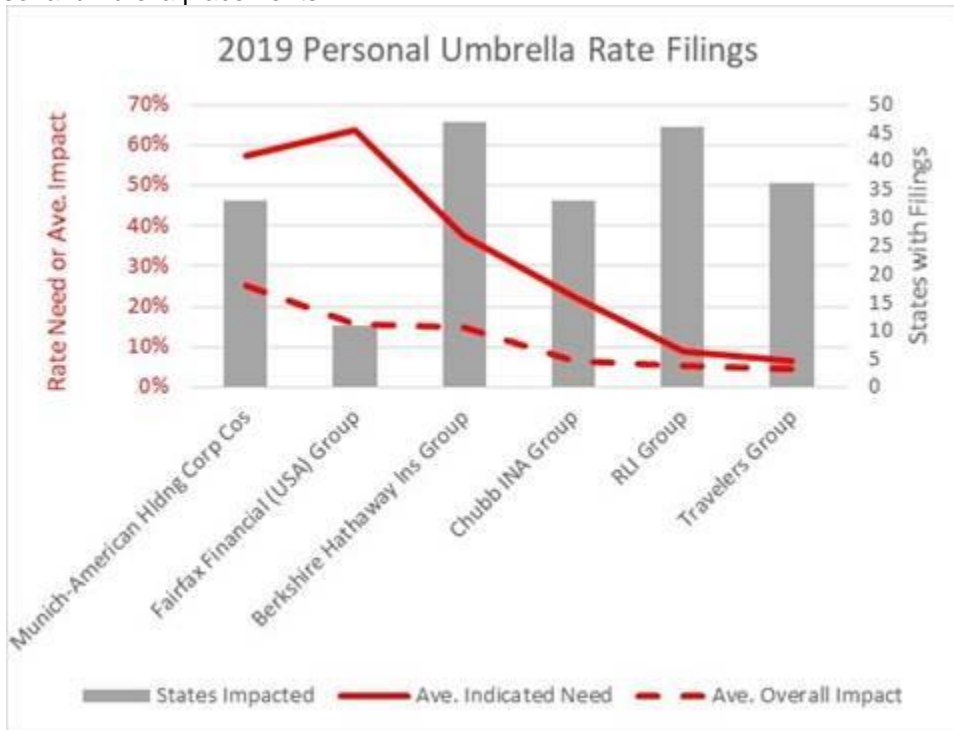


SPECIAL FEATURE

Personal Lines Alert: Personal Umbrellas on the Move

By Paul Buse

Winter has come to the personal umbrella marketplace. As you've already seen on Amagazine.com, signs of firming marketplace conditions are emerging. You and your personal lines staff should know these trends and consider them in your standalone personal umbrella placements.



Source: A.M. Best Bestlink 2.0 and Best's State Rate Filings for Line (Personal General Liability) and Program (Umbrella) for all states and 2019 Effective Date (over 5,000 filings)

Does this feel like a hard market in personal umbrellas? If you inspect the graph above or table below, you will see signs of major price increases in both the rate needed and the estimated average impact on the insurer books of business in each state.

Want to read on? Access the full story [here](#).

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