Loss Analysis & Risk Dashboard

SAMPLE INSURED · FIVE-YEAR REVIEW

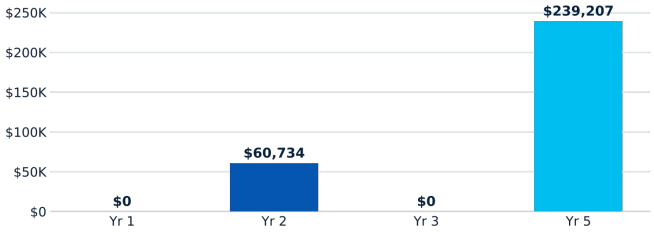
Review Period
5-Year Term
Data As Of
Current

$299,941	8	$239,207	90.5%	100%
TOTAL INCURRED	TOTAL CLAIMS	CURRENT TERM	UNPAID RESERVE	AUTO-DRIVEN
All lines, 5 years	1.6 per year	80% of all-time	$216,496 open	Zero WC / GL / Cargo

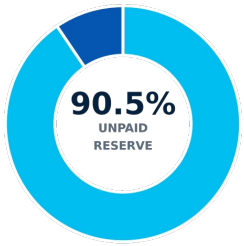
PORTFOLIO SUMMARY

LINE OF COVERAGE	TERM(S)	CLAIMS	TOTAL INCURRED	STATUS
Commercial Package — Carrier A	Years 1–3	5	$60,734.10	Developed
Package — Carrier B (Incumbent)	Year 5	3	**$239,207.00**	**2 of 3 open**
General Liability — Carrier C	Years 1–3	0	$0.00	Clean
Excess Casualty — Carrier D	Years 3–5	0	$0.00	Clean
Umbrella — Carrier E	Years 1–3	0	$0.00	Clean
Motor Truck Cargo — Carrier F (3 terms)	Years 1–3	0	$0.00	Clean
Motor Truck Cargo — Carrier G	Year 1	0	$0.00	Clean
Workers' Compensation — Carrier H	Years 1–5	0	$0.00	Clean
Legacy — Carrier I (2 policies)	Prior	0	$0.00	Clean
PORTFOLIO TOTAL		**8**	**$299,941.10**	

Total Incurred by Policy Year



Current-Term Loss Composition



THE HEADLINE

Incurred loss rose **294%** in the current term over the worst prior year — on a policy period that is not yet complete. The prior four years combined produced $60,734. The current term alone has produced **$239,207 in roughly eleven months**. Critically, **$0.00 has actually been paid**: 90.5% of the total sits in outstanding reserves on two open bodily injury files. This is immature, undeveloped loss, and underwriters will price it to ultimate rather than to paid.

Trend Analysis & Corrective Action Plan

SAMPLE INSURED · PRIORITIZED ROADMAP

Prepared By
ProEnergy Advisors
Next Renewal
Upcoming Term

YEAR-OVER-YEAR DETAIL

POLICY YEAR	CLAIMS	INCURRED	CHARACTER
Year 1	1	$0	Closed, no payout
Year 2	2	$60,734	Multi-claimant chain
Year 3	2	$0	Both closed at zero
Year 5 (current)	**3**	**$239,207**	**2 open, BI severity**

OPEN CLAIM EXPOSURE

LOSS EVENT	TYPE	RESERVE
BI Accident	BI — Claimant 1	**$100,000**
BI Accident	BI — Claimant 2	**$74,996**
Collision Event	Collision	$36,500
Collision Event	DOT Liability	$5,000

Five-Year Incurred by Line of Coverage



Frequency is not the problem. Severity and reserve development are. Eight claims across five years is 1.6 per year — unremarkable for a fleet this size. But the loss character shifted decisively: the first three years produced property damage and collision claims that largely closed at zero, while the current term produced **two-claimant bodily injury on a single accident carrying $197,500 in reserve against a $1M primary limit**. A single adverse verdict moves that number materially. Compounding the issue, the most recent collision loss was not reported for **71 days**, a lag that degrades investigation quality, scene evidence, witness recall, and settlement leverage. That lag is the single most controllable cost driver in this file.

CORRECTIVE ACTION PLAN — PRIORITY ORDER

1 — Reserve Challenge & Claim Strategy on Open BI Files
IMMEDIATE — NEXT 15 DAYS
The $197,500 on the open bodily injury accident is the entire renewal problem. Demand a formal claim review: loss notice, police report, medical specials to date, treatment status, and documented reserve rationale per claimant. A $100,000 reserve carrying $0 expense paid suggests a formulaic rather than evaluated posture. Every dollar removed here is the highest-ROI dollar in this file.

2 — Close the First-Notice-of-Loss Reporting Gap
IMMEDIATE — 30 DAYS
Institute a 24-hour reporting standard with written incident protocol: driver post-accident kit, mandatory photo capture, direct carrier reporting line, and dispatcher escalation. Track FNOL lag as a standing KPI. Fastest measurable improvement available and it compresses claim cost directly.

3 — Rear-End & Following-Distance Training Program
60 DAYS
Three loss descriptions are rear-end or chain-collision events. Deploy targeted training on following distance, loaded-weight stopping distance, and distracted driving, with documented attendance. Rear-end events carry near-automatic at-fault liability and convert directly into bodily injury exposure.

4 — Telematics & Dual-Facing Camera Deployment
60 – 90 DAYS
Forward- and driver-facing cameras with a structured event review cadence. On the open collision carrying $41,500 in combined reserve, video would have resolved liability in days rather than months. Carriers increasingly credit camera-equipped fleets, and footage is defensible evidence on the currently open files.

5 — Driver Qualification & MVR Discipline
90 DAYS
Formalize annual MVR pulls, a written point threshold for disqualification, CSA/BASIC score monitoring, and documented hiring standards. Underwriters will ask for this at renewal — have it in writing before they do. Note that current-term loss runs omit driver names entirely; close that internal data gap.

6 — Pre-Renewal Marketing Strategy
START NOW — UPCOMING RENEWAL
Build the submission around the clean lines: four years of zero workers' compensation, zero general liability, zero excess or umbrella penetration, zero cargo. Present the auto losses alongside corrective action documentation, not as an afterthought. An account with two open BI files needs runway, not a ten-day scramble.

7 — Structural Review — Deductible & Retention
AT RENEWAL
The GL program carried a $5,000 deductible across three terms with zero claims. If the auto program can absorb higher retention on collision-only exposure, premium efficiency may be available. Evaluate only after BI reserves are resolved — do not add retained risk while severity remains unsettled.

BOTTOM LINE

One accident accounts for **66% of the entire five-year loss history**. This is a clean multi-line account with an isolated auto severity event, not a systemically deteriorating risk — but that framing only survives underwriting scrutiny if the open files are managed aggressively and a documented fleet safety response is in place before submission. Attack the reserves first, fix the reporting lag second. Everything else becomes the story you tell underwriters about a fleet that responded rather than a fleet that drifted.