

# 1. Opportunities and Challenges

When Xuber surveyed global reinsurance executives about key issues they faced in the market, it was found that the soft market is a major challenge right now, but partnering with 3rd party capital and creating niche market expertise could be a new antidote. Find out what made your top 5 below.

## Top 5 business Opportunities that reinsurers will face in 2015?

### Better use of analytics & modeling

 71%

Can you predict and test various scenarios against the exposure risk of your portfolio? Does the quality of your data allow you to do this accurately?

1

2

**Partnering with third party capital**  
68%

Every challenge can be seen as an opportunity. Many reinsurers recognise third party capital needs their expertise and modelling ability.

3

### Mergers & acquisitions

63%



M&A's can give reinsurers the competitive edge.

But don't let them be a distraction - it's also a top challenge.

4

### Creating niche market expertise

59%



Have you identified today's and tomorrow's emerging risks?

It's time to create products tailored to these risks.

### Using Big Data effectively

51%



Do you have the tools in place to gain new insight when interrogating your data?

5

## Top 5 business Challenges that reinsurers will face in 2015?

### Soft market conditions

81%

Can you accurately monitor where all your capital is being deployed? You should be able to react, re-routing it when margins are low.



1

2

### Competition from third party capital

66%

Your share of the market may be diminishing, but is this new capital here for the long term? How could you partner with it?

3

### Mergers & acquisitions

66%



Unless you're financially strong, you could be swallowed up. If you are part of an M&A, will this disrupt your business?

4

### Maintaining underwriting discipline

Don't write business for the sake of it. Know when to walk away.

59%



### Regulation



52%

International Association of Insurance Supervisors (IAIS) are aiming to have Insurance Capital Standards (ICS) in place by late 2018. More major regulation is on its way.

5

To discover how the Xuber software suite can open the way to a worldwide single platform through its common data model and powerful analytics visit: [www.xuber.com/introducing-the-xuber-platform](http://www.xuber.com/introducing-the-xuber-platform)