



**Johnson & Johnson**  
The Experience of the Past with a Vision for the Future

**NUON·AI**

## **Nuon AI Case Study: Johnson & Johnson, Inc** Real-Time Pricing Optimisation for E&S Homeowners Insurance

# **Driving Over **\$8 Million** in Additional Premium Through Real-Time AI Pricing**

**Johnson & Johnson** is a major independent wholesale broker serving insurance professionals and agencies across the United States. Partnering with carriers and agencies to deliver competitive, profitable coverage nationwide.



## THE CHALLENGE

J&J faced a familiar industry challenge: there was **no precise way to determine the optimal market price** for a policy at the moment of quoting. Traditional rating models couldn't fully capture real-time buying signals or competitor shifts.

**Goal:** Maximise premium income, without sacrificing competitiveness or fairness.

## THE SOLUTION

J&J implemented **Nuon AI's real-time pricing optimisation service** to drive more premium.

Nuon AI analyses each quote in real time, using the insurer's calculated premium and the policy's risk profile to dynamically adjust prices before they're presented to the customer. The system continuously tests and learns from market responses to identify the optimal price point for each quote.

### Implementation timeline:

- Initial launch New Business price optimisation
- First anniversary expanded to Renewals

## THE RESULTS

18 Month Period (2023 – 2025)

	Premium Increase	Additional Premium
New Business	4.45%	+\$2.31M
Renewals	5.50%	+\$6.13M
<b>Total</b>	<b>5.17%</b>	<b>+\$8.44M</b>

## THE STRATEGY

AI focus shifts with the businesses needs:

- **Hard Market:** Maintain binding ratios and reduce under-pricing.
- **Soft Market:** Shift to increasing binding ratios via competitive, business-defined pricing.

## THE KEY TAKEAWAY

With **Nuon AI**, J&J transformed its pricing strategy into a competitive advantage — unlocking **over \$8 million in additional premium** through real-time optimisation and actionable market intelligence.

“Nuon AI's service has enabled us to earn millions of dollars of additional premium we wouldn't have otherwise seen, with little effort required from us, allowing us to focus on business strategy. Nuon AI's technology has been really simple to implement, and works incredibly well.”

— **Anthony Ferro, Vice President, Homeowners, Johnson & Johnson**

# Unlock the power of real-time AI pricing

Ready to see what nuon.ai can do for you? Get in touch

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### What our other customers are saying

*“Nuon AI has significantly improved profitability. I wouldn't hesitate in recommending them.”*

James Littlewood, Director  
Yoga Insurance Services

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