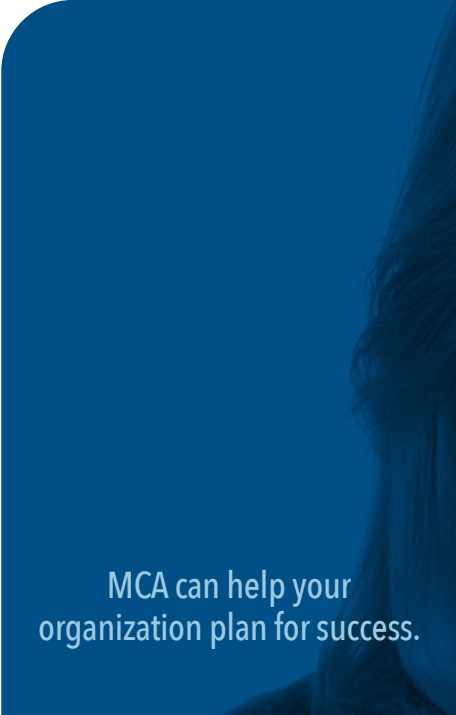




MUTUAL CAPITAL ANALYTICS



MCA can help your organization plan for success.

*Offer Competitive
Quotes on the
Risks You Prefer*

Build Your Business with Comparative Rater

Not all ratings are created equal. To compete effectively on broad market platforms like comparative raters requires understanding your data and deploying effective analytics. When your agents discover weakness in your pricing in a comparative rater platform, you'll need to determine product performance and guard against any product deficiencies that leave you exposed in the market.

There is a way you can compete more effectively. As changes in distribution force carriers to add additional platforms to their traditional niche markets, MCA can help with a structured approach to launch successful strategies. As weakness are exposed, we leverage third party data, and combine it with your own quote data to help identify gaps. Then we work to close the gaps using different strategies that prevent bad risk quotes from reaching the comparative rater while enabling you to offer multiple quotes on more desirable risks.

We start with a road-tested, step-by-step structured approach:

01 Competitive Analysis

Before we can begin to improve your competitive position, we analyze how your rates compare to the market. Understanding your current market stance provides the insight we need to uncover highly competitive or uncompetitive segments.

02 Capabilities Review

Understanding your current capabilities provides the information required to recommend the enhancements you need to offer more competitive quotes at desirable rates, with the risk profiles you prefer. We combine strategic business priorities with an itemized list of future capabilities so you can fund areas with the highest ROI.

03 Identify Opportunities

We examine performance at the top and bottom quartile of your business to understand where we can be more competitive. We review comparative rater quote metrics, determine applicable risk criteria, then look at our options for loss ratio improvement, new business financial improvement, and balance that with the comparative rater transaction costs.

04 Implementation

To ensure a successful launch, we connect the big picture client strategy with the tactical decisions required for a seamless implementation. From process, to platform, to people, we identify areas of impact, integrate business rules with comparative raters, and capture the data elements that ensure we monitor exactly the right metrics.

05 Post Launch Monitoring

To establish visibility into performance, we create a baseline for performance, identify the business segments where we expect to see the most quote flow, develop key metrics, then generate reports that measure performance relative to expectations..

06 Ongoing Product Management

Based on what we learn once your new capabilities are deployed, we identify possible enhancements needed, outline additional or new requirements, and adjust your product so it performs in line with your expectations.

A Track Record of Success

We've conducted Comparative Rater Scenarios for Mutual Companies including:



Stop guessing. Start benchmarking.

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MCA can help with comparative rater management solutions that assess your performance versus your competition so you can quote smarter, faster, and more effectively.



Turning Insight Into Outcomes

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