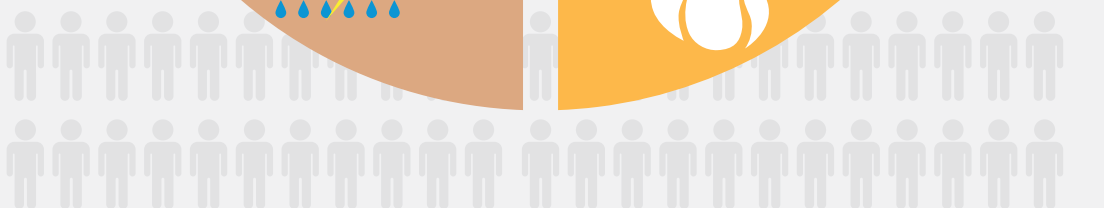


# AE INSURANCE

PRACTICE



# Our Insurance Practice



Insurance is one of the largest industries in the Caribbean, and one of the most sophisticated.

Regional conglomerates span the length and breadth of the region, amassing huge datasets along the way. However, few companies can spare the time and human resources to mine them, missing out on potentially lucrative insights. We can help you mine your data, as well as anticipate and prepare for new developments in your markets.

Our products and services are based on a combined 30+ years of experience monitoring Caribbean economies and conducting bespoke research. We can help insurance professionals with market positioning, brand

management, economic surveillance and forecasting, market research and staying on top of market trends.

Examples of the types of questions we can help answer include:

- Is the Caribbean ready for the online delivery of insurance services?
- Why do people let their property insurance lapse?
- Have consumers lost confidence in insurance providers in the wake of the recent collapse of major insurance conglomerates?

# Case Studies

**Case study 1:** We helped the Barbadian arm of a regional life and general insurance company forecast premiums and claims as part of their annual strategic planning exercise. We developed macroeconomic forecasts using our proprietary macroeconomic forecasting model for Barbados, and created a new module to forecast premium income and other company-specific information. The forecasting exercise correctly predicted the reduction in real GDP in 2008, 2009 and 2010. Using this information and other projections from the model, we provided additional information on the likely path for both insurance claims and premiums.

The model also accurately forecasted the falloff in new policyholders. The results of this forecasting exercise formed the foundation of the company's strategic plan for the next few years, and our client was able to plan for the downturn before it arrived.

**Case study 2:** Our client charged us with assessing the provision of national disaster insurance in the Caribbean using secondary information alone. We analysed the findings of all of the disaster impact assessment reports conducted for the region over the last 15 odd years and summarised all relevant academic papers and available regional internal reports prepared by disaster planners. The interim report was presented to a group of regional disaster management professionals for input, and our client used the final report to inform its disaster management strategy for the Caribbean.

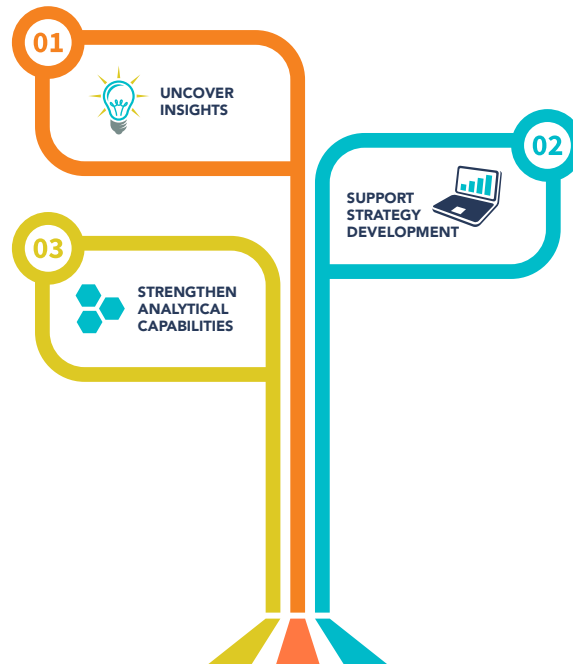
# Our Approach

Helping forward-thinking professionals make fact-based decisions.

Antilles Economics is a data analytics and research consultancy that applies economic techniques to solving business problems. This approach helps enable our clients to achieve higher levels of success.

### Uncover Insights

We employ a unique combination of analytical techniques, industry knowledge and creativity to reveal hidden insights. We then translate the output of our research into clear, honest and concise intelligence that drives corporate decision-making.

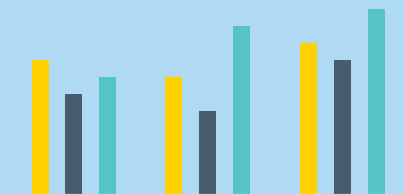


### Support Strategy Development

We advise our clients on how to leverage insights when developing corporate strategy. We base our strategic recommendations on a combination of data analytics and hypothesis testing of the future of our client's market and firm. We then provide ongoing support throughout the execution of the strategy to ensure that clients continue to make decisions based on the best information.

### Strengthen Analytical Capabilities

We support our clients' continued development by strengthening their analytical capabilities. We believe that fact-based decisions are only possible when your employees are equipped with the necessary tools and knowledge. Our training, workshops and dashboards ensure that clients are always prepared to maximise the opportunities in their market.



# Why Choose Antilles Economics

Helping forward-thinking professionals  
make fact-based decisions.

As experienced economists, we go beyond the traditional Caribbean macroeconomics practice and apply our unique combination of techniques and approaches to problem solving in the corporate world. We have built on a strong foundation in econometric and statistical analysis by expanding into market research and qualitative techniques. Our research methods include statistical modelling, regression, conjoint and correlation analysis, Monte Carlo simulation, hypothesis testing, interviews, focus groups, surveys, online communities and secondary research.

By combining techniques, we glean richer insights and make more relevant recommendations. Our clients benefit from their ability to tailor our solutions to ensure more targeted problem-solving, and leverage our findings and recommendations for more effective strategy development and execution.

## CONTACT US:

#3 Bulkeley Close  
St. George  
Barbados

 246.253.4442

 [info@antilleseconomics.com](mailto:info@antilleseconomics.com)

 [www.antilleseconomics.com](http://www.antilleseconomics.com)

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