

# Top 10 P&C COVID-19 Trends

1. See a rise in shopping as consumers look for new ways to save
2. Consumers will have to make choices
3. Will see a reduction of policies on carrier's books
4. Return of premiums could help or hurt carriers
5. Will see an up-tick in UBI products and on-demand policies
6. Self-service will be an imperative
7. DTC business will increase
8. Consumer expectations will rise to an unprecedented level
9. More consumers may engage in on-demand driving, increasing carrier risk
10. Profitability will change based on duration of sheltering and change in consumer behavior and attitude \*

\* "How the coronavirus could change US personal auto insurance" Published by McKinsey & Company April 2020.  
All others based upon personal observation.