

Personal Lines 1: Market Trends, Valuation, Ordinance & Law

Big I Nebraska Expanded CE | Bill Harwood

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Session 1 Agenda:
The Homeowners Market and the Limits Behind It

- Key personal lines market issues and trends as of 3Q 2026
- Rate adequacy, nonrenewals, inspections, and deductible changes
- Homeowners valuation traps and why Zillow thinking fails
- Extended and guaranteed replacement cost: what they actually do
- Ordinance and Law on a homeowners policy: the sublimit problem
- Valuation myths quiz, dec-page review, and increased-limits scripting

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Learning Objectives for This Session

Read the market

Describe current homeowners rate, nonrenewal, and inspection trends nationally and in Nebraska, and explain them to a frustrated client without blaming the carrier.

Find the valuation gap

Distinguish reconstruction cost from market value and identify the household changes that make a Coverage A limit wrong.

Use the endorsements correctly

Explain what extended and guaranteed replacement cost do and do not promise, and where sublimits fail.

Apply Ordinance and Law

Recognize when a code upgrade will exceed the homeowners sublimit and document the recommendation.

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Segment 1: Personal Lines Market Issues and Trends

40 minutes | Rate, availability, and client fatigue as of 3Q 2026

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Homeowners Rate: The Deceleration Is Real

13.6% Average approved US homeowners rate increase in 2024	6.3% Average approved increase in 2025, less than half the prior year
1.8% Cumulative average increase through July 2026	92.4 US P&C net combined ratio in Q1 2026, down from 99.2 a year earlier

Source: S&P Global via Insurance Journal, Verisk / APCA

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The Nebraska Picture Specifically

Premium level	The average Nebraska home insurance premium rose about 25% in 2025 to roughly \$4,028, and one 2026 projection puts it near \$4,560, well above the national average.
The peril driving it	Hail. Texas, Oklahoma, Kansas, Nebraska, and Colorado together accounted for about 45% of all severe US hail events from 2023 through 2025.
What carriers changed	Actual cash value roof schedules, percentage wind and hail deductibles, cosmetic damage exclusions, and roof age eligibility rules.
What clients hear	A premium increase. What they need to hear is which of those four structural changes applies to their policy.

Source: [Insurify hail report](#)

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Availability Is the New Problem

+96% Minimum regional increase in nonrenewal rates, 2018 to 2024 (up to 210%)	2M+ Homeowners policies nonrenewed in 2024, per NAIC market conduct data
25.1 Nonrenewals per 1,000 policies in the West in 2024, up from 8.0 in 2022	696,562 California FAIR Plan policies in force at June 2025, a residual-market record

Source: NAIC homeowners market analysis; NAIC data via Realtor.com; California FAIR Plan

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Talking About a Hard Market Without Losing the Client

- Name the structural change first, then the premium: the change is the news
- Separate rate, eligibility, and deductible structure into three conversations
- Never say "everyone is going up" to a client who just got nonrenewed
- Give the client a decision: deductible, limit, mitigation, or market change
- Set the annual review as a habit, not a crisis response
- Confirm in writing the same day, including the options the client declined

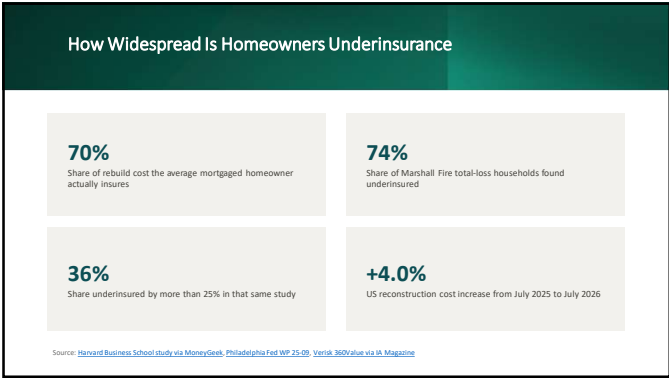
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Segment 2: Homeowners Valuation Traps

45 minutes | Reconstruction cost, endorsements, and household change

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Reconstruction Cost Versus What the Client Thinks

Reconstruction cost	What it costs to rebuild this house on this lot, at today's labor and material prices, to today's code, one house at a time. This is the Coverage A basis.
Market value	What a buyer would pay, including land and location. In much of Nebraska it is below rebuild cost, which is exactly why clients push back on Coverage A.
The Zillow objection	When a client says the house is only worth \$310,000, they are pricing a transaction. We are pricing a construction project with no economies of scale.
The demand-surge factor	After a widespread hail or wildfire event, local labor and material costs spike. Reconstruction estimates built in calm markets understate catastrophe rebuilds.

Source: [Verisk 360Value via IA Magazine](#)

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What Extended and Guaranteed Replacement Cost Actually Do

Extended replacement cost	Adds a percentage above Coverage A, commonly 20% to 50%. It only helps if Coverage A was close to correct. A 25% cushion on a limit that is 40% low still leaves a gap.
Guaranteed replacement cost	Pays the full rebuild cost with no percentage cap, but it is increasingly restricted, often requires accurate reporting of updates, and is unavailable on many older or higher-risk homes.
The common misconception	Clients hear "guaranteed" and stop asking about the limit. The endorsement is a backstop for estimation error, not a substitute for maintaining the limit.
The reporting condition	Many forms condition the enhanced coverage on the insured reporting improvements within a set period. Unreported remodeling can void the very protection they are counting on.

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The Coverages Clients Assume Are Automatic

Other structures, Coverage B	Typically 10% of Coverage A. Detached garages, shops, fences, and outbuildings on acreage routinely exceed it, and rural Nebraska properties are the classic example.
Personal property, Coverage C	A percentage of Coverage A with special sublimits on jewelry, firearms, cash, and business property. Replacement cost on contents is an endorsement, not a default.
Loss of use, Coverage D	Adequate for a kitchen fire, thin for an 18-month rebuild after a catastrophe when local rentals are scarce and expensive.
Service line, water backup, and equipment breakdown	Low-cost endorsements that clients believe are already included, and that produce the highest-frequency small claims.

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Unreported Remodeling:
The Most Common Valuation Failure

- Finished basements, added bathrooms, and kitchen upgrades never reported
- Additions and enclosed porches that changed the square footage
- Solar, generators, and EV charging that added value and complexity
- Detached shops or barns built after the policy was written
- Home-based business property that no homeowners form fully covers
- One renewal question fixes most of this: what did you change this year?

Source: Verisk Q1 2026 Property Report via Insurance Journal

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Segment 3: Ordinance and Law on a Homeowners Policy

30 minutes | Sublimits, older homes, and renewal questions

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The Homeowners Ordinance and Law Problem in Three Parts

1

Clients assume it is automatic

Most believe code upgrades are simply part of rebuilding, because nothing says otherwise

2

The sublimit is small

Often 10% of Coverage A, set years ago and never revisited as costs rose

3

Older homes need the most

Wiring, plumbing, egress, insulation, and structural upgrades all trigger at the permit desk

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Where Code Upgrades Bite on a Nebraska Home

Roof and sheathing	A hail claim that requires full deck replacement, ice and water shield, or updated fastening patterns that did not exist when the roof was installed.
Electrical	Knob-and-tube or 60-amp service, ungrounded circuits, and required arc-fault and ground-fault protection when walls are opened.
Plumbing and mechanical	Galvanized supply lines, vent requirements, and combustion-air rules that force replacing systems that were only partly damaged.
Foundation, egress, and insulation	Basement bedroom egress windows, stair and railing geometry, and current energy-code insulation that adds real cost to a partial rebuild.

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Five Renewal Review Questions That Prevent Most Homeowners E&O Claims

• Ask all five, every year, and write down the answers

- What did you change, add, or remodel in the last twelve months?
- When was the Coverage A reconstruction estimate last run, and by whom?
- What is your roof age, and is it settled on replacement cost or ACV?
- What is your wind and hail deductible, in dollars, on your actual limit?
- Do you carry Ordinance and Law, water backup, and adequate other structures?
- What would you do for housing if you could not live here for a year?

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Interactive Segment

30 minutes | Myths quiz, dec-page review, and scripting practice



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Valuation Myths Quiz:
True or False, Vote as a Table

- Answer first, then we discuss why each one persists
- Guaranteed replacement cost means the limit does not matter
- Market value is a reasonable proxy for a rebuild estimate
- A 25% extended replacement cost cushion covers a demand-surge rebuild
- Detached structures are covered up to the full Coverage A limit
- Code upgrades after a hail loss are part of the covered repair
- Reporting a remodel will always increase the premium and upset the client

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Small-Group Exercise: Review a Homeowners Declarations Page

The task	In groups of three, review the dec page in your workbook and identify every gap you can find in 12 minutes. It is a 1974 two-story with a detached shop and a nine-year-old roof.
Required output	Your three largest dollar exposures, ranked, and the first question you would ask this client.
Watch for	Coverage A against reconstruction cost, other structures percentage, roof settlement basis, wind and hail deductible, Ordinance and Law, and loss of use duration.
Debrief	Each group reports one gap no other group named, and we build the composite list.

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Scripting Practice:
The Increased-Limits Conversation

- Open with the change: "Your rebuild cost moved about 4% again this year"
- State the current limit and the current estimate side by side, in dollars
- Name the mechanism: partial losses, code upgrades, demand surge after hail
- Offer two options with real premium numbers, not a recommendation to think it over
- Ask a closing question: "Which of those two do you want me to bind?"
- If they decline, say what is uninsured and confirm it in writing that day

Source: [Verisk 360Value via IA Magazine](#)

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Session 1 Wrap-Up

- Rate increases slowed; availability and structure got harder
- Nebraska premiums rose roughly 25% in 2025 on hail-driven losses
- The average mortgaged homeowner insures about 70% of rebuild cost
- Endorsements are backstops, not substitutes for a correct Coverage A
- Bridge work: run the five renewal questions on ten real accounts
- Bring one dec page with a gap you found to Session 2

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Personal Lines 2: Underwriting, Capacity, E&S and AI

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Session 2 Agenda:
Getting the Hard Household Placed

- **Personal lines underwriting changes and how to manage them**
- Aerial imagery, third-party data, roof age rules, and water-loss scrutiny
- Reinsurance and alternate capacity: why your client feels it indirectly
- The E&S market: when nonadmitted is the right answer, and what it costs
- AI updates as of 3Q 2026 in claims, service, and agency workflow
- Placement poll, scenario sorting exercise, and AI use-case discussion

2

Learning Objectives for This Session

Anticipate underwriting

Describe the data sources and eligibility rules carriers now apply before a policy is issued or renewed, and prepare clients for them.

Explain capacity

Translate reinsurance and residual-market movements into plain language for a personal lines client.

Use E&S correctly

Identify the households that belong in the nonadmitted market and explain the form, service, and pricing trade-offs accurately.

Apply AI with guardrails

Recognize where AI is already touching personal lines underwriting and claims, and set rules for client-facing AI content.

3

Segment 1: Personal Lines Underwriting Changes

40 minutes | Data, imagery, and eligibility rules



4

Aerial Imagery and Third-Party Data

What carriers see	High-resolution aerial and satellite imagery, plus AI analysis of roof condition, tree overhang, debris, pools, trampolines, and outbuildings, often without an in-person visit.
The regulatory response	Connecticut's February 2026 advisory reiterates that cosmetic roof conditions seen in aerial images should not drive nonrenewal; insurers need evidence of material damage.
California and Colorado	California AB 1559 would require notice and an appeal process for imagery-based decisions, and Colorado Bulletin B-5.57 addresses AI use in homeowners underwriting.
What this means for you	Ask clients about roof, trees, and outbuildings before submission. Photograph completed repairs. Imagery disputes are winnable when the client has dated evidence.

Source: Connecticut Insurance Department, United Policyholders, California AB 1559 committee analysis, Colorado DOI Bulletin B-5.57 summary

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The Eligibility Rules Producers Hit Most Often

Roof age and material	Hard cutoffs commonly at 15 or 20 years, ACV settlement schedules for older roofs, cosmetic damage exclusions, and separate percentage wind and hail deductibles.
Water loss history	Water is now the leading homeowners peril at 31.1% of Q1 2026 claims with about \$16,079 average severity, so two water claims can end eligibility.
Dog breed and liability triggers	Breed lists, prior bite history, trampolines, pools without fencing, and short-term rental activity are frequent liability declinations.
Occupancy and use	Seasonal vacancy, adult children as sole occupants, unreported home businesses, and rental conversions all move a household off the standard form.

Source: Verisk Q1 2026 Property Report via Insurance Journal, LexisNexis 2026 Home Trends Report

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Documentation and Expectation-Setting Before You Market

- Confirm roof age with a dated invoice, not a client estimate
- Pull the CLUE-equivalent loss history before you tell the client what to expect
- Ask directly about business use, rentals, dogs, pools, and trampolines
- Photograph the property and the completed repairs, with dates
- Tell the client what an inspection may find and what it may cost to fix
- Set the decision date in advance so a short quote window does not lose the account

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Segment 2: Reinsurance and Alternate Capacity

30 minutes | How wholesale market movements reach a household



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The Wholesale Picture, 2026

-16%

Global property catastrophe rate-on-line change year over year at mid-2026

\$688B

Record total reinsurance capital at June 30, 2026

\$147B

Record alternative and ILS capital, up 9% in the first half of 2026

\$42B

Insured global natural catastrophe losses in H1 2026, 16% below the ten-year average

Source: Gallagher Re, via Insurance Business; Gallagher Re, capital report via Arctis; Swiss Re, Institute H1 2026

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What Your Client Actually Feels

Rate, with a lag	Reinsurance savings reach homeowners filings a year or more later, through the catastrophe load in the rate. That is the deceleration clients are seeing now.
Structure, immediately	Carriers keep the percentage wind and hail deductibles, roof schedules, and per-occurrence caps that protect their retained layer regardless of reinsurance price.
Appetite, regionally	National carriers retrench from hail and wildfire geographies while regional and mutual carriers hold or expand. Nebraska sits squarely in that reshuffling.
Residual markets, as the backstop	The California FAIR Plan reached \$768 billion of exposure and 696,562 policies by June 2026, with a 29.1% rate increase effective October 15, 2026.

Source: S&P Global via Insurance Journal; California FAIR Plan; Insurify hail report

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Segment 3: The E&S Market for Personal Lines

40 minutes | When nonadmitted is the right answer

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E&S Homeowners Is No Longer a Niche

+29.5% Growth in US E&S homeowners direct premium in 2025, to about \$4.14 billion	64% Share of that E&S homeowners premium written in California, Florida, and Texas
\$1.3B E&S homeowners premium in California alone in 2025, nearly one-third of the US total	+20.2% Growth in surplus lines residential and personal property premium, H1 2026

Source: S&P Global E&S market report; WPA stamping office data

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When E&S Is the Right Personal Lines Solution

Catastrophe-exposed property	Wildfire interface, coastal wind, and increasingly severe convective storm and hail geographies where admitted appetite has narrowed.
High-value and unusual homes	Homes above admitted capacity, historic or architecturally unique properties, and dwellings with significant outbuildings or acreage.
Prior-loss and condition issues	Multiple water claims, an older roof that no admitted carrier will accept, or a home with deferred maintenance mid-remediation.
Non-standard occupancy	Vacant or renovating dwellings, short-term rentals, seasonal properties, and dwellings occupied by someone other than the owner.

Source: [Finance & Commerce](#)

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The Trade-Offs You Must Disclose

Form	Manuscript wording rather than ISO. Read the actual form: exclusions, roof settlement, water sublimits, and named-storm deductibles vary by carrier and by submission.
Guaranty fund	Nonadmitted carriers are not backed by state guaranty associations. Financial strength ratings carry more weight, and the client should be told this in writing.
Price and taxes	Higher premium, plus surplus lines taxes and stamping fees, and often minimum earned premium. Mid-term cancellation math is different.
Service	Longer response times, wholesale intermediaries in the chain, and less flexibility on mid-term changes. Set client expectations before binding, not after.

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Segment 4: AI Updates as of 3Q 2026

30 minutes | Claims, service, risk scoring, and agency workflow



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AI in Insurance, 2026 Data Points

41%

Insurers actively using AI across core business areas

65%

Independent agents who used AI in the past year, up from 37% the year before

14%

Agencies that have actually implemented an AI tool

25

Jurisdictions that adopted the NAIC AI model bulletin as of August 2026

Source: [AM Best AI survey](#), [Liberty Mutual Agency Growth Study](#), [NAIC AI Model Bulletin adoption map](#)

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Where AI Is Actually Being Used in Personal Lines

Claims triage and estimating

Photo-based damage assessment, automated severity scoring, and straight-through processing of small claims. Faster settlements, and less human review of edge cases.

Underwriting and risk scoring

Aerial imagery analysis, property attribute prediction, and by-peril catastrophe scoring that can decline a home before a human sees it.

Customer service

Chat and voice handling of billing, ID cards, and coverage questions. The risk is a bot answering a coverage question it should have escalated.

Agency workflow

Meeting notes, renewal summaries, email drafting, and remarketing prep. This is where agents report real time savings of about four hours a week.

Source: [LexisNexis 2026 Home Trends Report](#), [Liberty Mutual Agency Growth Study](#), [WTW AI survey via Carrier Management](#)

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Guardrails for Client-Facing AI Content

- The rule: AI drafts, a licensed human decides and signs
- Never let AI answer a coverage question without human review
- Never paste client-identifiable data into a non-enterprise tool
- Never use AI to generate limits, valuations, or policy interpretation
- Disclose AI use if a client asks, and answer honestly
- Keep the human reviewer's name in the file for anything client-facing
- Review your written AI policy annually and when you change tools

Source: [Risk & Insurance](#), [Huntman on Colorado SB 26-189](#)

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Interactive Segment

35 minutes | Poll, scenario sorting, and AI discussion

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Poll: The Hardest Personal Lines Placement Now

- **Vote, then name the last one you lost and why**
- A home with a roof over twenty years old
- Two or more water claims in the last five years
- Rural acreage with substantial outbuildings
- A high-value home above admitted capacity
- A household with a liability trigger such as breed or short-term rental

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Scenario Sorting: Standard, Preferred, E&S, or Decline

The exercise	Eight household scenarios in your workbook. In table groups, sort each into standard, preferred, E&S, or decline, and name the single fact that determined your answer.
Time	Twelve minutes to sort, then each table defends the two scenarios it found hardest.
The point	Triage before marketing. A placement decided in ten minutes at the desk saves a week of shopping and a disappointed client.
The twist	Two scenarios change categories if one additional fact is developed. Find them and identify the question that would have surfaced that fact.

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Discussion:
AI Use Cases by Role in Your Agency

- Producers: which prospecting or prep task would you hand over first?
- CSRs: which repetitive service task consumes the most time each week?
- Claims advocates: where would you want a human to always stay in the loop?
- Principals: what one rule would you write before expanding AI use?
- Everyone: what task would you never delegate to AI, and why?
- Where should the human review step live in your workflow?

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Session 2 Wrap-Up

- Carriers underwrite from imagery and data before you submit
- Reinsurance relief reaches rate slowly and never relaxes deductible structure
- E&S homeowners premium grew 29.5% in 2025: it is a mainstream tool now
- Disclose E&S form, guaranty fund, price, and service differences in writing
- Bridge work: triage five current accounts using the sorting framework
- Bring one household you cannot place to Session 3

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Personal Lines 3: New Products, Verdicts and Cyber

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Session 3 Agenda: The Exposures Your Clients Do Not Know They Have

- New products and emerging endorsements in personal lines
- Personal injury beyond bodily injury: defamation, privacy, and online conduct
- Why personal umbrella limits deserve re-examination this year
- Social inflation and nuclear verdicts in an auto and premises context
- Personal cyber: extortion, identity fraud, smart homes, and reputational harm
- Household exposure mapping, a coverage comparison, and a cross-sell poll

2

Learning Objectives for This Session

Identify emerging exposures	Recognize the household activities and assets that current personal lines forms handle poorly, and match them to available endorsements or products.
Explain personal injury	Distinguish personal injury from bodily injury and describe how online conduct creates liability that standard forms may exclude.
Re-examine umbrella limits	Use severity data to justify a limits review and explain underlying-limit requirements to a client.
Advise on personal cyber	Describe the personal cyber exposures producing claims and the coverage options that respond, without fear-based selling.

3

Segment 1: New Products and Personal Injury Updates

40 minutes | Emerging endorsements and liability beyond BI and PD

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How the Household Changed, and What the Form Did Not

Income inside the home	Short-term rentals, e-commerce inventory, content creation, and consulting from a spare bedroom. Homeowners forms limit business property and exclude many business liability claims.
New assets on the property	Solar arrays, battery storage, EV charging, e-bikes, and drones. Each raises value, and some raise liability the homeowners form treats ambiguously.
Household structure	Adult children at home, aging parents, caregivers, and part-time household employees create resident-relative and employment questions.
Digital life	Social media, online reviews, gaming, and messaging platforms create reputational and privacy exposure the 1990s form never contemplated.

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Personal Injury Is Not Bodily Injury

Bodily injury	Physical harm, sickness, or disease. It is the default coverage every client assumes they have and generally do.
Personal injury	A distinct coverage for offenses including libel, slander, defamation, invasion of privacy, false arrest, and malicious prosecution. On many homeowners forms it is an endorsement, not a base coverage.
Where the claims come from	Online reviews, neighborhood social media posts, HOA disputes, school and youth sports conflicts, and shared photos or recordings.
Where the coverage fails	Intentional-act exclusions, business-pursuits exclusions on monetized accounts, and endorsements added to the homeowners policy but not mirrored on the umbrella.

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The Umbrella Conversation for Online Conduct

- Personal umbrella can extend personal injury coverage, if the form includes it
- Confirm the umbrella's definition and any social-media or business exclusions
- Ask whether anyone in the household monetizes content or posts about local business
- Defense costs alone can exceed a homeowners liability limit in a defamation suit
- Households with teenagers have exposure the parents have never considered
- This is a coverage conversation, not a lecture about the client's family

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Segment 2: Social Inflation and Nuclear Verdicts

40 minutes | Why personal umbrella limits deserve a fresh look



8

Severity Trends That Reach a Household

+7.8%

Annualized growth in the average auto bodily injury claim payment, 2017–2022

\$25.6B

Total 2025 nuclear verdicts against corporate defendants, up 40.7%

~50%

Share of BI claimants with attorney representation, up from about 40%

~\$4B

Estimated 2025 US spending on more than 30 million legal advertisements

Source: Insurance Research Council; Marathon Strategies via Insurance Journal; American Tort Reform Association

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Where Personal Lines Severity Actually Comes From

Auto bodily injury	Rising medical costs and attorney involvement, plus vehicle complexity; total-loss frequency hit a record 23.1%, and 28.3% of repairable estimates include ADAS calibrations.
Premises liability at home	Pools, trampolines, dogs, deck and stair failures, and social-host exposure. These are the claims that most often exceed a homeowners liability limit.
Household drivers	Teen and newly licensed drivers, and adult children driving parents' vehicles. Household composition drives limit adequacy more than any other single factor.
Venue and advertising	Attorney advertising volume and jurisdiction shape outcomes. Georgia and Nevada led 2025 verdict totals; travel and out-of-state incidents import that risk.

Source: [Insurance Research Council](#), [CCC Crash Course 2025](#), [Risk & Insurance](#)

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Re-examining Umbrella Limits Without Selling Fear

Start with the household	Count drivers, vehicles, pools, dogs, rentals, and net worth including future earnings. The exposure inventory makes the case on its own.
Show the marginal cost	Quote \$1 million, \$2 million, and \$5 million side by side. The second million is usually inexpensive, and clients decide on arithmetic.
Explain underlying limits	Carriers increasingly require \$500,000 to \$1 million of underlying auto liability, so an umbrella review often forces an auto limits review first.
Note capacity reality	Personal umbrella capacity above \$25 million remains tight, and high-exposure households need lead time rather than a last-minute request.

Source: [Brown & Brown market trends](#)

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Segment 3: New Cyber Risk Trends for Households

35 minutes | Fraud, extortion, smart homes, and reputation



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What Personal Cyber Claims Actually Look Like

Cyber extortion and ransomware	Home devices, family computers, and personal cloud accounts locked or threatened with disclosure. Coverage typically funds negotiation, ransom, and restoration.
Identity fraud and account takeover	Synthetic identity, credential stuffing, and AI-assisted voice or video impersonation of family members. Coverage funds resolution costs and lost wages.
Smart home and IoT vulnerability	Cameras, doorbells, thermostats, and voice assistants as entry points. Household device counts keep rising and default credentials remain common.
Cyberbullying and reputational harm	Juvenile online conduct, harassment, and defamation. Some products fund counseling, tuition, relocation, and lost salary for the affected family.

Source: [Bridgewater / NETSCAPE iOT report summary](#), [Triple Agent survey](#)

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How to Offer Personal Cyber in Ninety Seconds

- Ask three questions: online banking, smart devices, and children online
- Name one claim type that matches their answers, not a general threat lecture
- State the limit, the premium, and the services included, in that order
- Emphasize the resolution service: most clients value the help over the payment
- Offer the endorsement first; reserve stand-alone products for high-net-worth files
- Document the offer and the decision the same day

Source: [Insurance Business](#)

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Interactive Segment

35 minutes | Exposure mapping, coverage comparison, and closing poll



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Household Exposure Mapping Exercise

The task	Using the worksheet, map a real household you service across four quadrants: property values, liability triggers, digital exposure, and household composition.
Time	Ten minutes to map, five minutes to identify the three largest uninsured or underinsured items.
The rule	Every gap you name must connect to a specific coverage, endorsement, or limit, not a general concern.
Report out	Each table shares the one gap the group had not thought to look for. We build the composite checklist.

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Coverage Comparison: What Adding Personal Cyber Actually Changes

Scenario	A family of four: ransomware locks the home network and family photos, a fraudulent wire empties \$18,000 from a checking account, and a teenager is harassed online for months.
Standard HO, auto, and umbrella	Property damage to the devices may be covered at ACV. The fraudulent wire and the extortion demand generally are not. The harassment produces no first-party benefit.
With a personal cyber endorsement	Extortion negotiation and payment, data restoration, fraud resolution services, and in some forms cyberbullying expenses including counseling and relocation.
The client takeaway	The difference is not a small limit change. It is the difference between a covered event and a self-funded one.

Source: [Truist agent survey](#)

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Closing Poll:
Which Cross-Sell Delivers the Most Client Value?

- *Vote, then commit to making that offer ten times this month*
- Increasing the personal umbrella limit
- Adding personal injury coverage to the homeowners policy and umbrella
- Adding a personal cyber endorsement
- Increasing Coverage A to current reconstruction cost
- Adding water backup, service line, and equipment breakdown

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Program Wrap-Up:
What to Do Monday Morning

- *Three sessions, one theme: make the specific offer and document it*
- Run the five renewal questions on every homeowners account this quarter
- Verify personal injury coverage on both the homeowners policy and the umbrella
- Quote the next two umbrella increments on every household with teen drivers
- Offer personal cyber on every renewal and record the answer
- Triage hard households into E&S early instead of shopping them for a week

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