



Are Your Behavioral Analytics Ready for 2017?

Are your assumptions informed by credible industry experience?

- ✓ We provide a powerful combination of industry- and company-level experience studies, predictive modeling, traditional analytical techniques, and expert judgment, based on seriatim monthly data since 2007, covering approximately 70% of the annuity industry.

Is your analytical framework robust as new data emerges?

- ✓ We work with you to customize and implement our behavioral analytics framework, with transparent linkage from experience data to assumption models, naturally suited to regular updates for inforce and new business.

Are your analytics granular enough to mitigate anti-selection and proactively manage changes in your business mix?

- ✓ We address the many factors of influence and their changes over time, including product and guarantee type, surrender charge period and duration, moneyness of guarantees on actuarial and nominal bases, contract size, tax status, age, gender, distribution channel and compensation structures, and income utilization and efficiency.

Is speed important to you?

- ✓ It is to us too. We provide the timely and immediately actionable results you need to efficiently manage your company's behavioral risks.

We aim to be the platform and industry benchmark for principles-based insurance data analytics and risk management.



2017 VA and FIA Behavioral Modules

For each of: VA Surrenders VA Income Utilization VA GMIB Annuitization	FIA Surrenders FIA Income Utilization	Option		
		1	2	3

Experience Studies – industry results in aggregate, along with your company results, in a detailed report with numerical exhibits covering key factors, cohorts, and dynamics	●	●	●
Customized assumption model – initially calibrated to industry results, and tailored to your company based on credibility techniques	○	●	●
Review of your current assumptions, and comparison to the customized model above	○	○	●
Benchmarking of your results relative to peers	○	○	●
Presentation and discussion with our team	●	●	●
Membership on our Behavioral Analytics Advisory Council	●	●	●

1 st VA Module	\$38K	75	85
2 nd VA Module	32	65	75
3 rd VA Module	25	55	65

1 st FIA Module	\$25K	65	75
2 nd FIA Module	20	55	65

