How market intelligence can help insurers achieve profitable growth

MarketStance’s Commercial Insight helps you uncover future opportunities to drive your strategy forward.
In the dynamic commercial lines market, insurers need credible data to effectively drive strategy and fuel growth initiatives.

Many insurers rely on historical information to inform decision-making, but that only tells part of the story. By harnessing forward-looking data to help you understand what's next in the marketplace, you can more easily spot trends, identify opportunities, and develop plans to facilitate growth.

Whether you need to understand the market by location, size, and classification of business—MarketStance's Commercial Insight can provide intelligence about not only where the market has been, but also where it is forecasted to go.

Commercial Insight can help your business answer questions such as:

- How does the growth and profitability potential of the market impact our appetite?
- What do we want our commercial book of business to look like in five years?
- Are appetite adjustments or expansion needed to grow, and where is the opportunity?
Commercial Insight makes the challenge of growth manageable with actionable, reliable information about the past, present, and future of the market. Our data can be used to help uncover opportunity by analyzing premiums across all major commercial lines - including specialty lines - while also evaluating historical and forecasted growth of rate-generating exposures such as employment, payroll, and revenue.

Growth of premium in the New York state construction market

<table>
<thead>
<tr>
<th>Year</th>
<th>Premium</th>
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<tbody>
<tr>
<td>2016</td>
<td>$2.9B</td>
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<tr>
<td>2017</td>
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<td>$3.4B</td>
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<td>2024</td>
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Go to market quicker and smarter

Commercial Insight can help inform data driven decision-making during strategic planning, product development and efforts to grow market share. Capturing the U.S. commercial market, Commercial Insight helps you get to market quickly, efficiently, and with a close eye on forecasted economic trends and premium, all at a highly granular level.

Commercial Insight supports many functions including:

- Product Development
- Sales
- Strategic Planning
- Underwriting
- Market Research
Commercial Insight delivers critical insights to help you make important decisions for:

- **Growth planning**
- **Entering new lines of business**
- **Uncovering gaps and opportunity**
- **Managing profitability concerns**
- **Geographic expansion**
- **Decision-making and resource allocation**
- **Appetite adjustments**

For insurers focusing on growth, profitability or specific lines of business, add-on Advisors offer an expanded view into the commercial lines market:

- Commercial Habitational
- Auto
- Inland Marine
- Liability
- Growth
- Profitability

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