CFA Institute

INSURANCE

STRUCTURAL INFLUENCES



Macroeconomic

factors





Barriers to entry

PRODUCT



What type of insurance product segment do they do they sell



What market specialize in



Customer base





Affordability



and protection gap

Brand reputation

INSURANCE

Infographic showing the step-by-step process

> of analyzing the Insurance industry



Market concentration



Sales channels



Client acquisition performance



Track record in launching new products



Overall business strategy

RMANCE



Proportion of AUM in line with ESG principles



Protection of client privacy



Number of claims in dispute



Safety of customer data

MANAGEMENT



Reserves to anticipated loss



Solvency levels



Asset-Liability mismatch



Risk mitigation policies and measures



Investment management



Net premiums written and earned



Policy retention rate



Claims ratio, expense ratio and combined ratio (CoR)



Underwriting margin and new business margin



Process efficiency initiatives



