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Market Update

Commercial Insurance

A LOOK AT THE STATE OF THE INDUSTRY.

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2025 First Quarter

Welcome to the latest edition of *Market Update*. Please read this report to learn about the issues and considerations that impact your commercial insurance programs by line of coverage.

Questions?

Contact your Hylant service team member or connect with us at *hylant.com/contact-us.*

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ABOUT THE DASHBOARD

Light- to medium-hazard fleets with good loss histories and risk controls could see rate increases from 5% to 10%. High-hazard fleets or those with poor loss histories can expect increases of up to 25%. Market conditions remain unchanged compared to recent years. Rates are rising faster than inflation due to more frequent, costlier accidents. Repair costs continue to rise due to the increased technology use. The plaintiff's bar is focused on auto litigation, contributing significantly to rising claim costs in most of the country. According to the Insurance Information Institute, claim severity rose 78% from 2014 to 2023.

DASHBOARD

MARKET HARDNESS
Hard

MARKET CAPACITY
Sufficient

EXPECTED RENEWAL RATES
5% to 25% increase

TOP TRENDS, ISSUES AND CONSIDERATIONS

THIRD-PARTY CLAIMS

In many states or poor jurisdictions, third-party auto claims with minimal or questionable injuries still result in settlements in the low six figures.

SHIPPING RISK CONTROLS

Due to increasing litigation, underwriters are focusing on third-party shipping exposure risk controls. During renewal, be prepared to address contractual issues regarding the use of third-party shippers. Focus on the limits required, additional insured status and written agreements. Consider using large trucking companies that carry substantial limits whenever possible since many small trucking firms only carry minimum legal limits. Carriers are attempting to impose minimum attachment points on third-party hauling exposures or add a higher deductible specific to this exposure.

STRUGGLING INSURERS

Insureds should expect market rate increases regardless of their individual loss experience and risk controls as insurers continue to struggle to manage their auto books to even a break-even level. The insurance industry's combined ratio for auto has been above 100% for over a decade.

LESS EXPERIENCED DRIVERS

Less experienced drivers and an overall driver shortage continue to plague the transportation industry.

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ABOUT THE DASHBOARD

Carriers have seen improved general liability book results in the past two years. However, increased litigation and the high frequency of larger settlements and verdicts make it more difficult to predict results through traditional actuarial methods. So, carriers remain cautious about reducing rate increases or cutting rates. Price increases eased during 2024, which is expected to continue into 2025. However, certain difficult business classes (e.g., real estate, firearms, pharmaceuticals) will see higher increases than those noted above.

DASHBOARD

MARKET HARDNESS
Stable

MARKET CAPACITY
Sufficient

EXPECTED RENEWAL RATES
2% to 8% increase

TOP TRENDS, ISSUES AND CONSIDERATIONS

NUCLEAR VERDICTS

Insurance carriers are diligently monitoring commercial general liability claims since they account for more than 37% of nuclear verdicts.

PFAS

Underwriters continue to be diligent about identifying PFAS exposures, with questionnaires being required for nearly all insureds. Exclusions are common, if not mandatory. Insurers fear PFAS as "the next asbestos."

RISK MANAGEMENT

Insurers manage their liability books through risk selection, capacity management and rate.

SHIFTING RISK

Liability insurers are pushing more risks to the excess and surplus lines marketplace, which is not bound by state rate and form regulations. Excess and surplus carriers can craft more favorable policy language and have much more pricing flexibility.

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International

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ABOUT THE DASHBOARD

The global casualty insurance market remains well capitalized. Stable pricing is expected to continue through 2025. For accounts with favorable claim histories, renewal rates are anticipated to stay flat or see modest reductions. Increased competition among global carriers actively seeking new business offers opportunities for insureds with more complex products or risks. These carriers often have a broader appetite and more innovative solutions than some domestic insurers. Rate increases may apply to accounts with loss histories, but the competitive landscape can help mitigate the impacts.

DASHBOARD

MARKET HARDNESS
Stable

MARKET CAPACITY
Abundant

EXPECTED RENEWAL RATES
-5% decrease to 5% increase

TOP TRENDS, ISSUES AND CONSIDERATIONS

EVOLVING REGULATORY AND LEGAL PRESSURES

International casualty insurers are navigating increasingly complex regulatory landscapes marked by stricter underwriting standards and region-specific tariff implications. In some markets, regulatory reforms are reshaping risk profiles and coverage requirements, introducing new compliance challenges. These changes can elevate costs for risks previously considered lower impact, necessitating a more nuanced approach to underwriting and policy structuring.

RISING CLAIMS COSTS AND INFLATION

Despite efforts to address rising claims costs through premium adjustments, inflation continues to exert significant pressure on overall claims expenses. Industries such as property, auto and healthcare that have a high frequency of claims that can turn into large-scale claims are particularly affected. Supply chain disruptions and labor shortages exacerbate these challenges, leading to increased repair costs and longer claims resolution times.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE SCRUTINY

ESG rules for vendor compliance in Europe are becoming more stringent as businesses align with directives like the Corporate Sustainability Reporting Directive and the Corporate Sustainability Due Diligence Directive. These regulations require companies, including non-EU entities with significant operations in the EU, to assess and disclose the environmental and social impacts of their operations and supply chains.

GEOPOLITICAL INSTABILITY AND EMERGING RISKS

Geopolitical tensions, particularly in regions like Eastern Europe, the Middle East and parts of Asia, are creating uncertainties that could significantly disrupt global supply chains. Political instability, trade restrictions and conflicts in these areas are driving demand for specialized insurance solutions to address emerging risks.

DIGITAL TRANSFORMATION

The use of digital tools and artificial intelligence (AI) is revolutionizing industries worldwide, including the commercial insurance sector. AI-powered systems are being leveraged for predictive risk modeling, allowing insurers to assess potential liabilities more accurately and tailor policies to meet each client's unique needs. AI is also playing a crucial role in fraud detection and prevention.

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Umbrella

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ABOUT THE DASHBOARD

In 2024, many insureds saw a hardening of their umbrella/excess placements, especially in high-hazard risks. Some carriers are reducing capacity in excess layers from $15M to $10M. Occasionally, blocks of $25M are available in excess layers above the lead for low-hazard risks. Exposure growth properly displayed can help offset rate increases since it drives higher premiums. London and Bermuda markets are also showing more interest in U.S. umbrella placements at these high-rate levels. Market capacity is adequate for most risks, but insureds may be put off by the minimum premium level requirements and costs of adding higher limits to umbrella towers.

DASHBOARD

MARKET HARDNESS
Hard

MARKET CAPACITY
Sufficient

EXPECTED RENEWAL RATES
5% to 20%+ increase

TOP TRENDS, ISSUES AND CONSIDERATIONS

QUALITY SUBMISSIONS

Large umbrella towers require considerable effort and time to complete. Comprehensive, high-quality submissions are critical to ensure a smooth process. Carrier meetings are also encouraged, time permitting, to enhance the underwriter's understanding of key exposures.

SETTLING CLAIMS

To avoid lengthy and costly litigation, excess insurers are settling out of their layers to the annoyance of their excess partners. It is critical for insureds to work closely with brokers and insurers on large claims to ensure all carriers work together to settle claims in the best interest of the policyholder.

CLAIM COSTS

Unprecedented severity trends continue to bring into question overall rate adequacy. Umbrella carriers report that average umbrella claim costs have tripled in value over the past 10 years.

CLAIM MANAGEMENT

Umbrella carriers used to overlook product liability claim self-administration in primary self-insured retention layers. However, it has become a new area of underwriting focus. Insureds should be prepared to show expertise in managing claims and plan for a file audit to prove their claim-handling abilities.

LITIGATION

Third-party litigation funding continues to fuel nuclear verdicts and very large settlements. Investment in this funding is expected to reach $31 billion by 2028. Tort reform is desperately needed. However, little traction exists in Washington to force meaningful change.

Casualty

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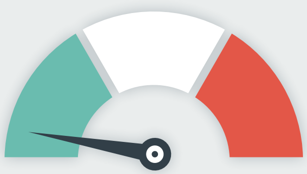
ABOUT THE DASHBOARD

The NCCI's 2024 State of the Line Guide reports a combined ratio of 86% for 2023, a two-point increase from 2022. This is the seventh consecutive year of combined ratio results under 90%. Workers' comp remains the most profitable P&C business line by far. Competition is expected to be strong as insurers seek to balance their books by growing their workers' comp business. Both medical inflation and wage growth contribute to higher workers' comp claims, but carriers continue to effectively manage claim costs to offset these negative pressures.

DASHBOARD

MARKET HARDNESS
Soft



MARKET CAPACITY
Abundant

EXPECTED RENEWAL RATES
-5% decrease to 2% increase

TOP TRENDS, ISSUES AND CONSIDERATIONS

STEADY RATES

With many consecutive quarters of loss-sensitive account rate reductions, expect carriers to push for flat to small rate increases.

MEDICAL MARIJUANA LEGALIZATION

Several states are weighing both legalization and reimbursement for medical marijuana under workers' compensation. In the spring of 2024, a federal bill was introduced to decriminalize marijuana, but its future is unclear.

"STRESS" AS A CLAIM

Many states are considering "extraordinary work-related stress" as a compensable workers' compensation claim. Questions remain about how it will be defined.

CLAIM SEVERITY

Workers' compensation claim severity is expected to increase annually due to various factors, including medical inflation, longer life expectancy, better survivability, advances in medical technology and the comorbidities of an aging workplace.

Cyber

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The market softened in 2024 after years of large rate and retention increases. Ransomware and other attack vectors are on the rise, so we expect the market to start to harden. Renewal rates will depend heavily on controls and submission strategy. Cyber risk transfer isn't a one-size-fits-all approach. The use of specific coverage forms, limits, outsourced providers and tools can greatly enhance an insured's position pre- and post-breach. Different industries have unique exposures that create a need for cybersecurity creativity, and markets have different approaches to industry classes.

DASHBOARD

MARKET HARDNESS
Stable

MARKET CAPACITY
Abundant

EXPECTED RENEWAL RATES
Flat to 10% increase

TOP TRENDS, ISSUES AND CONSIDERATIONS

RANSOMWARE

Ransomware isn't going away. Hackers have used the rise of artificial intelligence and tools like ChatGPT to be more aggressive and creative. Organizations are increasingly turning to benchmarking, analytics, risk management tools, and incident response planning to address the growing severity of attacks, limit their impact, and protect their reputations. Despite this, 80% of claims still stem from human error, often involving compromised credentials.

DIGITAL SUPPLY CHAIN CONCERNS

Insureds need to ask themselves who they depend on (their "digital supply chain") and what happens if those partners are disrupted by a cyberattack. Contingent business interruption is one of the most overlooked sections of a cyber policy. Understanding this coverage is important because it protects organizations from events their security team can't control.

SOPHISTICATED SOCIAL ENGINEERING

Social engineering and invoice manipulation claims are becoming more sophisticated. Tools like artificial intelligence and ChatGPT are making it easier for hackers to manipulate employees into transferring money to the wrong places. Instituting best practices, such as callback procedures, dual signatures and maximum transfer amounts, can all minimize the frequency and severity of these events.

RISE OF ARTIFICIAL INTELLIGENCE AND TECHNOLOGY PRODUCTS

The rise of artificial intelligence and technology products within businesses is something that can and should be addressed in a risk management program. The additional exposure of operational technology within specific industries and the potential to cause financial harm for third parties can be addressed on cyber and specific technology products. How has business changed in the last year? Are there plans to implement any new tools or resources to be more productive? What information is being used and implemented with AI and Chat GPT? A policy can be built to assist with these potential risks.

Environmental

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ABOUT THE DASHBOARD

Carriers have been agreeable to offering early renewal terms which are reflective of flat rates at expiring terms. While capacity is adequate, we are experiencing a reluctance to deploy large tranches of limit; however, large limit programs can easily be filled with more participants.

DASHBOARD

MARKET HARDNESS
Stable

MARKET CAPACITY
Abundant

EXPECTED RENEWAL RATES
Flat

TOP TRENDS, ISSUES AND CONSIDERATIONS

DECLINING TO WRITE

Carriers are becoming hesitant to offer terms for risks that are perceived to be associated with an emerging contaminant, such as operations that might include ethylene oxide, tungsten or nanomaterials. Previously, underwriters managed these exposures via an exclusionary endorsement. However, we're beginning to see an overall avoidance of the risk with a declination to offer a quotation.

POLLUTION REQUIREMENTS

Contractually driven pollution liability requirements are on the rise. Landlords seeking to protect their assets are requiring their tenants to purchase site-specific pollution liability. Project owners and developers are more regularly requiring any contractor entering a jobsite to secure contractors pollution liability.

CLEANUP TRIGGERS

Insureds should carefully review the cleanup coverage trigger built into their pollution liability policy because voluntary investigation restrictions are becoming more common. The seller's, buyer's or tenant's exploration of historic site conditions might void the cleanup insuring agreement absent governmentally mandated requirements or a written professional opinion from an approved environmental expert.

UNCONTEMPLATED EXPOSURES

Catastrophic incidents, such as plant explosions or disasters associated with extreme weather patterns that result in freezing, flooding or wildfires, are occurring more frequently. Traditional general liability and property policies are not structured to provide pollution cleanup costs associated with such incidents. Careful consideration should be given to the remediation exposure associated with an already horrific event.

UNDERGROUND STORAGE TANKS

Underground storage tanks 25 years or older continue to be challenging to insure. While placement solutions exist, insureds need to be aware that premiums and retentions will likely increase as their tanks age.

Executive Risk

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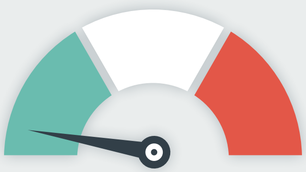
DASHBOARD

MARKET HARDNESS
Stable



MARKET CAPACITY
Abundant

EXPECTED RENEWAL RATES
Flat

TOP TRENDS, ISSUES AND CONSIDERATIONS

SOCIAL ENGINEERING

Social engineering continues to be a loss driver and cause of concern. Coverage for social engineering claims is often sub-limited. However, excess social engineering limits are readily available in the market.

ARTIFICIAL INTELLIGENCE

The use of artificial intelligence has created sophisticated phishing schemes as transfer instructions have been verified using artificial intelligence voice or video.

ABOUT THE DASHBOARD

Pricing remains stable, and the market-leading crime insurers (by overall premium written) continue to see favorable loss ratios. Carriers are trying to expand existing client relationships by offering crime coverage along with the core management liability lines.

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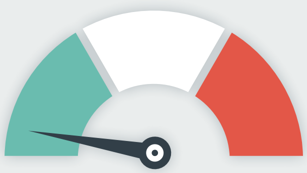
DASHBOARD

MARKET HARDNESS
Soft



MARKET CAPACITY
Abundant

EXPECTED RENEWAL RATES
-10% decrease to flat

TOP TRENDS, ISSUES AND CONSIDERATIONS

SECURITIES CLASS ACTIONS

In 2024, 222 securities class actions were filed. Many filings were related to cryptocurrency, COVID-19, SPACs, cannabis, artificial intelligence and data breaches.

FAVORABLE COVERAGE GRANTS

Private companies have received favorable coverage grants that may have previously been limited, such as coverage for antitrust matters and entity investigations.

UNDERWRITING SCRUTINY

Companies that are financially distressed and have pre-restructuring/bankruptcy risks or those in certain industry classes—such as healthcare, biotechnology, oil and gas, and cannabis—are still routinely subject to underwriting scrutiny.

Private equity roll-up platforms are subject to underwriting scrutiny related to debt covenants, debt refinancings and potential antitrust exposure.

Other areas of risk profile underwriting scrutiny include but are not limited to cyber/privacy adequacy of disclosures, board oversight, human capital and labor retention, pressure from shareholders' conflicting ESG and DEI practices, and claim history.

ABOUT THE DASHBOARD

The availability of capacity continues to drive a competitive market for both public and private companies. Public companies could see renewal rates decrease by as much as 5%, and private companies could see decreases of up to 10%.

Several years of rate reduction have stabilized pricing, which has caused incumbent insurers to be resistant to providing substantial premium reductions. The abundance of capacity and aggressive marketing can drive further premium reductions along with coverage enhancements.

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DASHBOARD

MARKET HARDNESS
Stable

MARKET CAPACITY
Abundant

EXPECTED RENEWAL RATES
-10% decrease to 5% increase

TOP TRENDS, ISSUES AND CONSIDERATIONS

NEW ADMINISTRATION

It is expected that the Trump Administration will scale back many of the labor rules and policies that were implemented by the Biden Administration that employers viewed as unfavorable.

DIVERSITY, EQUITY AND INCLUSION

Continued DEI initiatives have the potential to lead to reverse discrimination claims.

LOSS CAUSES

Allegations of discrimination, wrongful termination, and wage and hour issues continue to be leading causes of loss for insurers.

ABOUT THE DASHBOARD

The employment practices market remains competitive with abundant capacity. Markets are committed to writing new business and providing favorable renewals to maintain their books of business.

Companies with substantial loss histories or exposures in challenging jurisdictions (e.g., California) or in certain industry classes (e.g., healthcare and retail) may see the higher end of the market from a premium and self-insured retention standpoint.

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DASHBOARD

MARKET HARDNESS
Stable

MARKET CAPACITY
Sufficient

EXPECTED RENEWAL RATES
-5% decrease to +5% increase

TOP TRENDS, ISSUES AND CONSIDERATIONS

INCREASED COMPETITION

More competition has resulted in premium decreases and retention deductions. Although market capacity has grown, most carriers are quoting smaller primary limits, such as $5M instead of $10M, on most accounts. Expect flat renewals in 2025 except for out-of-the-ordinary exposures or significant changes.

EXCESSIVE FEE LITIGATION

Excess fee litigation continues to challenge carriers and underwriters, but the pace appears to be slowing. While more than 270 cases have been filed since 2020, the reported count so far for 2024 is 22. In 2023, it was 48.

CONTINUED UNDERWRITING SCRUTINY

Carriers are increasing underwriting scrutiny and plan qualifications. Typical questions involve fund plan fees, plan governance, record-keeping fees, costs of third-party vendors involved with plans, plan performance, and requests for proposals/benchmarking qualifications and the regularity of the process.

IMPACT INVESTING

Impact investing continues to confuse plan fiduciaries and place them in a difficult position when it comes to investing. The Department of Labor has repeatedly said that these socially and/or environmentally focused investments can be considered but can't negatively impact plan participants' financial futures. The final rule on this type of investing became effective on January 30, 2023, and has survived several lawsuits.

HEALTHCARE PLAN LITIGATION

In 2024, a Johnson & Johnson employee filed a proposed class action against the company for alleged transgressions against the amended ERISA section 408(A), which mandates that plan sponsors and fiduciaries not only monitor fees charged by plan sponsors and brokers but also any third parties they use for plan administration, recordkeeping, pharmacy claims and benefits manager activities or other services. The suit contained several examples of inflated charges for prescription drugs by the pharmacy benefits manager.

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ABOUT THE DASHBOARD

Despite a slower-than-anticipated M&A recovery, representation and warranties insurance ("RWI") terms and conditions continue to be favorable for insureds due to an abundance of competition and ample insurer resources and capacity. Although there appears to be increasing carrier pressure on pricing, other terms, including lower retentions, fewer deal-specific exclusions, and limited modifications to representations and warranties in purchase agreements, remain consistent.

DASHBOARD

MARKET HARDNESS
Stable

MARKET CAPACITY
Abundant

TOP TRENDS, ISSUES AND CONSIDERATIONS

LOW, MODERATELY INCREASING PREMIUMS

Current average premium rates range between 2.3% and 2.7%, depending on deal size, sector and transaction complexity. A disparity remains between markets, but the gradual increase in M&A activity coupled with insurers' focus on rising claims frequency and severity has contributed to a slight hardening of premiums.

STABILIZED RETENTIONS

While moderate upward pressure on pricing may persist, retention levels have stabilized. In 2024, initial retentions consistently remained between 0.50% and 0.75% of enterprise value (EV). Outside of minimum retentions for smaller deals where applicable, drop-down retentions have generally been between 0.30% and 0.45% of EV.

PUBLIC-STYLE EXITS

Insureds' use of public-style, no seller indemnity (NSI) deal structures has increased. In this structure, buyers have no recourse against sellers for general representations and warranties breaches, except in fraud cases. Increased use of this structure is likely attributable to carriers' increasing comfort with underwriting to an NSI standard and clients' familiarity with the RWI product, process and value.

RESILIENT SECONDARIES MARKET

In H1 2024, we saw a record-breaking secondary market volume. While some believe that the LP-to-LP secondaries market will fade when traditional M&A activity volume normalizes, others believe that it will remain an option in the broader private market sector. As the GP-led secondary transactions market continues to evolve, so does carriers' willingness to participate in buyout M&A RWI placements.

LATIN AMERICAN MARKETS GROWTH

Market appetite for buyers and sellers wanting to use RWI in Latin American transactions remains healthy and continues to expand. While insurers look to broaden their regional reach, buyers and sellers have also become more comfortable with the product. Key jurisdictions for target operations include but aren't limited to Brazil, Chile, Colombia and Mexico.

Marine

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The marine insurance market remains stable, with renewal rates for marine cargo generally flat to 5% in Q4. Hull insurance rates have experienced a moderate increase of 3-5%, driven by inflation and rising repair costs, while liability rates are softening across most lines, with prior increases of 10-15% now reduced to 8-10%. Capacity remains available but selective, as underwriters exercise caution in higher-risk sectors. These trends reflect a stable yet cautious market environment, emphasizing the importance of strategic risk assessment.

DASHBOARD

MARKET HARDNESS
Stable

MARKET CAPACITY
Sufficient

EXPECTED RENEWAL RATES
Flat to 10% increase

TOP TRENDS, ISSUES AND CONSIDERATIONS

POTENTIALLY CRIPPLING PORT STRIKE AVERTED

A major port strike was averted in Q1 2025 as the U.S. Maritime Alliance and International Longshoremen's Association reached a six-year agreement. This deal ensures stability across U.S. ports, mitigating supply chain disruptions and providing maritime businesses with a predictable operating environment. Businesses should engage employees to demonstrate how technology can streamline operations, reduce manual labor and create opportunities for upskilling, fostering stronger workforce relationships.

LIABILITY TOWER INCREASES AND RESTRICTIONS

Commercial auto market claims continue to impact marine liability towers. Marine carriers are removing commercial auto as an underlying layer or increasing bumbershoot premiums by 30% to 60% to account for exposure. Restructuring liability towers raises costs, particularly when marine liabilities sit above auto risks. Early renewal discussions and separating marine and non-marine towers can help manage premiums effectively.

LABOR ISSUES

The maritime industry faces significant workforce challenges, with retention and recruitment as critical priorities. Companies should focus on recruiting diverse talent, developing career pathways, offering competitive pay, and fostering safety and innovation. With over four million Americans reaching 65 annually through the decade's end, proactive workforce planning is essential for long-term stability.

CLAIMS COMPLEXITY RISING

Claims complexity in the cargo sector has surged due to supply chain disruptions and geopolitical tensions. Insurers are demanding detailed risk management and robust loss prevention practices to manage exposures effectively.

Property

ABOUT THE DASHBOARD

Renewal rates will be subject to loss history, occupancy and risk quality. For many risks, capacity is sufficient and should remain stable through the first part of 2025. Rates continue to moderate, with rate reductions up to 7.5% being achieved for certain renewals with a good loss history, limited catastrophe exposure and well-managed risk. Challenging risks are at a flat to 5% rate increase. Risks and exposures in high-hazard catastrophic zones, like California or Florida, remain tougher and will be subject to higher-than-average rates and deductibles. The California wildfires may impact overall global capacity, but to what extent is unknown present.

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DASHBOARD

MARKET HARDNESS
Stable

MARKET CAPACITY
Sufficient

EXPECTED RENEWAL RATES
-10% decrease to flat

TOP TRENDS, ISSUES AND CONSIDERATIONS

RISK QUALITY

Underwriters are seeking insureds that show an active approach to risk improvement and commitments to capital expenditure. Accounts with lingering risk control recommendations or that display a deterioration of risk may face tougher renewals or struggle to secure capacity.

DEDUCTIBLES

Make sure retention levels are sufficient. Many accounts that have maintained the same deductible for years are seeing the need to reevaluate. With inflation, retentions have become diluted, which may lead to program inefficiencies. Special deductibles for the perils of water damage, severe convective storms and hail continue to see upward pressure. Geographic areas for high-risk wind and hail are expanding, and many insureds are seeing an increased application of wind/hail deductibles at locations across the Midwest and Great Plains.

BUSINESS CONTINUITY & CONTINGENCY PLANNING

Demonstrating a robust business continuity plan and post-loss mitigation strategy can go a long way in renewal discussions. Underwriters can give credit to business income loss estimates when there is a strong, demonstrable plan in place.

VALUES

With inflation, proper valuations have been a high priority over the past several years. Where carriers felt values were underreported, a limitation was imposed on the recovery amount in the event of a loss. We see pressure easing for insureds that have addressed values. However, this continues to be a topic for insureds that have not adequately validated values.

Solutions Defined by Needs

Individuals and businesses trust Hylant to help them protect what matters. And as your needs evolve, we work to ensure we have appropriate solutions.

BUSINESS INSURANCE

The world is full of uncertainty. Hylant's business insurance and risk management experts customize plans to help safeguard your business.

EMPLOYEE BENEFITS

Hylant’s employee benefits experts design and implement compliant benefits programs to fit your business's needs, culture and strategic plan.

CONSULTING

Hylant consulting services include international solutions, captive solutions, M&A and transaction solutions, alternative risk, and cyber solutions.

SMALL BUSINESS

While you focus on building your business, we help you protect it. We offer insurance programs sized for your company and workforce.

PERSONAL INSURANCE

Whether for your home, auto, recreational vehicles, or life and health, we have solutions to protect you from whatever life throws your way.

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