

## Data pool for property/casualty insurers

### For meaningful actuarial statistics

Due to a portfolio of limited size, many insurers have disadvantages as they cannot assess their risks and profitability like market leaders. Internal company statistics usually only have limited significance for an assessment of the company's underwriting risk.

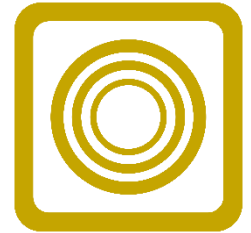
Since 2011 Meyerthole Siems Kohlruss has operated a data pool for the sections household, homeowners, and accident insurance in Austria. In the pool, individual contract data is collected from a number of companies. The data is then evaluated using actuarial methods and the resulting statistics can be compared to those of market leaders.

Seven insurers are currently members of the pool, with a total market share of around 19 percent in household insurance.

### Detect risks early, unlock potential –

#### Benefits of the pool

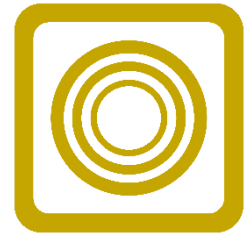
- › Improve data quality: by means of a detailed assessment, the plausibility of the company's data is checked. Potential errors are detected early.
- › Checking the reliability: by comparing the number of new policies, of cancellation quota, and claims ratio, the reliability of the portfolio is checked thus analysing its profitability.
- › Analysis of distribution channels: The comparison between results of different distribution channels – for instance related to claims experience, cancellation, and new contracts – offers information on their respective efficiency.
- › Analysing data in a way that focuses on specific groups – such as regions, claims-free periods, etc. – reveals new opportunities for product development and pricing.



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## Further services of the pool

- › The participants have access to all relevant pool data in order to carry out individual analyses. They also have access to the powerful analytical software tool »SU-Analyzer«.
- › Anonymous benchmarking of various business figures, like frequency of claims and cancellation quota among others, in order to achieve a relevant market comparison
- › Extensive comparison between statistics of the pool and of HORA.
- › Regular pool presentations offer the opportunity to meet managers and division experts of other participants.



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## References

Meyerthole Siems Kohlruss is the data pool specialist in the German-speaking market. The company has been operating multiple data pools with more than 60 participating companies since 2002 and now manages well over 300 million records. We would be happy to put you in touch with the participants.

## Data protection and data security

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

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