

## Motor Data Pool in Austria

### Portfolio management via precise knowledge of risks

Increasingly fierce competition to attract profitable customers is leading to ever more complex tariffs in the motor vehicle insurance. In order to avoid the risk of antiselection, there is a growing need for risk-differentiated pricing, which in turn requires a solid database.

Based on validated actuarial methods, it is possible to answer not only tariff-related questions, but also strategic and sales-related questions.

Meyerthole Siems Kohlruss has therefore been managing a data pool for motor insurance in Austria since 2020. It combines the individual policy data of several companies and analyses it from an actuarial perspective. Currently, four insurers with a combined market share of 7% are participating in the motor data pool. The analyses and insights generated on the basis of the data provided by the individual members cover the three standard lines of motor liability, full coverage and partial comprehensive coverage.

### Detect risks in time, increase potential

#### How you benefit from participating in the pool

- › Improved data quality: through high-quality validation, the data of the participating companies is checked for plausibility and errors are recognised in a timely manner.
- › Increased statistical significance: the larger database of the pool also allows the actuarial risk of smaller segments to be assessed.
- › New perspectives: motor vehicle insurance is characterised by a large number of risk-differentiating features that are not yet fully utilised in today's tariffs. Features such as the duration of claims-free periods, including a needs-based downgrading system, a classification of vehicle types based on the German type classes, mileage and fine regional zoning models have a high potential for developing risk-adequate tariffs.



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## Additional services of the data pool

- > Access to the qualified pool data for the company's own analyses – including the use of our 'K-Analyzer' software tool
- > Individual risk and profitability assessment using the MSK score
- > Transfer of expertise and regular exchange with other managers and specialists participating in the data pool

## References

Meyerthole Siems Kohlruss is the data pool specialist in the German-speaking market. The company has been operating several data pools with a total of over 60 participating companies since 2002 and now manages well over 400,000,000 data sets.

We would be more than happy to put you in touch with any of the participants.

## Data protection and data security

The DEKRA certificate 'ISO 27001:2017' independently certifies that Meyerthole Siems Kohlruss maintains a consistently high level of security when handling data. The procedures comply with the current legal requirements in terms of the General Data Protection Regulation, the antitrust law and the Code of Conduct.

## Contact

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