## **OpsDog KPI Reports**

# Loss Ratio (P&C)

Benchmarks, Definition & Measurement Details

## SAMPLE CONTENT & DATA



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2017 Edition



### What is Loss Ratio (P&C)?

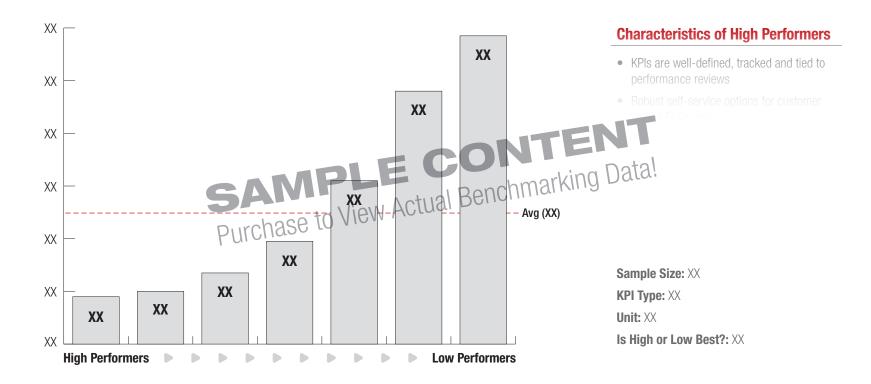
The total amount of property and casualty (P&C) insurance claims paid out to policyholders plus any loss adjustment expenses (LAE) divided by total P&C premium earned over the same period of time, as a percentage. Loss Ratio is a publicly-reported metric (for any publicly-traded insurance company)





Loss Ratio (P&C)

((Total Claims Paid Out + Total Loss Adjustment Expense) / Total Premium Earned) \* 100



**How to read this chart:** This chart summarizes the performance gaps between high (Top 5%), mid (Median) and low (Bottom 5%) performers for this Key Performance Indicator (KPI). For example, the column labeled "Top 5%" represents a company that outperformed 95% of the peer group observed for this metric.

2

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