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**Engagement Example**

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**Market Penetration and Headroom Analysis**

This client engagement incorporated access to a Commercial Insight database, data integration services, analytic services, consulting services, online report development, interface design, and hosting.

**Client Business Challenge/Need:**

A top ten P/C insurer came to MarketStance to sync their company view of the market with the total market view in order to improve analytic capabilities, better understand market positioning, and sustainably grow business.

**How We Helped:**

MarketStance developed, designed, and delivered a database accessible through a series of tailored online reports to the insurer's sales and marketing team that allow them to size segment the insurance market and written premiums by underwriting criteria, carrier segmentation and exposure criteria.

This unique level of data integration included synchronization of 7 different dimensions to produce the following:

- Cleaner, more complete insurer data
- More accurate market share
- Accuracy at a more granular level
- Flexibility to analyze information for multiple purpose (sales, marketing, finance, underwriting, actuarial, planning)
- Custom measures - market share, headroom
- 95% Integration rate, 100% reporting on carrier premium

**The Results:**

- Developing and deploying a go to market strategy using a view of insurer position within the market landscape drives growth in areas with high headroom and strong positioning.
- Using a reporting tool that reflects the insurer's operational structure promotes ease of doing business.
- Fine tuned sales and distribution processes to those opportunities within the underwriting appetite that fall into efficient approval channels increases new business acquisition.
- Expansion classes are identified by leveraging the total market potential view outside of the underwriting appetite.
- Under penetrated, high potential, high growth areas are targeted using custom metrics that incorporate how this insurer defines opportunity using multiple metrics to score market segments.
- Tracking productivity changes allows for adjustments to goals for growth and business plans to align with market opportunity.