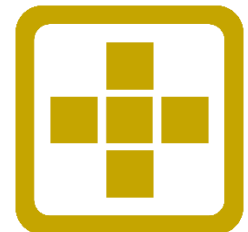


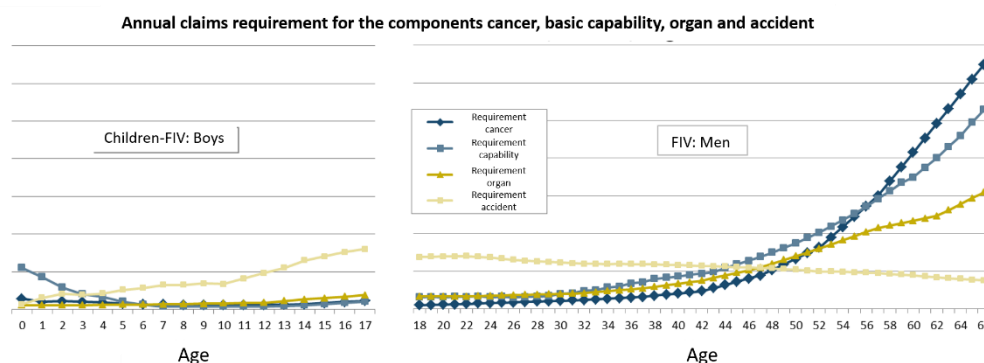
## Data pool for functional disability insurance

### Driving innovation in casualty business

The functional disability insurance developed by E+S Rück is one of the few product innovations in the casualty business in recent years. Due to the imputed low claims frequency and the long-term benefit promises, permanent monitoring of the portfolio and claims development is urgently required, which individual companies are often unable to provide due to scarce resources and small portfolio sizes.



Initiator  
**E+S Rück**



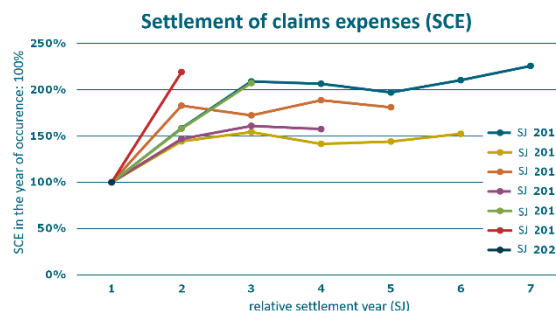
This gap is closed by E+S Rück in cooperation with the actuarial consultancy Meyerthole Siems Kohlruss by establishing the data pool for functional disability insurance. The portfolio and claims data of the companies that operate this insurance are combined and analyzed for actuarial purposes. This compensates for the disadvantage of small portfolio sizes and makes statistical statements much more reliable.

### Services of the data pool

- > Building up in-house expertise: aggregated data is made available to participating companies. In addition, the data is carefully analyzed by the experts at E+S Rück and Meyerthole Siems Kohlruss in search of anomalies.
- > Companies receive individual evaluations of their own portfolio and the entire pool.
- > 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.

## A diverse set of benefits

- › Observe the development of your portfolio and compare it to the pool.
- › Claims development: which development trends can be found in the pool?
- › Risk assessment: are the applied risk assessment effects reflected in the tariffs and what degree of sustainability is achieved?
- › run-off analysis: MSK prepares a run-off analysis of the reported claims.
- › The data pool supports the participants in their efforts to implement a forward-looking risk management, as required by pillar 2 of Solvency II in the ORSA.



Initiator  
**E+S Rück**

## 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 connect you 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, the antitrust law and the Code of Conduct.

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