

ClauseLens Investor Demo Report

This report summarizes MARL bidding results with ClauseLens explanations and regulatory clause traceability for audit and investor review.

Portfolio Summary

Episodes: 3

Average Profit: \$149,472

Average CVaR: \$419,566

Compliance Rate: 100%

Episode Results (MARL)

Ep	Cedent	Profit	CVaR	Comp	Clause IDs	Categories
1	ABC Insurance	84,436	175,761	P	4, 1, 9	Underwriting & Retention, Capital Adequacy, Diversi
2	XYZ Mutual	179,456	586,199	P	8, 20, 5	Risk Transfer, Governance, Diversification
3	Global P&C	184,524	496,739	P	4, 18, 3	Underwriting & Retention, Underwriting, Accounting

Episode 1 - ABC Insurance

ClauseLens Explanation:

This quote for ABC Insurance (Hurricane) complies with key capital and reporting requirements.

- Treaty coverage must align with the insurers capital buffer and retention strategy.
- Solvency II Article 101 requires that capital be sufficient to cover 99.5% of annual risk.
- Retrocession agreements must not concentrate exposure in a single reinsurer beyond 25% of total ceded risk.

Retrieved Clauses:

ID 4 (Underwriting & Retention): Treaty coverage must align with the insurers capital buffer and retention strategy.

ID 1 (Capital Adequacy): Solvency II Article 101 requires that capital be sufficient to cover 99.5% of annual risk.

ID 9 (Diversification): Retrocession agreements must not concentrate exposure in a single reinsurer beyond 25% of total ceded risk.

Episode 2 - XYZ Mutual

ClauseLens Explanation:

This quote for XYZ Mutual (Earthquake) complies with key capital and reporting requirements.

- Reinsurance contracts should provide risk transfer under US SSAP No. 62 guidelines.
- Reinsurance programs must be reviewed annually to confirm alignment with Board-approved risk appetite.
- Excess-of-loss treaties require reinsurer participation to be well diversified.

High tail-risk component; review Solvency compliance.

Retrieved Clauses:

ID 8 (Risk Transfer): Reinsurance contracts should provide risk transfer under US SSAP No. 62 guidelines.

ID 20 (Governance): Reinsurance programs must be reviewed annually to confirm alignment with Board-approved risk appetite.

ID 5 (Diversification): Excess-of-loss treaties require reinsurer participation to be well diversified.

Episode 3 - Global P&C

ClauseLens Explanation:

This quote for Global P&C (Flood) complies with key capital and reporting requirements.

- Treaty coverage must align with the insurers capital buffer and retention strategy.
- Facultative placements must include due diligence on insured risk profiles to avoid anti-selection.
- IFRS 17 mandates transparent reporting of expected losses and reinsurance recoverables.

Retrieved Clauses:

ID 4 (Underwriting & Retention): Treaty coverage must align with the insurers capital buffer and retention strategy.

ID 18 (Underwriting): Facultative placements must include due diligence on insured risk profiles to avoid anti-selection.

ID 3 (Accounting & Reporting): IFRS 17 mandates transparent reporting of expected losses and reinsurance recoverables.

Profit vs Tail-Risk (CVaR)

