

Willis Re Analytics Financial Advisory

Willis Re 

Illuminating your peers' reinsurance buying habits

As your representative, Willis Re takes great care to differentiate your portfolio and company from peers and competitors seeking the same limited reinsurance capacity. However, benchmarking exercises can be extremely useful as a peer comparative exercise and to see how outside parties – for example A.M. Best – may view your company.

What is eXAMINE™ Reinsurance?

This analysis benchmarks your reinsurance program against a carefully chosen peer group. This report uses publicly available information from corporate filings and A.M. Best to examine peers' reinsurance buying behavior. We can analyze casualty and property per risk covers as well as catastrophe reinsurance.

It compares limits, retentions, and co-participations to premium volume and policyholders' surplus. By comparing reinsurance structures using these ratios, we normalize differences due to size or strength of peer group companies. This allows you to see how your purchasing practices relate to the peers.



Benefits

Our eXAMINE Reinsurance analysis provides you information regarding how conservative or aggressive your company's reinsurance purchasing practices may be compared to behavior of the peer group or general industry purchasing practices. And while selecting a strategy that is "outside the norm" may be the correct decision, it's valuable to understand the context. Also the analysis shows you the risk in your retention relative to your policyholder surplus or premiums.

We will assist you in considering many factors as you select an appropriate reinsurance structure. Clients often find that our eXAMINE Reinsurance analysis begins a useful dialog regarding risk tolerance and reinsurance structures and often leads to more sophisticated modeling such as a detailed reinsurance optimization analysis.

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