



**SPECIALTY  
BROKERAGE®**

*casualty*

# STATE OF THE MARKET

**2022**

*contact*  
**SEAN MCVICKER, CPCU**

Division Leader - Brokerage Casualty  
914.557.2745 | smcvicker@xsbrokers.com

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[www.xsbrokers.com](http://www.xsbrokers.com)

## CONSTRUCTION



- Projects or practice, Residential or Commercial, Property, Casualty or Environmental. We are truly built to impress across the entire construction vertical.
- Everything from NYC infrastructure to FL tracts.
- Fairly stable Marketplace. Most standard markets are through their re-underwriting cycles, and E&S markets are operating with consistent capacity which positions us to deliver solutions with speed.

## MANUFACTURING



- Largely spared from the recent market hardening. Even for tough products, the market remains wide and deep.
- Some placements are eligible for Environmental packages, which can meaningfully improve the coverage offering at competitive pricing.
- Cannabis, nutraceuticals, building materials, life sciences... the tougher the better.

## HOSPITALITY



- Shut downs and suppressed sales are largely behind us, other than piecing together loss histories that have gaps/lapses due to periodic shut downs.
- Monoline liquor market has dried up considerably, so GL/LL package solutions are a much larger share of placements than we saw in years past.
- Bars/Taverns/Nightclubs/Hotel/Motel, plus newly launched monoline assault & battery product.

## REAL ESTATE



- Northeast real estate was one of the earlier pockets to feel the recent hard market, and has largely stabilized at this point.
- Whereas the southeast (mainly FL), saw the firming market accelerate a bit later and is still facing challenges.
- Repurposing the monoline A&B