ALLTOVA PORTFOLIO CASE STUDY · ILLUSTRATIVE FICTIONAL MGA WORK SAMPLE

Transforming an MGA Working Memo into a Carrier-Ready Capacity Submission

Portfolio Disclosure: Trestle Specialty is a fictional MGA created as an illustrative portfolio example to demonstrate Alltova's approach to specialty-insurance communications and presentation design. No real client, carrier commitment, or underwriting result is represented.

1. The Challenge: When Technical Underwriting Is Buried in an Unstructured Working Memo

Across the delegated underwriting market, MGA founders and program underwriters frequently approach prospective issuing carriers and quota-share reinsurers with substantial technical work trapped inside an unformatted, single-spaced Word document. Even when an underwriting team has thoughtfully modeled its risk selection, deductible structure, and reinsurance economics, carrier diligence committees review hundreds of submissions a year—and dense walls of prose make it difficult for senior decision-makers to evaluate the commercial opportunity quickly.

To illustrate how Alltova solves this communication gap, we created Trestle Specialty Underwriters, LLC and its TERRAVEX Heavy Civil & Utility Contractors' Equipment Program as a fictional MGA portfolio example ($24.60M modeled AY 2026E gross written premium, 47.3% modeled 5-year Ultimate Loss + ALAE ratio, and 79.6% gross combined ratio). In the initial four-page working memo (03_v2.2_BEFORE.pdf), the commercial catalyst—reaching a modeled $25.0M single-program cap with Incumbent Carrier A—is buried inside paragraph three, while the four engineering controls and unit-value limits run together in a 22-line block of text. Crucially, Alltova's redesign did not alter a single underlying scenario figure; what changed is the narrative structure, visual hierarchy, and executive clarity of the submission.

2. Alltova's Approach: Narrative Hierarchy, Tailored Identity & Decision-Ready Design

• Structuring the Commercial Argument Around Carrier Diligence: We reorganized the working memo into a four-part, 14-page executive presentation (Part I: Commercial Thesis & Market Opportunity; Part II: Technical Underwriting & Territory Moat; Part III: Actuarial & Claims Evidence; Part IV: Treaty Structure & Launch Execution). Slide 1 and Slide 2 immediately answer the three questions a carrier Chief Underwriting Officer asks in the first 60 seconds: why the program is seeking new paper ($25.0M cap reached), whether rate adequacy is holding (+4.8% modeled on-level rate gain), and how the proposed 25% issuing-carrier / 75% quota-share partnership is structured.

• Crafting a Distinct Visual System for the Subject MGA: Rather than forcing every work sample into Alltova's own agency palette (#0D1B2A Deep Navy and #E8649F Pink, set in League Spartan and Garet), we designed a tailored industrial visual identity for Trestle Specialty anchored in Iron Slate (#102030), Machinery Copper (#B86B35), Steel Blue (#2B5B84), and Underwriting Sage (#1E6B52).

• Applying Assertion-Evidence Information Design: Every slide replaces generic topic labels with a headline stating the commercial or technical takeaway, backed immediately by KPI strips, structured comparison tables, and five custom 300-DPI charts that separate published external industry context (such as Triple-I's 84.2% CY 2024 statutory net combined ratio and AM Best's qualitative 11-year-low CY 2025 loss ratio finding) from Trestle's modeled fictional scenario.

3. The Transformation: Before-and-After Highlights Across Key Exhibits

The table below illustrates how Alltova transformed four core sections of the submission without changing the underlying fictional scenario data:

Submission Dimension	Before: 4-Page Working Memo (03 / 04)	After: 14-Page Carrier Presentation System (01 / 02 / 05)
Executive Thesis & Capacity Catalyst	Buried in paragraph 3 of page 1; no summary of carrier return or on-level rate adequacy.	Slide 1 Executive Cover KPI strip & Slide 2 3-Card Catalyst Strip paired with an 8-year summary table and explicit rounding disclosures (79.6% 5-yr CR from unrounded totals; $13.51M unrounded profit).

Submission Dimension	Before: 4-Page Working Memo (03 / 04)	After: 14-Page Carrier Presentation System (01 / 02 / 05)
Underwriting Controls & Pricing Bridge	22-line single-spaced paragraph on page 2 listing equipment shares, limits, and point credits inline.	Slide 5 Equipment Tier Matrix & Slide 6 Underwriting-Control Waterfall visualizing the modeled -14.2 pt reduction (61.5% internal baseline → 47.3% target) alongside four express-warranty cards.
Actuarial Reserves & Claims Protocol	Narrative text on pages 2–4 describing exposure bands, LDFs, and a 90-ton crane rollover claim.	Slide 9 Unit-Value Band Chart (94% of units <$500K), Slide 10 LDF Reserve Triangle ($28.955M paid / $1.610M case / $0.773M IBNR), and Slide 11 48-Hr GPS Recovery Protocol & Claim Register.
Downside Stress & Treaty Economics	Compact prose summary of adverse loss shocks and 25% carrier / 75% quota-share terms on page 4.	Slide 12 Sensitivity Chart (showing sliding-scale commission absorption up to +12 pts shock) & Slide 13 Zero-Double-Count Treaty Waterfall ($9.64M earned / $9.99M written carrier return).

4. What This Work Sample Demonstrates for Specialty Insurance Leaders

• Fluency in Specialty Insurance & Reinsurance Mechanics: Alltova translates complex underwriting, actuarial, and treaty concepts—such as exposure-adjusted on-level rate derivations, age-to-age loss development factors, sliding-scale contingent commission corridors, and fronting fee overrides—into clear, credible communications without requiring basic industry hand-holding.

• Executive Information Design That Respects the Reader's Time: Carrier committees, reinsurance underwriters, and institutional partners make faster, better-informed decisions when dense prose is converted into transparent waterfalls, stratified exposure charts, and structured tables.

• Cohesive Multi-Format Delivery: A serious capacity submission requires more than a static slide deck. This portfolio package pairs a print- and screen-ready presentation PDF (01_v2.2_AFTER.pdf, the primary shareable deliverable with embedded fonts) with an editable PowerPoint source file (02_v2.2_AFTER_Trestle_Carrier_Presentation.pptx), a dynamic 6-tab Excel model with 576 live formulas (05_v2.2_Trestle_TERRAVEX_Program_Data_Workbook.xlsx), responsive desktop and mobile showcase graphics (08–13), and supporting assumption and QA registers (14–15).

• From Brand to Bind: Whether an MGA is preparing for an initial carrier launch, replacing capped paper, or equipping its distribution team with institutional collateral, Alltova operates as a dedicated, insurance-native marketing partner.

> Supporting Package & Technical Documentation: Detailed model assumptions, external industry source citations, and verification notes are maintained in the companion workbook (`05_v2.2_Trestle_TERRAVEX_Program_Data_Workbook.xlsx`), the Model Assumptions & Source Register (`14_v2.2_Model_Assumptions_and_Source_Register.pdf`), and the QA & Reconciliation Report (`15_v2.2_Final_QA_and_Reconciliation_Report.pdf`).