

a Merlinos & Associates Company

IIC, LLC, a Merlinos & Associates Company, has established a solid track record with both Regulatory and Industry clients. Projects are completed by a team of professionals who provide timely, cost effective services as well as practical advice to our clients.

We work on either a time and expense basis or flat fee arrangement. We can provide a free estimate for any project.

Our personnel have considerable expertise in the Property & Casualty Insurance Industry. Selected services we can provide to you and your company are:

P & C Insurance Companies

- We focus on the needs of small to medium size insurance companies, including captives. Attention is given to regular loss reserve evaluations and rate adequacy for Worker's Compensation and Commercial lines.
- Assist company management to develop insurance products from the pro forma stage to final implementation of rates and required regulatory filings.

Self-Insurance Funds

- We provide a similar range of actuarial services to over thirty funds in the Southeast area with a combined annual premium volume exceeding \$300 million.
- Assist management and TPA's with data collection of analytical information.

Excess of Loss Insurance

- Forecast specific losses within layer of liability including estimating the number of claims penetrating each coverage threshold within layer.
- We use loss experience from the client's computer files as source data and we use computers with specialized software to compile analytical output.

High Tech Data Analysis

- We utilize SAS Software to manipulate large data files for analytical purposes such as modeling and forecasting by injury/disability type in Workers' Compensation.
- Generate premium at present rates using current exposure for pricing adequacy review rather than using estimation methods which are less accurate but still popular.