

ARIANE

Pricing software for non-life and accident insurers

ARIANE has been designed by a team of actuaries, software engineers, and practitioners over a course of several years. It is continuously further developed. ARIANE is a unique solution for calculating rates in line with market requirements.

Benefit from a combination of professional experiences and know-how.

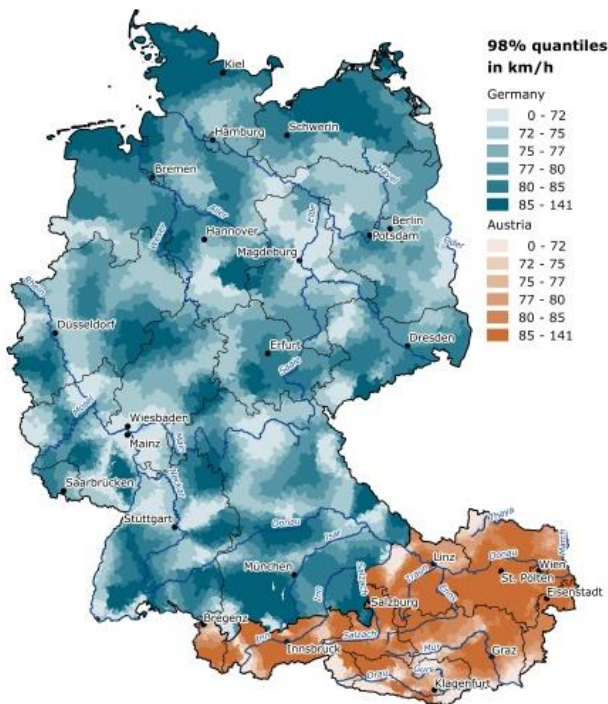
Advantages

- › Maximum control by integrated access to each and every policy and claim.
- › Saving of time by efficient data validation.
- › Individual import and export functions.
- › Product development that focuses on risk and income.
- › Uncomplicated use of up-to-date actuarial methods.
- › GLM – smoothing of parameter estimates.
- › For a free modelling of rates the user can choose from a wide range of branch-specific parameters for calculation, for instance Allocated Loss Adjustment Expenses (ALAE), safety loadings, predicted claims behaviour, positive/negative selection, surcharge/Payment on Account for different types of coverage, variable and fixed costs.
- › Discover attractive risk and sales potentials.



Real-life example: data pool

Since 2002 Meyerthole Siems Kohlruss has operated a data pool for the sections property, liability, and accident for private lines. Once a year, more than ten million data sets of 13 insurance companies are analysed in the pool. Validations and actuarial assessments are carried out by ARIANE.



Results of an ARIANE downscaling

ARIANE assesses all relevant data, calculates the effect and efficiency of new rate models, and creates conclusive statistics. ARIANE offers a transparency and flexibility that is vital for new product development.

Meyerthole Siems Kohlruss

Meyerthole Siems Kohlruss was established in Cologne/Germany in 1998 as the first German actuarial consulting firm. It supports insurers in strategic decisions and operative processes. Our areas of focus include data pooling, pricing, assessment of reserves, risk modelling and Solvency II.

Contact

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