

Product Development Workshop

Data Gathering & Competitive Analysis



Safety National
Casualty Corporation

Data Gathering

- Internal Information
- External Information
 - ◆ Competitor Information
 - ◆ Government Information
 - ◆ Non Government Information
 - ☞ Statistical Reporting Agencies
 - ☞ Associations
 - ☞ Institutes



Internal Data

- Policy Information
 - ◆ Dwelling Values, Contents Value, Liability Amounts
 - ◆ Location
 - ◆ Premiums
 - ◆ Coverage

- Claims Information
 - ◆ Number of Claims
 - ◆ Claim Amounts
 - ◆ Type of Loss
 - ◆ Legal Costs
 - ◆ Adjusting Costs



External Data

Competitor Information

◆ Rate & Form Filings

- ☞ Individual DOI's allow copying or downloading
- ☞ Rate gathering services
 - Perr & Knight
 - Martin & Company
 - Best's State Rate Filings Database

◆ Results

- ☞ Individual DOI's have information
- ☞ Best's Publishes Company Premium and Loss Ratios
- ☞ NAIC allows for downloading of Annual Statements
- ☞ SEC has information on public companies



External Data

Government Information

- ◆ U.S. Product Safety Commission
 - ☞ www.cpsc.gov
- ◆ Census Bureau
 - ☞ www.census.gov
- ◆ Federal Bureau of Investigation
 - ☞ www.fbi.gov
- ◆ Environmental Protection Agency
 - ☞ www.epa.gov
- ◆ National Oceanic and Atmospheric Administration
 - ☞ www.weather.gov or www.nws.noaa.gov
- ◆ Office of Justice Programs
 - ☞ www.ojp.usdoj.gov



External Data

Non Government Information

- ◆ Statistical Reporting Agencies –
☞ www.isogov.com
- ◆ About.com
☞ Crime.about.com
- ◆ National Fire Sprinkler Association
☞ www.nfsa.gorg
- ◆ National Fire Protection
☞ www.nfpa.com
- ◆ Property Casualty Insurers Association of America
☞ www.pciaa.net
- ◆ Insurance Information Institute
☞ www.iii.org

