

Round 2: Executive Report

Context

Well done! You've won the client.

Harbor Enterprise Liability & Property (HELP) has officially chosen your actuarial team over DS4U. They trust your practical expertise and insurance lens.

HELP still faces the same core challenge. Even though they have decades of commercial property data from 1985 to the present, they do not have a consistent way to analyze their risk portfolio. They are unsure about expanding into new regions or launching new products, and their catastrophe exposed book raises concerns about pricing, coverage strategy, and future opportunities.

Now that they have shared their data, they want you to interpret it. Senior leadership wants to understand what their portfolio looks like today and what they should do next. This may involve refining pricing, expanding coverage, entering new regions, or exploring opportunities such as content coverage. They want clarity that helps them move forward.

Your task is to deliver a **client-ready executive report** that communicates your findings and recommendation in a clear, visual, decision-friendly way. They only have **15 minutes** to review your work. Ideally, every page and chart should earn its place.

This round is your chance to tell the story of HELP's data.

Deliverable

A client-ready Executive Report that:

- Analyzes HELP's commercial property dataset
- Highlights major risk patterns, regional exposures, and catastrophe insights
- Makes **one strategic recommendation** of how HELP might improve their business..

This report is what HELP would realistically present to their COO / CUO.

Target reading time: ~15 minutes

(This usually translates to ~6-15 pages depending on the density of words & visuals.)

Expectations

Your Round 2 submission should:

1. Use the dataset well by identifying trends, patterns, and key risk concentrations
2. Quantify insights by estimating financial or exposure impacts where reasonable
3. Demonstrate sound methodology appropriate for junior actuarial analysts
4. Leverage visualizations such as charts, maps, and tables that help understanding
5. Provide **an actionable recommendation** supported by data and industry research
6. Maintain professional writing that is concise and accessible to senior executives

Suggested Structure (Not Mandatory)

- Executive Summary
- Key Findings & Portfolio Insights
- CAT Exposure Overview (regional perspective encouraged)
- Scenario / Stress Considerations
- Product or Coverage Opportunity Evaluation (e.g., contents)
- Supporting Research (industry trends, CAT insurance practices, etc.)
- Recommendations: What HELP should do next
- Appendix (supporting exhibits)