

From insight to action

Ten ways to turn portfolio insight
into better decisions across your business.



PROVING PERFORMANCE. BUILDING BELIEF.

Find the problem. Explain the result.
Test the options. Track the change.

Ten ways to put Sybil to work

A shared foundation. Clearer insight. Better decisions.
 Explore the use cases, then follow each one in detail.

01 Find the drivers of underperformance

Identify the segments and loss drivers behind a weak result.

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02 Track premium growth and exposure

Compare premium with projections and explore the risk mix.

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03 Build triangles around the question

Reshape claims development to suit the analysis.

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04 Align Finance and Underwriting

Connect the reserve view with the segments where decisions are made.

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05 Test rate actions before committing

Compare scenarios and their effect this year and next.

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06 Track the impact of change

Check early premium and volume signals after taking action.

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07 Explain performance to stakeholders

Turn portfolio analysis into a clear decision narrative.

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08 Tailor reporting to your audience

View results by carrier share and reinsurance basis.

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09 Get up and running in weeks

Supported cloud onboarding, from discovery to insight.

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10 Free more time for expert judgement

Reduce recurring preparation and focus on decisions.

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READING THE MEASURES

CCR · Claims and Commission Ratio

Claims and commission as a percentage of earned premium, excluding overhead expenses.

GWP · Gross Written Premium

The volume of premium written.

Attritional losses

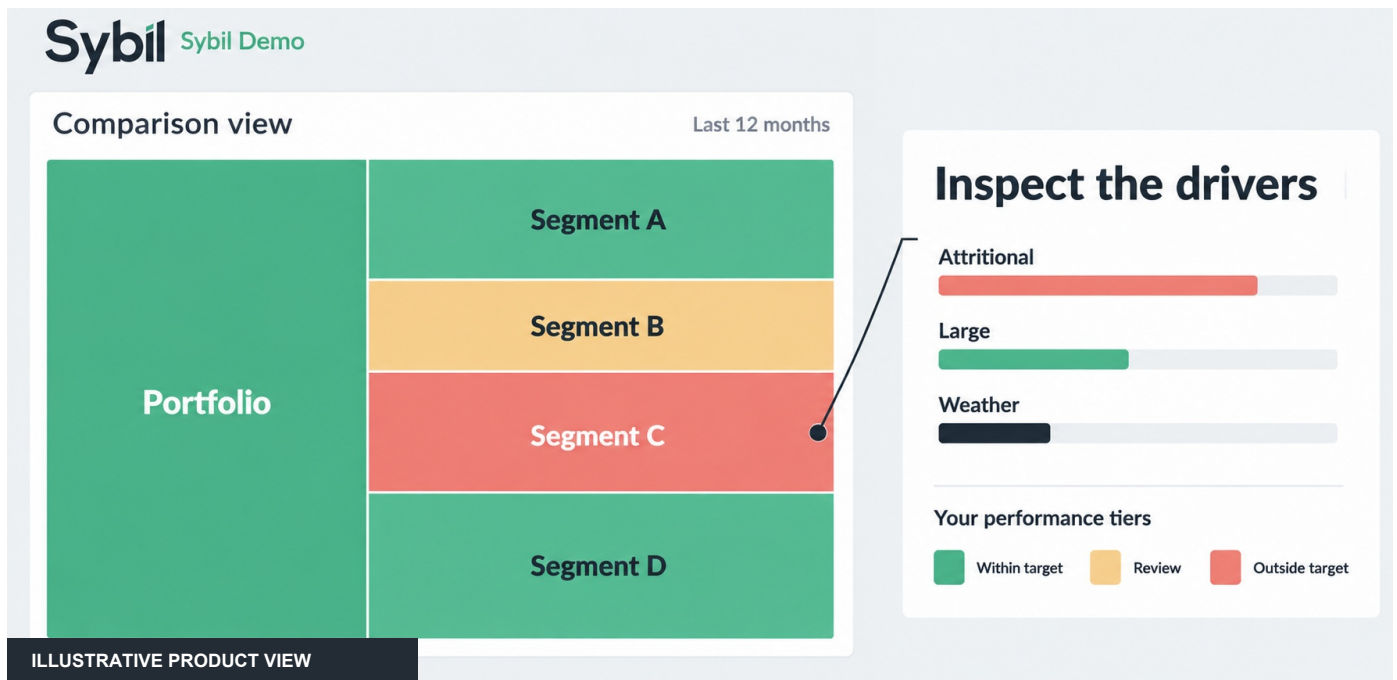
More frequent, lower-value claims, distinct from separately classified large and weather losses.

IBNR · Incurred But Not Reported

Reserves for claims costs yet to emerge in full.

Find what is driving underperformance

Move from a weak portfolio result to a clear understanding of the segments and loss drivers that need attention.



01 Pinpoint the problem

Start with a product or segment that has underperformed over the last 12 months. Use comparison box charts and target-based tiering to identify the sub-segments driving the shortfall.

02 Separate the drivers

Start with CCR, then examine attrititional, large and weather losses to establish what is driving the result. Distinguish a persistent pricing issue from changes in loss experience or risk mix.

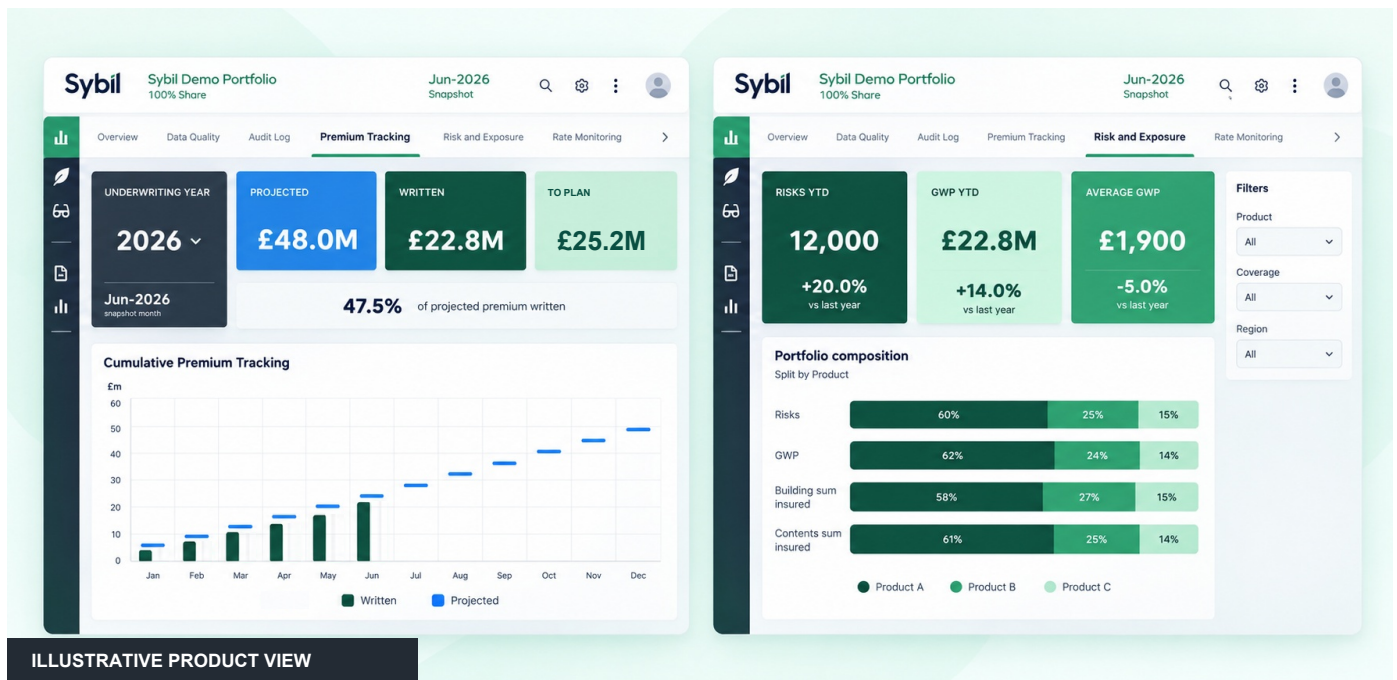
03 Choose a response that fits

Consider rate action where attrititional performance indicates a pricing issue. For large or weather losses, assess risk selection, underwriting appetite, policy wording and terms.

A focused diagnosis. A more targeted underwriting response.

Track premium growth and portfolio exposures

Follow premium against projections and see how the volume, value and mix of risks are shaping the portfolio.



01 Monitor written premium against plan

Compare written premium with the plan for the selected underwriting year. Track progress month by month, identify gaps and update forecasts as the year develops.

02 Separate volume from average premium

Compare risk counts, GWP and average premium with the same period last year. See whether growth is coming from more risks, higher average premium or a different mix of business.

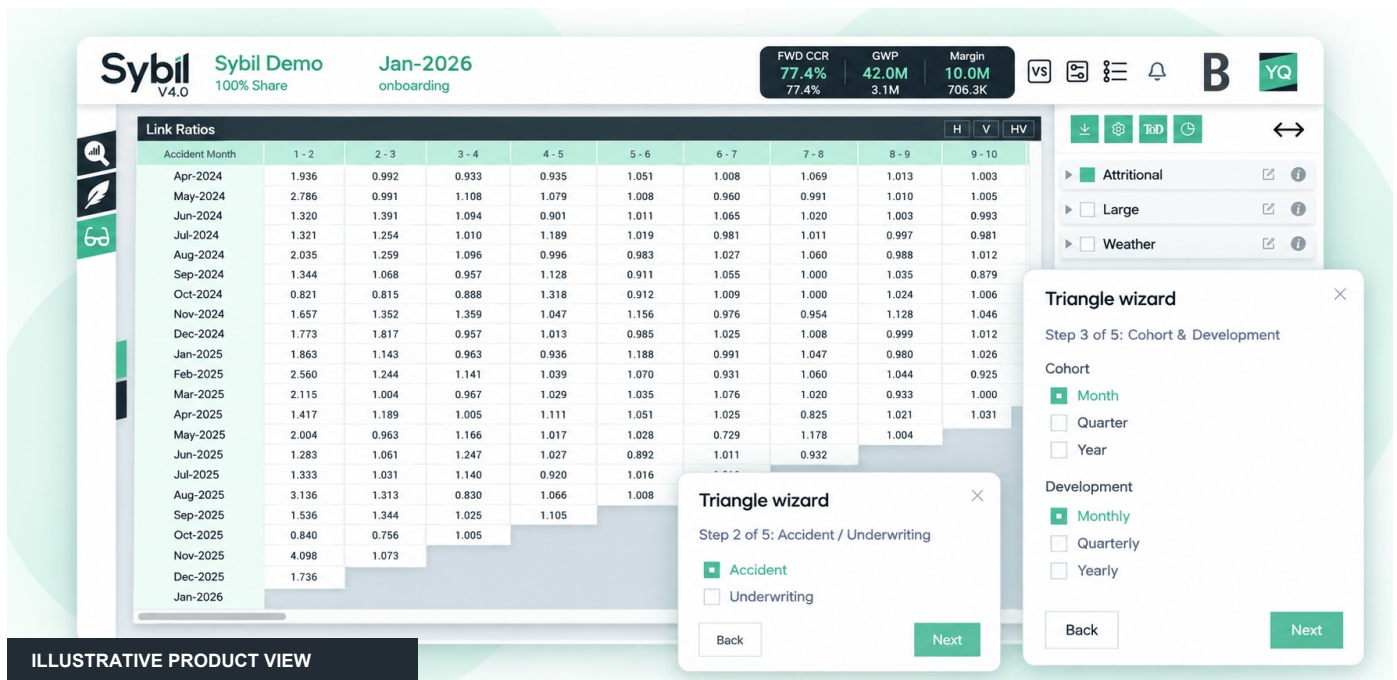
03 Explore exposure and portfolio mix

Break down risk counts, premium and sums insured by product, coverage or region. Identify where exposure is concentrated and how the composition of the book is changing.

A clearer view of growth, premium delivery and portfolio exposures

Build triangles around the question

Shape the claims development view to fit the portfolio and the decision you need to support.



01 Choose the time structure

Build triangles on an accident or underwriting-period basis. Select monthly, quarterly or yearly origin and development periods to reflect the volume and maturity of the experience.

02 Group the claims that belong together

Separate or combine attritional, large and weather losses. Use portfolio fields such as product, peril, coverage or region to create development groups appropriate to the business.

03 Connect development with performance

Review development profiles against relevant benchmarks and select assumptions for ultimate claims, ultimate loss ratios and IBNR. Feed the selected ultimates and benchmarks back into portfolio analysis to inform underwriting decisions.

Flexible reserving views that stay connected to the portfolio

One source of truth

Two teams aligned

Connect Finance's reserve view to the portfolio detail that guides underwriting decisions.

Sybil V4.0 | Sybil Demo 100% Share

Import External IBNR/Ultimate Numbers

IBNR | **Ultimate**

Import Name: External Reserve Upload - 2025

IBNR Description: Monthly ultimate numbers from external source

Period	Ultimate
Jan-2025	381,068
Feb-2025	264,242
Mar-2025	396,879
Apr-2025	377,636
May-2025	379,674
Jun-2025	391,453

Cancel Add

Sybil V4.0 | Sybil Demo 100% Share | Jun-2025 Actuarial_Review

Accident Month	GWP	GEP	Total Ultimate	Earned CCR	No Seas. Adj. A-priori CCR
Jan-2025	3,368,613	4,195,805	95.3%	129.9%	91.6%
Feb-2025	3,237,214	4,163,530	29.4%	63.9%	91.5%
Mar-2025	3,968,790	4,115,963	38.9%	73.4%	91.5%
Apr-2025	3,776,356	4,055,102	20.8%	55.2%	91.6%
May-2025	3,795,674	3,999,334	25.9%	60.4%	91.7%
Jun-2025	3,914,553	3,953,177	64.4%	98.8%	91.8%
Total	172,214,275	149,389,440	50.7%	86.5%	95.6%

- Product Level 1
- Product Level 2
- Product Level 3
- Rating Method
- Risk Group
- Trade Group
- Risk Region**
- Peril
- Underwriting Period
- Accident Period

ILLUSTRATIVE PRODUCT VIEW

01 Establish the shared reserve view

Use selected IBNR and ultimate claims within Sybil, including selections imported from your reserving process. Give Finance and Underwriting a common basis for reviewing portfolio performance.

02 Allocate into the decision-making detail

Allocate IBNR from the reserving groups back to the underlying portfolio segments. Review results by product, broker, region or risk group without losing the connection to the selected reserve position.

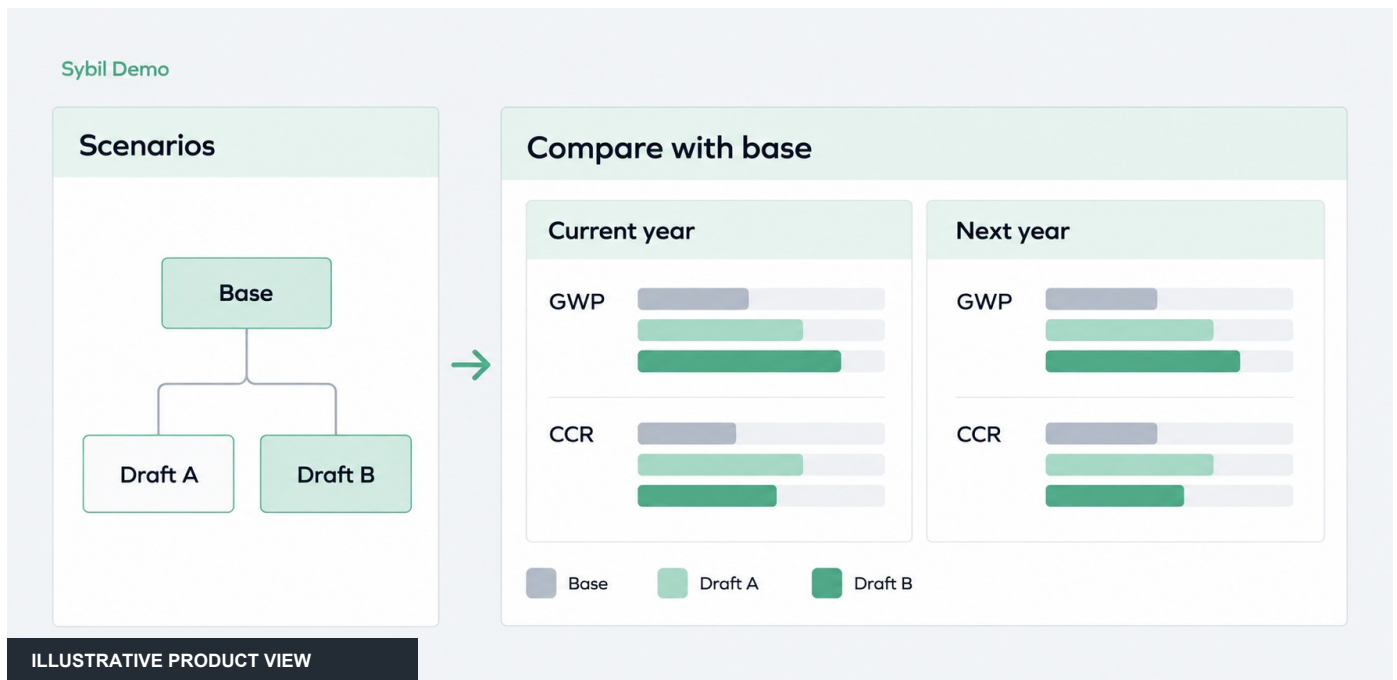
03 Close the gap in the conversation

Connect aggregate results with the segments that explain them. Spend less time reconciling separate perspectives and more time agreeing what the performance means and where action is needed.

A shared performance foundation, from reserves to decisions

Test the action before you commit

Compare potential rate strategies and understand the trade-off between premium volume and underwriting performance.



01 Set up alternative scenarios

Create drafts for different rate actions and save snapshots as bounces. Explore which segments to adjust and by how much, with explicit assumptions about retention and new business.

02 Compare each scenario with the base

Compare projected GWP and CCR against the base result. Assess how each scenario changes the balance between premium volume and underwriting performance.

03 Look beyond the immediate effect

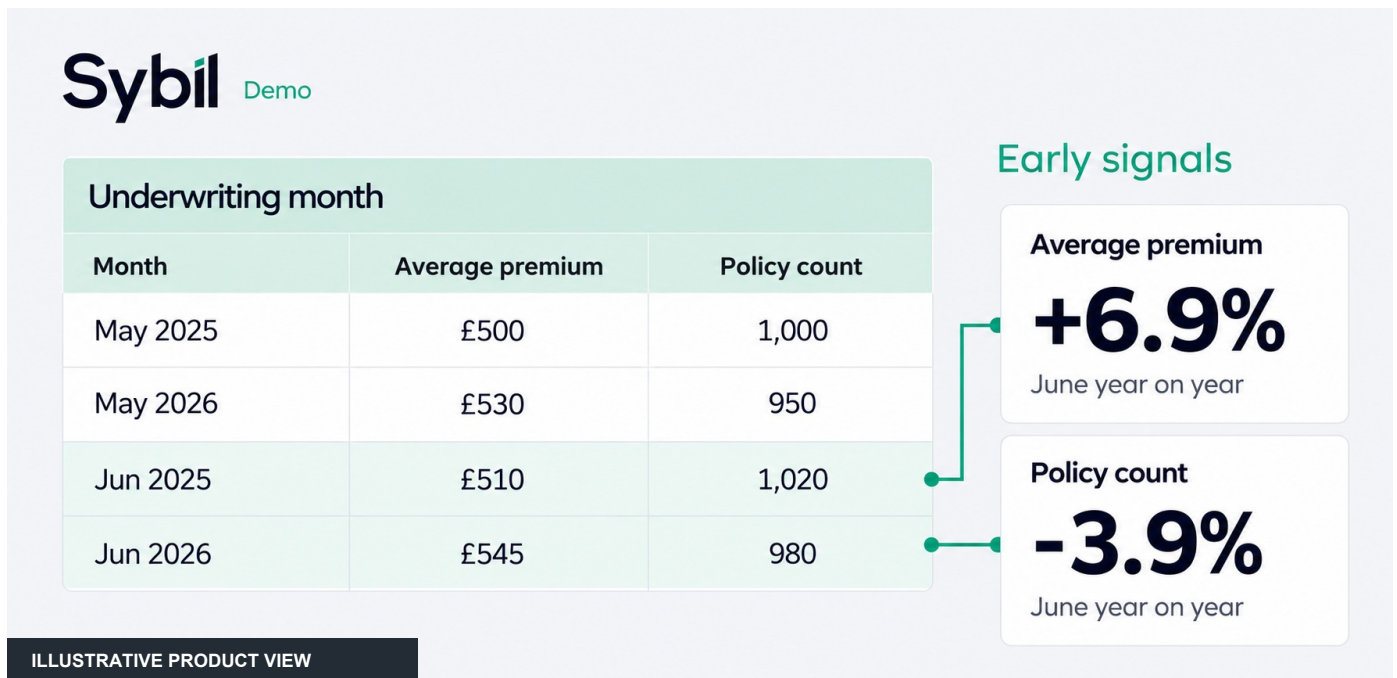
Review the impact on the current year and next year as rate changes earn through. Assess both the near-term effect and the fully earned position under the selected earning pattern.

Choose a course of action with the implications in view.

Projections depend on the selected assumptions, including customer response and premium earning patterns.

See whether change is taking hold

Check early premium and volume signals after underwriting changes, before claims experience develops.



01 Review the months since implementation

Use the exposure columns in an underwriting-month view to examine average premium and policy count after your underwriting changes went live.

02 Compare like months

Compare each month with the same month last year. Has average premium moved in the expected direction? How has policy count changed, and what does that suggest about volume?

03 Use the signal to guide follow-up

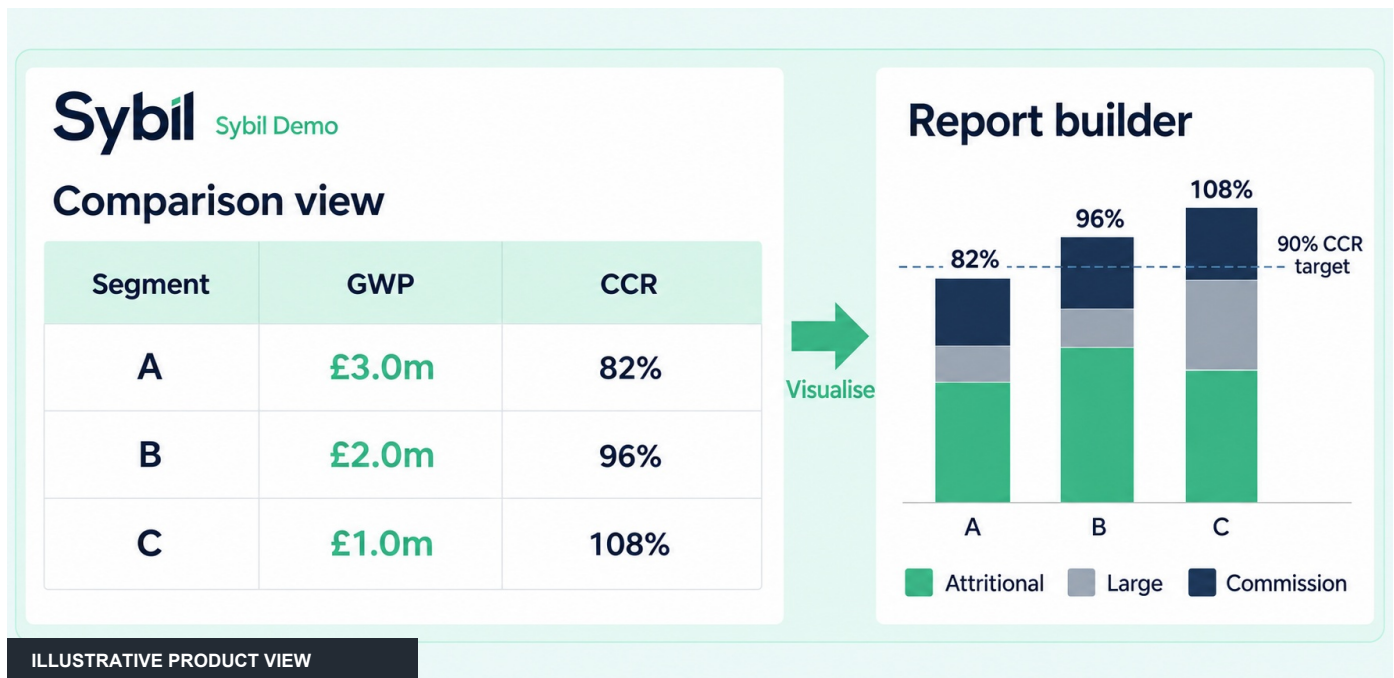
Treat the result as an early sense check. Investigate unexpected movements and follow up as claims emerge to assess whether performance is developing as intended.

An early checkpoint for action, before the claims picture matures.

Average premium also reflects changes in business mix, exposure and cover; it is not a pure measure of rate change.

Make performance clear to every stakeholder

Give internal leaders and external stakeholders a clear view of which segments meet target, which fall short and why.



01 Bring the evidence together

Use the comparison table to bring GWP, CCR, attritional and large-loss performance together across segments for your chosen period. Assess the results against your performance targets.

02 Build a clear presentation

Use Sybil's built-in visualisations to compare segment performance and loss drivers. Bring the findings together with the report builder for clear, consistent stakeholder reporting.

03 Connect performance with decisions

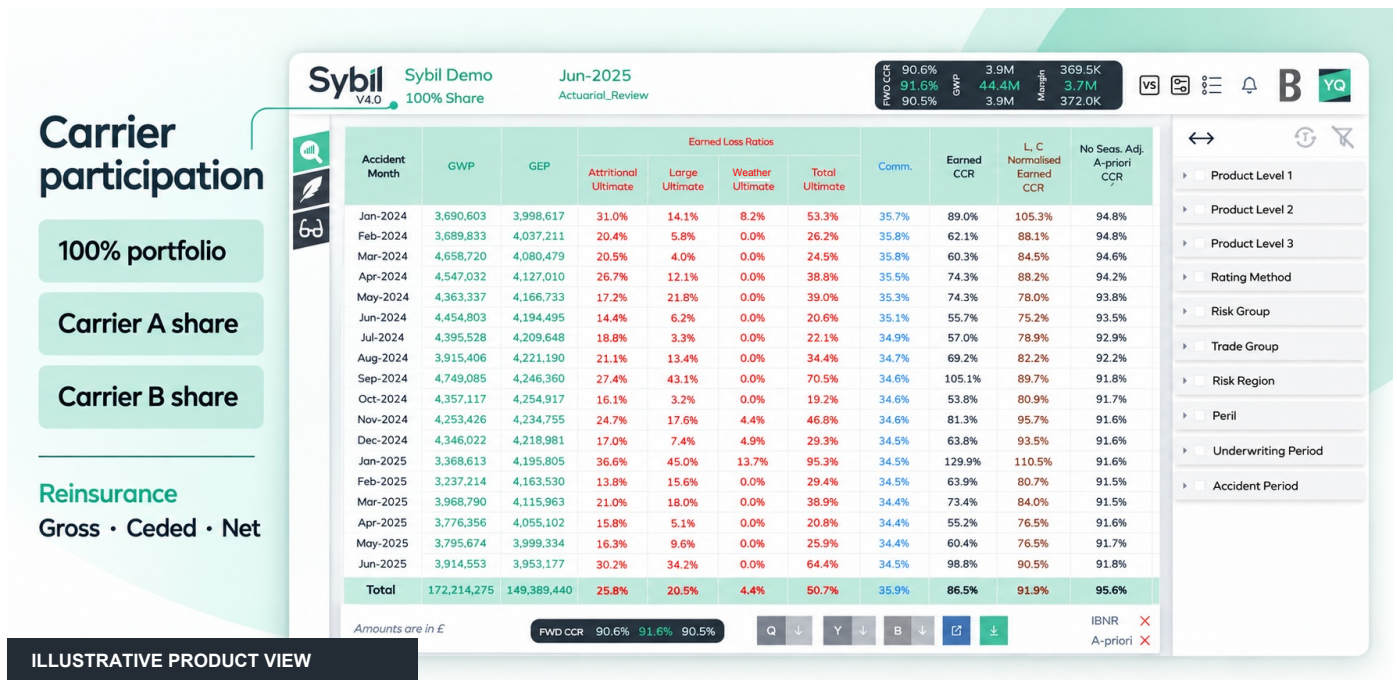
Show the scale of each segment alongside its performance. Give carriers and MGAs a shared basis for discussing growth, rate adequacy and underwriting priorities.

A clearer performance conversation, grounded in shared evidence.

One portfolio

The right reporting view

Review the whole portfolio or individual carrier shares, including co-insurance participation and reinsurance cessions.



01 Choose the participation and reporting basis

View the portfolio at 100% or apply individual carrier participation shares, including co-insurance arrangements. Apply relevant reinsurance cessions to review ceded and retained positions.

02 See the position for each carrier

Recalculate results for the selected carrier share or reinsurance basis. Give each participating carrier a view of its own position while keeping the analysis connected to the overall portfolio.

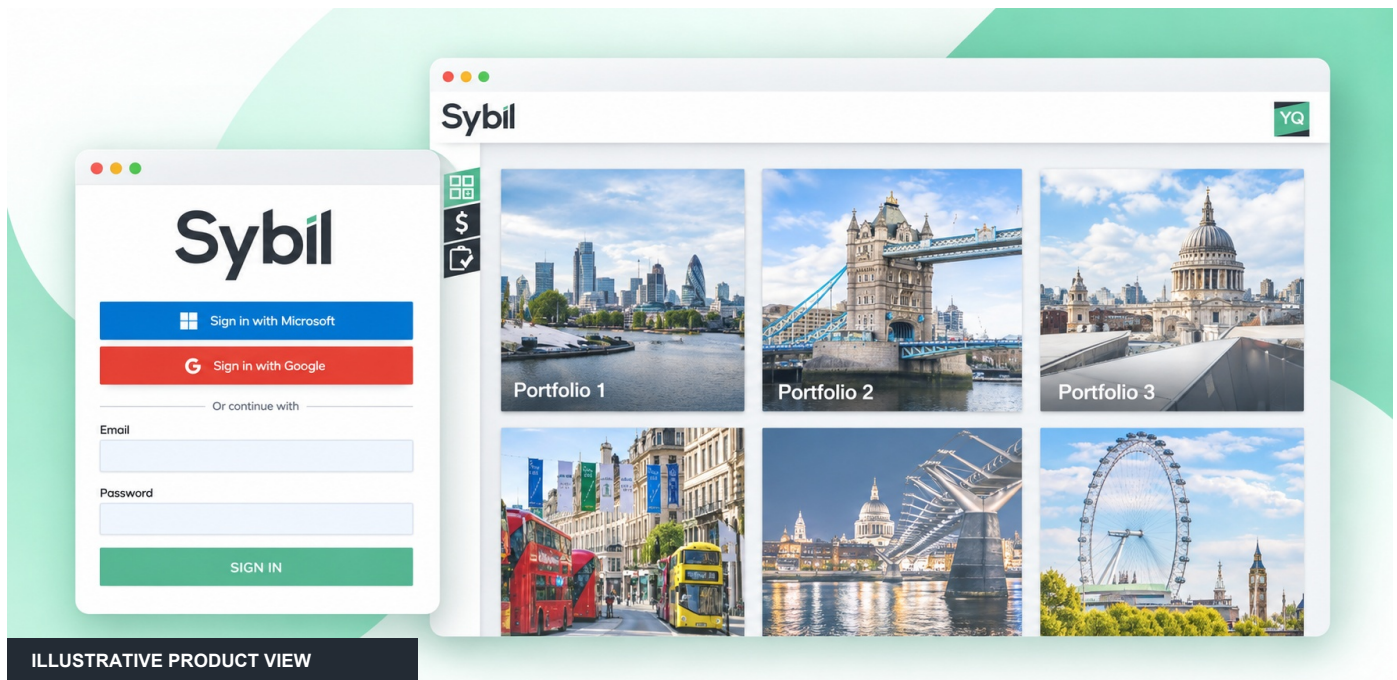
03 Present what the audience needs

Use Sybil's report builder and visualisations to organise the findings for management and participating carriers. Keep the discussion focused on the relevant results and decisions.

Relevant reporting for every stakeholder, from a shared base

From discovery to insight In weeks, not months

Our team helps you get started with a cloud-based platform, shaped around your business, data and decisions.



01 We help shape the setup around your business

Our team works with you to understand your priorities and helps define the portfolio structure, data sources and assumptions. Together, we design a setup that supports how you manage the business and make decisions.

02 Our team works with data in any shape or format

We bring the expertise to understand, prepare and structure your premium, exposure and claims data for Sybil. We guide the onboarding and establish a repeatable process to keep your portfolio view up to date.

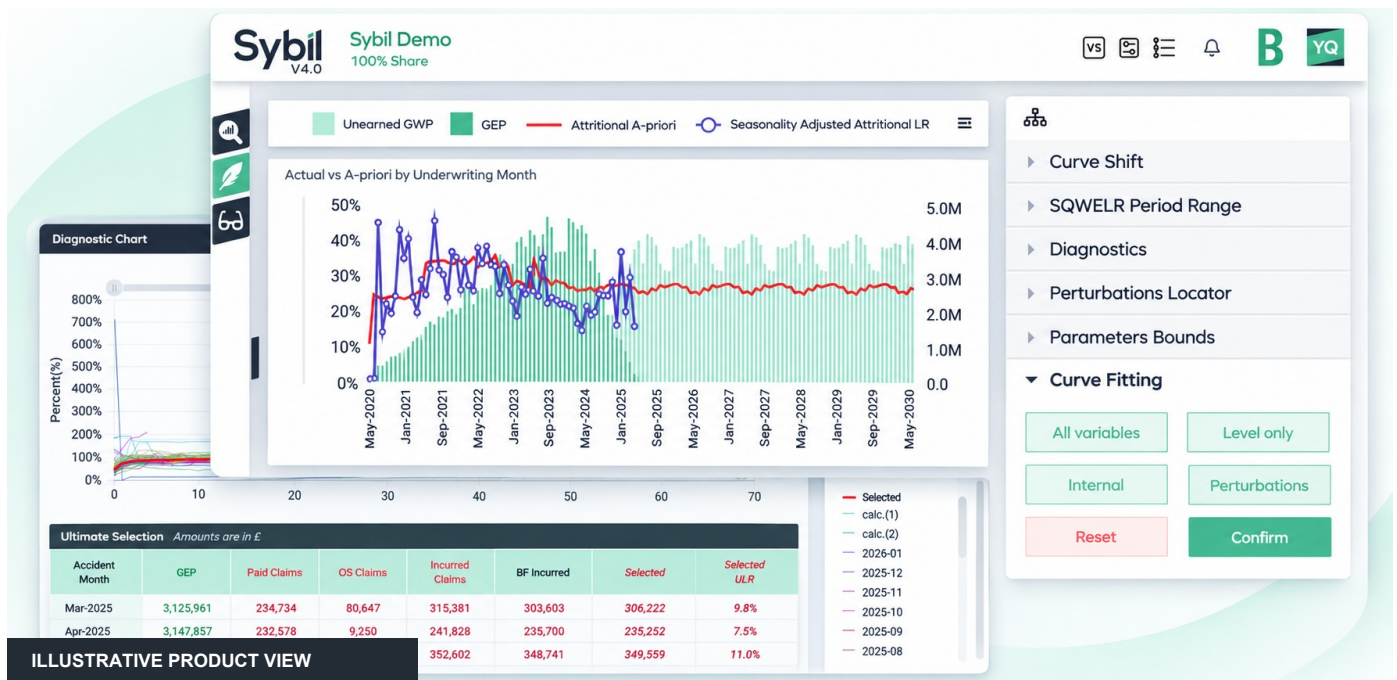
03 Your team works in one connected platform

Sybil brings data, assumptions and analysis together in the cloud, reducing reliance on scattered spreadsheets, disconnected models and static management dashboards. Your team spends less effort keeping disconnected tools aligned.

One connected platform, with less to maintain

More time for expert judgement

Reduce recurring preparation so actuarial expertise can focus on interpretation, challenge and decisions.



01 Make updates repeatable

Bring recurring data refreshes and model review into a consistent workflow. Reduce the manipulation and maintenance involved in rebuilding separate analytical views each reporting cycle.

02 Move from preparation to interpretation

Review the updated portfolio, development patterns and assumptions together. Give actuaries more time to investigate what has changed and explain how it matters to the business.

03 Put judgement closer to the decision

Use the capacity released to challenge assumptions, compare actions and advise underwriting teams. Keep expert judgement central as the analysis moves towards a business response.

Less recurring preparation, more informed portfolio decisions

One shared view Better-informed decisions

Sybil connects portfolio analysis with the decisions that shape underwriting performance.

FOR MGAs

Make active management visible

Show where performance needs attention, explain the action you propose and bring capacity partners into the conversation with clear evidence.

FOR CARRIERS

Review the portfolio with confidence

Challenge assumptions, compare the options and follow the effect of underwriting changes through a consistent view of the portfolio.

YOUR NEXT PORTFOLIO DECISION

Explore what Sybil can do for your portfolio

Book a conversation



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