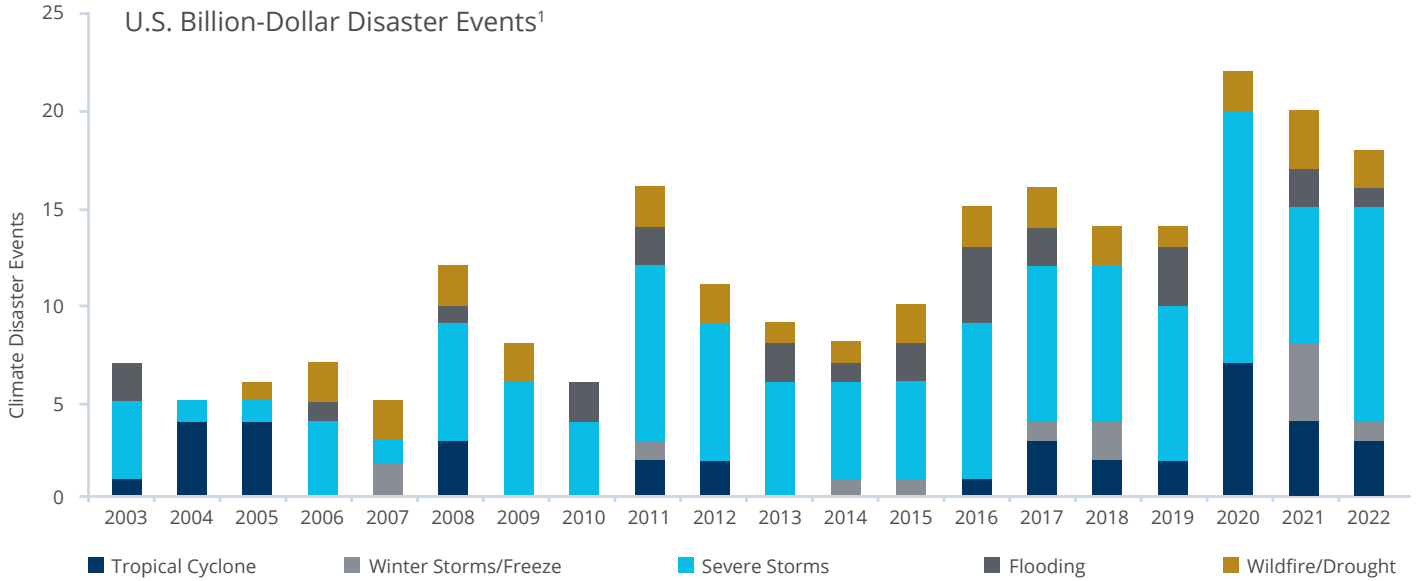
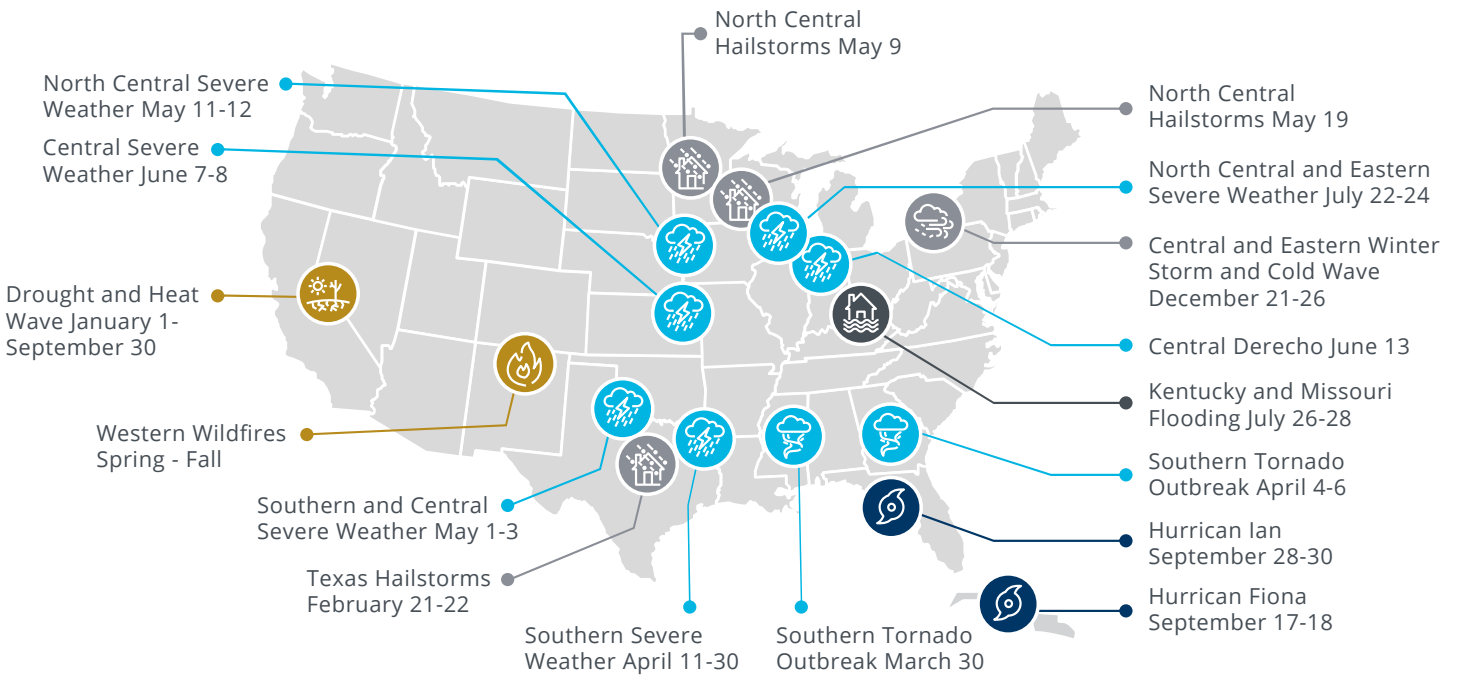


Market Trends 2023

Trends affecting the personal insurance market for successful families and individuals



The map shows the approximate location of the billion-dollar weather and climate disasters that impacted the United States in 2022.¹



2021 Hurricanes²

21 Hurricanes

This is the 3rd highest total for the Atlantic Hurricane season only behind 2005 and 2020.

Above Normal Season

2021 was the sixth consecutive above-normal season. 2021 is the first time since 1977 that a major hurricane formed in October or later.

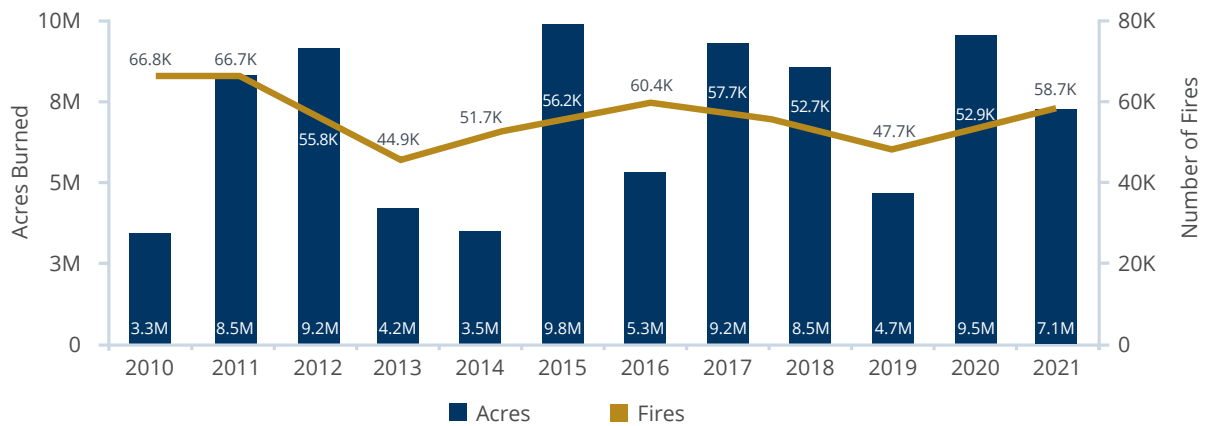
8 Storms Hit the U.S. Coastline

2 of these storms came ashore in Louisiana.

Estimated Damages

More than \$67B (2021 USD).

U.S. Wildfires³



3 of the top 20 largest California wildfires occurred in 2021.

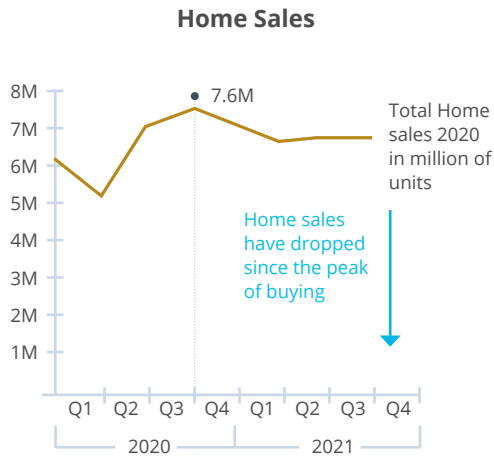


Why Are There More Floods?⁴

Increased development, changing storm and precipitation patterns, and rising sea levels are just a few reasons.

- + Flooding is the most frequent and costliest natural disaster in the United States
- + More than 75% of federal disasters are related to floods
- + Between 1996 – 2019, 99% of all U.S. counties experienced a flood event

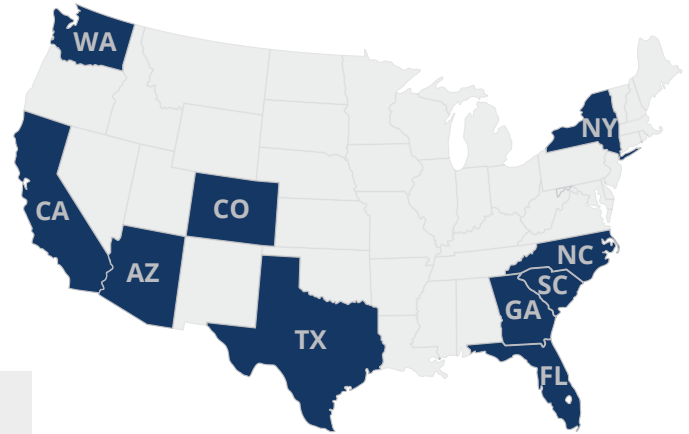
Impact on Housing⁵



Top States People Moved To 2021⁶

People moved for the following reasons:

- + To be closer to family
- + A desire to leave high density areas
- + For a new job or transfer



Cost of Building Materials and Labor Increase in 2021⁷



16%

- + Rough Framing / Lumber

13%

- + Concrete Products

19%

- + Drywall

35%

- + Plastic & Copper Plumbing

19%

- + Asphalt Roofing

27%

- + Paint

4%

- + Copper Electrical

17%

- + Windows & Doors

Home Replacement Costs for Premium Appliances⁸

Sub-Zero

Top-of-Line Refrigerator

2021 | \$19,400

2022 | \$20,391

Viking

Top-of-Line Wall Oven

2021 | \$9,800

2022 | \$11,399

5% Increase

16% Increase

Auto Trends

Driving Trends

Average vehicle repair costs have risen steadily with the largest increases in the last two years⁹

The average price of a new car is up 17% from 2020¹⁰



Supply Chain Issues Disrupt Auto Sales and Repairs

- + Lack of computer chips
- + Plant Shutdowns
- + Logistical problems including shortage of cargo ships
- + Shipping containers and truck drivers



2021 auto sales in the U.S. are forecasted to increase 2.5% from 2020, however December sales volume is expected to drop 32% year-over-year¹⁰

Lifestyle Changes that Create a Liability Exposure

- + New driver in household
- + Charitable and personal entertainment
- + Watercraft ownership

Trends that Create a Liability Exposure

- + Auto severity is increasing
- + Social Inflation juries are awarding high amounts to redistribute wealth
- + Widespread use of social media



Art is Appreciating at Rapid Rates¹¹



- + New York's November 2021 auctions totaled \$2.54 billion. This is the highest for a November auction cycle
- + According to an Art Basel / UBS survey, the pandemic had increased respondents' interest in collecting significantly by 32%
- + 57% of HNW collectors are planning to purchase more works for their collections, and 35% are planning to sell works¹²

Move to an Online Jewelry Market¹⁴



- + Amid the COVID-19 crisis, the global market for Online Jewelry estimated at \$21.5 billion in the year 2020, is projected to reach a revised size of \$51.5 billion by 2026
- + While prices have since come down slightly, the gold jewelry market in the US has remained robust and consumption is set to reach a 12-year high

Watches are a Growing Source of Investment¹³



- + The watch market is at an all-new high
- + The primary and secondary watch markets are expected to grow from \$66 billion to \$97 billion by 2025
- + The pre-owned watch market is set to become the industry's fastest-growing segment, reaching \$29 to \$32 billion

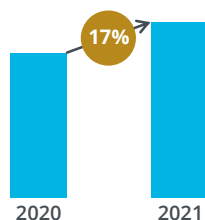
Significant Growth for Sports Memorabilia¹⁵



- + Record auction prices for game worn jerseys, trading cards, and sneakers
- + The Last Dance documentary on Netflix drove prices: Bulls rings sold for \$256K and Jordan game worn sneakers sold for \$615K following the series release

Consumers Struggle with Cyber Risks in '21¹⁶

Global cybercrime costs will grow years, reaching \$10.5 trillion by 2025.



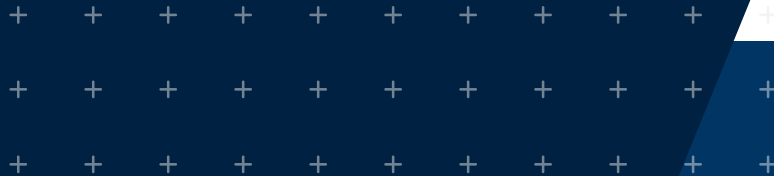
The number of publicly reported data breaches through September 2021 exceeded the total number of events in 2020 by 17%.

Boat Values Continue to Grow

New powerboat sales exceeding 300,000 units for only the second time in 15 years; closing 2021 an estimated 4-6% below record highs in 2020 and 7% above the five-year sales average.¹⁷

An estimated 1.1 million pre-owned boats were sold in 2021.

Let's Connect



SAFEGUARDS FOR YOUR WEALTH AND WORKPLACE

COLORADO

Denver

1705 17th Street, #100
Denver, CO 80202

Phone: 303.534.4567

Fort Collins

2721 Council Tree Ave #218
Fort Collins, CO 80525

Phone: 970.204.0044

KANSAS

Emporia

2715 Candlewood Dr., Suite D
Emporia, KS 66801

Phone: 620.342.1500

Kansas City

51 Corporate Woods
9393 W. 110th Street, #600
Overland Park, KS 66210

Phone: 913.982.3660

Wichita

430 E. Douglas, #400
Wichita, KS 67202

Phone: 316.266.6203

TEXAS

Dallas

14221 North Dallas
Parkway, #700
Dallas, TX 75254

Phone: 972.458.8700

1. NOAA National Centers for Environmental Information (NCEI) U.S. Billion-Dollar Weather and Climate Disasters

2. NOAA

3. NIFC

4. FEMA

5. Freddiemac

6. Move.org

7. Materials Costs Per BLS (Bureau of Labor Statistics), YOY Averages from Jan 2022- November 2022 & CoreLogic Quarterly Construction Insights

8. Data obtained from individual manufacturer websites

9. CCC Intelligent Solutions

10. Kelley Blue Book

11. Art Basel UBS Survey

12. Chubb Valuable Collections 2021 Survey

13. McKinsey Study

14. Global Industry Analysts

15. Public auction sites

16. Identity Theft Resource Center

17. NNMA.org

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its US based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. The opinions and positions expressed in this presentation are the presenter's own and not necessarily those of Chubb. The material presented herein is not intended to provide legal or other expert advice as to any of the subjects mentioned, but rather is presented for general information only. You should consult knowledgeable legal counsel or other knowledgeable experts as to any legal or technical questions you may have. This presentation is solely for informational purposes. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

Not all products, coverages or discounts available in all areas. Insurance provided by a member of the Foremost Insurance Group, part of the Farmers Insurance Group© 9014377 11/16

*This is not a comprehensive list of all EPL policies.

This material is for general information only and should not be considered as a substitute for legal, medical, tax and/or actuarial advice. Contact the appropriate professional counsel for such matters. These materials are not exhaustive and are subject to possible changes in applicable laws, rules, and regulations and their interpretations.

NPN 1316541 | IMA, Inc dba IMA Insurance Services | California Lic #0H64724

©IMA Financial Group, Inc. 2023 | CT-S-IMAS-PC-032123

IMACORP.COM/SELECT