



Stress Testing and Scenario Modeling in the Insurance Industry

Wednesday | February 15th

Many insurers are facing declining underwriting profits, poor investment returns, fierce competition which, combined with increased regulatory guidelines, is causing major concern for executives within the industry. As economic uncertainty and volatility continue to create a challenging operating environment, making the right strategic decisions becomes even more difficult.

Barbara Giannini, VP of Strategy and Management Reporting at Employers Insurance, will speak about developing a comprehensive solution for GAAP and Statutory modeling to test alternative strategies and improve the strategic decision-making process. The presentation will also highlight how insurers can leverage technology improvements to:

- **Model a Range of Potential Business Scenarios**
 - Sensitizing operational and macroeconomic assumptions (written premium growth, underwriting expenses, return on capital, loss reserves, Inflation, GDP, etc.)
- **Streamline Re-forecasting Efforts**
 - Perform re-forecasts more quickly and accurately by integrating components of underwriting and actuarial models, strategic planning, treasury, and corporate development into one comprehensive platform
- **Effectively Allocate Capital**
 - Effectively assess which lines of business provide the best returns and growth
- **Optimize Financing Decisions**
 - Quickly assess capital structure and financing alternatives to understand impact on debt covenants and credit ratings (AM Best, S&P)
- **Increase Modeling Integrity**
 - Improve accuracy of financial models with robust, out-of-box financial intelligence
- **Run Stochastic Simulations**
 - Allowing for a more robust, risk-based view of strategic options

Join Blue Stone International and Employer's VP of Strategy and Management Reporting, Barbara Giannini on:

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RSVP:

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