



**DATA MANAGEMENT AND VALIDATION**

Comprehensive support for public and private entities



**ESG RISK ASSESSMENT**

Multi step approach to increase entity scoring coverage



**UNIFIED ANALYTICAL INSIGHTS**

Consistent, persona-based analytics for superior decision making



Name matching against 450m company records



Size



Location



Industry



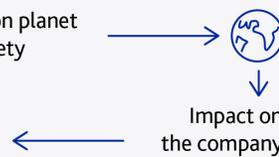
Own view of ESG risk

300m

ESG scores covering both public and private

### Double materiality assessment

Impact on planet and society



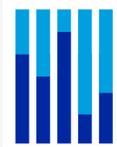
Impact on the company

### Assessment framework

273 data points

30 sub-category scores

Portfolio management  
Portfolio composition analytics



Point of underwriting  
Risk decision analytics

Moody's ESG Insurance Underwriting Solution integrates indicators and scores to help P&C insurers operationalize environmental, social, and governance (ESG) risk assessment into their insurance underwriting workflows.

Our integrated solution for portfolio managers and underwriters combines public and private company data, a double materiality assessment framework, and tailored analytics for insurers. These help insurers identify correlations between ESG factors and financial-risk metrics, such as claims frequency and loss ratios. Enabling insurers to identify the accounts that contribute to portfolio-level ESG performance pre- and post-bind to help gain a competitive advantage.

### Analyze, integrate, and differentiate your underwriting decisions

- » Analyze your portfolio from an ESG perspective using more than 290 million ESG scores for public and private companies
- » Integrate our ESG data into your workflow and analyze it alongside your internal data to create a sustainable competitive advantage
- » Benefit from our double materiality approach, which evaluates a company's impact on the environment and the communities it serves, including shareholders, employees, and suppliers
- » Set risk appetites, tolerances, and compare portfolio performance against your target outcome. Correlate ESG with internal data to inform risk selection and pricing
- » Take advantage of our portfolio composition and point of underwriting risk analytics in your decision-making, identify areas of concern, and identify business opportunities with the help of our intuitive dashboard
- » Offer new differentiating value to your customers, using the detailed information to explain your company's risk selection process

## Unlock opportunity while mitigating risk

- » Build a tailored view of ESG risk and incorporate it into your workflows. Take a consistent approach to ESG analytics using reference and customized ESG scores and breakdowns
- » Access reference and customized ESG scores, risk criteria and data points throughout the underwriting process for new and renewed accounts to benefit from the consistent approach to ESG analytics
- » Use the dashboard to understand trends and movements for a specific insured entities to manage your portfolio and improve pricing decisions
- » Report on ESG exposures to internal and external stakeholders
- » Take advantage of the easy-to-use API to integrate data into your own technology



CONTACT US

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## CONTACT DETAILS

Visit us at [moody.com](http://moody.com) or contact us at a location below.

### AMERICAS

+1.212.553.1653

[clientservices@moody.com](mailto:clientservices@moody.com)

### EMEA

+44.20.7772.5454

[clientservices.emea@moody.com](mailto:clientservices.emea@moody.com)

### ASIA (EXCLUDING JAPAN)

+852.3551.3077

[clientservices.asia@moody.com](mailto:clientservices.asia@moody.com)

### JAPAN

+81.3.5408.4100

[clientservices.japan@moody.com](mailto:clientservices.japan@moody.com)

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