



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



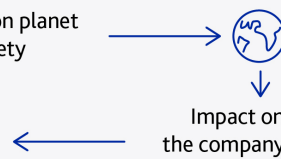
Own view of ESG risk

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



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