

Questions that matter when choosing a reinsurer

You have options when it comes to your reinsurer. And even though reinsurers are expected to avoid aggressive price competition this renewal, there will still be competition for placement allocations. That means you'll want to carefully consider who you work with. But how much do you know about your reinsurer? And do you have the answers you need to make the best decision?

We've created a list of questions that can help as you evaluate potential partners, finding a reinsurer with the stability, agility, and commitment you need to safeguard your business.

Is your reinsurer consistent?

It's important for a reinsurer to not only talk the talk, but also walk the walk. Too often, reinsurers paint one picture in early discussions and then act very differently in the heat of renewal.

"Actions speak louder than words. If you've done the work to really understand the client and their business, following through at renewal time is straightforward."

Andrew Shaw, Head of US Property

Does your reinsurer help you navigate complex challenges?

Increasing natural catastrophes, man-made perils, the uncertainty around US casualty rates and trends—they can feel overwhelming. You need a partner to help navigate challenges across multiple fronts.

"We look to offer broad-based support to our clients and understand their entire suite of reinsurance purchases—even the difficult placements."

Jerry Farrell, Lead Underwriter, Americas

How easy is your reinsurer to work with?

A client-focused experience feels different. You should expect frank and honest discussions from the first point of contact, quick turnaround on solutions that address your needs, and consistent execution, every time.

"Doing our homework and being clear in our discussions means that we don't waste our clients' and brokers' time—and can be efficient with our time too."

Maria Amelio, Head of US Casualty

Does your reinsurer work to understand your needs?

Each client is unique—even if the figures on one report look very similar to another. Understanding why a client wants to reinsure a certain way is just as important as understanding the underlying business being reinsured.

"One of the most enjoyable parts of my job is learning about what makes our clients tick, and then helping them make their business hum."

Andy Hottinger, Head of EMEA P&C

Is your reinsurer efficient?

Your premiums should go towards paying your claims, rather than supporting inefficiency and “extras.”

“With an 8-digit investment in systems and processes, by the end of 2025 MS Reinsurance will have a state-of-the-art platform in place to efficiently support a streamlined process.”

Louis de Segonzac, Chief Underwriting Officer, Americas

How flexible is your reinsurer’s capacity?

Your reinsurer should be able to deploy capacity where you need it most. That requires a willingness to align capital to what the client needs and not only to preferred lines of business.

“Understanding the entire picture for a client is critical to success. We always strive to support a client on their most important purchases, while striking the right balance across the relationship to make it fair for both parties.”

Jörg Bruniecki, Chief Underwriting Officer International

Does your reinsurer value you?

Reinsurance relationships aren’t a one-way street, and you should feel like a valued partner. Only when both parties really understand what the other is trying to accomplish can they work together effectively.

“Earning the trust of our clients and the respect of our distribution partners is critical to being a successful broker-market reinsurer. This only comes from consistent execution, over and over and over again.”

Lucas Castagnino, Head of Latin America and Caribbean

Are your underwriters decision-makers?

You shouldn’t have to work in a black box of bureaucracy. Choose a reinsurer who works closely with you all year, so they’re ready with fast decisions when it’s time to make commitments.

“By understanding our clients well, I’m able to offer both frank, early feedback on opportunities and quick decisions on transactions consistent with our discussions throughout the year.”

Joe Banker, Head of US Regional

A reinsurer who knows your business well, is easy to work with, and provides valuable solutions makes a powerful partner. MS Reinsurance works to provide exactly that experience. We bring A+ ratings from AM Best and S&P, and a sound commitment from our parent, MS&AD Group. That’s how we build broad-based relationships that stand the test of time.

Get in touch with an underwriter today:

msreinsurance.com/contact-us/global-underwriting-teams/