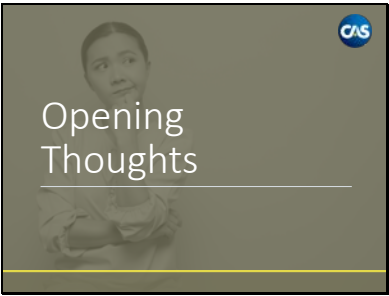


Slide 1



Slide 2



Slide 3



Slide 4

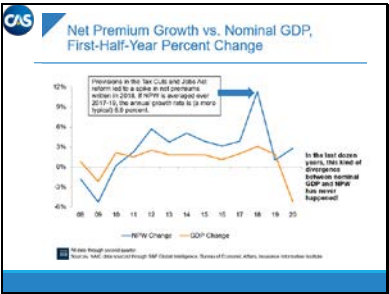


Live Poll

DO YOU THINK WE ARE IN A HARD MARKET NOW?

- Absolutely!
- Nope!
- A slow sizzle
- Does that even exist?

Slide 5



Slide 6



Slide 7



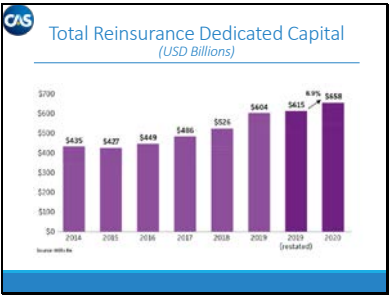
Live Poll

DO YOU WORK FOR OR HAVE YOU WORKED FOR ONE OF THE NEW REINSURER START-UPS TODAY OR IN THE PAST?

Yes

No

Slide 8



Slide 9



M&A

Slide 10

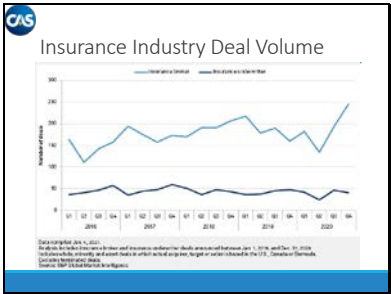


Live Poll

WHAT WILL M&A ACTIVITY LOOK IN 2021?

- Up, Up, and Away!!! It will skyrocket compared to this past year
- Slow as molasses! We're still figuring out the market and what our new normal is
- We have been at breakneck speed this whole time. And it won't change

Slide 11



Slide 12





Wrap-Up | Additional Q&A
