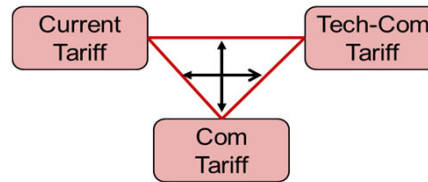
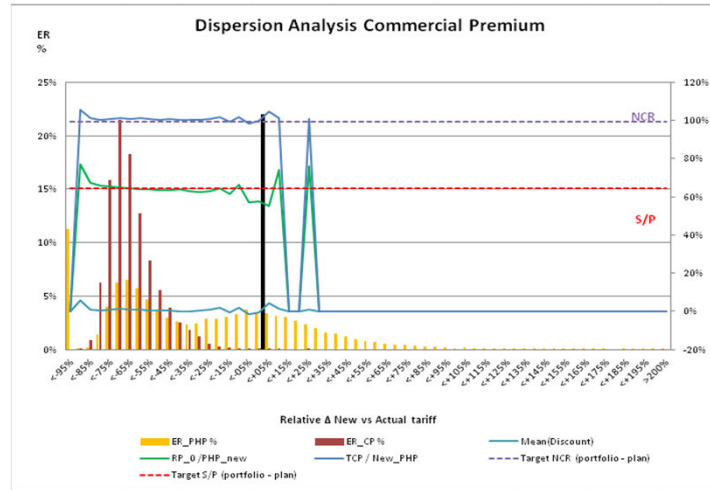


## Client Situation

- Belgian subsidiary of an internal insurance group
- Fierce competition on Belgian market
- Internal requirements to improve profitability
- Need to develop a new tariff as the current tariff was not recently reviewed

## Issues

- Support from the Group for technical analysis of some guarantees but lack of internal experience to analyze the other guarantees
- Very short dead-lines to build a new tariff
- Need for support in building the commercial tariff from the technical analysis



Target
S/P target
NCR target

Main Indicators	
<b>Modeled Profitability Ratio [GLM]</b>	
S/P old tariff	
S/P new tariff	
S/P old tariff (using RP)	
S/P new tariff (using RP)	
NCR old tariff	
NCR new tariff	
<b>Comparison new vs old tariff</b>	
P_Com new / old premium	
New_PolicyP / Old_PolicyP	
<b>GWP</b>	
Old tariff	
new tariff	
<b>Average Premium</b>	
Old tariff	
new tariff	
<b>Average Discount</b>	
Old tariff	
New tariff	

## Reacfin Contribution

- Construction of a new tariff: from technical analysis to commercial tariff
- Use client's software (Emblem) and challenge the client's team for technical analysis
- Construction of a dispersion analysis tool in Excel to assess impact of managerial decisions on strategic indicators
- Take competitor's pricing into account

## Results & Benefits

- Adapted segmentation for greater risk selectivity and market positioning
- Production of multiple indicators (profitability by segment, expected loss ratio, ...) to support decisions
- Identification of the profitable segments of the portfolio
- Clearer view regarding the company's situation compared to competitors