Casualty Benchmarking and Account Pricing Tools

To help address various needs in the U.S. casualty market, we've developed state of the art data access and analytic tools to provide extensive information quickly and robustly, emphasizing holistic analysis in hundreds of markets.

Our casualty offerings include data on the following lines of business and markets:

Businessowners:
- Indivisible Premium
- Liability
- Property
- Other Businessowners
- 12 Covid Class Groups*

Commercial Auto Liability:
- buses
- composite-rated risks
- garages
- miscellaneous
- private passenger types
- publics
- trucks, tractors, and trailers
- trucks, tractors, and trailers – zone-rated
- state groups 1-8
- 10 trucks, tractors, and trailers COVID class groups*

Commercial Auto Physical Damage
- trucks, tractors, and trailers
- private passenger types
- garages
- miscellaneous
- other

Commercial Property:
- commercial
- manufacturing
- residential
- B/C/TE
- California Wildfire
- 12 COVID class groups*

General Liability:
- completed operations
- composite-rated risks
- Contractors
- liquor
- local products
- manufacturers
- owners, landlords, and tenants
- pollution
- 13 COVID class groups*
- 7 CRR COVID class groups

Umbrella and Excess:
- premises/operations only
- commercial auto only
- premises/operations and commercial auto
- products

Professional Liability:
- accountants
- agents
- architects and engineers
- directors and officers – for profit
- directors and officers – not-for-profit
- employment practices liability
- lawyers professional liability
- medical malpractice
- other errors and omissions

Commercial Inland Marine:
- Builder's risk
- Contractor's equipment
- Motor truck cargo
- Wireless communications equipment
- Other

Workers Compensation:
- Indemnity
- Medical
- ALAE

Homeowners*:
- Forms 2&3
- Forms 4&6
- Form 5
- Liability col split

Personal Umbrella:
- Auto excess
- Homeowners and other excess
- Primary
- Other

Personal Auto:
- Liability
- Physical Damage
- No Fault

Note: Each market (72) contains more than $1B of either premiums or losses in triangles from 1997-2020 (Commercial Umbrella starts 1994; PO/CAu splits start 2009)
*These markets are available in the new SOLM Quarterly offering starting in 2021 for faster analysis of data during COVID

For more information
E-mail us at **excess-reinsurance@verisk.com**
or visit us online at **www.verisk.com/insurance/excess-reinsurance/casualty/**

ISO Size-of-Loss Matrix™

Data-driven solutions to help inform your primary, excess, and reinsurance decision making

ISO Size-of-Loss Matrix (SOLM™) is a comprehensive industry leading data and analytics platform designed for many varied research needs. Pricing and reserving actuaries gain insights into trend and profit drivers throughout the underwriting cycle. Underwriters, product managers, and management gain high level graphical insights for growth and profit decisions in their markets. Long term 20+ year ground-up and excess loss development, trends, loss ratios and profit measures are available for the following lines of business:

- Businessowners
- Commercial Auto
- Commercial Property
- Commercial Inland Marine
- General Liability
- Workers' Compensation

- Medical Malpractice
- Professional Lines other than Medical
- Commercial Umbrella and Excess
- Personal Umbrella
- Homeowners
- Personal Auto

ISO Size-of-Loss Matrix   *Illustrative*   **Loss Ratio Analytics**

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Market Segment: General Liability Manufacturers
All Companies - All Class Groups
All Causes of Loss
Unlimited xs 0   Countrywide

Est All Yr/Curr Yr LR: 62.7% / 55.0%
7 Year Severity Trend: 3.79%
All Year Trend: 4.17%
Avg Duration: Rpt 2.9 / Paid 4.2 Years

Total Premium 12/2020: 13,036,642,514
Total Incurred $ Indemnity+Alae (Prorata): 9,203,137,182
Total Occurrences: 346,241
VWA 7yr/all 100%/0%
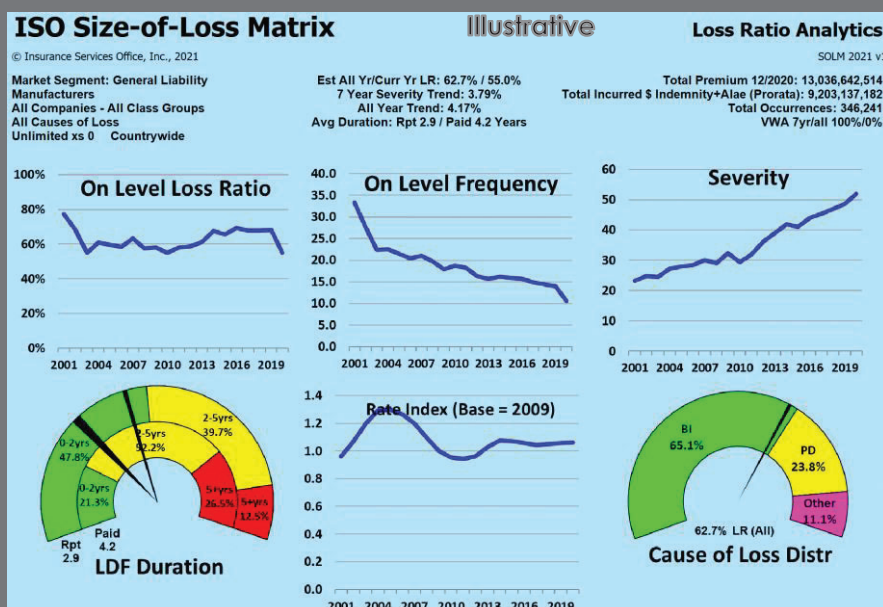
SOLM contains 12 LOBs and 72 markets with 6.9M triangles, from $1.4T losses

ISO MarketWatch® Dashboard

Research. Benchmark. Visualize
Bringing underwriters, product managers, and actuaries together.

ISO MarketWatch
Dashboard

ISO MarketWatch® provides quarterly pricing trend, underwriting cycle, and correlation indications by state and market, and capital size. MarketWatch aggregates **actual policy level rate changes** from 800 companies and **1.9 billion individual policies.** Includes industry rate changes, average premium, and underlying volumes, with customized own data comparisons available. New & Renewal rate changes for 2002-2020 are available for **65 Commercial and Personal markets:**

- Businessowners
- Commercial Auto
- Commercial Property
- Commercial Inland Marine
- General Liability

- Medical Malpractice
- Professional Lines other than Medical
- Commercial Umbrella and Excess
- Personal Umbrella
- Homeowners
- Personal Auto
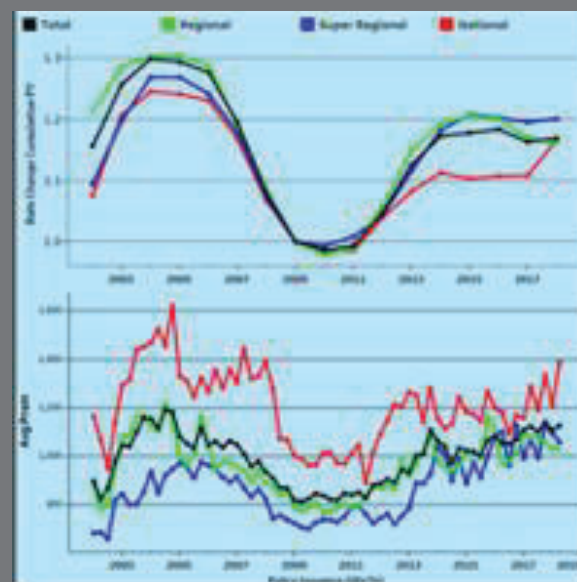
Dashboard contains 11 LOBs and 65 Markets aggregated from 1.9B policies