



Unlock hidden opportunities with MarketStance Commercial Insight

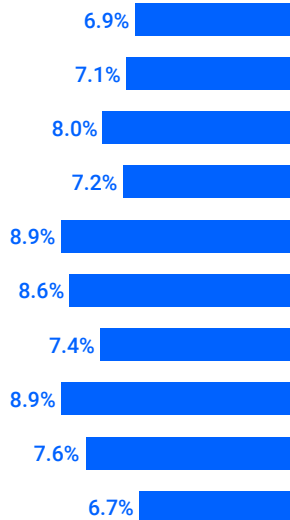
While other insurers rely on historical data alone, you gain a complete view of both current and emerging market dynamics with our intuitive web-based analytics tool.

The following extract from our recently released **2026 Commercial Auto Executive Insights** report demonstrates how MarketStance® data analyzes actual and expected premium growth.

Business sector categories and growth

From 2024 to 2026 cumulative premium growth for all sectors was 9.1% compared to the expected growth of 7.4% over the next two years, with five states expected to grow over 8%.

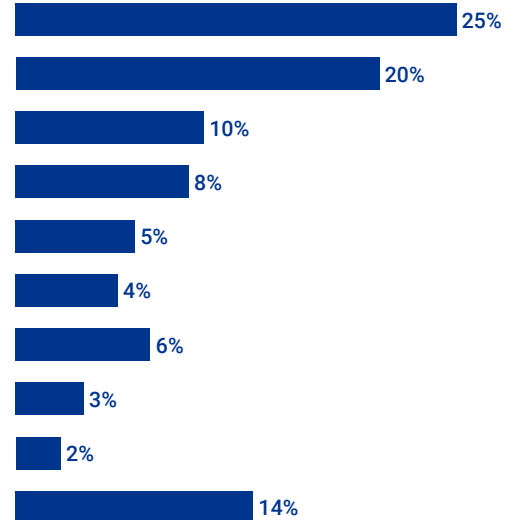
Projected Compound Annual Premium Growth Rate (CAGR) (2024 vs. 2026)



Business Sector*

Construction (NAICS 23)
Transportation/Warehousing (NAICS 48)
Retail Trade (NAICS 44)
State/Local Government (NAICS 92)
Admin/Support/Waste Mgmt./Remediation Services (NAICS 56)
Wholesale Trade (NAICS 42)
Professional/Scientific/Technical Services (NAICS 54)
Real Estate/Rental/Leasing (NAICS 53)
Manufacturing (NAICS 31)
All Other

2027 Projected Commercial Auto Premium Distribution



* Commercial Insight offers a wide range of options to segment data. This example reviews projected premium growth by business sector. Business sector detail provided by MarketStance based on the North American Industry Classification System (NAICS).

Comprehensive market intelligence: Commercial lines growth and profitability estimates

MarketStance incorporates data across **28 commercial lines of business** to deliver a complete view of the U.S. market, including **written premiums by line of business** and **loss ratios for BOP, Commercial Auto, GL, and Property**.



Forward-looking analysis:

Granular timeseries covering the \$500 billion+ commercial market



Complete market coverage:

Look forward with a consolidated view of market segments across multiple lines



Granular detail:

Create multidimensional analysis of opportunities by year, location, business size, and classification

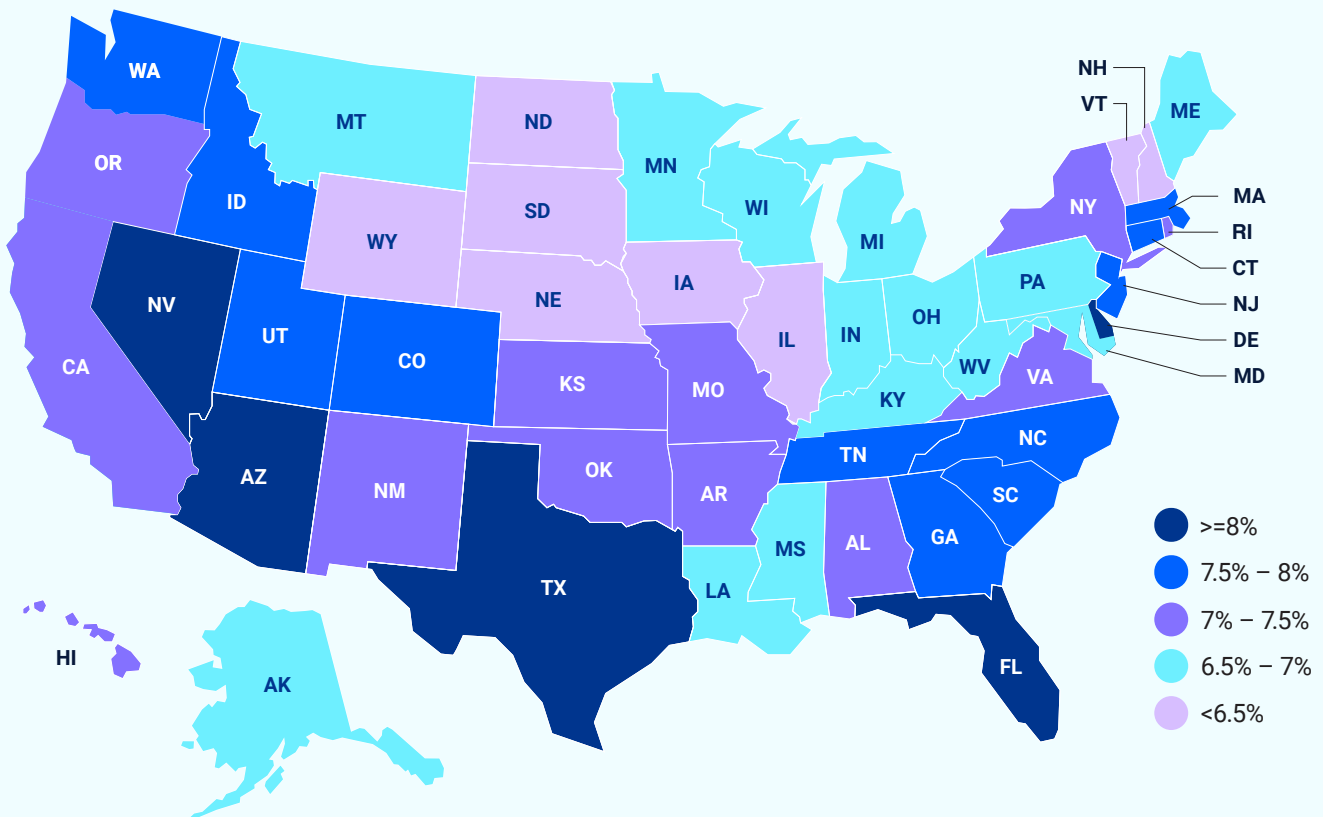


Exposure trends:

Track critical metrics like take-up rates by line of business

Commercial auto outlook by state

Five states are expected to see 8%+ premium growth between 2026 and 2028.



For more information, contact marketstance@verisk.com, or visit verisk.com/products/marketstance.