MOODY'S

Insurance Solutions

Unlock insights. Amplify performance.

Moody's provides an ecosystem of solutions for the insurance industry.

This ecosystem helps organizations foster innovation and capitalize on emerging technologies to optimize risk management processes and create sustainable growth.

1,800 professionals

900 customers

65+ countries

The Moody's insurance story

Since 1909, Moody's has helped customers continually advance their business and act decisively, supporting financial decision-making with trusted, timely, and contextual insights.

Building on this legacy, Moody's has deepened its focus on the insurance industry, combining decades of risk expertise with cutting-edge technology to help (re)insurers navigate today's evolving landscape.

Our solutions are designed to help (re)insurers achieve strategic advantage in a challenging risk and business environment. Insights from our industry experts — analysts, modelers, economists, scientists, and technology specialists — are combined with advanced analytical approaches and cloud technology to create a broad suite of solutions tailored to key functions across property, casualty, life, and specialty lines of business.

Moody's solutions ecosystem is expanding rapidly. To further accelerate this growth, we are uniting like-minded companies that share our vision, leveraging industry knowledge, science, data, and technology to help (re)insurers navigate exponential risk with greater clarity and confidence.

Together with our customers, we are shaping the future of risk — addressing today's challenges and opportunities with the same confidence and commitment that have defined us for over a century.

"The old ways of managing risks – as one-offs, in silos – no longer cut it. We need a new mindset that drives growth by understanding exponential risk through a growing body of knowledge and increasingly powerful analytical tools."

Rob Fauber

President and CEO, Moody's

Unlock the insights that matter

Moody's layered ecosystem of expertise, data, models, analytics, and technology delivers the elements you need to generate and integrate key risk insights into your workflows and business operations.

With Moody's solutions, as your risk management operations become less complex and time-consuming — whether in property, casualty, life, or specialty lines of business — your teams can spend more time focusing on driving results across key workflows, including risk selection, underwriting, portfolio management, risk transfer, and regulatory submissions.

Serving the property insurance industry

(Re)insurers face unprecedented change, from rising inflation to intensifying catastrophe events, and are adjusting to a new normal of increasing annual losses. The past is not always a reliable guide to the future. Moody's solutions ecosystem provides tools, data, and models to capture the broadest view of risk, such as using sophisticated probabilistic modeling, to help property (re)insurers navigate this rapidly shifting risk landscape.

Delivering risk insights across billions of locations each month, our customers rely on the cloud-native Moody's Intelligent Risk Platform™. Whether analyzing a single location or a portfolio of billions, each critical business function has insights on the platform, tailored for its role in the risk value chain and working together to evaluate natural and human-made catastrophe risks.

Through earthquakes, hurricanes, floods, or wildfires, we help customers assess and estimate the likelihood and severity of future disasters and portfolio impacts, with models covering 90% of global property insurance premiums across a US$1.8 trillion global industry.

And as risks evolve, so do we. Customers using our platform regularly advance toward a deeper understanding of property risk. With continuous enhancements — such as geospatial artificial intelligence and real-time event data integrated directly into the platform — they stay ready for what's next.

“The productivity enhancements have been tremendous, run-times are astronomically faster, giving our team time to provide analytics to clients.”

Dan Zitelli

Senior Vice President and Co-Head of Catastrophe Modeling, Holborn

Solutions for property insurance

Catastrophe modeling

Leverage more than 30 years of catastrophe modeling expertise to manage catastrophe risk confidently. Access a comprehensive suite of more than 400 risk models across nearly 100 countries through a flexible, cloud-native risk analytics platform.

Property (re)insurance underwriting

Select and price risk using comprehensive property intelligence and hazard analytics, supported by advanced technology and science, to quickly and effectively segment risk.

Exposure management

Quickly identify loss drivers and risk accumulation hot spots within insurance and reinsurance portfolios — and across billions of locations — using cloud-native applications that empower your exposure managers.

Event response

Access critical real-time insights up to five days before a catastrophe event strikes by directly streaming the latest event data from Moody’s RMS™ Event Response and Moody’s HWind into Intelligent Risk Platform applications.

Insurance-linked securities

Demystify complexity when assessing risk within catastrophe bonds and insurance-linked securities issuances with sophisticated risk modeling solutions that bring confidence to investors and issuers.

Risk transfer

Robust modeling science, frictionless data sharing, and advanced property insights increase transparency between risk stakeholders, fostering greater innovation and trust during renewal periods.

Serving the casualty insurance industry

As latent liability risks emerge — threats that can suddenly surface and quickly escalate into costly litigation and unexpected losses — casualty (re)insurers need a forward-looking approach for risk assessment. From per- and polyfluoroalkyl substances (PFAS) litigation to microplastics liability, together with intensifying social inflation, success for casualty (re)insurers results from anticipating, quantifying, and managing liability risks before they emerge.

With liability risk growing more complex, Moody's provides science-based models, real-time data, and advanced analytics to help the industry anticipate emerging threats, strengthen underwriting, and navigate an increasingly volatile legal environment with confidence.

Next-generation solutions within our expanding Moody's ecosystem elevate casualty risk management, allowing for accurate underwriting, exposure-based pricing, and reserving across diverse liability scenarios using advanced science-based evaluations.

100%

of in-scope mass litigation events predicted before they happened

For over a decade, our advanced risk intelligence has accurately identified every major casualty mass tort before litigation began. That's not just data-driven foresight — it's strategic lead time to manage exposure, price smarter, underwrite with confidence, and accelerate sustainable growth.

Solutions for casualty insurance

Horizon scanning

Quantify the likelihood of future liability litigation using a proprietary model that evaluates scientific and legal dimensions, providing risk scores that offer a clear, streamlined method to triage emerging threats.

Exposure management

Assess emerging risk accumulations in your casualty book of business with probabilistic and deterministic modeling methodologies, allocate projected losses across relevant policy periods, and estimate payment timelines with precision.

Global liability underwriting

Evaluate an insured company's exposure to emerging risks with our policy loss calculator, allowing underwriters to quickly quantify how terms and conditions will shape both expected and tail losses while informing peril-specific portfolio aggregation.

Litigation tracking

Understand litigation's impact on casualty portfolios and monitor litigation developments in real time to support your underwriters, exposure managers, and claims professionals.

Casualty risk in a warming planet

Assess and manage environmental liability exposure with advanced analytics and scenario modeling, considering potential litigation events across general liability, directors and officers (D&O) liability, and workers' compensation insurance lines.

Serving the specialty insurance industry

As emerging and dynamic risks surface — threats like cybercrime, environmental change, and terrorism that evolve rapidly and defy traditional underwriting models — specialty (re)insurers are moving beyond historical experience. In this shifting landscape, they increasingly rely on industry expertise and time-consuming bespoke analysis to navigate uncertainty and make informed decisions. To promote faster insights and more responsive decision-making, Moody's simplifies underwriting using sophisticated approaches to integrate synthesized internal and third-party data for established and emerging risks.

A leader in consistent risk quantification and pricing for cyber (re)insurers, Moody's offers deep insight into potential loss-making, high-frequency, and high-severity events. For (re)insurers, our models help capture tail risk, promoting portfolio diversification and more informed strategic decisions.

Still an emerging discipline for many specialty (re)insurers, Moody's data and solutions help insurance professionals quickly establish foundational capabilities, meet regulatory expectations, and mature their use of forward-looking physical risk analytics over time.

“Cyber is in our DNA, and we believe an analytics-led approach is key to the market’s development. When I first started, there was no data, models, or actuarial techniques whatsoever. These days, we have the luxury of multiple models.”

Justyna Pikinska,
Head of Specialty Analytics, Gallagher Re

Solutions for specialty insurance

Cyber risk

Navigate the dynamic nature of cyber risk with robust solutions that analyze, quantify, and mitigate portfolio risk and exposure to inform key strategic decisions through integrating learnings across the business.

Physical and transition risk

Understand the financial impact of material, physical, and transition risks — including market, credit, and catastrophe risks — on both sides of the balance sheet.

Terrorism risk

Develop effective and profitable strategies for managing terrorism risk with powerful analytical tools supported by 20 years of experience in terrorism modeling.

Marine cargo risk

Understand global marine cargo exposure accumulations using industry-leading data on major seaports and other areas of global cargo accumulation, analyzing geospatial port layout, seasonal variations, and storage protection standards.

Political risk

Assess political risks in 191 countries to develop insurance solutions protecting businesses from losses due to expropriation, political violence, currency inconvertibility, or government instability impacting foreign investments.

Serving the life insurance industry

Life (re)insurers face a rapidly evolving landscape shaped by inflation-driven shifts in consumer behavior, volatile market conditions, and increasing regulatory demands, as well as changing mortality and morbidity trends. These pressures are prompting insurers to rethink traditional approaches and embrace modernization.

To gain a competitive edge, insurers have an opportunity to modernize their modeling infrastructure, streamline actuarial workflows, and adopt a more strategic, data-driven approach to risk and capital management.

Moody's delivers a comprehensive suite of actuarial, economic, and stochastic modeling tools that support life insurers, (re)insurers, and consultants to assess, manage, and communicate risk with greater clarity and confidence. We designed our solutions to accelerate financial reporting, forecasting, and regulatory compliance; enhance pricing precision and product innovation; improve capital efficiency and asset-liability management; quantify physical risks across both sides of the balance sheet; and promote strategic planning through scenario-based forecasting.

“One of the reasons we chose [Moody’s] AXIS™ system was that the standardized code is maintained and managed by Moody’s. The system is kept updated without having to undertake expensive upgrade or migration projects. Also, despite being a standardized tool, the AXIS system is sufficiently flexible. We opted for the RiskIntegrity solution for IFRS 17 for more or less the same reasons. As well as the synergies available, the future developments were important.”

Carlos González Fernández,
CFO, Seguros RGA

Solutions for life insurance

Plan strategically

Generate full financial projections and scenario-based forecasts to support strategic growth, capital planning, and board-level decisions.

Understand performance drivers

Attribute earnings and analyze experience to uncover the “why” behind profitability trends so you can price smarter, reserve better, and manage risk with confidence.

Balance assets and liabilities

Model reinvestment strategies and asset behavior under multiple economic scenarios. Evaluate asset performance, credit risk, and portfolio alignment to support long-term guarantees and optimize returns.

Enhance product innovation and pricing

Support product development teams with tools that test assumptions to help improve pricing and meet profitability targets.

Simplify compliance and capital modeling

Streamline reporting under standards and regulations such as IFRS 17, Long-Duration Targeted Improvements (LDTI), and Solvency II. Navigate evolving capital regimes with tools that support internal models, stress testing, and regulatory capital calculations.

Optimize actuarial workflows

Automate model runs, manage assumptions, and reduce operational risk. Integrate risk insights across business functions to support holistic governance, strategic planning, and enterprise-wide decision-making.

The future of risk

As risk events become more frequent, interconnected, and complex, risk management is shifting toward a more forward-looking approach — anticipating potential disruptions, addressing vulnerabilities, and enhancing transparency for stakeholders both inside and outside the organization.

We are entering a new era in which emerging technologies will be essential to understanding and responding to this evolving landscape. At Moody's, we continue to adapt, bringing together artificial intelligence, machine learning, and real-time data to help identify early signals, refine strategies, and support more confident decisions. As risks accelerate and become more systemic, so too must our approach to managing them.

With automation taking on routine tasks like compliance checks and data gathering, risk professionals are gaining the capacity to focus on strategic priorities, unlocking greater efficiencies and contributing more directly to long-term business performance.

Moody's remains committed to helping insurers meet the demands of this shifting environment. By integrating science, advanced modeling, and technology across our solutions, we aim to reduce silos and equip our customers with the clarity, speed, and perspective needed to navigate exponential risk and uncover new opportunities.

Supporting your journey to unified risk management

Whether you're looking for a targeted solution or a broader strategy, we're here to help you take the next step in your insurance risk management journey.

Contact us to discuss how Moody's can help unlock opportunities for your organization.

LEARN MORE

www.moodys.com/insurancesolutions

+1.212.553.1653 | insurance@moodys.com

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