

## GeQuo

### Good tools are half the work

For quotation of commercial risks Meyerthole Siems Kohlruss (MSK) developed the tool GeQuo, which is distinguished by ease of handling and intuitive usage.

The functionality of GeQuo is comparable to PRS Fire's functionality, a web based solution. However, GeQuo is installed locally to manage the high confidentiality of data and entries.

### Tailor-made pricing

GeQuo follows the structure of each current tariff recommendation from the German Insurance Association (GDV) for commercial property insurance. The application is based on MS Excel™.

- › Implemented risks: fire, storm/hail, water, burglary, elementary
- › Differentiated classification of various industry segments according to insurance sum classes and deductible classes
- › Insurance sum dependency is taken into account by degressive risk premiums
- › Consideration of all customary tariff features
- › Individual parameters for costs, trends and individual surcharges or discounts may be added easily



Beyond that it is no problem to expand the quotation tool company-specifically.

- › Customised zoning models for regional risk exposure
- › Integration of additional risk differentiating tariff factors
- › Classification of industry segments into easy, medium and hard business, which for instance can be used to define underwriting guidelines
- › Consideration of other risk relevant issues to enhance black box risk assessments
- › Inclusion of extended coverage, transport, glass breakage, loss of rent and damage to technical facilities

## Zoning interactive

In GeQuo all addresses of Germany (about 20m) can be integrated. Thanks to an extremely high-performance solution ZÜRS-zones can be determined interactively and used for pricing.

## Data are our expertise

Meyerthole Siems Kohlruss represents striking know-how in the field of pricing - also thanks to several data pools. Besides a data pool for private lines with a market share of 6 %, Meyerthole Siems Kohlruss runs a data pool for commercial lines with a market share of more than 8 %. Furthermore, a data pool for legal expenses insurance and a data pool for Austria exist.

## Meyerthole Siems Kohlruss

Meyerthole Siems Kohlruss was established in Cologne/Germany in 1998 as the first German actuarial consulting company. 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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