



# Make the right decisions with Prima Analytics



# Turn your transactional data into actionable business insights and be a fully data-driven company

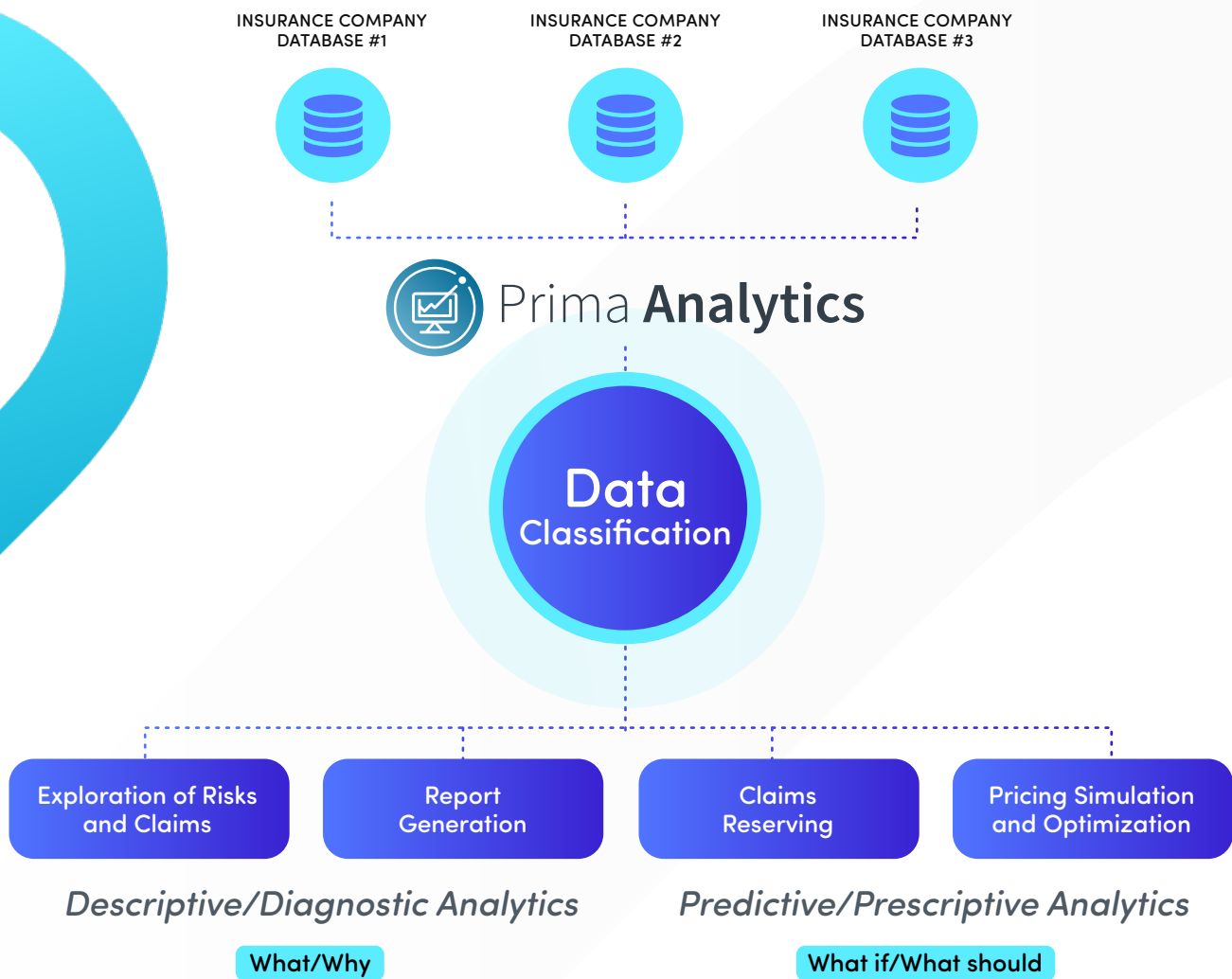
## Benefits of Prima Analytics

- ➔ Optimize the technical profitability of your insurance portfolios by:
  - Enhancing timely detection of profit and loss
  - Improving your accuracy, your underwriting rules, claims handling and reserving
  - Addressing fraud
  - Monitoring and anticipating current and future trends
- ➔ Benefit from cutting edge tech stack
  - Secured Cloud (SaaS) platform ensuring the latest features and seamless updates
  - Intuitive graphical user interface enabling easy usage of complex analytics features
- ➔ Simulate your business decisions and monitor your results
- ➔ Provide out-the-box insurance analytics to your organization, clients, partners and auditors

## Suitable for Technical and Non-Technical Staff

- ➔ Business analysts
- ➔ Data scientists
- ➔ Actuaries
- ➔ UW and claims managers
- ➔ Management

“We have been using Prima Analytics as a decision-making tool for many years. The feedback from our team members was immediately excellent. We have significantly improved the profitability of our activities and we had a return on investment in less than a year.”



Prima Analytics allows the transformation of your transactional data into business decisions by using descriptive, diagnostic, predictive, and prescriptive insurance analytics. With our solution you become a real data-driven company.

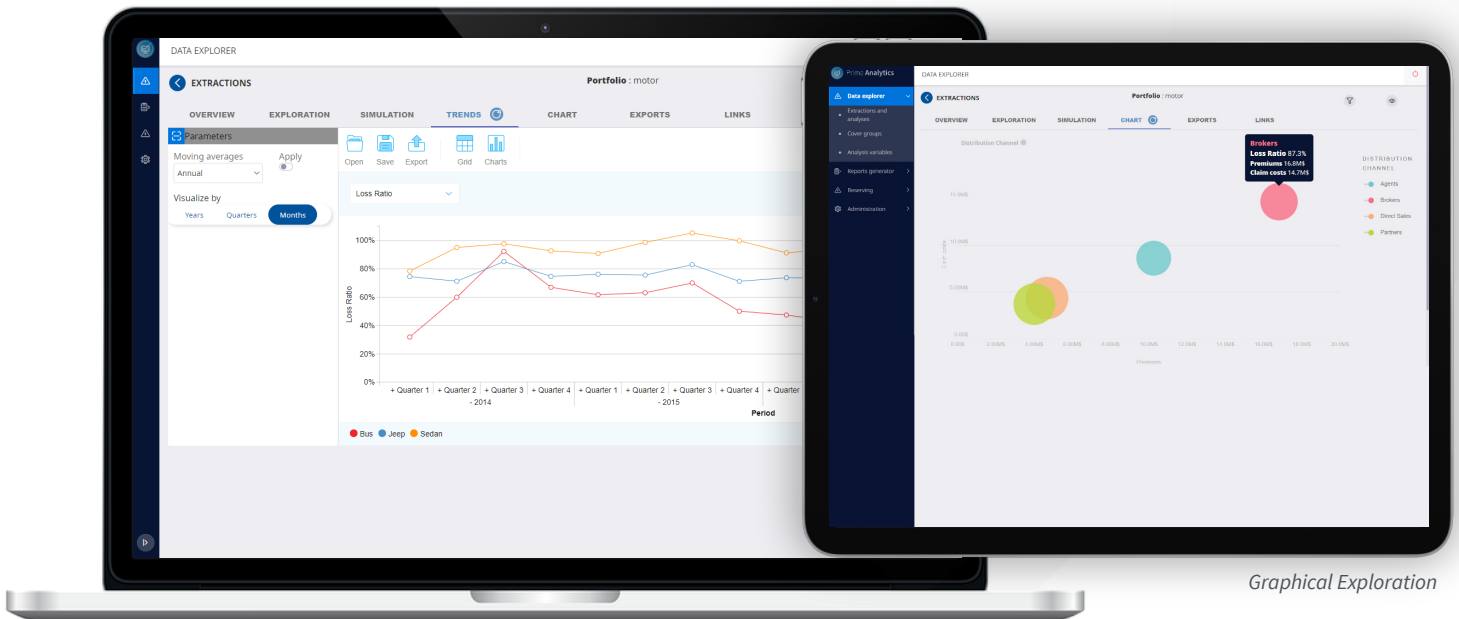
## Data Classification

- ➔ Data cleansing
- ➔ Data grouping and classification
- ➔ Data consolidation
- ➔ Data quality controls
- ➔ New variable creation
- ➔ Possibility to export data corrections to core system

*Improve your competitive advantage & technical margin*

## Risks & Claims Explorer

- ➔ Portfolio segmentation
- ➔ Portfolio exploration using pre-calculated insurance KPIs:
  - Loss ratio
  - Frequency of claims
  - Burning cost
  - Average cost of claims
  - Exposure
  - Sum at risk
  - Earned premium
- ➔ Claims analysis
- ➔ Profit and loss detection with or without claims capping
- ➔ Trends analysis with moving average
- ➔ Graphical exploration with drill-down and drag and drop features
- ➔ Dashboard creation and customization



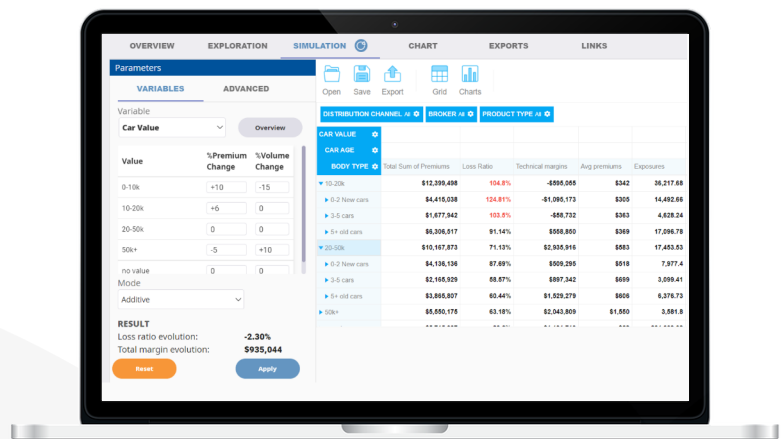
Graphical Exploration

Trend Analysis

Get better insights, make a real impact with your data

## Report Generator

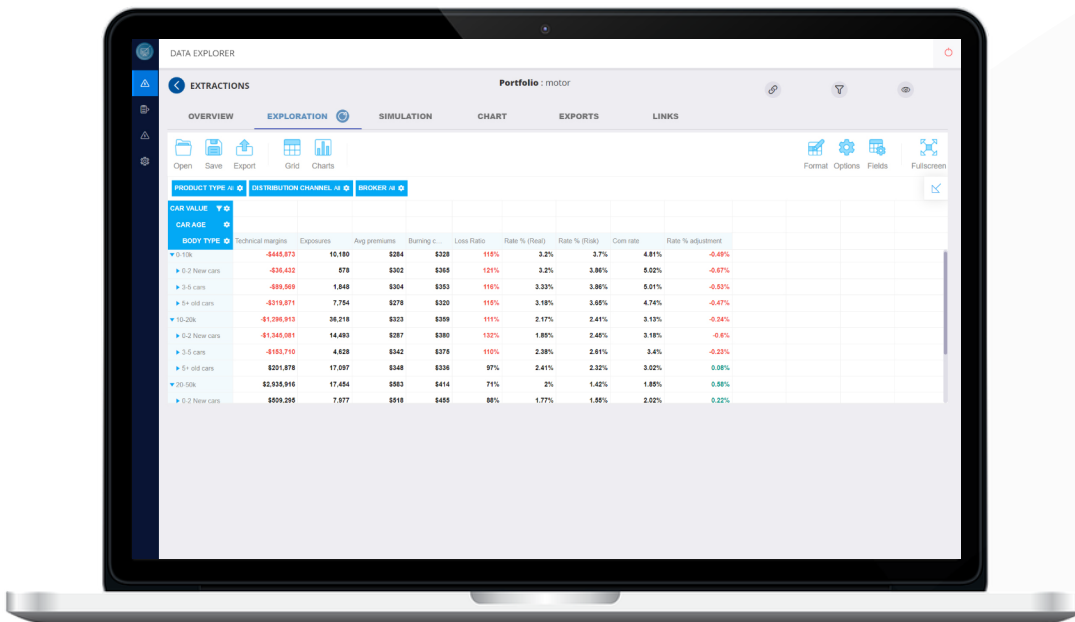
- ➔ Pre-defined reports
- ➔ Possible fraud detection reports
- ➔ Data quality reports
- ➔ Lists creation and export at risk and claim level (drill down)



Simulation

## Pricing Simulation & Optimization

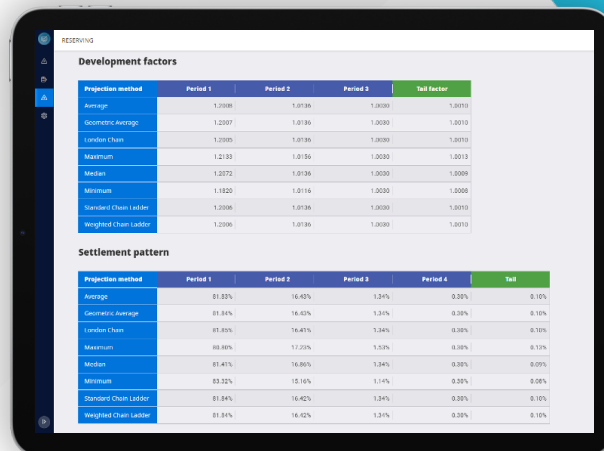
- ➔ Change in pricing simulation (what-if)
- ➔ Simulation with volume elasticity
- ➔ Multi-dimensional analysis (taking into account correlation between pricing factors)
- ➔ Profitability improvement with target loss ratio (linear regression on loss ratio)



Rate Adjustments

## Claims Reserving

- ➔ Reserving calculation with triangulation (chain ladder, London chain...)
- ➔ Stochastic reserving methods
- ➔ IBNR estimation
- ➔ Audit track



Projection method	Period 1	Period 2	Period 3	Tail factor
Average	1.2008	1.0736	1.2008	1.2010
Geometric Average	1.2007	1.0736	1.2008	1.2010
London Chain	1.2005	1.0736	1.2008	1.2010
Maximum	1.2133	1.0736	1.2008	1.2013
Median	1.2072	1.0736	1.2008	1.2009
Minimum	1.1820	1.0716	1.2008	1.2008
Standard Chain Ladder	1.2008	1.0736	1.2008	1.2010
Weighted Chain Ladder	1.2008	1.0736	1.2008	1.2010

Projection method	Period 1	Period 2	Period 3	Period 4	Tail
Average	81.83%	16.45%	1.34%	0.35%	0.10%
Geometric Average	81.84%	16.45%	1.34%	0.35%	0.10%
London Chain	81.80%	16.41%	1.34%	0.35%	0.10%
Maximum	88.86%	17.29%	1.33%	0.35%	0.13%
Median	81.41%	16.86%	1.34%	0.35%	0.09%
Minimum	83.32%	15.16%	1.14%	0.35%	0.06%
Standard Chain Ladder	81.84%	16.42%	1.34%	0.35%	0.10%
Weighted Chain Ladder	81.84%	16.42%	1.34%	0.35%	0.10%

Reserving Methods: Results Summary

*Improving the profitability of your insurance portfolios has never been easier*

## Technical Architecture

- ➔ Solution with technically innovative and scientifically sophisticated components based on the most recent mathematical models
- ➔ Multiple cloud-based architecture
  - Securely hosted by the world's largest data center providers (AWS - Amazon, AZURE - Microsoft)
  - Accessible using an internet browser, no local installation or hardware is required
  - Managed and monitored by Prima Solutions
  - With choice of geographic location
- ➔ State of the art big data architecture leveraging :
  - Cassandra distributed database
  - Spark distributed computation engine
  - Angular web page framework

# A unique Cloud-based Software Suite for Insurance Innovation

- Scalable and configurable
- Covering all the business processes of the insurance sector
- Adapted to all sizes of structures or portfolios

## MANAGEMENT



Prima **P&C**



Prima **L&H**



Prima **XL**

## GOVERNANCE



Prima **Pilot**



Prima **Compliance**



Prima **Analytics**



Prima **Hub**

## ECOSYSTEM



Prima **Connect**



Prima **Selfcare**

**Over 20 Years of Experience in Insurance,  
Reinsurance and Regulatory Compliance**

Global insurtech group and key player in insurance in Europe, North America, and Asia-Pacific, Prima Solutions designs software for insurance and reinsurance professionals, covering all business processes in the life insurance, health insurance (for groups and individuals), non-life insurance, and reinsurance sectors. The group serves more than 300 customers and works with a global network of partners. We help insurance companies go digital more quickly through our highly configurable, modular, and cloud-based all-web software suite.