why D&O premiums decreased this quarter. Still, 35% of respondents did report an increase in underwriting capacity, which supported the conclusions of industry sources such as AM Best and Allianz that abundant capacity helped keep prices for D&O coverage—and thus premiums—down due to competition between carriers.

Additionally, AM Best showed in a May 2025 D&O market report that the 49% D&O loss ratio recorded in 2024 was “one of the best results seen in over a decade” for the line. This likely allowed carriers to offer insureds some relief in 2025.

Overall, Q4 2025 D&O trends seemed to follow previous quarters: more carriers, more capacity, and more competition.

The Council of Insurance Agents & Brokers is the premier association for the top regional, national and international commercial insurance and employee benefits intermediaries worldwide. Council members are market leaders who annually place 85 percent of U.S. commercial property/casualty insurance premiums and administer billions of dollars in employee benefits accounts. With expansive international reach, The Council fosters industry-wide relationships around the globe by engaging lawmakers, regulators and stakeholders to promote the interests of its members and the valuable role they play in the mitigation of risk for their clients. Founded in 1913, The Council is based in Washington, D.C.

**BELOW ARE THE SURVEY RESULTS FOR:
ALL REGIONS**

1. During the fourth quarter of 2025 (October 1 – December 31), on average, did premiums go up or down for each of the following account sizes, compared to the third quarter of 2025 (July 1 – September 30)? (If your company has more than one branch, refer to the premium change(s) at your individual branch).

	1 Down more than 30%	2 Down 20% - 30%	3 Down 10% - 19%	4 Down 1% - 9%	5 No change	6 Up 1% - 9%	7 Up 10% - 19%	8 Up 20% - 29%	9 Up 30% - 50%	10 Up more than 50%	N/A Not sure
Small Account (Less than \$25k in commission and fees)	0.0%	0.0%	0.0%	21.4%	17.9%	50.0%	3.6%	3.6%	0.0%	0.0%	3.6%
Medium Account (Between \$25k to \$100k in commission and fees)	0.0%	0.0%	3.6%	35.7%	14.3%	46.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Large Account (More than \$100k in commission and fees)	0.0%	3.6%	7.1%	39.3%	14.3%	35.7%	0.0%	0.0%	0.0%	0.0%	0.0%

2. During the fourth quarter of 2025 (October 1 – December 31), on average, did premiums go up or down for each of the following lines of business, compared to the third quarter of 2025 (July 1 – September 30)? (If your company has more than one branch, refer to the premium change(s) at your individual branch).

	1 Down more than 30%	2 Down 20% - 30%	3 Down 10% - 19%	4 Down 1% - 9%	5 No Change	6 Up 1% - 9%	7 Up 10% - 19%	8 Up 20% - 29%	9 Up 30% - 50%	10 Up more than 50%	N/A Not Sure
Broker E&O	0.0%	0.0%	0.0%	7.1%	39.3%	28.6%	0.0%	0.0%	0.0%	0.0%	25.0%
Business interruption	0.0%	0.0%	3.6%	28.6%	46.4%	14.3%	3.6%	0.0%	0.0%	0.0%	3.5%
Commercial auto	0.0%	0.0%	0.0%	3.6%	7.1%	67.9%	17.9%	3.6%	0.0%	0.0%	0.0%
Commercial property	0.0%	0.0%	14.3%	35.7%	14.3%	25.0%	3.6%	0.0%	3.6%	0.0%	3.5%
Construction risks	0.0%	0.0%	3.6%	21.4%	35.7%	25.0%	0.0%	0.0%	0.0%	0.0%	14.3%
Cyber	0.0%	0.0%	7.1%	50.0%	35.7%	3.6%	0.0%	0.0%	0.0%	0.0%	3.6%
D&O	0.0%	3.6%	3.6%	53.6%	32.1%	3.6%	0.0%	0.0%	0.0%	0.0%	3.5%
Employment practices	0.0%	0.0%	3.6%	50.0%	35.7%	7.1%	0.0%	0.0%	0.0%	0.0%	3.6%
Flood	0.0%	0.0%	3.6%	3.6%	67.9%	7.1%	0.0%	0.0%	3.6%	0.0%	14.2%
General liability	0.0%	0.0%	0.0%	14.3%	42.9%	35.7%	3.6%	0.0%	0.0%	0.0%	3.5%
Marine	0.0%	0.0%	0.0%	14.3%	57.1%	14.3%	0.0%	0.0%	0.0%	0.0%	14.3%
Medical malpractice	0.0%	0.0%	0.0%	0.0%	39.3%	28.6%	0.0%	0.0%	0.0%	0.0%	32.1%
Surety bonds	0.0%	0.0%	0.0%	7.1%	64.3%	3.6%	0.0%	0.0%	0.0%	0.0%	25.0%
Terrorism	0.0%	0.0%	7.1%	7.1%	64.3%	0.0%	0.0%	0.0%	0.0%	0.0%	21.5%
Umbrella	0.0%	0.0%	0.0%	10.7%	17.9%	46.4%	14.3%	3.6%	0.0%	0.0%	7.1%
Workers' compensation	0.0%	0.0%	3.6%	50.0%	32.1%	10.7%	0.0%	0.0%	0.0%	0.0%	3.6%

**BELOW ARE THE SURVEY RESULTS FOR:
NORTHEAST (CT, DE, DC, MA, ME, MD, NH, NJ, NY, PA, RI)**

1. During the fourth quarter of 2025 (October 1 – December 31), on average, did premiums go up or down for each of the following account sizes, compared to the third quarter of 2025 (July 1 – September 30)? (If your company has more than one branch, refer to the premium change(s) at your individual branch).

	1 Down more than 30%	2 Down 20% - 30%	3 Down 10% - 19%	4 Down 1% - 9%	5 No change	6 Up 1% - 9%	7 Up 10% - 19%	8 Up 20% - 29%	9 Up 30% - 50%	10 Up more than 50%	N/A Not sure
Small Account (Less than \$25k in commission and fees)	0.0%	0.0%	0.0%	28.6%	14.3%	57.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Medium Account (Between \$25k to \$100k in commission and fees)	0.0%	0.0%	0.0%	42.9%	14.3%	42.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Large Account (More than \$100k in commission and fees)	0.0%	0.0%	14.3%	28.6%	14.3%	42.9%	0.0%	0.0%	0.0%	0.0%	0.0%

2. During the fourth quarter of 2025 (October 1 – December 31), on average, did premiums go up or down for each of the following lines of business, compared to the third quarter of 2025 (July 1 – September 30)? (If your company has more than one branch, refer to the premium change(s) at your individual branch).

	1 Down more than 30%	2 Down 20% - 30%	3 Down 10% - 19%	4 Down 1% - 9%	5 No Change	6 Up 1% - 9%	7 Up 10% - 19%	8 Up 20% - 29%	9 Up 30% - 50%	10 Up more than 50%	N/A Not Sure
Broker E&O	0.0%	0.0%	0.0%	0.0%	57.1%	28.6%	0.0%	0.0%	0.0%	0.0%	14.3%
Business interruption	0.0%	0.0%	0.0%	42.9%	42.9%	0.0%	14.3%	0.0%	0.0%	0.0%	0.0%
Commercial auto	0.0%	0.0%	0.0%	14.3%	14.3%	42.9%	14.3%	14.3%	0.0%	0.0%	0.0%
Commercial property	0.0%	0.0%	0.0%	57.1%	14.3%	28.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Construction risks	0.0%	0.0%	0.0%	42.9%	14.3%	42.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Cyber	0.0%	0.0%	14.3%	57.1%	28.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
D&O	0.0%	0.0%	0.0%	85.7%	14.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Employment practices	0.0%	0.0%	0.0%	85.7%	14.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Flood	0.0%	0.0%	0.0%	14.3%	71.4%	0.0%	0.0%	0.0%	0.0%	0.0%	14.3%
General liability	0.0%	0.0%	0.0%	57.1%	14.3%	14.3%	14.3%	0.0%	0.0%	0.0%	0.0%
Marine	0.0%	0.0%	0.0%	42.9%	42.9%	14.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Medical malpractice	0.0%	0.0%	0.0%	0.0%	42.9%	42.9%	0.0%	0.0%	0.0%	0.0%	14.3%
Surety bonds	0.0%	0.0%	0.0%	14.3%	71.4%	0.0%	0.0%	0.0%	0.0%	0.0%	14.3%
Terrorism	0.0%	0.0%	0.0%	28.6%	57.1%	0.0%	0.0%	0.0%	0.0%	0.0%	14.3%
Umbrella	0.0%	0.0%	0.0%	14.3%	28.6%	28.6%	0.0%	14.3%	0.0%	0.0%	14.3%
Workers' compensation	0.0%	0.0%	14.3%	42.9%	28.6%	14.3%	0.0%	0.0%	0.0%	0.0%	0.0%

**BELOW ARE THE SURVEY RESULTS FOR:
PACIFIC NORTHWEST (NO. CA, AK, CO, HI, ID, MT, NV, OR, UT, WA, WY)**

1. During the fourth quarter of 2025 (October 1 – December 31), on average, did premiums go up or down for each of the following account sizes, compared to the third quarter of 2025 (July 1 – September 30)? (If your company has more than one branch, refer to the premium change(s) at your individual branch).

	1 Down more than 30%	2 Down 20% - 30%	3 Down 10% - 19%	4 Down 1% - 9%	5 No change	6 Up 1% - 9%	7 Up 10% - 19%	8 Up 20% - 29%	9 Up 30% - 50%	10 Up more than 50%	N/A Not sure
Small Account (Less than \$25k in commission and fees)	0.00%	0.00%	0.00%	20.00%	0.00%	60.00%	0.00%	20.00%	0.00%	0.00%	0.00%
Medium Account (Between \$25k to \$100k in commission and fees)	0.00%	0.00%	20.00%	20.00%	20.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Large Account (More than \$100k in commission and fees)	0.00%	20.00%	0.00%	40.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%

2. During the fourth quarter of 2025 (October 1 – December 31), on average, did premiums go up or down for each of the following lines of business, compared to the third quarter of 2025 (July 1 – September 30)? (If your company has more than one branch, refer to the premium change(s) at your individual branch).

	1 Down more than 30%	2 Down 20% - 30%	3 Down 10% - 19%	4 Down 1% - 9%	5 No Change	6 Up 1% - 9%	7 Up 10% - 19%	8 Up 20% - 29%	9 Up 30% - 50%	10 Up more than 50%	N/A Not Sure
Broker E&O	0.0%	0.0%	0.0%	0.0%	40.0%	20.0%	0.0%	0.0%	0.0%	0.0%	40.0%
Business interruption	0.0%	0.0%	20.0%	0.0%	80.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Commercial auto	0.0%	0.0%	0.0%	0.0%	0.0%	60.0%	40.0%	0.0%	0.0%	0.0%	0.0%
Commercial property	0.0%	0.0%	40.0%	20.0%	0.0%	20.0%	0.0%	0.0%	20.0%	0.0%	0.0%
Construction risks	0.0%	0.0%	0.0%	20.0%	60.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%
Cyber	0.0%	0.0%	0.0%	80.0%	20.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
D&O	0.0%	20.0%	0.0%	40.0%	40.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Employment practices	0.0%	0.0%	20.0%	40.0%	40.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Flood	0.0%	0.0%	20.0%	0.0%	60.0%	0.0%	0.0%	0.0%	20.0%	0.0%	0.0%
General liability	0.0%	0.0%	0.0%	0.0%	80.0%	20.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Marine	0.0%	0.0%	0.0%	0.0%	80.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%
Medical malpractice	0.0%	0.0%	0.0%	0.0%	40.0%	40.0%	0.0%	0.0%	0.0%	0.0%	20.0%
Surety bonds	0.0%	0.0%	0.0%	20.0%	80.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Terrorism	0.0%	0.0%	20.0%	0.0%	80.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Umbrella	0.0%	0.0%	0.0%	20.0%	20.0%	40.0%	20.0%	0.0%	0.0%	0.0%	0.0%
Workers' compensation	0.0%	0.0%	0.0%	0.0%	60.0%	40.0%	0.0%	0.0%	0.0%	0.0%	0.0%

AVERAGE COMMERCIAL PREMIUM INCREASES

	By Account Size SMALL	MEDIUM	LARGE	AVERAGE
Fourth Quarter 2025	2.8%	0.0%	-2.1%	0.2%
Third Quarter 2025	1.2%	1.9%	1.6%	1.6%
Second Quarter 2025	4.2%	4.0%	2.9%	3.7%
First Quarter 2025	3.6%	3.7%	5.3%	4.2%
Fourth Quarter 2024	3.6%	6.4%	6.3%	5.4%
High	20.8%	31.7%	33.0%	28.5%
High Date	4Q01	4Q01	4Q01	
Low	-10.0%	-15.0%	-15.9%	-13.6%
Low Date	1Q08	3Q07	3Q07	

Source:
The Council of Insurance Agents & Brokers

BY-LINE FOURTH QUARTER 2025 PREMIUM CHANGES RANGED FROM -2.4% TO +6.6%

	COMM'L AUTO	WORKERS' COMP	COMM'L PROPERTY	GEN'L LIABILITY	UMBRELLA	AVERAGE
Fourth Quarter 2025	6.6%	-2.4%	-0.7%	1.6%	4.7%	1.9%
Third Quarter 2025	7.4%	-1.9%	-0.2%	2.8%	5.5%	2.7%
Second Quarter 2025	8.8%	-1.8%	1.9%	3.9%	11.5%	4.9%
First Quarter 2025	10.4%	-2.6%	2.9%	4.2%	9.5%	4.9%
Fourth Quarter 2024	8.9%	-1.8%	6.0%	5.3%	8.7%	5.4%
High	28.6%	24.9%	45.4%	26.0%	51.9%	35.3%
Low	-11.6%	-12.3%	-15.0%	-13.6%	-13.5%	-13.2%

Source:
The Council of Insurance Agents & Brokers

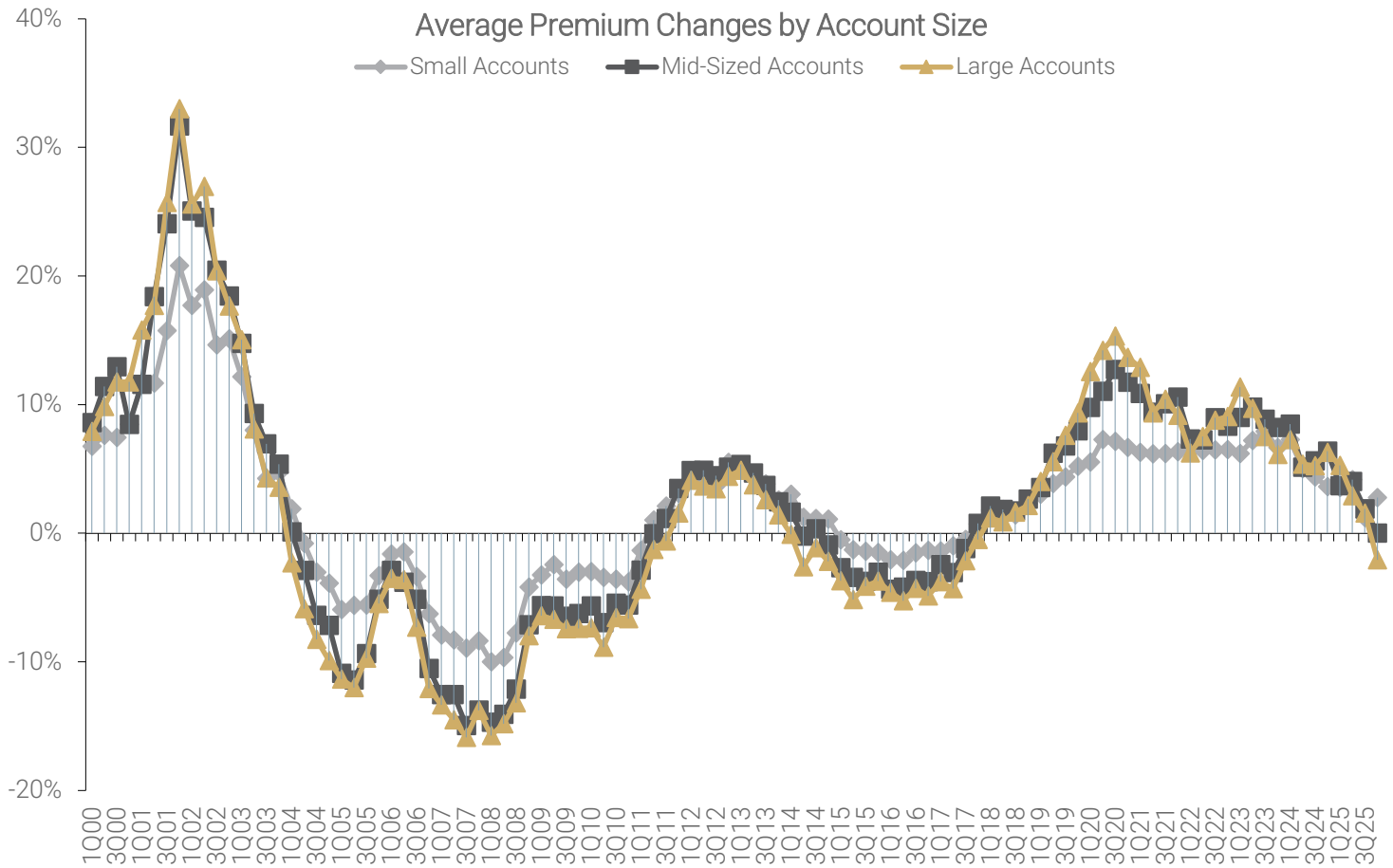
PREMIUM CHANGES IN OTHER LINES

	4Q25	High	Low
Broker E&O	1.0%	15.4%	-4.5%
Business Interruption	-0.7%	28.8%	-10.2%
Construction	-0.3%	38.7%	-10.7%
Cyber	-3.3%	34.3%	-3.3%
D&O Liability	-3.8%	32.4%	-8.7%
Employment Practices	-2.6%	21.9%	-8.1%
Flood	1.0%	8.6%	-2.7%
Marine	0.0%	4.5%	-10.6%
Medical Malpractice	1.4%	32.5%	-4.1%
Surety Bonds	-0.2%	11.2%	-2.3%
Terrorism	-1.4%	10.4%	-3.6%

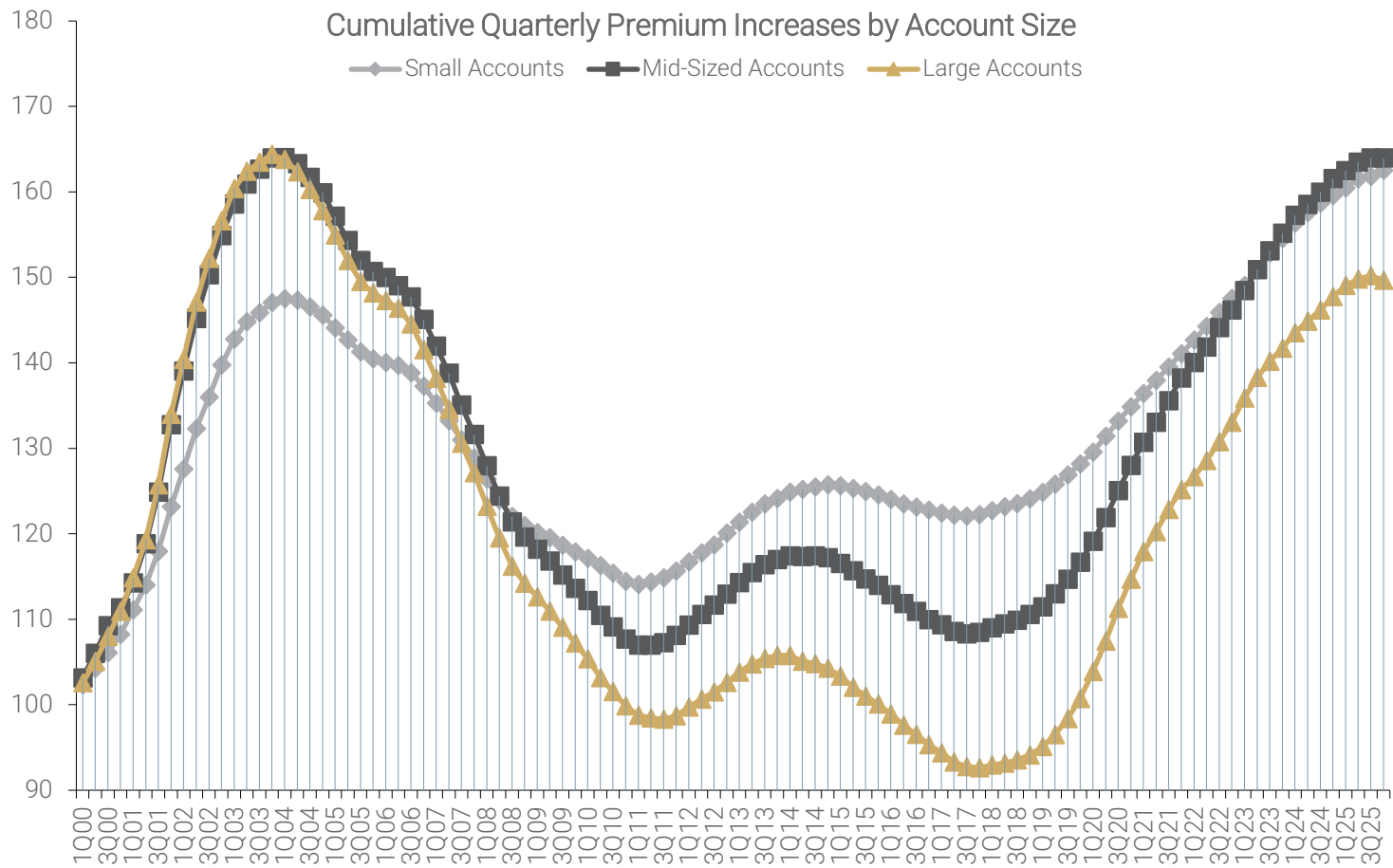
Source:

The Council of Insurance Agents & Brokers

Average Premium Changes by Account Size

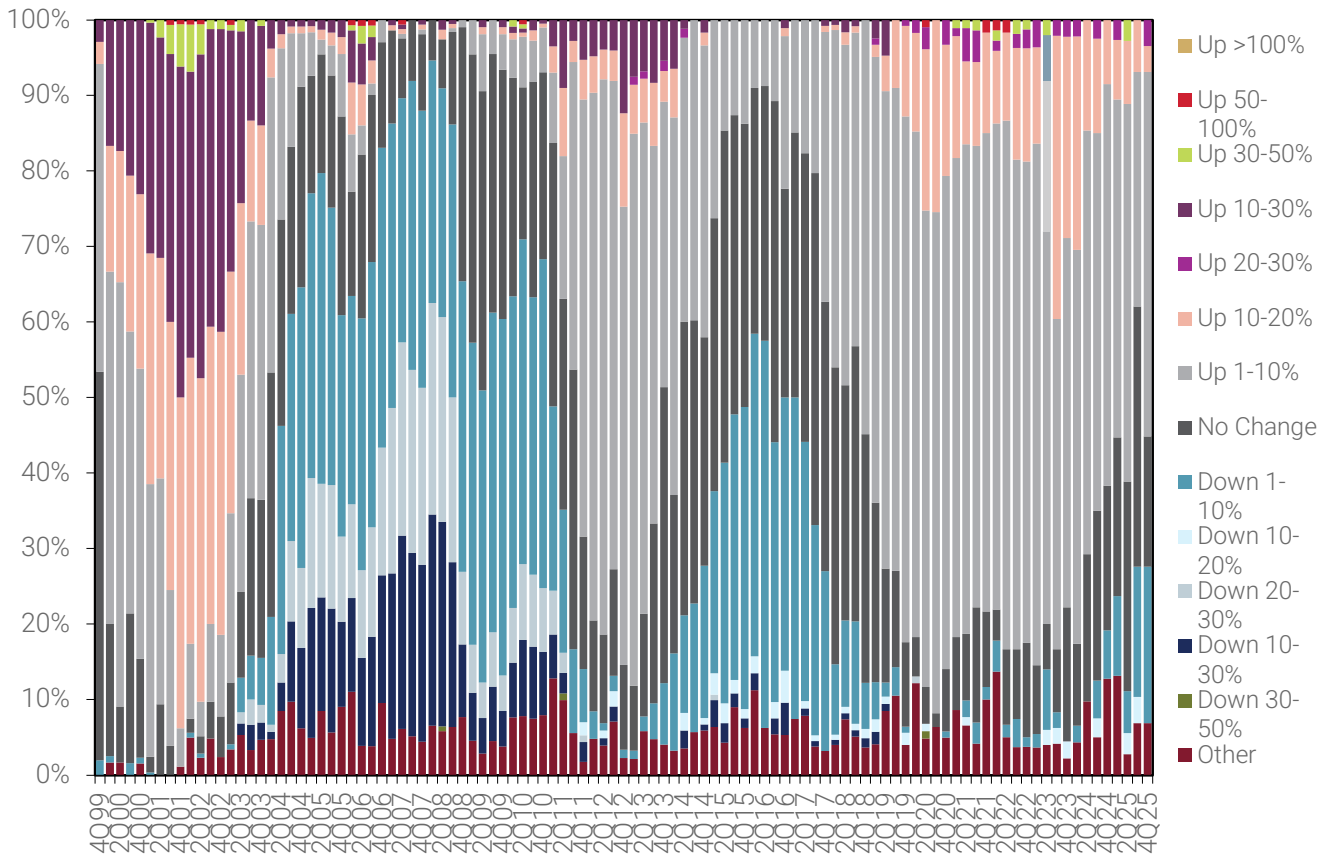


Cumulative Quarterly Premium Increases by Account Size



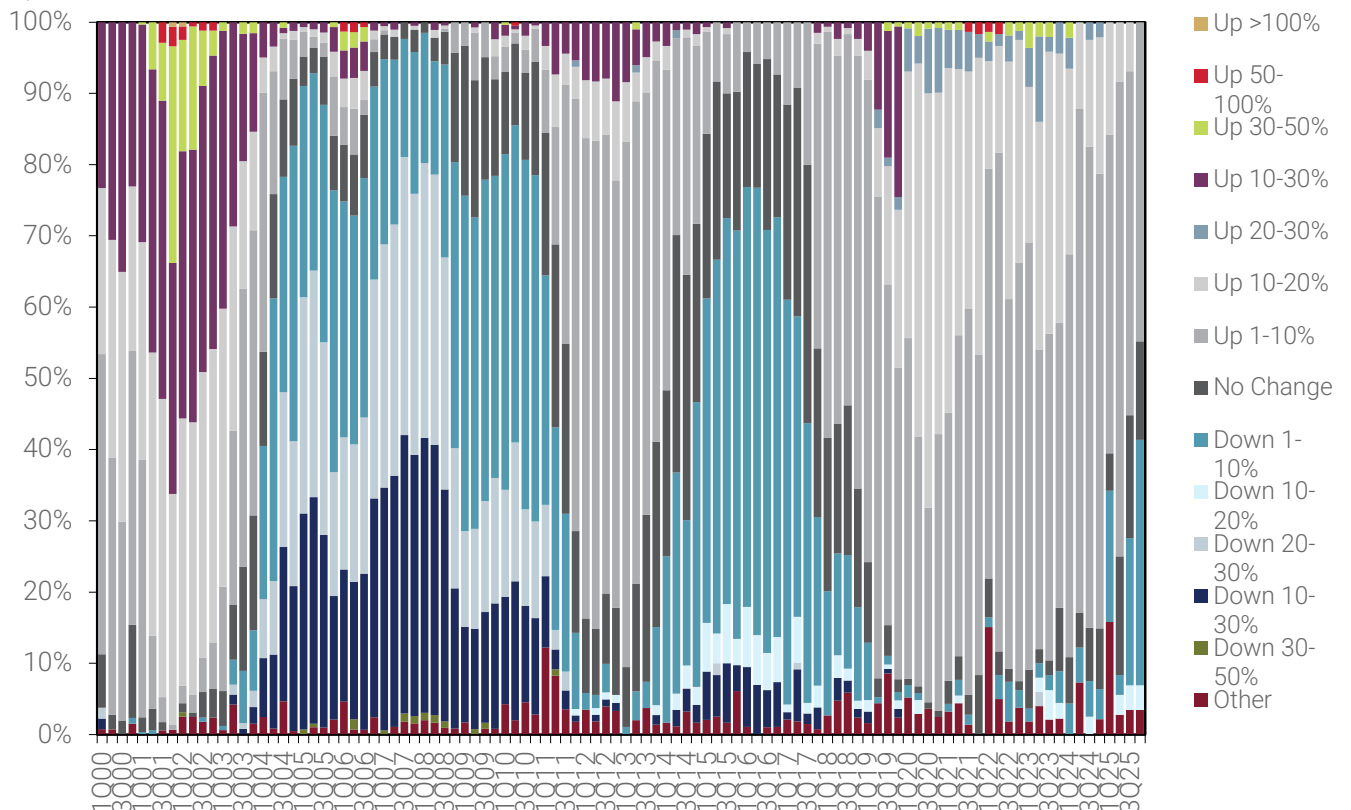
Percentage of Survey Respondents

Insurance Premium Changes, Small Commercial Accounts (Accounts generating <\$25,000 in annual commissions & fees)



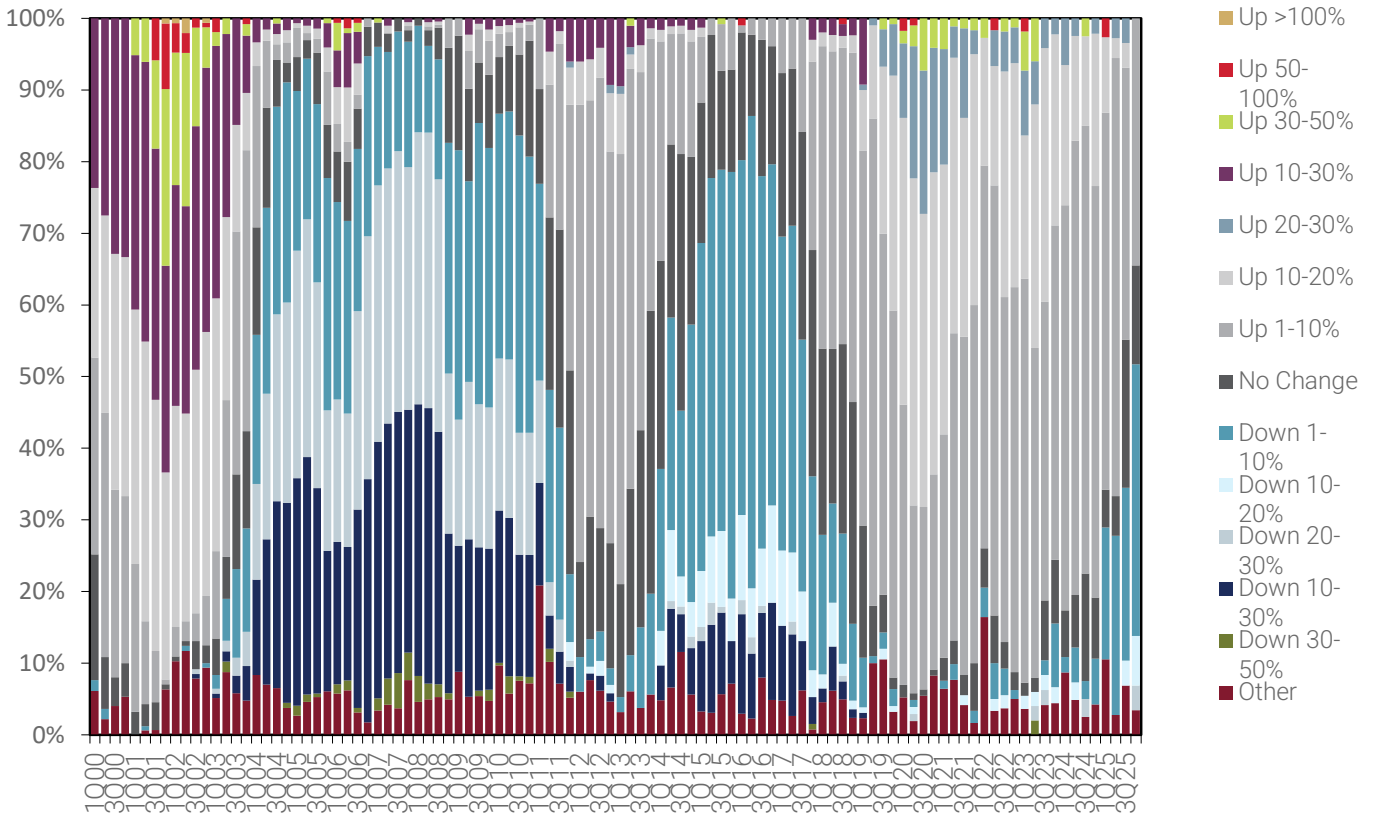
Percentage of Survey Respondents

Insurance Premium Changes, Medium Commercial Accounts (Accounts generating \$25,000-\$100,000 in annual commissions & fees)

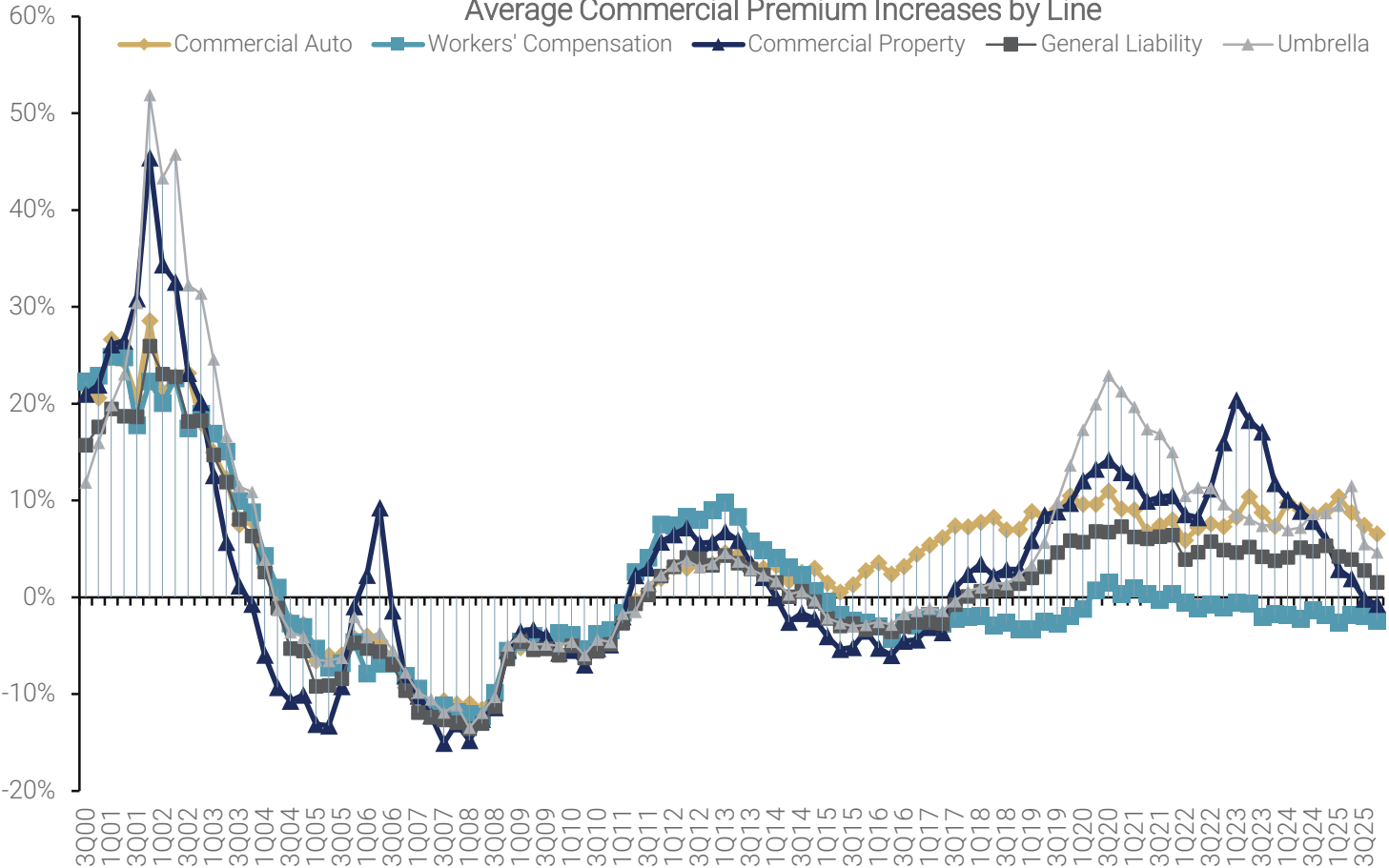


Insurance Premium Changes, Large Commercial Accounts (Accounts generating >\$100,000 in annual commissions & fees)

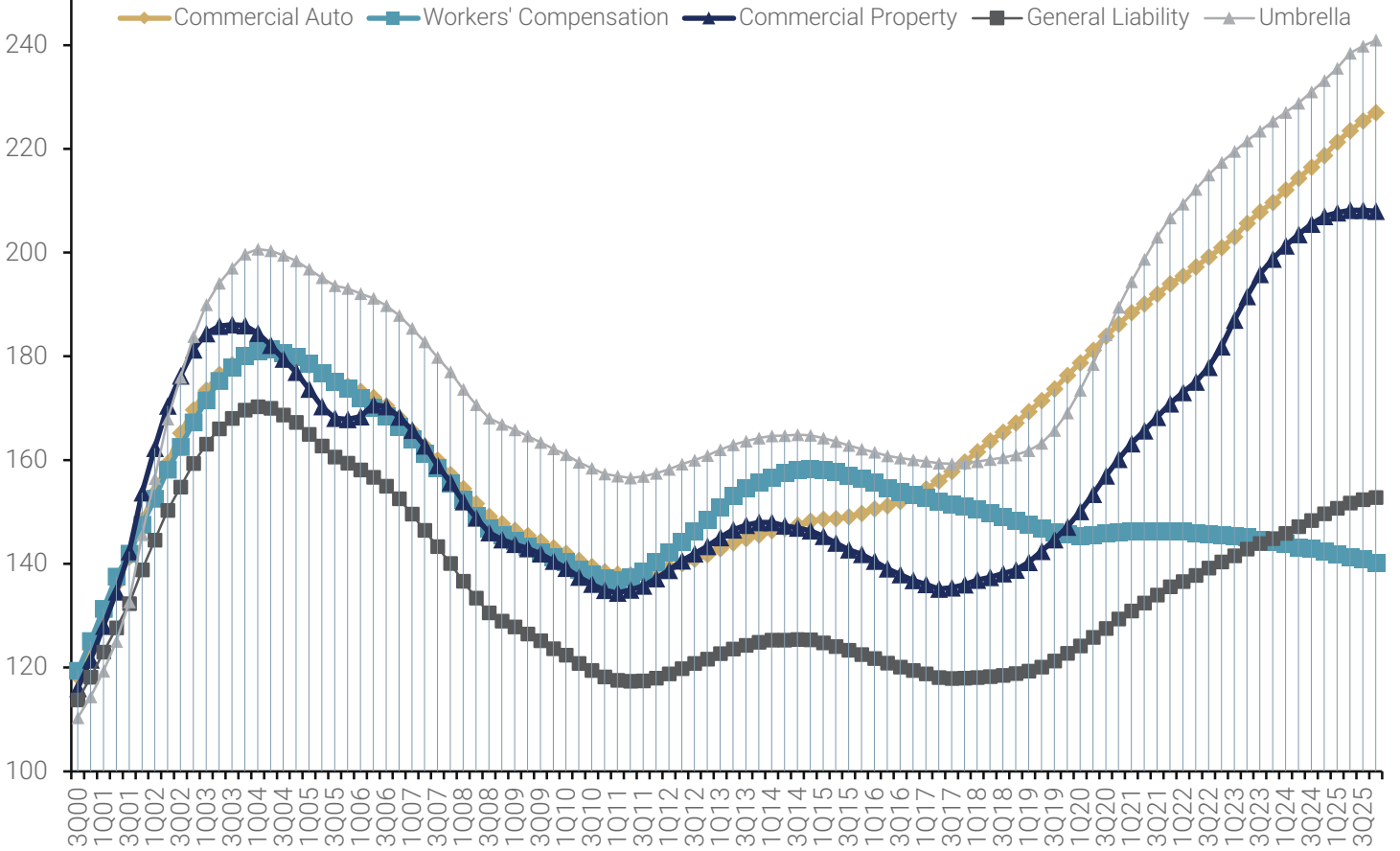
Percentage of Survey Respondents



Average Commercial Premium Increases by Line

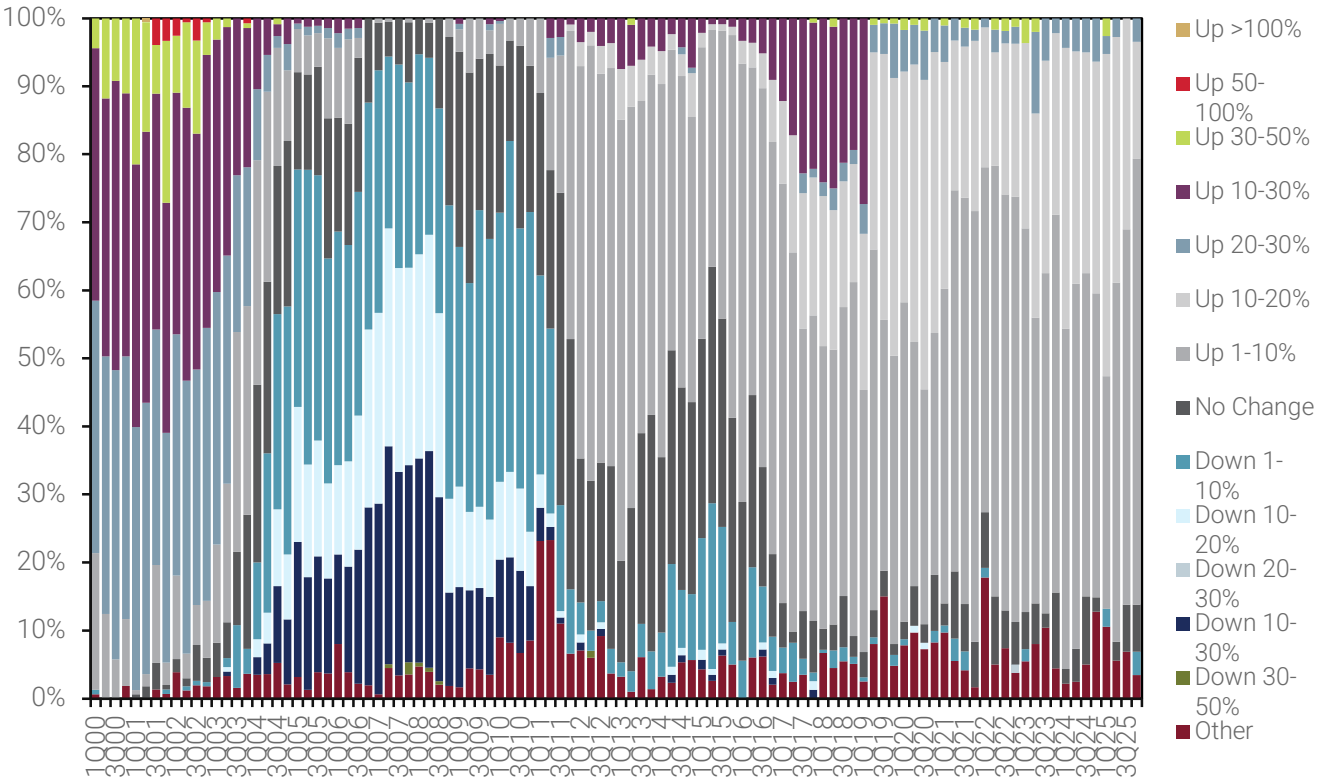


Cumulative Quarterly Premium Increases by Line of Business



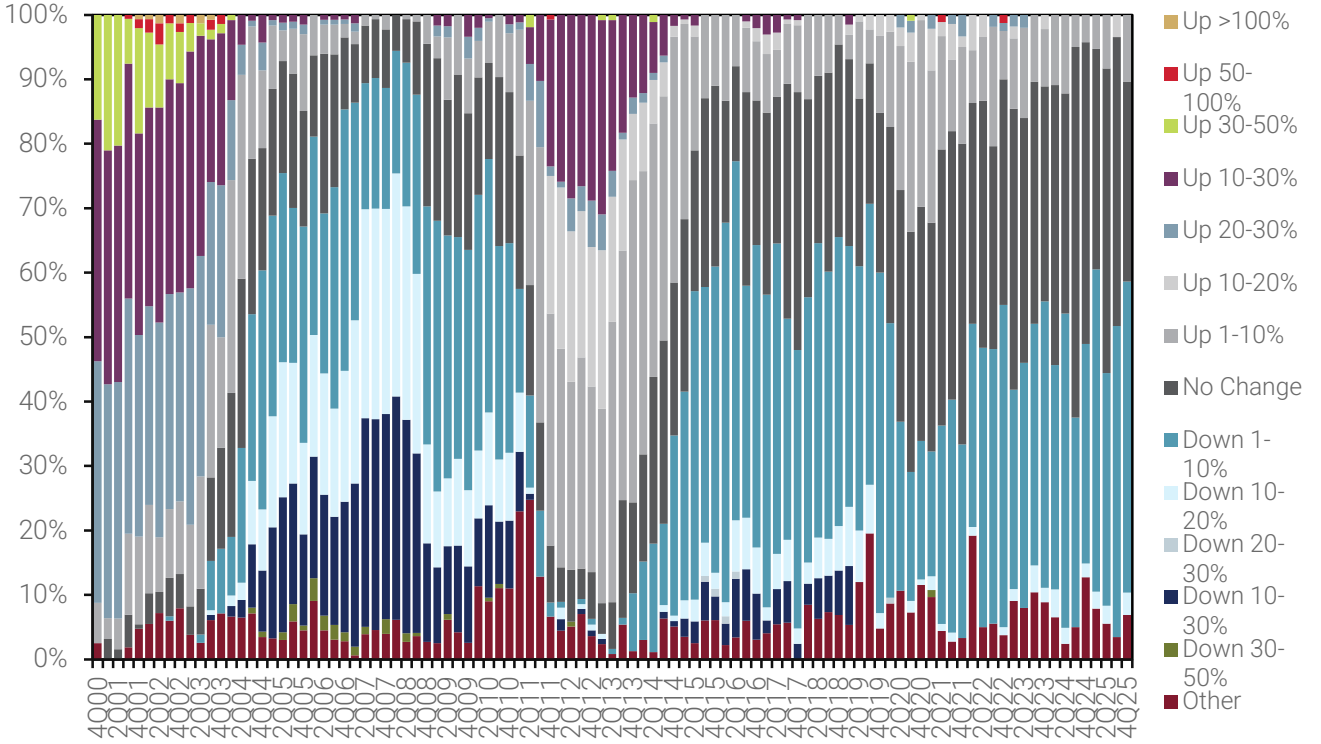
Commercial Auto Insurance Premium Changes

Percentage of Survey Respondents



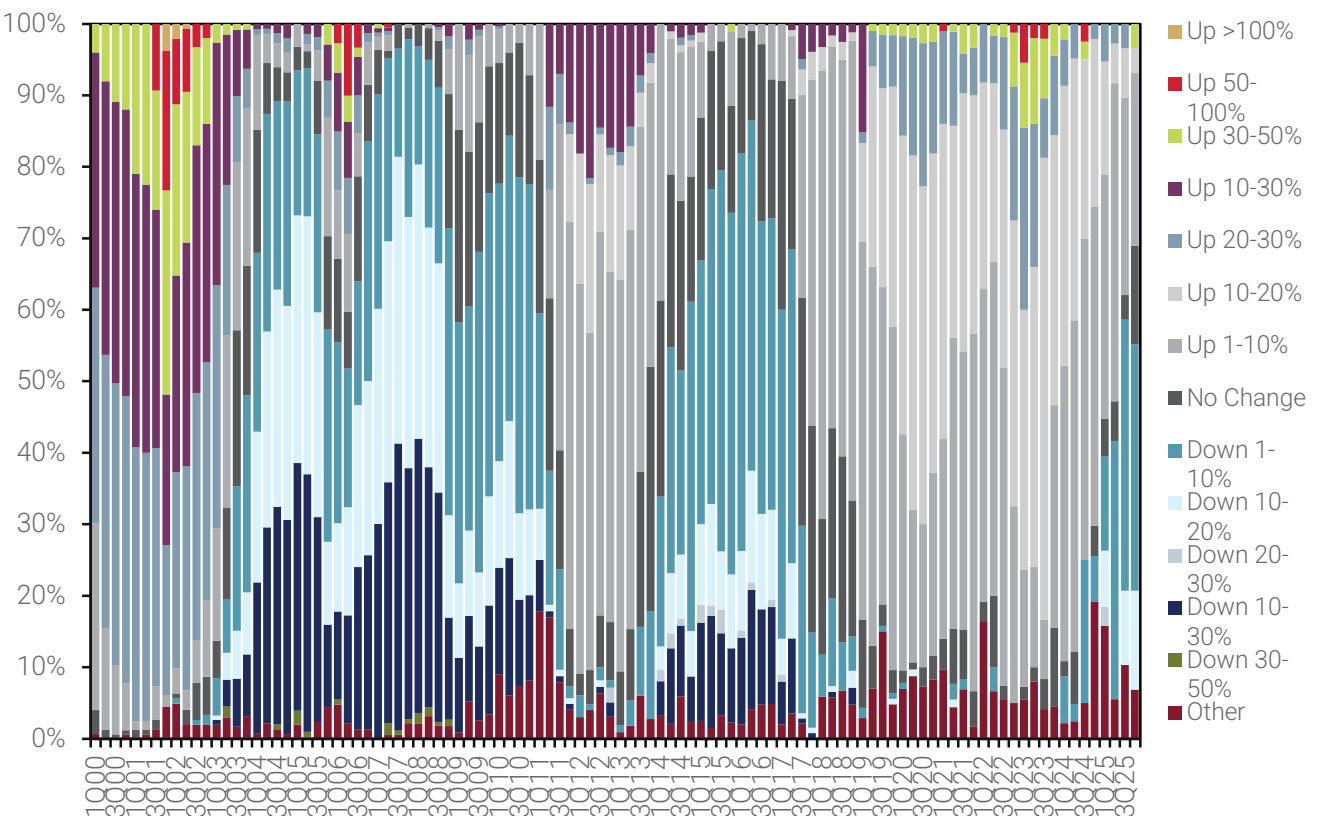
Workers Compensation Insurance Premium Changes

Percentage of Survey Respondents



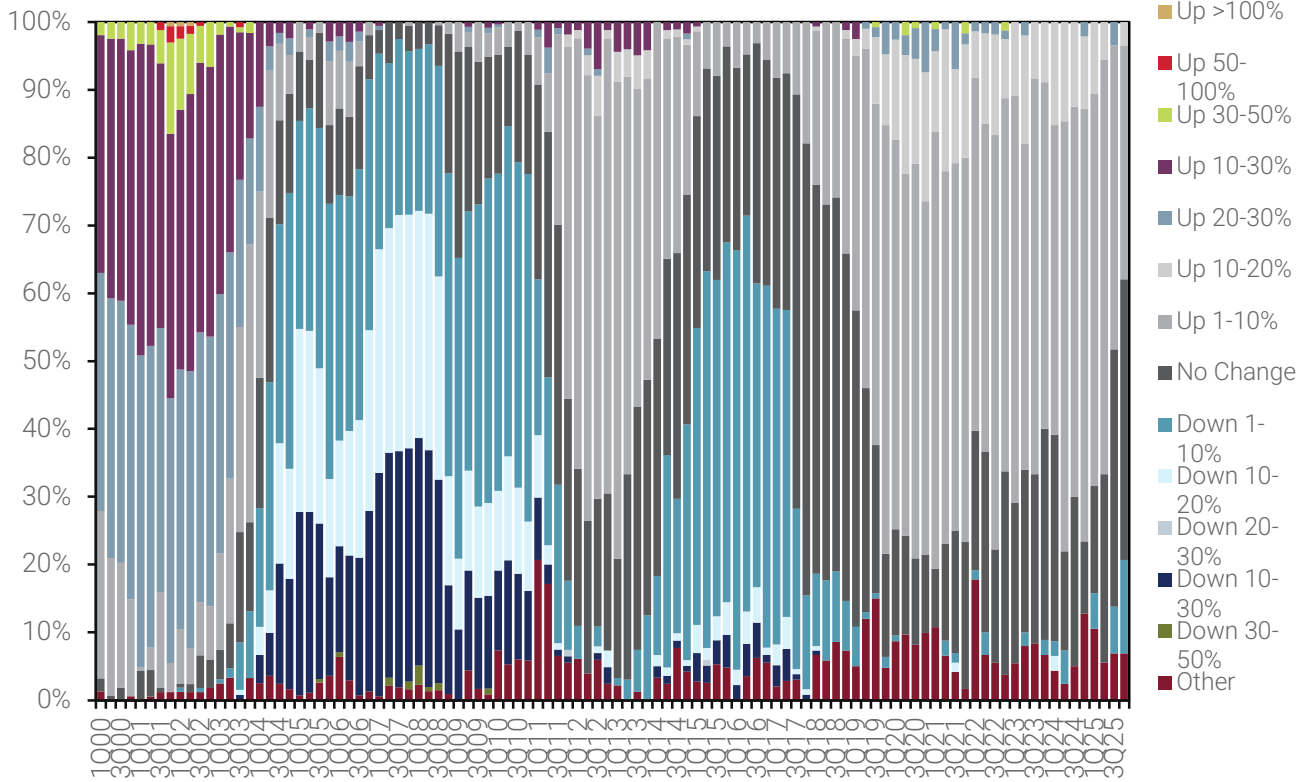
Commercial Property Insurance Premium Changes

Percentage of Survey Respondents



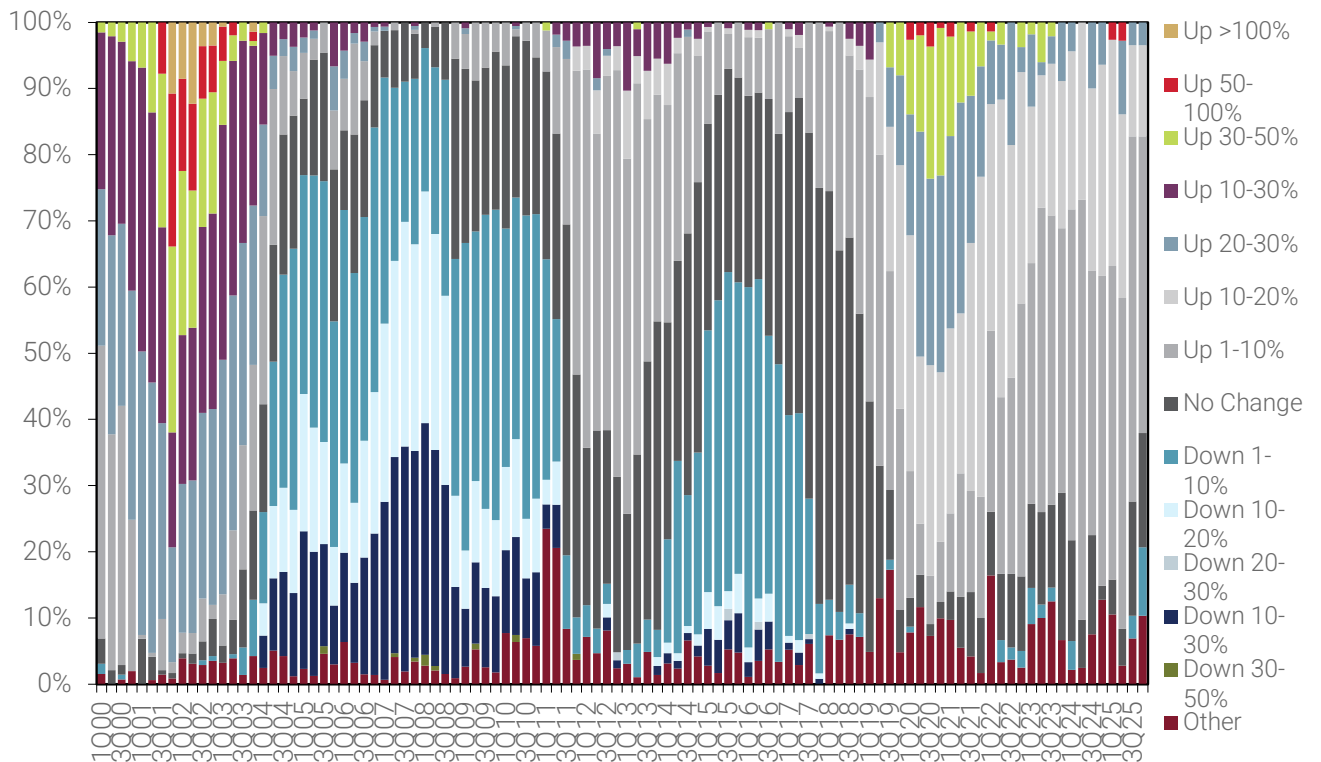
Commercial General Liability Insurance Premium Changes

Percentage of Survey Respondents



Umbrella Insurance Premium Changes

Percentage of Survey Respondents



Business Interruption Insurance Premium Changes

Percentage of Survey Respondents

