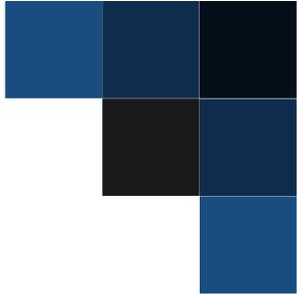




Solutions That Make Sense

RATING ADVISORY ♦ ERM



CTM CTM ADVISORY



RATING ADVISORY SERVICES

Helping Insurers Achieve Their Credit Rating Goals

New Ratings Support

Downgrade Prevention

Custom Presentations

Advanced Analytics

EXPERIENCE + SOLUTIONS = RESULTS

We understand the rating agency process can be challenging and sometimes frustrating. That's why it is important to team up with an experienced adviser, like CTM Advisory, who has an extensive and proven track record of success in helping insurers achieve their credit rating goals.

WHY CTM? (P-E-R-C-S™)

PREPAREDNESS

We adhere to the old adage that "an ounce of prevention is worth a pound of cure." That's why our customers are prepared for virtually any challenge.

EXPERIENCE

Few consulting groups can claim to have more than 25 years of rating agency experience as both an *insider* and an *outsider*. We can.

RELATIONSHIPS

We endeavor to build long-term, productive relationships with our customers, partners and associates.

COMMITMENT

We are dedicated to helping customers achieve their goals. Failure is not an option.

SERVICE

We place the interests of our customers first and work hard to exceed their expectations.

Is Your Organization?

New to the ratings process

Facing a ratings downgrade

Unhappy with your current rating.

DESCRIPTION OF SERVICES

CTM's **Rating Advisory Services** was launched in 2013 to help insurers achieve their credit rating goals using a unique approach (see process below) developed by its Founder, Matt Coyle.



STEP 1

Assess Financial Strength



STEP 2

Develop Rating Plan



STEP 3

Prepare Presentation



STEP 4

Conduct on Site Rehearsal

Armed with more than 25 years of rating agency experience, both as an insider and an outsider to the ratings process, the CTM team is committed to helping each client achieve their goals (ratings and other).

Contact us today for your FREE consultation.



ERM SOLUTIONS

A Common Sense, Cost Effective Approach to ERM

ERM | TIME FOR A NEW APPROACH

The current industry approach to enterprise risk management (ERM) is expensive, unnecessarily complex and in many instances ineffective, leaving many insurance executives dissatisfied with the results.

That's why CTM Advisory created — **SMI Risk Solutions™** — a common sense, cost effective approach to risk management that helps small to medium-sized insurers (SMIs) develop a risk management framework that delivers value to the enterprise.

Why CTM's Approach is Effective? (ERM | A New Approach)

- SETS CLEAR AND MEASURABLE OBJECTIVES:**
 Successful strategies have clearly defined objectives that managers and other accountable parties can measure.
- KEEPS IT SIMPLE:**
 We believe the current industry practice of developing overly complex models and processes is an impediment to effective communication and organizational buy-in and a major reason why most ERM programs fail to meet management's expectations.
- USES RELEVANT MODELS:**
 Many ERM consultants, unfortunately, encourage insurers to invest in overly complicated and expensive economic capital models that no one understands but the few people who built them. While we recognize insurers, in certain regulatory jurisdictions, are obligated to build such models, these models are essentially irrelevant because the amount of capital an insurer must hold is ultimately dictated by regulators, rating agencies and/or other constituents.
- INTEGRATES WITH PLANNING PROCESS:**
 The reason why ERM exists is to inform management's decision-making throughout the planning process, as to which risks (i.e., opportunities) the organization should take. Otherwise, ERM is fated to become just another compliance program.

THE UNTAPPED BENEFITS OF ERM

- HIGHER RATINGS:** Viewed favorably by the rating agencies
- CAPITAL MANAGEMENT:** Facilitates a more efficient use and allocation of capital
- PLANNING & ANALYSIS:** Improves decision-making with respect to risk taking
- RESOURCE MANAGEMENT:** Offers a catalyst for making difficult but necessary organizational (personnel and other) changes
- COMPLIANCE:** Gives currently EXEMPT insurers a "head start" on eventual mandatory compliance

SMI RISK SOLUTIONS™

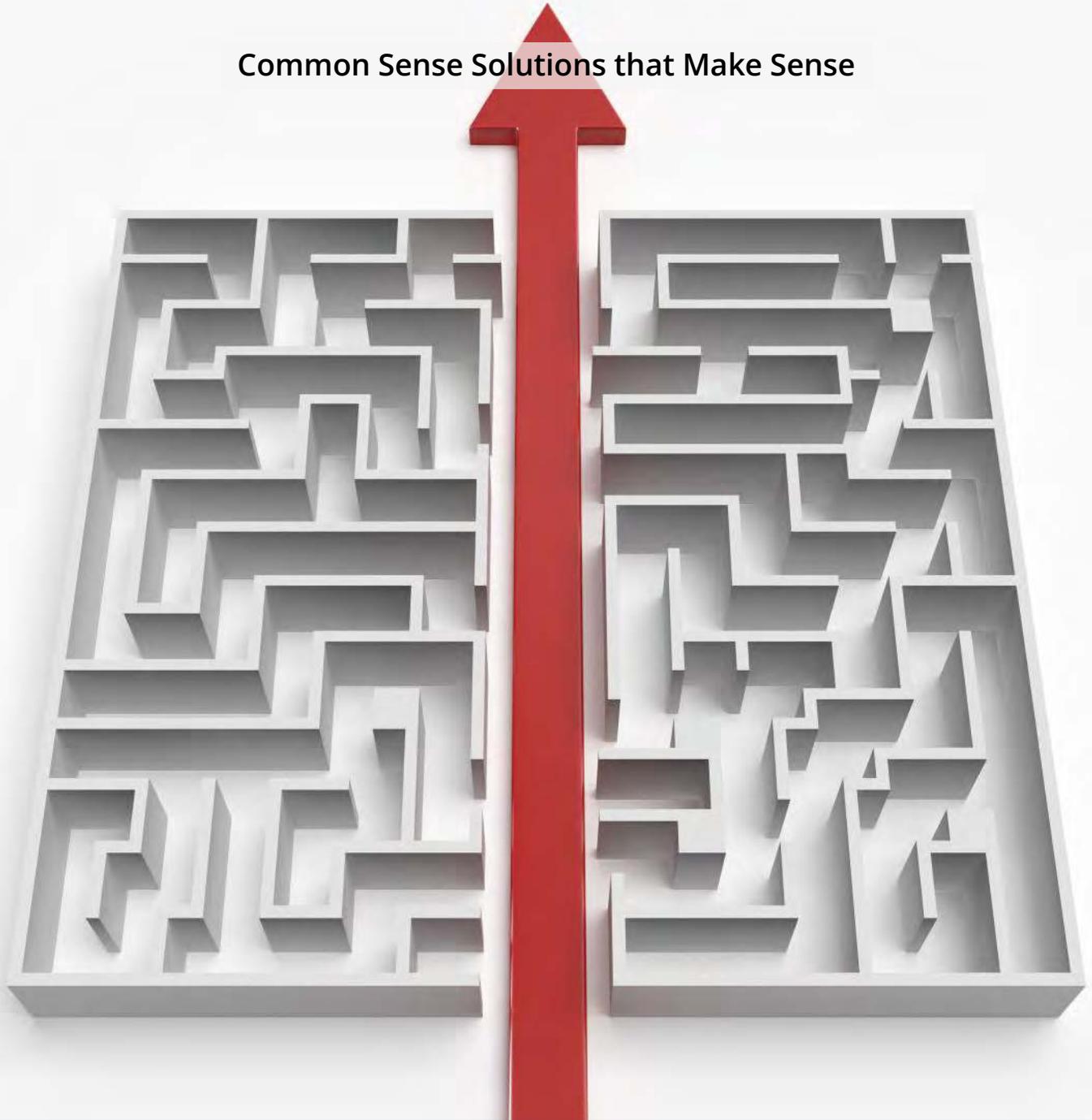
ERM Solutions was launched in 2013 to support CTM's **Rating Advisory Services**, as risk management is an important component of the credit rating evaluation.



In 2015, CTM decided to broaden its service solution and began offering SMI Risk Solutions™, a new and more practical approach to ERM that not only addresses potential regulatory and rating agency concerns but also helps insurers achieve other important organizational goals (see Untapped Benefits of ERM).

Contact us today for your FREE consultation.

Common Sense Solutions that Make Sense



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