

## Overview

We provide specialized Property & Casualty consulting services. Areas of expertise:

- Actuarial Services principally related to Rates, Loss Reserves and Annual Statement preparation
- Business Planning/Financial Forecasting for a product line or State
- Changes in Certificate of Authority
- Expert Witness Testimony on Reserver Adequacy and Pricing, Profitability
- Management Information Systems - Technical advice related to Actuarial Analysis
- Rate Studies
- Rate, Form, & Compliance Filings
- Reserve Opinions
- Risk Management Assessment related to certain lines
- Underwriting Reviews related to Risk Assessment
- Workers' Compensation Managed Care Analysis

Our clients include

- Individual Employer and Association Self-Insureds
- Insurance Companies
- Law Firms
- Managing General Agents
- Public Entities
- Reinsurance Companies
- Reinsurance Brokers
- Third-Party Administrators