

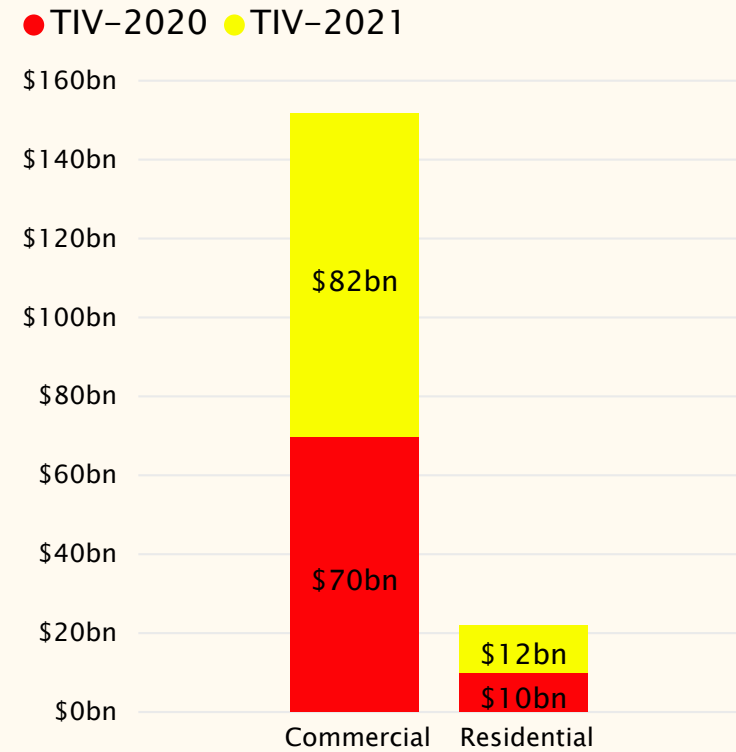


CONSTRUCTION INDUSTRY INSURANCE PORTFOLIO ANALYSIS

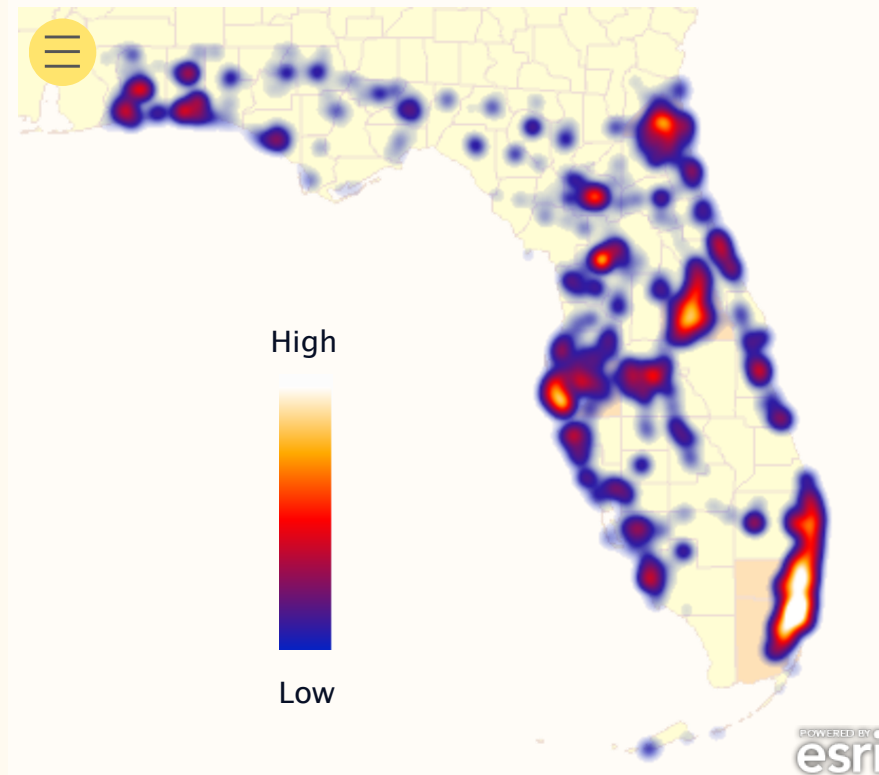
21.10%
Growth Rate

\$79.6bn \$94.19bn
TIV-2020 TIV-2021

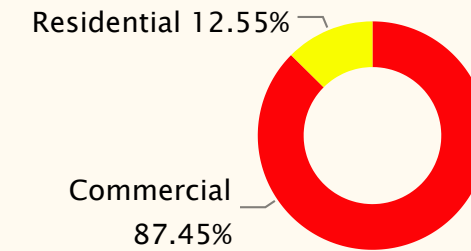
Insured Value Growth



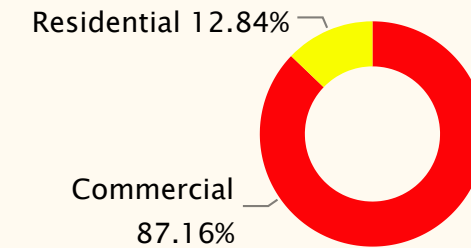
Policy Concentration in Florida & Miami



Total Insured Value- 2020



Total Insured Value- 2021



County	TIV-2020	TIV-2021	Growth Rate
Orlando	\$36,000	\$58,857.08	63.49%
Union	\$30,19,257.73	\$43,24,471.4	36.05%
Holmes	\$5,24,58,000.35	\$6,25,23,394.89	30.04%
Osceola	\$3,07,028.7	\$3,98,351.32	29.74%
Gilchrist	\$93,52,935.77	\$1,22,70,141.52	28.51%
Lafayette	\$1,17,25,506.9	\$1,39,73,640.17	27.26%
Calhoun	\$3,82,35,106.13	\$4,86,64,157.82	25.75%
Walton	\$27,50,86,853.23	\$33,90,17,181.52	24.47%
Wakulla	\$10,99,79,555.34	\$13,49,25,811.29	23.77%
Flagler	\$21,38,67,227.39	\$23,50,11,030.25	23.73%

Key Insights

1. Growth of insurance value in construction industry was visible in 2021 at a +ve rate of 21.10% from that of 2020.
2. The city of Miami showed highest number of insurance buyers in 2021, most likely due to around 300 high-rises in current era (and building more ambitiously) as well as being 3rd largest skyline in United States. Other reasons include insurance fraud, higher prices of building materials and susceptibility to hurricanes and floods, being a coastal state in U.S.
3. The Orlando County saw the highest positive growth rate of insurance value (63.49%) followed by Union, Holmes, etc.
4. Growth rate for reinforced concrete was the highest amongst all the construction materials, thanks to the advanced technology of making buildings only by using reinforced concrete.

Total Insured Value and Growth w.r.t. construction

