

The Stability Gap Diagnostic

Most underperforming insurance portfolios do not fail because of bad strategy. They fail because good strategy breaks down in execution.

60% of insurer performance is driven by operating model, not business mix.¹

1

Speed to Market

When your pricing committee approves a rate change, how many days until it is fully implemented across every channel and system?

If the honest answer is “weeks” or “it depends,” that is a gap.

2

Portfolio Visibility

What share of your live portfolio is priced within agreed risk appetite today not last quarter?

Most organisations can produce an historical snapshot. Very few can produce it for today.

3

Underwriting Drift

When an underwriter makes a pricing exception, how long until the portfolio impact is visible to finance and leadership?

The risk is not the exception. It is the accumulation no one can see.

4

Loss Signal Latency

If your loss assumptions for a secondary peril line were wrong by 20%, how quickly would that signal appear in your data and who would see it first?

It's not whether the models are perfect: it's how fast your infrastructure surfaces the signal.

5

AI Governance

Can you demonstrate to your board that your AI and automated pricing decisions are operating within the parameters they approved and when did you last verify that?

Governed automation requires continuous visibility, not retrospective review.

6

Forward Confidence

When your board asks how this quarter's underwriting decisions will affect next quarter's combined ratio, how confident is your answer?

The organisations that can answer this with confidence are the ones capturing the advantage.



The Diagnostic

If any answer is “I’m not sure,” that is the gap.

A connected pricing and underwriting model should answer these questions clearly, quickly, and on demand. Increasingly, boards, regulators, and investors expect exactly that.

Insurers that close this gap build connected operating models that make all six questions answerable on demand.



6 points

Loss-ratio advantage achieved by top-quartile commercial P&C performers through stronger underwriting execution.



€60m

Estimated annual underwriting value of a 6-point loss-ratio advantage on a €1 billion premium book.¹

Closing the Stability Gap: How Insurers Can Turn Pricing Strategy into Consistent Performance

[Download the full report](#)