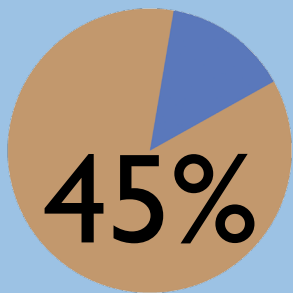


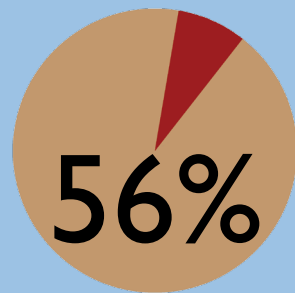
# THE Underwriting Analytics 2015 JOURNEY

Thirty-nine insurers at Valen Analytics Summit share what's top of mind as they look to data analytics for modern underwriting strategies.

## NEWBIES COMING OF AGE



Insurers using predictive analytics in underwriting have been at it less than 2 years.



Insurers not using underwriting analytics plan to start within 12 months.

LOSS RATIO IS KING

75%

rank loss ratio reduction as the #1 result they need from underwriting analytics

## GET CREDIT WHERE IT'S DUE

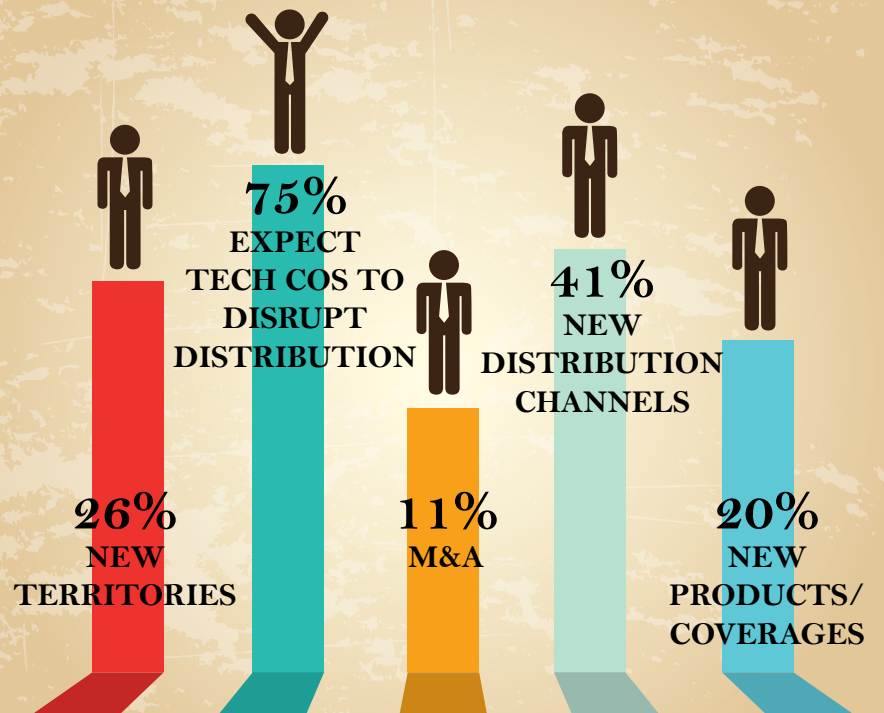
81%

Agree predictive analytics help prove solid results to rating agencies like A.M. Best.

19%

Less than a quarter believe they effectively present their underwriting results.

## PRIORITY: GROWTH



## PEOPLE POWER

### Quell the Fear

*"I'm concerned that predictive analytics will put me out of a job."*



Bring in Fresh Thinking

86%

Think the industry should collaborate to promote exciting careers, and individual insurers need to ramp up recruiting.

68%

Have significant challenges in recruiting talent.

82%

Say underwriter adoption is a big concern when deciding to implement analytics.