

# Rating your business using DRS

*Our track record speaks for itself. We have consistently delivered world-class solutions improving our clients' business performance and operational effectiveness.*

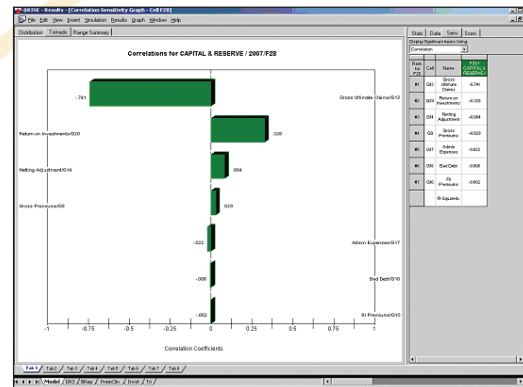
Of the utmost importance to any insurance company is, of course, the ability to properly rate business and thus set premium levels to charge. Meaningful analysis of historic claims experience and its relationship to risk profile allows for accurate projection of likely appropriate rates to set for any area of business written.

## Business analytics

- Instantly see historic claims experience and trends
- Quickly identify relationships to risk profile
- Highlight highly profitable, or unprofitable, business areas
- Spot areas of greatest risk and volatility
- Exception highlighting – compare actual against planned.

## General

- Greatly enhances levels of information on which underwriters can base their decisions
- Allows negotiation, where appropriate, with individual policyholders
- Wholly objective, statistically valid results, based on past experience and identifiable trends
- Integrates directly with existing Business Intelligence installations
- Ask and answer questions like:
  - how can we set rates as a whole, whilst simultaneously setting rates for individual classes of business?
  - how can we establish the rates we need to charge for a piece of business we haven't previously written?
  - how can we tell which areas of our business we should stop writing altogether, or try to grow?



## Dynamic Risk Solutions

- Analysis addressing any subsection of the business written
- Addresses anticipated ultimate claims experience from writing such a piece of business
- Creation of thousands of possible claims experience scenarios:
  - see how likely any given rate is to prove profitable
  - see the probability of making an underwriting profit
  - see the likelihood of making a loss on a piece of business or specific policy
  - see the probability of achieving any given loss ratio.

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