





















Hard Insurance Market vs. Soft Insurance Market

What's the Difference?

An insurance market can be hard or soft. Soft markets lead to good insurance buying conditions, while hard markets can make it difficult to find affordable coverage.

Cycles are influenced by insurers' profitability, which is determined by losses paid out and return on investment income. When the insurance market's losses are higher than expected year after year, a hard market can result. These cycles can have a big impact on your home and auto policies.

Hard Insurance Market  (stormy buying conditions)	Soft Insurance Market  (good buying conditions)
 Insurers Become Highly Selective	 Insurers Compete for Your Business
 Insurers May NOT Want Your Business	 Everybody Wants to Insure You
 It Can Be Hard to Get Approved	 It's Easy to Get Approved
 Rates Go Up	 Rates Go Down
 Coverage Limits Go Down	 Coverage Limits Go Up
 Your Policies May Not Be Renewed	 Policies Are Automatically Renewed
 Strategy & Advanced Planning are Essential	 Strategy & Planning Are Less Urgent
 It's Smart to Shop Multiple Carriers	 It's Still Smart to Shop Multiple Carriers
 RightSure Will Help You Get the Right Coverage at a Good Price	 RightSure Can Get You the Most Coverage for the Least Money

The Insurance Market is Hardening Now.

Trust RightSure to Help You Be Ready!

To learn more, visit <https://www.rightsure.com> or call 877-917-5295.

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