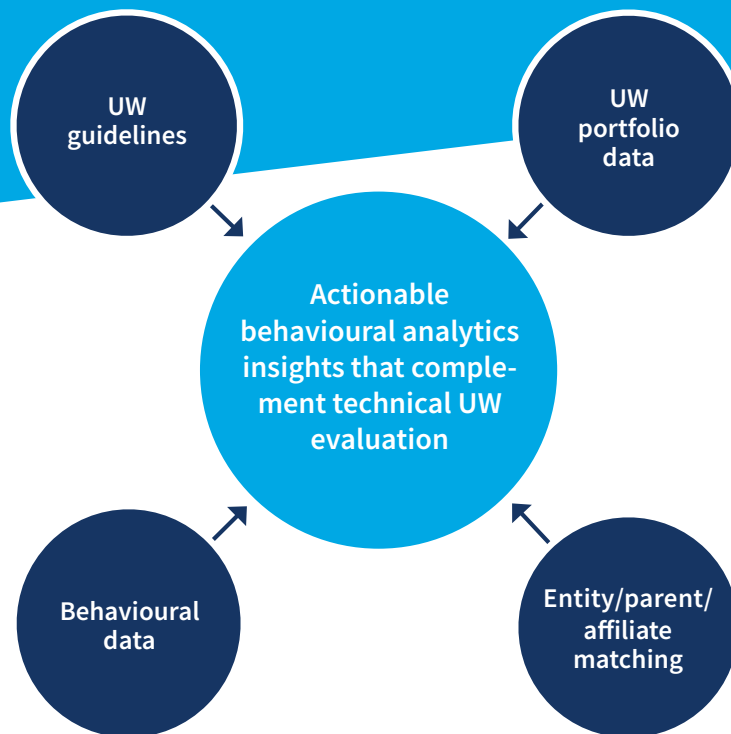


## Corporate behaviour – ubiquitous contributor to risk appetite

Underwriters understand that corporate culture and senior management behaviour have a material impact on a company's risk profile and are as relevant, if not more so, to any formulaic risk factor disclosures. Inferring culture and management behaviours from client and/or broker-supplied risk data is, however, far from obvious. Sustema BASE™ assists P&C underwriters and CUOs in responding to this challenge – and renders ESG data actionable in the core business of underwriting.



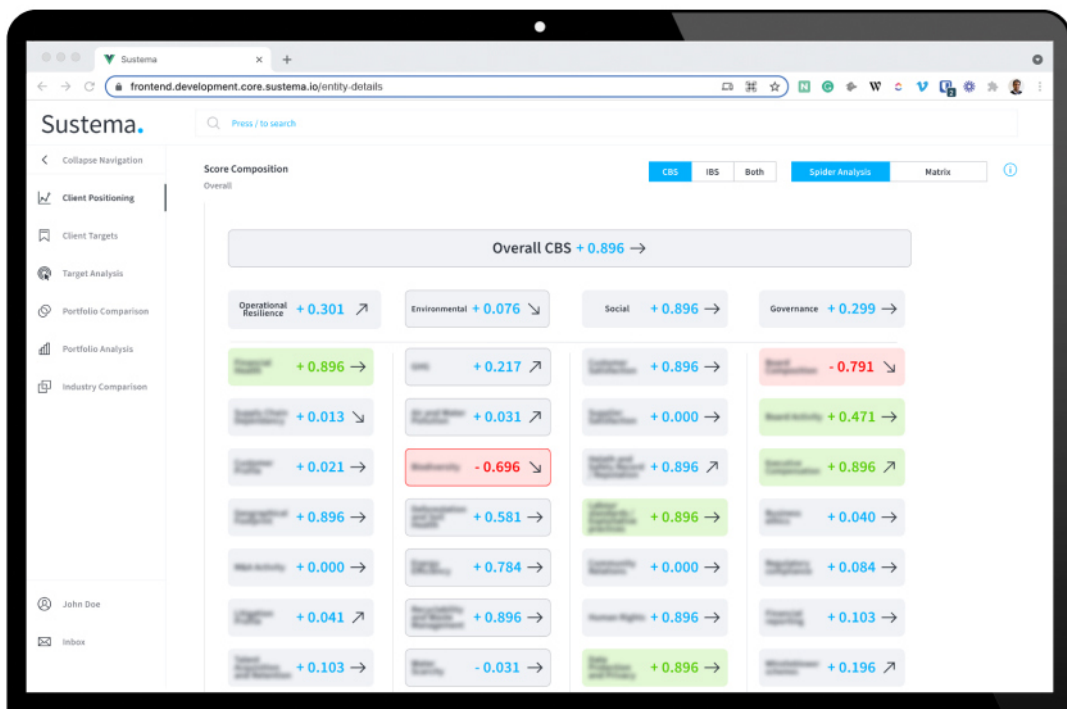
**Sustema BASE™ – valuable complement to the underwriting process.**

- Sustema BASE™ behavioural analytics insights provide P&C underwriters with relevant contextual information about the companies in their portfolios and companies that they may be targeting.
- Better awareness of company behaviour and industry segment behaviour supports better client targeting and client selection.
- Sustema BASE™ outcomes are used to suggest capacity allocations that complement the technical underwriting evaluation of client risk.

## Making ESG data actionable in the core business of underwriting.

Many facets of corporate behaviours can be included in E, S & G “buckets”. The Sustema BASE™ behavioural analytics methodology recognises the utility of the E, S & G categorisation within its broader capture of behavioural analytics data. This enables underwriters to:

- Integrate ESG data into its underwriting process, consistently across its client base and across different lines of business,
- Provide clarity with respect to specific ESG data required and demonstrate where such is used in the underwriting process and how it can affect the underwriting decision.



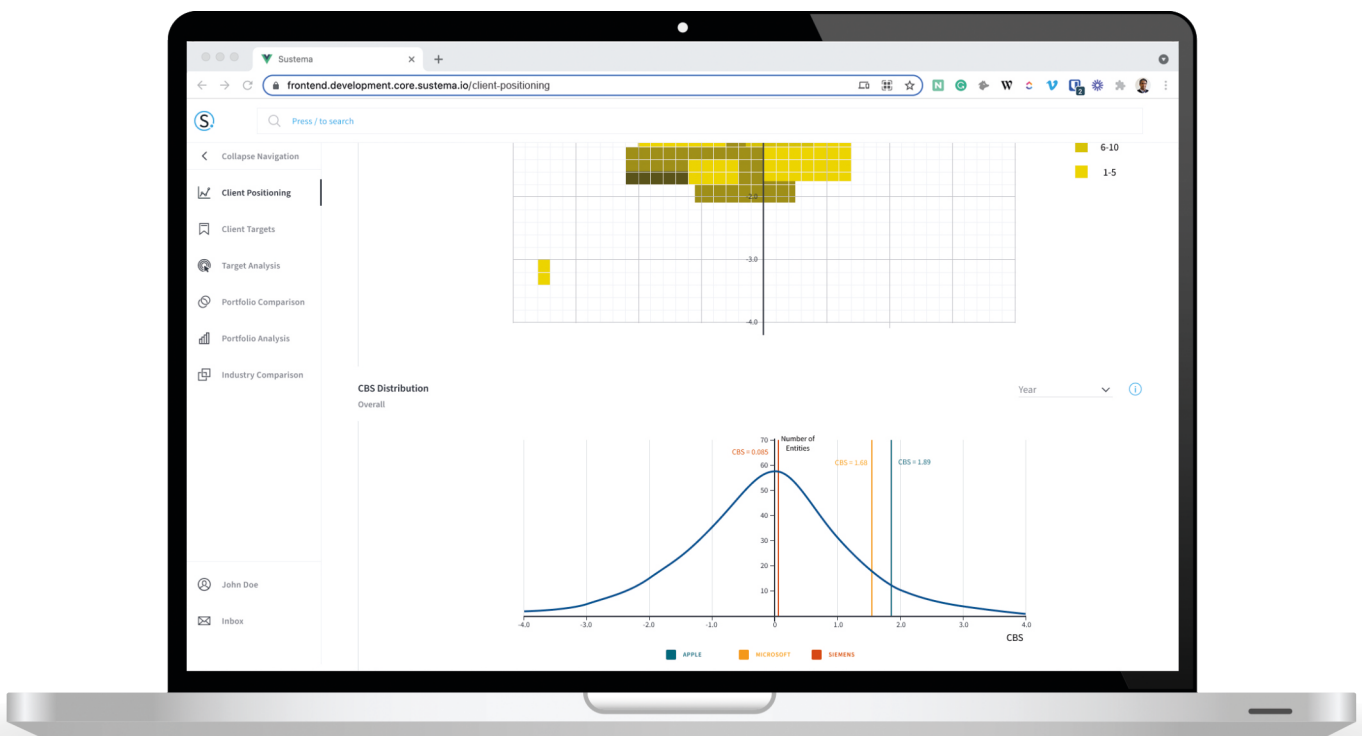
## Bringing structure and consistency to client assessment.

Sustema BASE™ is front-ended by a sophisticated, automated legal entity matching capability (Sustema ENTITY) that assimilates and segregates legal entity labelling from a number of national company registers and insurance carrier databases. As a result, Sustema BASE™ includes:

- An extensive company / legal entity database with unique identity codes,

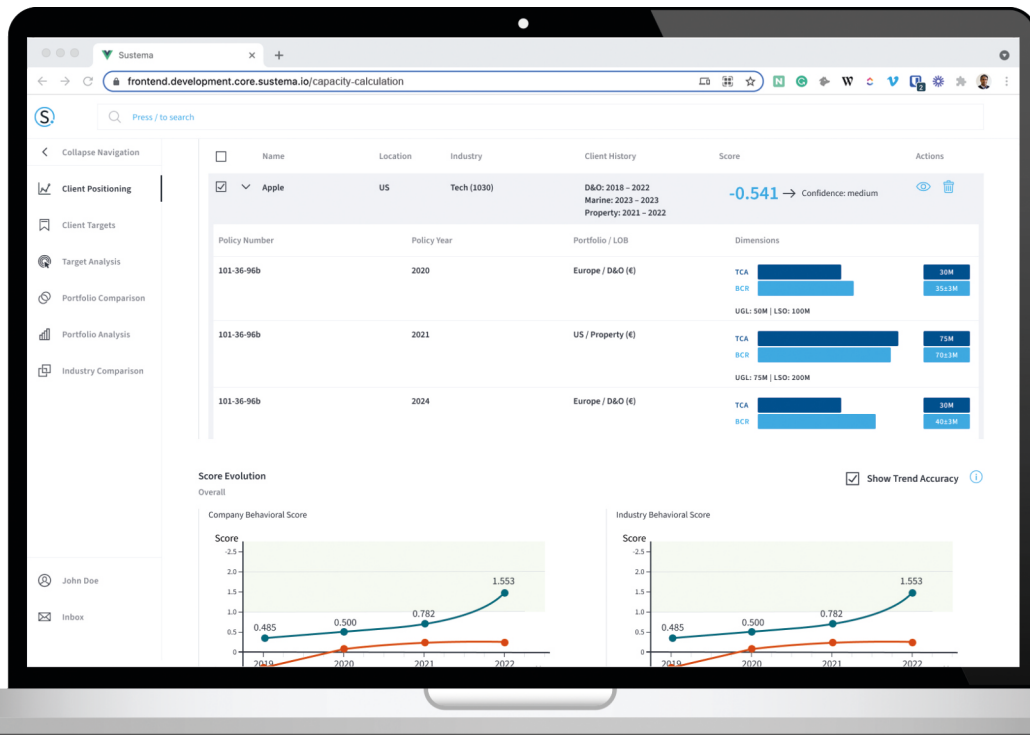
- An industry segment matching capability – that maps to a number of different national and international industry segment classifications

Sustema BASE™ ensures consistent matching of company data and industry segment data – which is continuously reviewed and refreshed.



**Sustema BASE™ addresses capacity allocation – does NOT touch pricing**

Sustema BASE™ compares written lines/layers based on the technical underwriter's appreciation of client exposure with both the relevant LOB underwriting guidelines and composite behavioural analytics "scores". The comparison is shown in terms of behavioural capacity allocation suggestions to complement technical capacity allocations determined by the underwriter &/or market constraints.



Easy to use SaaS service –  
no IT integration

## Sustema BASE™

- Brings behavioural data and company/industry segment data together at scale and at pace.
- Assimilates key metrics contained in LOB-specific underwriting guidelines
- Contains multiple – and customisable – user interfaces that can be adapted to end-user requirements and preferences.

Are you interested in an innovative  
enhancement to underwriting performance?  
Get in touch.