



Board of Directors' Meeting
October 21, 2021
Follow-Up Report on Cyber and Personal Lines Performance

Introduction:

At the 2021 Board of Directors' Meeting held October 21, 2021, there were two questions regarding the performance of Cyber and Personal Lines related policies over the last few years. The information contained in this report represents observed activity in the California Surplus Lines Market for these two types of risks.

Summary of Results:

Cyber Related Policies. Cyber related policies submitted to the California SLA from January, 2019 through September, 2021 showed an **18% increase in average premium per policy** and a **33% increase in transactions** from 2019 to 2021. Cyber represented 3.6% of the total submitted California premium in 2021. The graphs in subsequent sections show monthly results across the period.

Personal Lines and Personally Procured Policies. Personal Lines policies submitted to the California SLA from January, 2019 through September, 2021 showed a **42% increase in average premium per policy** and a **12% increase in transactions** from 2019 to 2021. Personal Lines represented 2.7% of the total submitted California premium in 2021. The graphs in subsequent sections show monthly results across the period. Note that earthquake policies are excluded from this data set.

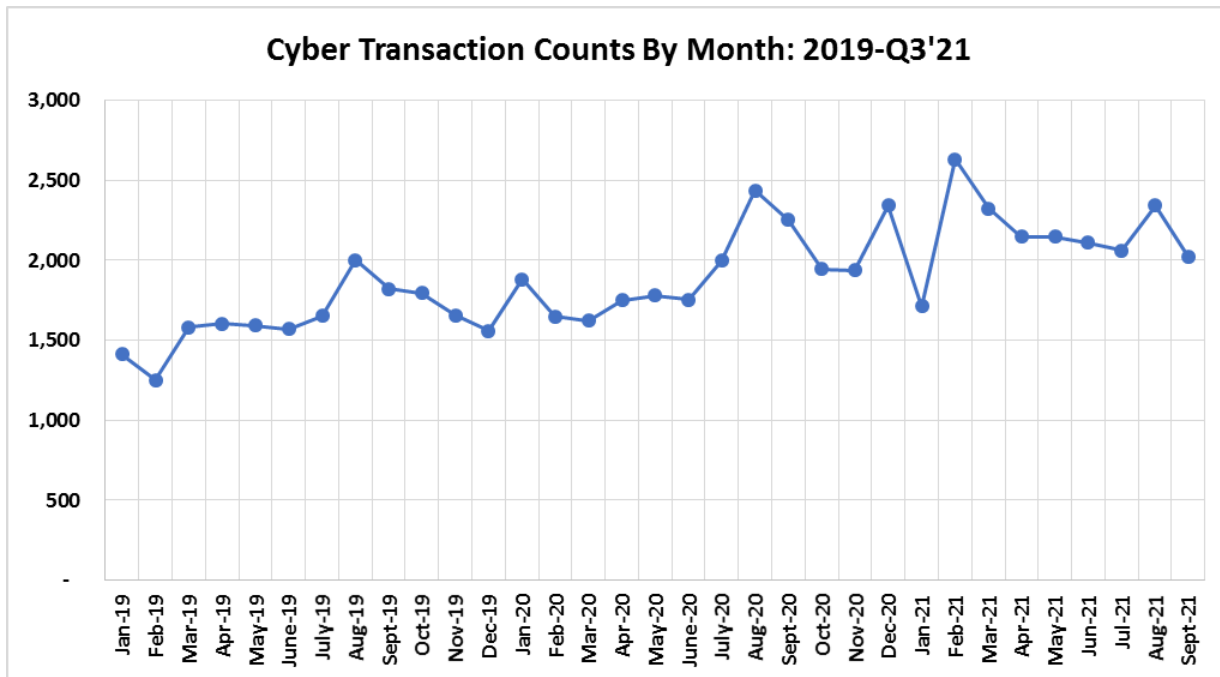
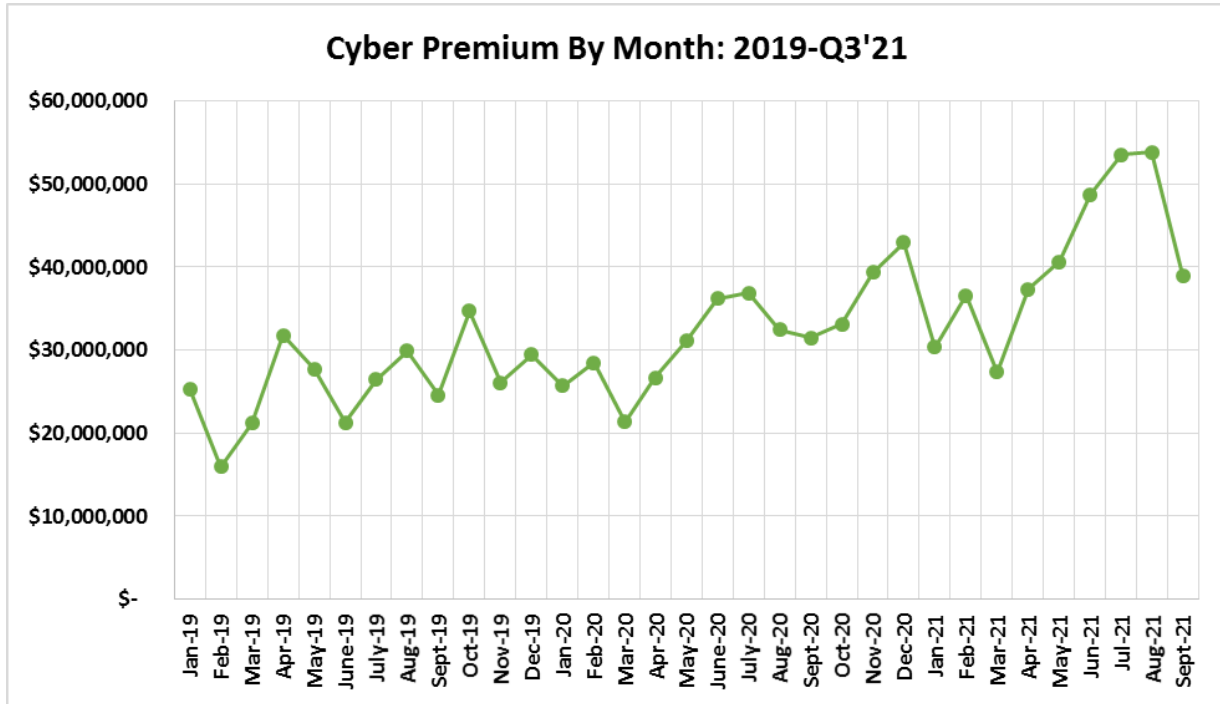


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CYBER POLICY PERFORMANCE BY MONTH – 2019 THRU SEPT'2021

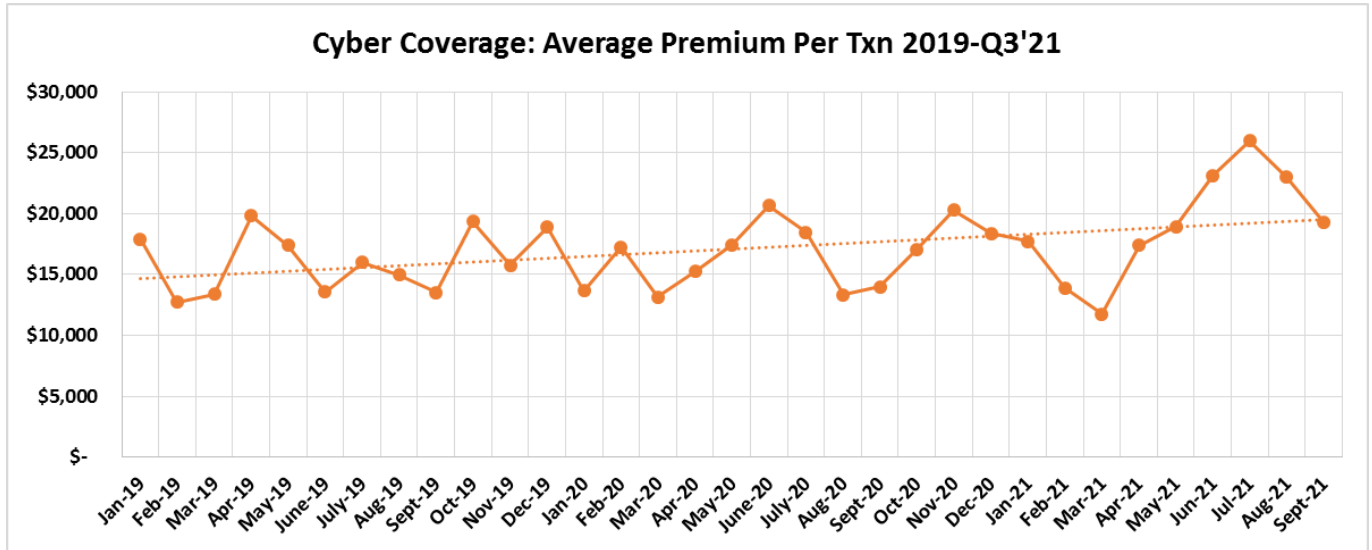




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CYBER POLICY PERFORMANCE BY MONTH – 2019 THRU SEPT'2021 (CONT.)

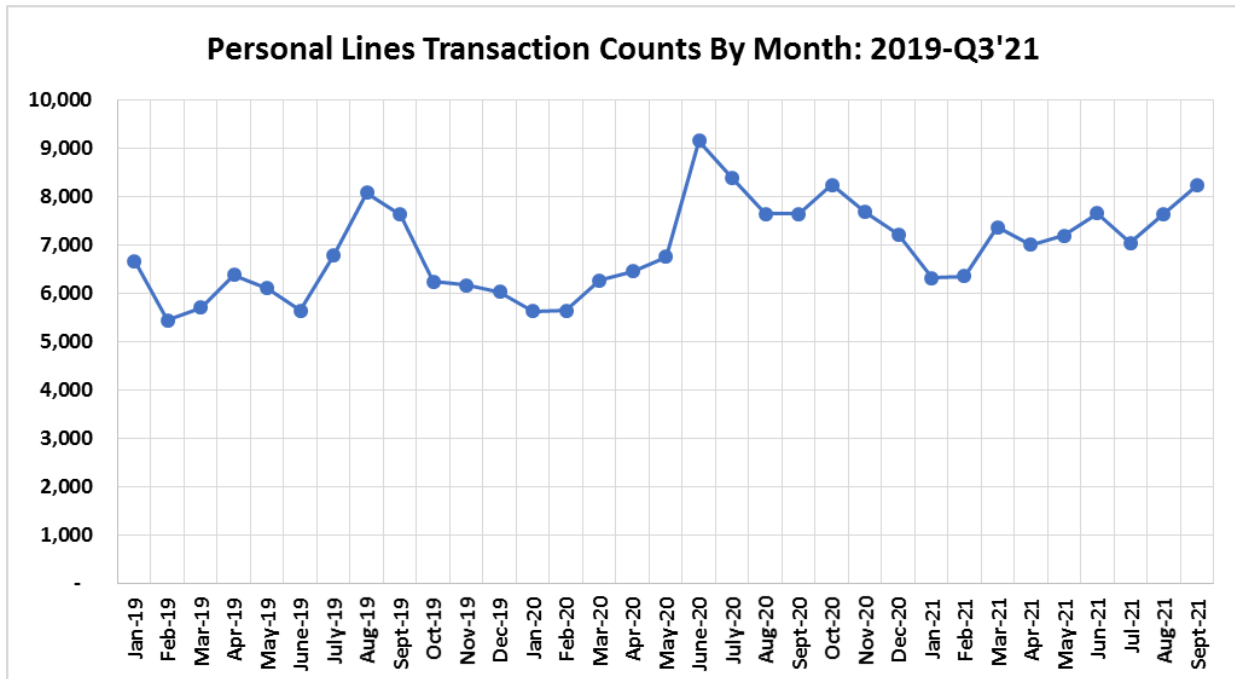
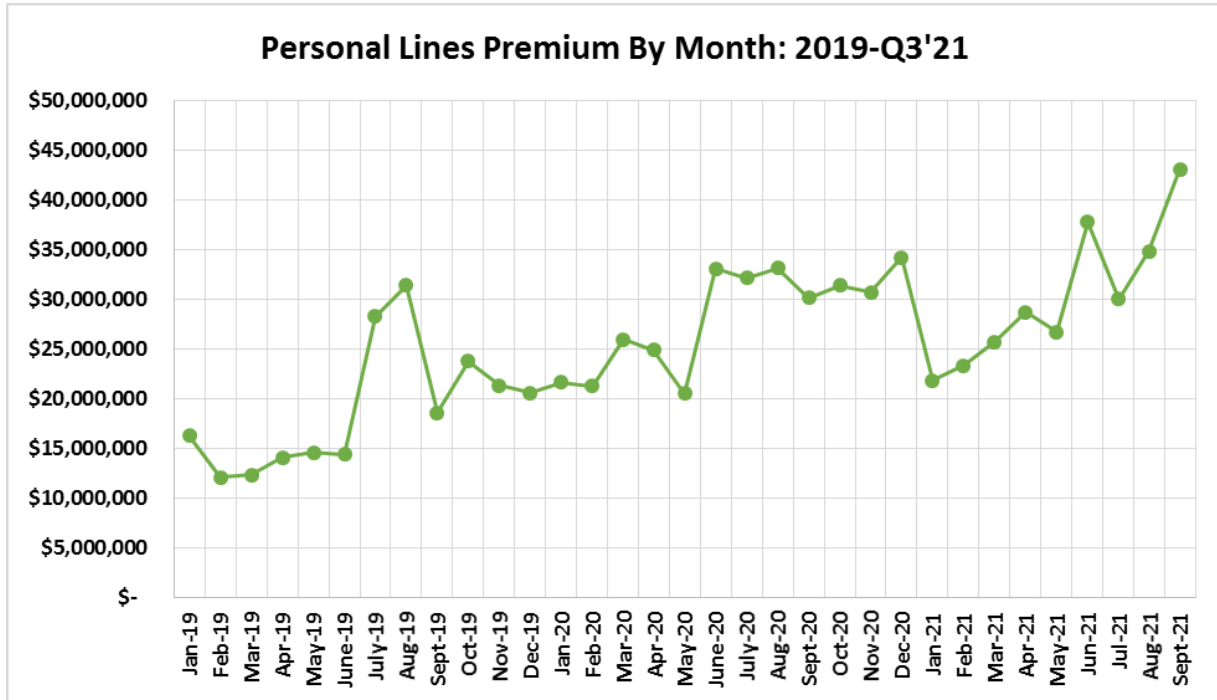




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PERSONAL LINES POLICY PERFORMANCE BY MONTH – 2019 THRU SEPT'2021





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PERSONAL LINES PERFORMANCE BY MONTH – 2019 THRU SEPT'2021 (Cont.)

