SAPIENS

4 Best Practices for Better Reinsurance Rates

1

Provide comprehensive, high-quality data

- Share detailed loss history (ideally 5-10 years)
- Include policy-level exposure information
- Provide transparent claims development patterns

2

Clearly communicate underwriting guidelines and changes

- Document recent changes to risk appetite or underwriting criteria
- Explain portfolio growth strategies and geographic expansion plans

3

Develop robust catastrophe modeling capabilities

- Invest in sophisticated modeling tools
- Share detailed model output with reinsurers
- Demonstrate understanding of model limitations

4

Maintain ongoing relationships with multiple reinsurers

- Regular communication beyond renewal periods
- Transparent sharing of performance updates

Explore Reinsurance Solutions

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