

ERM, Rating Agency, ORSA, Financial Planning Service Offering

Aon Benfield's unique expertise is fully aligned with the needs of mutual insurance companies. Aon Benfield has developed a seamless set of tools to help mutual insurance companies forecast their financial plans, stress the results to understand the impact of significant infrequent events, assess the impact on rating agency and regulatory capital requirements and ratios, and allocate capital between insurance lines of business, creating a comprehensive financial planning package.

Our solutions aligned with your business challenges



Client Input Sheet

The Client Input Sheet serves as the data interface between the client and Aon Benfield. The company simply has to provide their estimates of expected growth and profitability by insurance line of business. If the company does not have a solidified view, Aon Benfield can run the tool using industry based assumptions. In order to maximize the usefulness of the planning package, the company ideally will provide the following information for five projected years:

- Expected change in direct and ceded written premiums by annual statement line of business or in total
- Loss and expense ratio by line of business or in total
- Any expected changes to earning, collection or payment patterns, by line of business or in total
- Any expected changes to investment allocations or yields
- Any expected one off transactions such as dividends, loan principle repayment, etc.
- PMLs
- Current RBC, BCAR or S&P CAR, if applicable

Integrated analytical offering with brokerage

Utilizing the fully integrated analytical service offering, clients are able to produce five year statutory and GAAP pro-forma financial statements, including balance sheet, income statement and cash flows. In addition, clients will be able to project key underwriting and profitability ratios, BCAR and/or RBC for each of those years, stressed financial statements with corresponding rating agency and regulatory estimates, and allocated capital to insurance lines of business using a BCAR framework.

Proprietary suite of planning tools

SnAP financial model	SnAP is Aon Benfield's proprietary accounting-driven, multi-year pro forma analysis and planning tool
ORSA / ERM stress tests	10 pre-determined insurance company stress scenarios, such as catastrophe loss, reserve development, financial crisis, automatically modeled into base financial plan
Rating agency & regulatory impact	Key metrics for A.M. Best, Demotech and Regulators monitored throughout analysis, including BCAR and RBC scores.
BCAR capital allocation	Capital allocation and line of business risk adjusted by returns automatically analyzed using Aon Benfield's proprietary capital allocation model
Peer benchmarking & research	Comprehensive and insightful financial benchmarking and industry leading research used to complement analysis and provide relativity against metrics various peer groups.

Understand performance against peers

The expected and stressed five-year performance of the company is a useful management tool, but companies also want to understand their current performance in the context of relative peer performance as well as the broader industry performance. Aon Benfield couples the company's expected results with a view of current profitability and capitalization as it relates to a peer set and the industry segment in which it operates using a number of proprietary peer analysis tools.

The result is a robust comprehensive financial planning package the company will receive on an annual basis. Additionally, Aon Benfield will work closely with the company to identify key strengths and risks identified during the process.

We're here to empower results

To learn more about Aon Benfield's service offerings, contact:

Chris Delhey
+1.312.381.5566
christopher.delhey@aonbenfield.com

Pat Matthews
+1.215.751.1591
patrick.matthews@aonbenfield.com

Visit aonbenfield.com to learn more about the world's leading reinsurance intermediary and full-service capital advisor.