



2025 Annual Conference

**Best Practices in Leveraging
Technology & Data to
Strengthen Captive Oversight**

SPEAKERS



Roma Rishi
Senior Sales Executive
Origami Risk



Tom Springfield
Senior Accounting Officer
Caliber Collision



Roy Hock
*Director Risk Finance &
Casualty Insurance*
Valero



WHAT WE WILL COVER



- »»» How Caliber Collision and Valero Leverage their Technology
- »»» Examples of what tools and data points have been used
- »»» Impacts of Technology and Data
- »»» Best Practices and Opportunities
- »»» Lessons Learned
- »»» What is next?

BACKGROUND



Can you talk to me about the kind of data you are tracking through your technology that is aiding you in oversight of your captive?

DASHBOARDS



Written Premium
Annual
\$22.1M

Earned Premium
Annual
\$661.5K

Unearned Premium
Annual
\$21.5M

Claim Count
10

Average Claim Cost
\$25.3K

Invoiced Amounts

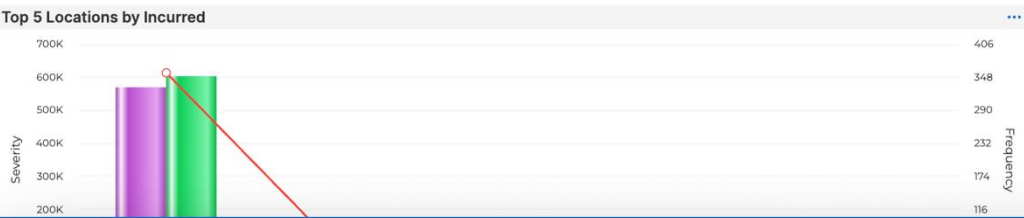
Invoiced Premium
Annual
\$17.7M

Invoiced Claims
Annual
\$5.7M

Invoiced Other
Annual
\$1.3M

Investment Income
\$100K

IBNR
\$253K



DASHBOARDS

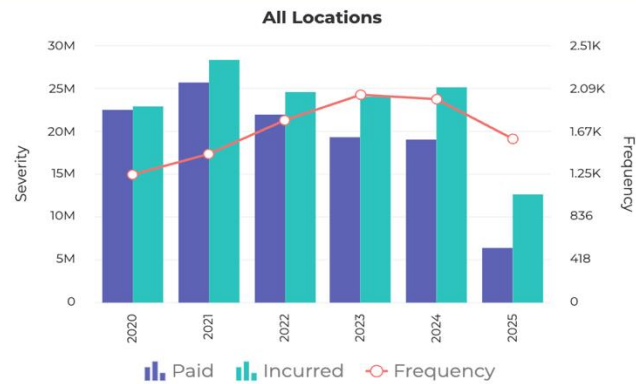


Claims / Incidents Dashboard ☆

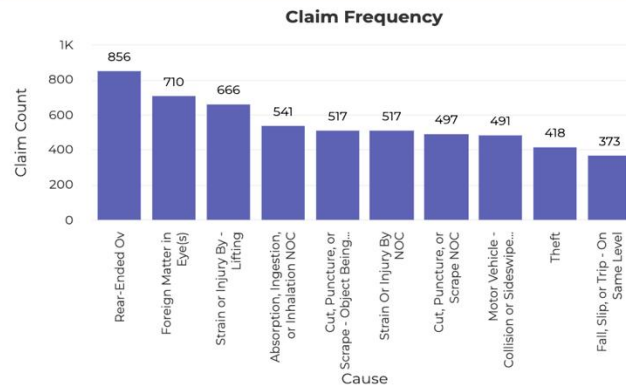
Edit Dashboard More ▾

▼ Claim Analysis

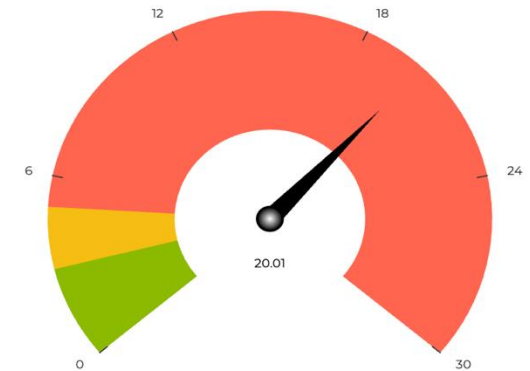
Frequency and Severity by Year



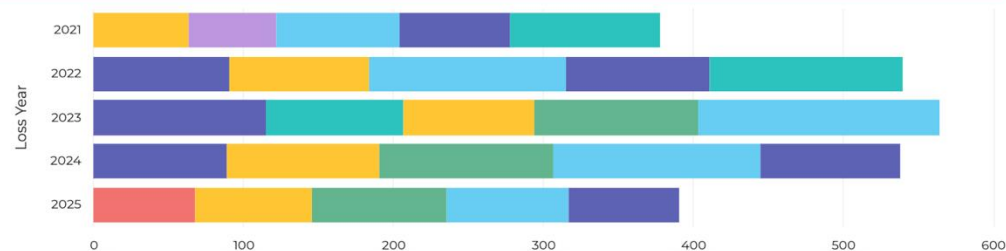
Cause Analysis



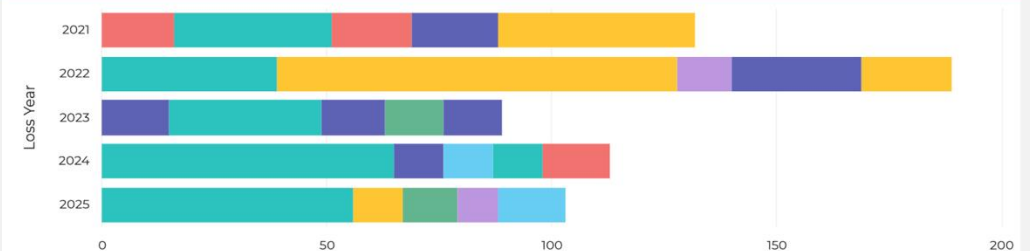
Average Report Lag



Claim Frequency by Loss Year and Cause



Claim Frequency by Loss Year and Location



PROJECTIONS



This triangle content was generated 215 days ago.

Incurred Totals

Periods	12 Months	24 Months	36 Months	48 Months	60 Months	Incurred	IBNR	Ultimate	Averages
01/01/2020 - 12/31/2020	25,200,502	28,840,631	29,487,983	29,566,435	31,407,797	31,407,797	0	31,407,797	13,817.77
01/01/2021 - 12/31/2021	31,366,316	33,897,373	33,930,971	38,583,210	40,986,126	38,583,210	2,402,916	40,986,126	14,091.75
01/01/2022 - 12/31/2022	16,523,250	19,224,154	27,372,211	29,285,110	31,108,951	27,372,211	3,736,740	31,108,951	12,538.80
01/01/2023 - 12/31/2023	23,114,111	32,497,098	37,342,218	39,951,867	42,440,022	32,497,098	9,942,924	42,440,022	13,373.29
01/01/2024 - 12/31/2024	48,419,486	58,037,326	66,690,338	71,350,973	75,794,625	48,419,486	27,375,139	75,794,625	16,491.65
Straight Avg *	1.19864	1.14909	1.06988	1.06228					
Weighted Avg	1.18975	1.10772	1.07459	1.06228					
Olympic Avg	1.15395	1.02245	1.06988	1.06228					

Paid Totals

Periods	12 Months	24 Months	36 Months	48 Months	60 Months	Incurred	IBNR	Ultimate	Averages
01/01/2020 - 12/31/2020	18,983,798	27,655,417	28,302,769	28,342,472	30,208,922	30,208,922	0	30,208,922	13,290.33
01/01/2021 - 12/31/2021	25,755,892	30,566,595	30,583,129	34,664,156	36,946,911	34,664,156	2,282,755	36,946,911	12,660.39
01/01/2022 - 12/31/2022	12,080,359	15,502,892	23,292,213	24,862,612	26,499,901	23,292,213	3,207,688	26,499,901	10,669.82
01/01/2023 - 12/31/2023	16,676,909	25,407,192	29,865,238	31,878,801	33,978,130	25,407,192	8,570,938	33,978,130	10,455.63
01/01/2024 - 12/31/2024	25,729,271	35,058,578	41,210,094	43,988,546	46,885,344	25,729,271	21,156,073	46,885,344	8,763.38
Straight Avg *	1.36260	1.17546	1.06742	1.06585					
Weighted Avg	1.34879	1.11466	1.06998	1.06585					
Olympic Avg	1.37005	1.02341	1.06742	1.06585					

PROJECTIONS

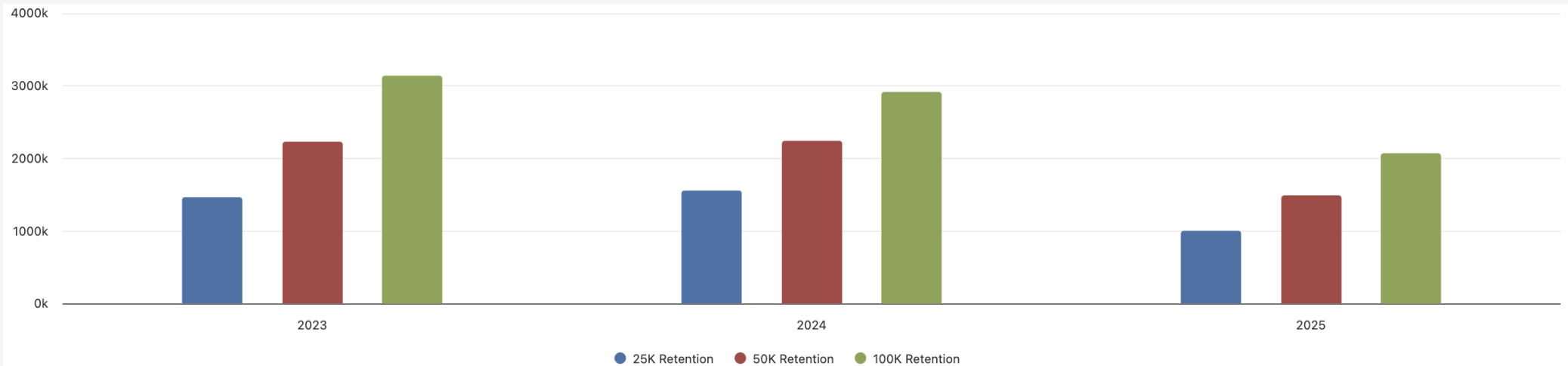


Policies >
Retention Calculator

Export to Excel

Retained Dollars at Various Retentions

Year (Starting 1/1)	Claim Count	Total Incurred	25K Retention	Count	50K Retention	Count	100K Retention	Count
2023	877	5,754,459.61	1,463,661.21	838	2,234,979.57	852	3,145,831.77	863
2024	991	3,728,121.44	1,552,248.19	952	2,249,661.61	972	2,914,307.83	983
2025	642	3,199,667.39	1,009,393.30	621	1,490,006.69	626	2,072,713.63	633
3 Year Average	837	4,227,416.15	1,341,767.57	803.6667	1,991,549.29	816.6667	2,710,951.08	826.3333



Report Options

By Claim or Occurrence

By Claim

Claim Filter Edit

Include all claims.

Start Year *

2023

End Year *

2025

Policy Year Starts On *

January

Incurred Formula *

Net Incurred

Retention Option #1 *

25,000.00

Retention Option #2 *

50,000.00

Retention Option #3 *

100,000.00

Refresh Report



What aspects of the technology improvements are having the biggest impact?

BEST PRACTICES



What advice do you have for others who are trying to determine if they need to invest in technology?

OPPORTUNITIES



What opportunities do captive owners have in adopting advanced technologies to reshape risk management, underwriting, and claims outcomes?

LESSONS LEARNED



What challenges do organizations face when moving toward a data and technology-driven approach?

WHAT'S NEXT?



What are you thinking about to further leverage the foundations you have built?

QUESTIONS?



THANK YOU!