

## GC Holistic Analysis<sup>SM</sup> of Long-Tailed Reserves

# MANAGING THROUGH MARKET CYCLES USING ADVANCED ANALYTICS

Today, advanced analytics can support a new approach to assessing ultimate loss ratios. GC Holistic Analysis uses the latest sophisticated predictive-modeling tools to synthesize a wide collection of information, including company and industry loss triangles as well as a range of external macroeconomic drivers. The tools provide solutions across several lines including workers compensation (GC HAWC), commercial auto (GC HACA) and general liability (GC HAGL – OCC & GC HAGL – CM).



### GC HAWC

Workers compensation solution with insights around market position that considers a wide range of factors, including:

- Medical inflation
- Dispensed prescriptions
- Wage indices
- And many more!



### GC HACA

Commercial auto solution with insights around market position that considers a wide range of factors, including:

- Legal inflation
- Truck accident patterns
- Road conditions
- And many more!



### GC HAGL – OCC

Other liability – Occurrence solution with insights around market position that considers a wide range of factors, including:

- Economic health
- Public confidence
- Broad inflation
- And many more!



### GC HAGL – CM

Other liability – Claims made solution with insights around market position that considers a wide range of factors, including:

- Economic health
- Public confidence
- Broad inflation
- And many more!

## How You Can Use The Model



**Peer benchmark:** Benchmark internal loss development against market peers.



**Market cycle:** Identify shifts in the market cycle earlier to maintain profitable growth.



**Stress environment projection:** Evaluate loss-development performance for most recent business under a range of alternative macroeconomic conditions. Benchmark stress results against peers.

Holistic approach to better understand and benchmark long-tailed exposure