



**INSURANCE CARRIER
DEPLETED RESERVES**



**STEADY RISE IN
INSURANCE CLAIMS**



**VEHICLES ARE MORE
EXPENSIVE TO REPAIR**



**HEALTH CARE COSTS
CONTINUE TO SURGE**



**HIGH REPORTS OF
INSURANCE FRAUD**



**WEATHER RESULTING
IN PROPERTY DAMAGE**

Factors that lead to a Hard Market



Insurance with integrity,
for over 100 years.