



Confident in our value

C Consulting

An efficient reinsurance management grants monitoring and right strategic decisions

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What is really needed

- **The guarantee of a complete and automated process management, eliminating all manual activities and related errors**, from risk transfer up to the feeding into the general ledger
- **Rapid and effective closures and the availability of a wide range of information for management decisions**
- **Easy audit and certification of the whole reinsurance process**, granting data credibility



Effective reinsurance management in a snapshot

For

- Managers of insurance and reinsurance companies

Who need

- Monitor and take strategic decisions in the reinsurance process

And want

- Complete visibility and control of the process

The solution is

- A leading reinsurance management software

Which is

- Used by many major insurance companies

That

- Provides complete management, control and certification of the reinsurance process

And avoids

- Manual, dangerous management with Microsoft Excel spreadsheets, complex home grown or old market solutions



Problems to be addressed

- Continuous compliance with applicable laws and regulations (i.e. Solvency II)
- Auditing (auditable processes, checking and continual oversight)
- Operational risks and time wastes (i.e. manual management, errors, etc.)
- Reinsurance data quality and results analysis
- Reinsurance policy and capital requirement checks in a very limited time
- Financial risk (checks on reinsurers insolvency and run-off business)



How to obtain the necessary results

- **With a specialized, mature software system designed for the management and certification of reinsurance processes** for insurance companies, from the attribution of the direct / indirect business to the reinsurance / retrocession agreements
- **It must be already used by a large number of Companies** (small, medium, large. Property and Casualty and Life. Local and part of International groups)
- **It must be totally independent from any policy management systems or other applications.** Mergers & acquisitions can be easily managed if the system can be fed by different and multiple core systems
- **Created, supported and maintained by real experts, totally committed to reinsurance**



Return on investment

Quick return on investment thanks to:

- At least 50% reduction in operating costs
- Elimination of the reinsurance leakage risk (*)
- Compliance with applicable laws and regulations

(*) reinsurance leakage (i.e. over payments, under recoveries, additional costs and charges due to inefficiencies and anomalies in the manual reinsurance process) is estimated up to 4% of reinsured premiums and reinsured claims amounts [Source: CELENT 2004]

<i>Leakage simulation</i>	Gross	Ceded reinsurance	
	100%	5%	10%
Written premiums	€ 100.000.000,00	€ 5.000.000,00	€ 10.000.000,00
Claims	€ 50.000.000,00	€ 2.500.000,00	€ 5.000.000,00
Basis for leakage calculation		€ 7.500.000,00	€ 15.000.000,00
<i>Medium Estimated leakage amount (3%)</i>		€ 225.000,00	€ 450.000,00



Who already solved the problem

Adriatic Slovenica (SLO) - Amissima Assicurazioni - ARAG SE (I) - AXA MPS Assicurazioni - AXA MPS Vita - AXA Group (I) - Bipiemme Assicurazioni - BNP Paribas Cardif Group (I) - Cargeas Assicurazioni - Cattolica Group - CNP Unicredit Vita (I) - Credem Group - Crédit Agricole Group (I) - Direct Line (I) - Elba Assicurazioni - Europ Assistance (I) - Fideuram Vita - Groupama (I) - Helvetia Group (I) - Inter Partner Assistance (I) - ITAS Group - La Réunion Aérienne (F) - Le Assicurazioni di Roma - Net Insurance Group - Nobis Assicurazioni - Poste Group - S2C - Sace BT - Sigurd Rück (CH) - Vittoria Assicurazioni



C Consulting and XLayers

- A “boutique” software and service vendor **totally** committed to reinsurance (management, automation and certification)
- Our experience: **16** years of commitment and dedication for reinsurance only
- **55 Insurance Companies** use our solution, after successful implementation projects
- **XLayers**: **130** man years of product development. More than **30** multi-year experience dedicated specialists, most of whom are real reinsurance experts and managers
- **Original** developers and founders are still involved in the day-to-day business

