



ANALYTICAL SERVICES CLIENT SNAPSHOT: NORTH AMERICAN INSURER

- Client is a leading specialty property and casualty insurer
- They underwrite and service over US\$600 million of commercial and personal insurance
- “A-” (Excellent) from A.M. Best financial strength rating

CAT MODELING BEST PRACTICES HELPED CLIENT ACHIEVE POSITIVE BUSINESS OUTCOMES



Resources for modeling support



- RMS helped the client to **scale up** and apply cat modeling for licensed perils for their accounts during the quoting process. Underwriters received **complete, accurate reports** (100 percent acceptance), providing confidence in pricing and decision-making and **speeding up** the property cat quoting process.

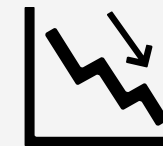


Property cat quoting process **30 percent faster**

Required visibility into portfolio profitability



- With RMS introducing **monthly portfolio rollup**, the client saw changes in exposure and loss potential. Highlighting optimization opportunities added to a **significant loss ratio reduction** over the last five years (S&P). This included reducing portfolio exposures to hailstorms and improving property book profitability.



Loss ratio **reduced five percent** over last five years (S&P)

Accuracy in exposure and geocoding



- Although the clients' excess and surplus (E&S) book contained nonstandard characteristics, RMS achieved **100 percent** adherence to quality assurance guidelines at each milestone. Confidence in the results for property-related perils helped the client **achieve rapid growth** in E&S property written premium over the past three years (S&P).



Rapid growth in E&S property written premium (S&P)