

From Bordereaux to Business Insight: Transforming Portfolio Visibility at a Global Insurer

How Peraison enabled faster, more confident underwriting and performance decisions through a single source of truth for bordereaux data

Executive Summary

A leading global insurance and reinsurance group lacked timely, trusted portfolio insight. Peraison delivered a BI solution that turned fragmented bordereaux files into a single source of truth, enabling faster decisions, better underwriting discipline and stronger financial control.

The Challenge

The client, a multinational insurance and reinsurance group, relied heavily on bordereaux data from coverholders and brokers to understand portfolio performance. However, this data was received in inconsistent formats, across hundreds of spreadsheets, and difficult to reconcile with internal systems.

As a result:

- Senior leaders **lacked timely visibility** into key performance indicators such as premium, loss ratios, and claims development
- Underwriters and finance teams spent significant time **manually preparing reports**
- **Data quality issues** went undetected until late in the reporting cycle, increasing operational and financial risk
- **Decision making was reactive**, based on historic snapshots rather than trends

The business needed a reliable way to turn bordereaux data into trusted management information.



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The Solution

Peraison designed and delivered a business intelligence solution purpose built for insurance bordereaux data.

The solution consolidated bordereaux submissions into a single, governed view of the portfolio, allowing users to:

- Track premiums, claims, loss ratios, and profitability across all key dimensions (coverholder, product, geography, broker)
- Drill from boardlevel KPIs directly into underlying policies and claims
- Monitor trends over time rather than relying on static monthly reports
- Automatically flag data quality issues that could distort financial results
- View results consistently across multiple currencies.

Crucially, the solution was designed around how executives, underwriters, and finance teams actually make decisions.

Author

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The Impact

The client achieved immediate and measurable business benefits:

- **Improved underwriting discipline** through early visibility of deteriorating loss ratios and pricing adequacy
- **Faster, more confident decisions** with realtime access to trusted portfolio metrics
- **Reduced operational effort** by eliminating manual spreadsheet consolidation
- **Lower risk exposure** through automated data quality checks and exception reporting
- **Stronger governance and oversight** of coverholders and delegated authorities

The platform has become a core management tool, supporting both daytoday operational decisions and senior executive oversight.