

Changing to Remain Consistent

By Robert Wiest, CEO, MS Reinsurance

Introduction

Markets will always shift, but our commitment to clients is steadfast and unwavering. 2024 reinforced the power of consistency in our strategy, our partnerships, and the discipline of our execution. While others may react at the first sign of turbulence, we remain focused on being a stable, reliable partner for our clients and a thoughtful steward of this business. Over the course of our transformation, we made every decision with our clients top of mind. From our structure to new technology to rounding out our expertise, we made sure we have the right pieces in place to steadily face the changes around us. Our strength lies not in avoiding change, but in helping our clients to navigate it with clarity and purpose.



A Strategy Built for the Long Term

Our strategy has never been reacting to the noise of market fluctuations. It's built on our commitment to our clients. Three pillars guide every decision we make. First, we take the time to know our clients deeply – always putting empathy at the forefront. We look beyond just their immediate needs to learn about their long-term goals and the challenges they face in getting there. We listen to the people behind our partnerships and use their goals as the compass for our work. Second, we remove complexity at every turn. Whether it's simplifying processes or clarifying communication, we strive to be easy to work with. And third, we are built to be efficient and to deliver measurable value.

In an industry where priorities can shift overnight, we strive to be a reliable partner. This isn't just our competitive advantage but it's the foundation of our lasting partnerships.

“Our strategy remains unchanged. We aim to be a reliable partner who doesn't shift course.”

Where We Are in Our Journey

Transformation isn't a box to check, it's a continuous way of thinking. Over the past year, we've continued to make meaningful progress by streamlining operations, embedding new technology, diversifying our portfolio, building our culture, and strengthening client confidence. But the work is never done. Our next phase is about sharpening our execution, pursuing organic growth, and telling our story with even greater conviction and consistency. This isn't about reinventing who we are. It's about doubling down on the principles that have brought us this far while staying agile enough to meet the future head-on.

“Growth is a continuation of our strategy not a reaction to the market. We're preparing for the next stage.”

Growth Rooted in Partnership

In 2024 we continued to grow, but growth for the sake of growth has never been our aim. Instead, we focus on cultivating relationships with clients who share our values and vision. That means being selective and knowing when to walk away from opportunities that don't align with our standards, even when it's tempting to say yes. It also means embracing transparency. Candid client conversations are where trust is forged, and we always put honesty at the forefront.

This mindset extends to how we collaborate internally, too. We empower our teams to think like partners. When everyone takes ownership of the relationship, the results speak for themselves.

“We don't want to do business with everyone. We look for partners with a like-minded view of risk.”

A Portfolio Mindset Wins

Resilience is the byproduct of discipline. We've learned time and again that avoiding big mistakes matters far more than chasing fleeting wins. That's why we prioritize diversification, not as a hedge against uncertainty, but as a deliberate strategy to deliver steady, sustainable returns. Markets will rise and fall, but our focus remains on building a portfolio that can withstand volatility without sacrificing stability.

“Volatility is unavoidable. Instability is not.”

Smarter, Not Harder

Technology is often framed as a way to cut costs or replace teams. For us, it's the opposite. Working with technology has empowered our teams to refine their expertise even further. AI and data automation aren't just efficiency drivers; they are tools that can help our teams enhance their underwriting precision and risk insights, allowing them to spot opportunities and challenges earlier.

But the real value of our approach to technology lies in us being free to spend more time on building client relationships. By streamlining routine tasks, we create space for deeper client conversations, more creative problem-solving, and ultimately, better outcomes.

“This work lets us respond faster, see clearer, and operate smarter for the long haul.”

Culture of Accountability

Great teams thrive on trust and clarity. That's why we push decision-making to the edges of the organization, empowering underwriters and client-facing teams to act with confidence. They're trusted to write quality business, using their expertise and client relationships to guide their decisions. This approach has helped us build a culture where people take ownership without fear.

Mistakes are inevitable, but how we handle them defines us. We empower our people and put them in situations where they can have great successes while knowing they will still occasionally make manageable mistakes. Accountability isn't about punishment; it's about continuous improvement.

**"You can't be predictable if you're vague.
We're here to have the hard conversations early."**

Closing: The Road Ahead

In the end, our reputation is our most valuable asset. We want clients to see us as the most thoughtful, transparent partner in the industry because we prove it to them every day. That's the standard we hold ourselves to, and it's what will guide us in the years to come.

The road ahead will have its share of challenges, but also immense opportunity. I've never been more confident in our team's ability to navigate it with consistency, clarity, and a relentless focus on what matters most.



A stylized, handwritten signature in dark ink, reading "Robert Wiest".

Robert Wiest
CEO, MS Reinsurance