



# State of the Insurance Marketplace & “Pulling Back the Curtain”

#WEAREYOUTHSOCCER

## Presenters



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# Pulling Back the Curtain

## Objectives

- Current Insurance Marketplace
- Insurance Underwriting
- Major Coverage Types
- Liability Claim Process

# Current Marketplace Conditions

## 2025 Predicted Transition / Mixed Phase

- Catastrophic Losses (hurricane, flood, wildfires)
- Reinsurance Market Pressures (insurance for insurers - spreads risk)
- Inflation
- Litigation Trends (social inflation, nuclear verdicts)
- Investment Returns

# Underwriting

It's the process of evaluating a risk

- Does it fit within underwriting appetite?
- Review of operations, policies & procedures, historical loss experience
- Determine coverage terms (i.e. limits, exclusions)
- Pricing

# Major Coverages Types

## Common Youth Sports Policies

- General Liability
- Excess Liability
- Non-Profit Liability (Directors & Officers Liab.)
- Participant Accident Medical
- Commercial Property / Inland Marine
- Crime / Dishonesty Bond

# Liability Claim Process

I have been sued...now what?

1. Notification to Insurer (via Broker)
  - Timely Reporting Important
2. Assignment of Claim Examiner / Defense Counsel
  - Coverage Determination
  - Duty to Defend
  - Reservation of Rights
3. Investigation & Evaluation
  - Legal Liability
4. Negotiation/Settlement/Trial

## Q&A – Pick Our Brains

What questions do you have?



**THANK YOU**