

Non-Life-Data Pool (Private Lines)

Statistics like a market leader



Analyses in Household insurance at postcode level for the insured risks of burglary, bicycle theft and power surge



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Meyerthole Siems Kohlruss operates a data pool for private lines in the liability, accident, and combined household and residential building insurance lines. The individual policy data of the participating companies is entered into the data pool once a year and evaluated by actuaries. It is also possible to participate with only the accident or residential building line.

- > **Statistics like a market leader:** many companies are at a disadvantage compared to their larger competitors due to the size of their portfolio. The data pool currently includes 26 insurers and, depending on the line of business, represents a market share of up to 15%.
- > **Supplement GDV statistics at the line of business level:** The GDV only provides its members with a rough overview of the information. In addition to the GDV statistics, the evaluation programme of the data pool includes a comprehensive range of additional analyses and flexible evaluation options.

Services of the Non-Life-Data Pool (Private Lines)

- > **Building up in-house expertise:** aggregated data is made available to participating companies. In addition, they have the opportunity to regularly exchange ideas with experienced managers and industry specialists.
- > **Non-Life-Analyzer:** companies receive the 'Non-Life-Analyzer', a software tool that enables them to carry out individual evaluations both on the entire data pool and on their own portfolio.
- > **Benchmark analyses:** an anonymised benchmarking process shows in which segments of in-force business and claims the success of individual pool participants differs from that of the collective.

Value-based management with the Non-Life-Data Pool

- › **Identifying critical customer characteristics:** characteristics that have a favourable or unfavourable influence on the claims development are identified and evaluated.
- › **Regionalisation:** not only the property insurance lines, but also accident and liability insurance show potential for regionalisation in pricing.
- › **Product controlling:** MSK helps to monitor your own portfolio and identify any need for and options for action.
- › **New business and product ideas:** the pool helps to identify and evaluate trends and important topics in new business, and new product ideas such as simulated no-claims bonus categories are being developed.
- › **Natural hazards:** MSK uses the cutting-edge modelling techniques to assess natural hazards such as heavy rain, flooding and storms.
The same techniques are also used for analyses and assessments in the data pool.
- › **Sustainability:** Important sustainability characteristics are recorded in the pool or enriched externally, like the energy efficiency class. This provides the basis for various evaluations and analyses.



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References

Meyerthole Siems Kohlruss is the data pool specialist in the German-speaking market. Since 2002, the company has been operating several data pools totalling over 70 participating companies and now manages well over 300,000,000 data sets. We would be happy to put you in touch with 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, antitrust law and the Code of Conduct.

Contact

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