

# Aon Benfield Analytics

## Rating Agency Advisory

Aon Benfield's Rating Agency Advisory team consists of former rating analysts with experience in rating property/casualty insurance companies, publishing industry research, participating in the rating committee process, and speaking at various industry seminars. To remain current with evolving ratings standards, the team has established long-standing relationships with management teams at A.M. Best (Best), Standard & Poor's (S&P), and other rating agencies.

Aon Benfield advises clients on financial, operational, and strategic issues that influence a company's long-term viability and financial strength ratings. Specific services include:

- Providing an independent rating assessment and vulnerability analysis
- Performing a financial review of reported and pro forma financials
- Auditing capital adequacy models (i.e., output from rating agencies as well as in-house models)
- Simulating capital adequacy models including stress test for natural catastrophes and terrorism events
- Developing peer group, benchmark, and rating profile analyses
- Creating strategies to strengthen rating position
- Supporting rating questionnaires (e.g., SRQ) and developing rating presentations
- Holding a practice session in advance of rating agency meeting
- Exploring capital allocation based on BCAR capital requirements via OptiCap™

Listed below are some highlights that differentiate the Rating Agency Advisory team.

- Over seventy-five years working with rating agencies; 29 years directly at agencies (18 at Best; 11 at S&P), including experience in management positions
- Involved in over 125 rating assignments per year, the team effectively monitors changes in rating criteria and provide value to the process for even the most experienced management teams
- Integrated teamwork combined with brokers and risk management analytics that measure the impact of reinsurance strategies on financials and rating agency metrics (i.e., BCAR) and objectives
- First broker to bring clients real time reinsurer rating change notifications specific to their programs
- Historically, a very high success rate in helping clients achieve their strategic rating objective



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