

The banner features a background image of a modern glass skyscraper with a grid of windows. The text 'PROPERTY & CASUALTY INSURANCE' is overlaid in white, bold, sans-serif font on a dark green rectangular area at the bottom left of the image.

## PROPERTY & CASUALTY INSURANCE

### **Property and Casualty Insurance**

Dion Durrell provides wide-ranging property and casualty insurance consulting services to client sectors from legal and medical professionals to insurance industry giants. Our expertise covers:

#### **Professional Liability**

For over twenty years, practitioners in the medical and legal professions, among others, have trusted Dion Durrell consultants and actuaries for malpractice and professional liability consulting. We provide professionals with expertise on fee setting or rating, funding, liability assessment, insurance or reinsurance program negotiation or assessment and product design.

We create solutions for clients facing challenges in the traditional insurance marketplace. Our quantitative analysis enables us to tailor solutions to particular needs. In most engagements, we then continue to provide clients with on-going actuarial support.

#### **Insurance/Reinsurance Company Consulting**

Insurers and reinsurers consult with Dion Durrell experts on all aspects of their business, with an emphasis on the valuation of policy liabilities, capital requirements, risk transfer assessment, Dynamic Capital Adequacy Testing, pricing analysis and product design. Where needed, we can prepare and file the required filings and reports for regulators, auditors and management. Our expertise ranges across all insurance lines, including the major fields of automobile, property, general liability, professional liability and travel.

Dion Durrell acts as Appointed Actuary to a significant number of insurance and reinsurance entities. As such, we consult on most of our clients' strategic initiatives.

#### **Group Home and Automobile Insurance Program Consulting**

Dion Durrell understands group insurance from both perspectives. We offer consulting and program management services to many of Canada's largest Group Home and Automobile Insurance programs. We also serve some of the country's largest associations, unions and corporations.

On our clients' behalf, we can help negotiate agreements with insurers, assess and report on program profitability, review rate stabilization or profit sharing arrangements, review of rate program and rate proposals, and more. In fact, a number of our clients outsource all these program management areas to Dion Durrell, to ensure that their program meets the needs of their stakeholders.