

Loss-Run Analysis

Insurance

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Analyses a loss run — loss ratio, frequency, severity and trend — and its renewal implications with improvement levers. Use it to understand your renewal outlook. For a fair-premium view, use the Premium Benchmarking tool.

Purpose of this tool & output

Read your loss ratio and trend for renewal

How the output is used

Use the analysis to read your loss ratio and trend for renewal, and to build a case for better terms.

Who should vet it

An insurance broker, to confirm the loss-ratio read.

Important cautions

AI-generated analysis; insurers use their own models.

Companion documents

- Renewal Preparation Report
- Premium Benchmarking
- Renewal Negotiation Brief
- Renewal Reminder Calendar
- Coverage Upgrade Recommender

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.