



### CONSULTING & ANALYTIC SERVICES



*Knowing what actions to take or how to utilize market intelligence to reach your business goals can be a challenge even when the information is at your fingertips. Let MarketStance empower you with faster, more reliable results.*

### ABOUT OUR SERVICES

MarketStance offers a variety of consulting and analytic services to address market research, planning, product development, sales, distribution, and underwriting needs of commercial insurers.

In today's competitive landscape, quickly linking strategies to market intelligence requires not only the right data and tools, but a skilled team and proven methodologies.

At MarketStance, market intelligence is our business and we provide the necessary services to transform the market information into innovative insights and realistic recommendations for smarter decisions.

These services enable you to:

- Address unique questions, challenges and business requirements specific to insurers
- Expand your resources with MarketStance's expert economists, analysts and insurance industry veterans
- Create the engagement that meets your needs and budget

Our service engagements ultimately improve speed to market with more clarity and precision.

### CONSULTING & ANALYTIC SERVICES OFFERINGS

Our unique ability to take vast amounts of information from many sources and build market information from the bottom up combined with advanced analytics and industry expertise, produces reliable repeatable results. Insurers regularly enlist our services to address various business questions, challenges and needs.

#### INTEGRATION:

- Assimilate and synchronize data from disparate sources into custom databases for a cohesive insurer, business, channel and market view
- Integration may include any of the following:
  - *Insight Databases*
  - *Insurer's policy, appetite, rates and losses*
  - *Appointed agencies*
  - *Other external data*

#### DATA CLEANSING & ANALYSIS:

- Apply proven, automated processes to improve data quality and consistency
- Apply statistical analysis in concert with economic and industry expertise to derive actionable answers
- Offer specific business class code validation against your book or business and prospective accounts

#### APPLICATION DESIGN, DEVELOPMENT & HOSTING:

- Design custom reports and dashboards specific to client business requirements
- Develop custom applications specific to client business requirements
- Provide hosting options

#### AD-HOC SERVICES:

- Provide one time engagements addressing unique client challenges
- Perform customized analysis to answer specific insurer questions



### WHY INVEST IN MARKET INTELLIGENCE?

In today's world, comprehensive market intelligence has become a key requirement to be competitive. Based on recent SMA Strategy Meets Action research, spending on market intelligence data and tools has the highest level of projected growth.

"Industry market leaders believe that leveraging external data sources coupled with proven analytics tools will provide the quickest and clearest path to growth, profitability, and market share increases."

*Deb Smallwood  
Founder, SMA Strategy Meets Action*

### WHY INVEST IN A COMPREHENSIVE SOURCE?

The quantity, diversity and quality of data available to the insurance industry today are vast. The disparity among the many sources acts as a barrier to sound decision making. Gathering and analyzing the right data from these sources is challenging and a major resource drain for insurers.

"Companies require timely, focused and forward-looking intelligence to inform effective decision making and develop a sustainable competitive advantage. The challenge emerges because while the volume of data available to today's insurance industry is vast and rapidly growing, the conventional output remains inconsistent and backward-looking."

*Fritz Yohn  
Founder, MarketStance*

### WHY INVEST IN MARKETSTANCE?

No other firm provides the combination of comprehensiveness, accuracy, expertise, and flexibility of market intelligence that MarketStance offers. The core of our value is the bottom-up analytic process of data validation and integration regularly applied to business challenges and clients needs to produce a multitude of solutions.

*Our offerings are proven: Our clients comprise the top 25 property and casualty commercial insurers with a renewal rate of greater than 90% year over year.*



### CAPABILITIES WITH MARKETSTANCE

MarketStance Insight and Advisor Databases enable capabilities across the insurance value chain.

#### MARKET RESEARCH & PLANNING

- Identify opportunities by dozens of metrics
- Uncover the industries, regions, and account sizes that are growing or contracting and see by how much
- View niche market opportunities with detailed dimensionality

#### PRODUCT DEVELOPMENT

- Enhance product development with insights specific to line of business and by market opportunity in industry classes
- Develop new products for market segments identified as areas presenting opportunities
- Expand product offerings in already successful market segments to target untapped opportunities

#### UNDERWRITING

- Analyze the magnitude of risk by exposure type, such as value of structures
- Validate individual account risk and account composition
- Adjust appetite and pricing to align with exposures

#### SALES & DISTRIBUTION

- Identify sales gaps where market opportunity exists
- Direct distribution networks to market opportunities in their areas and to individual account opportunities
- Expand distribution networks with ideal channels to improve productivity