

# ISO's Property Benchmarking and Account Pricing Tools

Structure your primary, excess, and reinsurance decision-making with unmatched data

*In today's heightened competitive market, keeping your pricing tools and analytics primed with as much internal and external benchmarking data as possible is more critical than ever to help win profitable business.*

Whether you're a pricing or reserving actuary, underwriter, or manager, you need access to customizable broader industry data to help easily glean insights for critical business decisions.

## **Unique Data at Your Command**

To help validate go-to-market strategies, you can use ISO's unmatched benchmarking data containing loss and exposure experience going back more than 20 years, including:

- robust loss history information for commercial property risks
- 3.5 million occurrences linked to amounts of insurance and occupancy
- data on more than 1 million first loss curves to simplify and expedite case choices

No other data source can match the completeness, credibility, and stratification of the ISO database.



Verisk Insurance Solutions

## Benchmarking and Account Pricing Tools

ISO's property solutions enable you to perform high-level and detailed benchmarking, pricing, and loss and trend analyses for individual risks and portfolios to help you stay competitive.

Covering both standard and nonstandard markets, our tools can help you:

- analyze losses and premiums over time by line of business, market, size of loss, loss type, and cause of loss
- identify primary and excess layer frequency and severity trends, layered paid and incurred loss development patterns, loss ratios, and pressures on various layer charges
- monitor renewal pricing by premium size, state, or market to gain new underwriting cycle insights
- integrate catastrophe risk into your assumptions

ISO makes available extensive granular data, robust analytics, and dynamic platforms to help you better manage your primary, excess, and reinsurance risks. We are pleased to provide that information, linking property exposures and various COPE characteristics to ground-up and excess losses, more quickly and efficiently than ever—for both US and International risks.

## Individual Account Pricing and Reserving

Use ISO's analytics to empower your day-to-day actuarial and underwriting decisions. Leverage them to support pricing and reserving for your most difficult risks, which are generally underwritten in shared and layered programs.

Quickly and easily:

- perform ground-up and excess loss cost analyses
- aggregate and review by segments to evaluate market opportunities
- view layering results on individual exposures and in the aggregate across all exposures

## International Capabilities

Pricing insurance outside the United States can be especially challenging, as underwriters struggle to find rich data for estimates of ground-up loss costs and size-of-loss curves. ISO data can help address this need by:

- adapting underlying U.S.-based ground-up loss costs and excess curves to other countries
- using COPE (construction, occupancy, protection, and exposure) adjustments to create country-specific curves from U.S. curves

ISO has been providing customized property results for dozens of countries, including excess curves in many of the largest countries.



For more information

E-mail [excess-reinsurance@verisk.com](mailto:excess-reinsurance@verisk.com) or visit us



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