

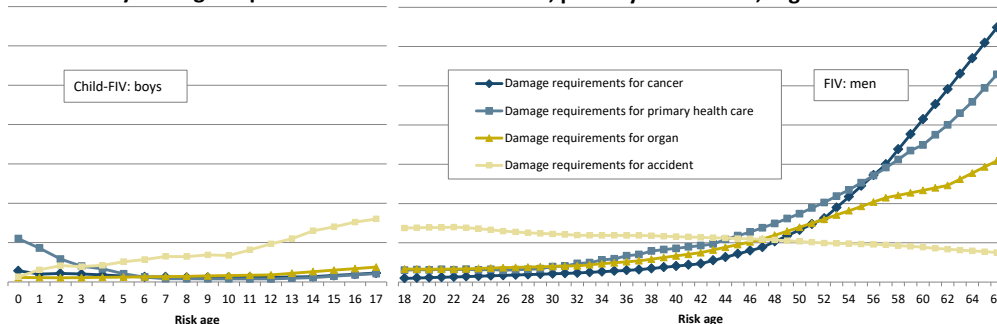
The FIV-Data Pool

Driver of Innovation in the Casualty Business

The Functional Invalidity Insurance (FIV, German "Funktionelle Invaliditätsversicherung") developed by E+S Rück is one of the few innovative products in casualty business of recent years. Due to the calculative low claims frequency and long-term promise of performance it is of utmost importance to keep a constant look at the development of both portfolio and claims, something that some companies find difficult to realise because of limited resources and small insurance portfolio.

Initiator
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Yearly damage requirements for modules cancer, primary health care, organ and accident



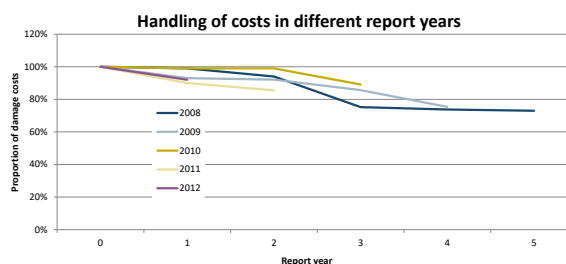
E+S Rück fills that gap in cooperation with the actuaries of Meyerthole Siems Kohlruss by initiating the FIV Data Pool. The portfolio and claims data of the companies active in FIV are collected and actuarially evaluated. This procedure makes up for the disadvantage of small insurance portfolios and ensures safer statistical statements.

Benefits of the FIV-Data Pool

- All key figures at a glance: Companies will be provided with aggregated data and figures. Additionally, the experts of E+S Rück and Meyerthole Siems Kohlruss will carefully scrutinise the evaluations for inconsistencies.
- The pool participants receive individual evaluations of their portfolio and the entire pool.
- Benchmark analyses: An anonymised benchmarking will show the differences between individual pool participants with regard to the success of their portfolio and claims segments.

Multiple Benefits

- Changes in the existing portfolio: Have a close look at the development of your portfolio compared with the entire FIV-Data Pool!
- Claims development: Are your individual claims data reliable and what are the development trends of the pool?
- Risk assessment: Are the effects of scheduled risk assessment shown in the tariffs and how sustainable are they?
- Handling analyses: Meyerthole Siems Kohlruss will prepare a handling analysis for all claims filed until a given date and based on all statistical years reported.
- The FIV-Data Pool supports all participants in their efforts for a forward-looking risk management, as requested by Pillar 2 under Solvency II (ORSA = Own Risk and Solvency Assessment).



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References

Meyerthole Siems Kohlruss is the Data Pool specialist in the German-speaking market. Since 2002, they have operated several data pools with a total of 60 companies participating. They manage more than 300,000,000 data files meanwhile.

DEKRA Certificate "ISO 27001" is an independent certification of Meyerthole Siems Kohlruss's very high and consistent safety guarantee in handling data. The procedures are in conformity with the latest requirements of the Code of Conduct.

Contact

Johannes Paschetag

Meyerthole Siems Kohlruss
Phone: +49 221 42053-0
E-mail: johannes.paschetag@aktuare.de

Sibylle Kempff

E+S Rückversicherung AG
Phone: +49 511 5604-0
E-mail: sibylle.kempff@es-rueck.de

Paul Schwankweiler

Meyerthole Siems Kohlruss
Phone: +49 221 42053-0
E-mail: paul.schwankweiler@aktuare.de

Robert Henck

E+S Rückversicherung AG
Phone: +49 511 5604-0
E-mail: robert.henck@es-rueck.de