

# Underwriting Expense Ratio (P&C)

*Benchmarks, Definition & Measurement Details*

**SAMPLE  
CONTENT & DATA**



# Underwriting Expense Ratio (P&C)

Definition & Measurement Details



## What is Underwriting Expense Ratio (P&C)?

The total cost incurred by the company related to selling, underwriting, onboarding and maintaining (i.e., customer service) property and casualty (P&C) insurance policies divided by total P&C premium earned over the same period of time, as a percentage.

## Why should this KPI be measured?

P&C Insurance Underwriting Expense Ratio measures total company operating expenses (not including claims losses or loss adjustment expenses) relative to total P&C premium earned over the same period.

## How is this KPI calculated?

Two values are used to calculate this KPI: (1) the total cost of selling, underwriting and servicing P&C insurance policies (i.e., total operating expenses) and (2) total P&C premium earned.

**ABRIDGED CONTENT**  
Purchase to View Full Definition & Measurement Details!

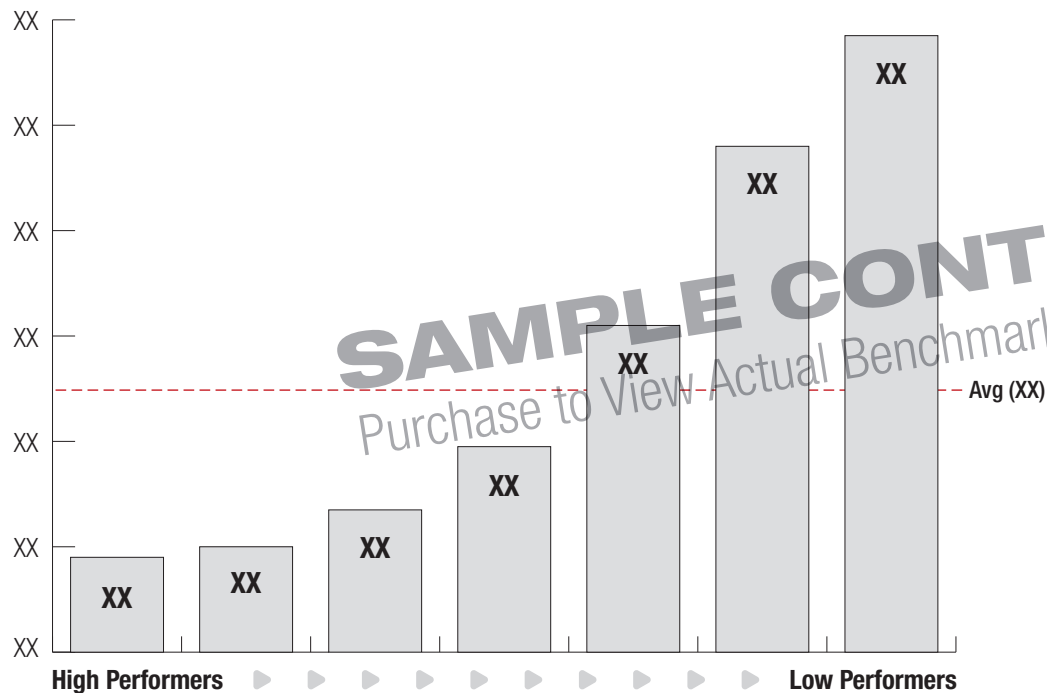
# Underwriting Expense Ratio (P&C)

Benchmarks & Characteristics of High Performers



## Underwriting Expense Ratio (P&C)

(Total P&C Operating Expense / P&C Premium Earned) \* 100



### Characteristics of High Performers

- KPIs are well-defined, tracked and tied to performance reviews
- Robust self-service options for customer

Sample Size: XX

KPI Type: XX

Unit: XX

Is High or Low Best?: XX

**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.

# Benchmarking Report Terms & Conditions

*OpsDog KPI Reports*



© 2017 OpsDog, Inc.

The OpsDog KPI Reports and their contents are protected by copyright laws, contain the trademark OpsDog, Inc., and are OpsDog's proprietary information. No part of this book shall be reproduced, stored in a retrieval system, or transmitted by any means, electronic, mechanical, photocopying, recording or otherwise, without written permission from OpsDog, Inc.

OpsDog, Inc. assumes no liability with respect to the use of the information contained herein which is provided "as is" and there are no warranties of any kind provided by OpsDog with respect to this report. OpsDog assumes no responsibility for errors or omissions and will not be liable for any damages resulting from the use of the information contained herein.

## **OpsDog, Inc.**

1502 Augusta Dr., Suite 200

Houston, TX 77057

Tel: 844-650-2888