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# Property and Casualty Workers' Compensation

## Pricing and Rates

### Conduct competitive rate analysis

- Evaluate profitability and marketing goals
- Determine required rate for all lines
- Prepare filings for regulatory agencies
- Calculate loss cost multipliers

## Loss Reserves

- Evaluate dynamic factors, inflation, legal trends, economic issues, and changes in claims procedures
- Determine Incurred But Not Reported (IBNR) reserves
- Present Value analysis
- Tax, GAAP, and Statutory reserves
- Provide actuarial opinion of required reserves

## Management Support on the following items

- Strategy development and business/financial planning
- Underwriting and marketing management
- Claim auditing
- Operating practices
- Company information and licensing