



ACTUARIAL & ANALYTICS

Actuarial & Analytics Services for MGAs



Program administrators (MGAs/MGUs) looking to effectively serve target markets and grow their business profitably face various actuarial and analytics challenges, including:

- ▶ Difficulty accessing capacity to expand existing program or launch new program
- ▶ Missed revenue goals as a result of untimely filing support, elongated timelines for rating plan development, and other tasks that cause delays in product launch
- ▶ Lack of historic losses/data to develop competitive rating plan and support business plan
- ▶ Maintain a lean team while having **adequate resources** to support reinsurance renewals, revise ultimate loss ratio projections, and **keep up** with other **program governance**-related matters

How we help MGAs/MGUs

- ▶ Capacity Support for **New Program**
- ▶ **Rating Plan** Creation
- ▶ **Filing Support** (Only USA)
- ▶ **Book Roll** Support
- ▶ Ceded **Reinsurance Support**
- ▶ Program Governance (**Ongoing Support**)
- ▶ Program **Transfer To Another Carrier**

What we do

- ▶ **Align** our solutions **with your strategic goals** and provide actionable insights that increase speed to market, accelerate growth, and drive significant business outcomes
- ▶ **Identify drivers** of claim costs and provide an actuarial estimate of ultimate loss ratios **for discussion with partners**
- ▶ Establish monitoring tools to **track progress** in near real-time and highlight if you are on track or **alert you** when further action is needed
- ▶ Get complex/unique **rating plans approved**, even in the most challenging states

Our solution

As a one-stop shop for all actuarial and analytics needs, our holistic approach is designed to help fill the gaps in your organization while providing a single point of contact who operates in the capacity of your own Chief Actuary.

Capacity Support for New Program

- ▶ Perform analysis on the new program and provide actuarial review of expected profitability
- ▶ Provide data preparation, analysis, and findings to support acceptance of the new program
- ▶ Present analysis to all stakeholders (reinsurers, carriers, investors, etc.) and respond to inquiries

Rating Plan Creation

- ▶ Perform industry analysis to benchmark the program against possible competitors
- ▶ Develop rating framework to demonstrate to stakeholders how risks will be priced and how profitability will be achieved
- ▶ Analyze competitor filings, historical data (if applicable), bureau rating plans, and external data sources to create the rating plan

Filing Support (Only USA)

- ▶ Develop filing strategy and approach DOIs with our client
- ▶ Prepare filing package for a newly introduced product or changes to existing product and transmit to the DOI
- ▶ Follow up on the submitted filings with key personnel within the DOI and promptly respond to any DOI objections

Program Governance (Ongoing Support)

- ▶ Provide a quarterly reserve review package, including a review of large/catastrophe losses, triangles and ultimate loss ratio projections
- ▶ Review book profitability and competitor research (if applicable) on an annual/semi-annual basis and present findings/recommended actions
- ▶ Present pricing and reserving packages with stakeholders and follow up on next steps

Ceded Reinsurance Support

- ▶ Perform overall risk profiling to understand the risks to be ceded
- ▶ Perform catastrophe aggregation modeling
- ▶ Provide additional risk assumptions (limits profile, future business mix, etc.) to support reinsurance placements

Book Roll Support

- ▶ Interact with the third party to get the required data and supporting information
- ▶ Perform profitability study to identify profitable and underperforming segments
- ▶ Recommend pricing, underwriting adjustments and other actions that help ensure profitability across transferred risks

Program Transfer to Another Carrier

- ▶ Perform profitability study to identify segments that can be corrected with rating plan enhancements
- ▶ Compare rating plans between the current carrier and the new carrier, and identifying needed changes and a roadmap to transition the business over to the new carrier while addressing any segments that require correction
- ▶ Re-rate the existing book with new carrier rates and perform a policy-level impact analysis to identify drivers of policies with the largest premium changes.



Value delivered to clients

Drive Cost Savings

Experience 10% to 40% reduction in vendor costs

Accelerate Speed to Market

Minimal ramp-up time with a bench team always available to support you when you need it

Secure Capacity

Receive actuarial analysis, insights into your program, and communications to your partners as if from your very own Chief Actuary

Launch New Products

Overcome obstacles and roadblocks with our carrier-experienced advisors

Learn how Xceedance can help your organization navigate complex market challenges, manage rapidly-evolving policyholder expectations, boost regulatory compliance, and kickstart enterprise transformation. Ready to find your way forward? Reach out to us at contact@xceedance.com to get started.