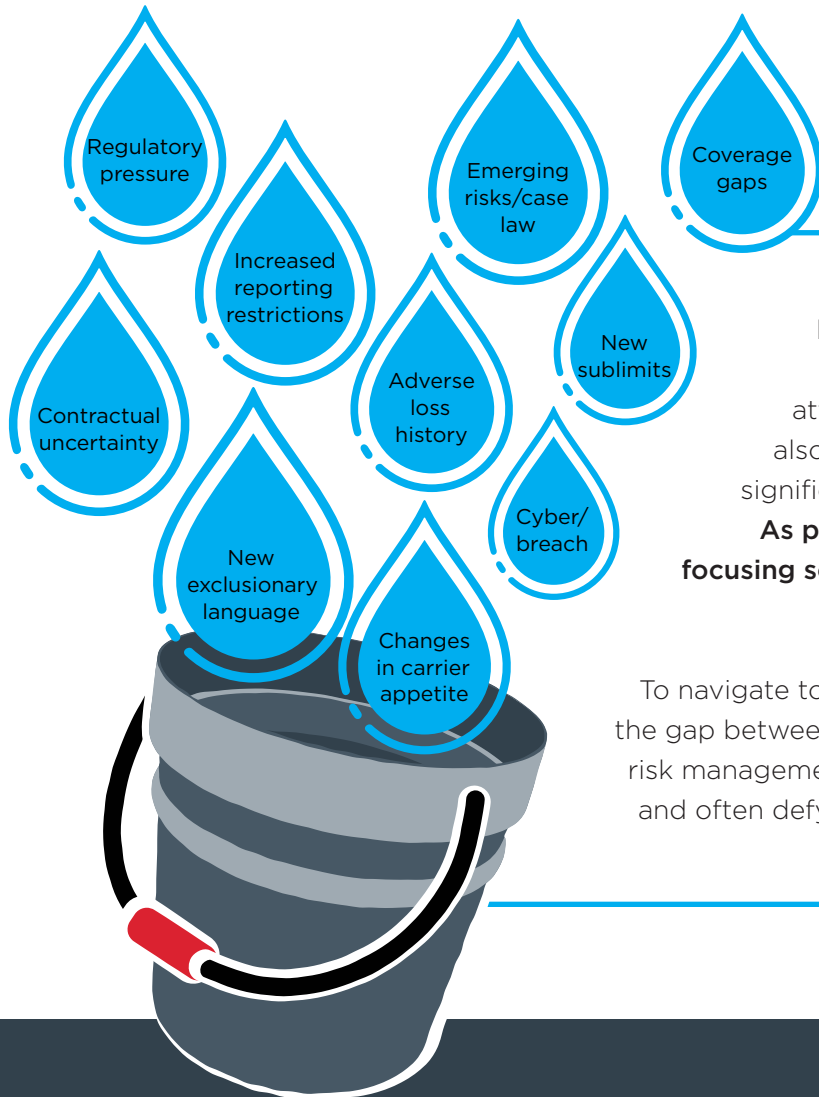


# RISING PREMIUMS ARE A DROP IN THE BUCKET



The Property and Casualty market has undergone rapid changes, leading to increased pressure on retentions, attachment points and rates. Clients are also seeing sharply reduced capacity and significant changes in terms and conditions.

**As painful as these changes are, however, focusing solely on premium misses the broader opportunity to control costs.**

To navigate today's market, companies must bridge the gap between the mere purchase of insurance and risk management. Risks have become more complex and often defy easy measurement or lack a suitable framework for management.

## At Lockton, we help clients

- Understand and prioritize risks based on their potential to impact business objectives or key financial metrics
- Quantify the impact of various loss scenarios and provide decision making tools to help guide retention and limit selection
- Reduce the Total Cost of Risk by proactively managing losses and improving contractual controls
- Avoid costly gaps in coverage

## Specialized services

- Strategic consulting
- Risk tolerance analysis
- Volatility modeling
- Limit analysis — exhaustion probability testing
- Predictive modeling for claim closure
- Insight Workers' Compensation benchmarking tool
- Heat mapping
- Enterprise risk services