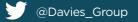
# Davies

## **Actuarial Solutions**

Delivering Domain Expertise for Senior, Supplemental Health, and Life Insurance Markets







#### Ben Cohen FSA MAAA

Head of Actuarial Solutions Davies Insurance Services +1 (727) 373-4558 | ext. 2138 Ben.Cohen@WakelyActuarial.com





### Actuarial solutions

We work with insurance companies and risk-bearing entities to understand the potential financial and operational impacts of risk to drive success and profitability. We deliver these insights through customized actuarial and risk management consulting services centered around specific niche expertise and personalized attention.

Davies actuarial specialists have extensive experience in a range of life and health product lines. Our solutions are rooted in actuarial domain expertise with a focus on robust analysis. Rather than simply perform a service, we embed ourselves in our clients' organizations to develop customized solutions.

### We turn complex data into actionable, robust insights

You shouldn't have to be an actuary to understand and gain insights from the actuarial results. Our actuarial expertise and data help clients make better, more accurate business decisions. No matter whether you want to maximize rate increases or price new products, we can help you successfully navigate a complex, ever-changing market.



Expertise in product design, pricing and filing, experience reporting, financial reporting, and reserve certification



Key financial measurements captured



Specific niche experience within the senior, supplement health, and life insurance markets





Accurate and timely reporting



Conversion of complex data points into predictive insights

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Clear, concise solutions designed for easy interpretation

Financial reporting allows us to interact with our clients on a regular basis, and often, it allows us to develop long-standing relationships with them. It's a pleasure to come to work when you know you're providing a service to clients that they value as you watch them thrive in their business through the years.

Ben Cohen Head of Actuarial Solutions. Davies

### End-to-end actuarial solutions

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### Valuation & financial reporting

Rest assured that your reporting and actuarial opinions are accurate and complete for Boards of Directors and Departments of Insurance. This service includes auditable, comprehensive work papers for financial statements and timely reporting of reserve numbers of established reporting schedules.

### Actuarial modeling

Our specialists in life and health product lines can deliver projections of new business for rate development, perform asset adequacy testing and gross premium valuations, perform commission valuations, and more. We leverage custom reporting tools to present key financial measures in a digestible format.

### **Experience** analysis

Insurance and risk-bearing entities often operate on multiple systems with disparate data. We can help you break down siloes and improve accessibility by compiling your data into a single source of truth. We also prepare reports to track company experience and trends as well as detailed experience studies for better analysis of your company experience.



### **Rate increases**

Whether you need to extend your company's capacity for rate filings or want to optimize your rate increasing for profitability, we can provide valuable insights and results for your blocks of business. Our experience in rate increase filings includes long-term, Medicare supplement, supplement health, long-term care rate increases, annual rate certifications, accident and health, and more.

### Pricing & product development

Davies pricing and product development team delivers expertise in state actuarial memorandums and product approval documentation. We can also help you leverage opportunities in reinsurance, thirdparty administration, and sales distribution.

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### **Commission valuations**

We support agents, insurance companies, banks, and investors in making sense of the financial value of renewal commission streams. Davies works directly with product lines in the life and health market (e.g., Senior Market, Supplemental Health, and Life Insurance). Our specialists determine value for the purchasing of blocks for investment purposes, deliver valuations for obtaining bank credit, assemble formal reports and experience studies, etc.



### Reinsurance

Davies delivers services outside the traditional range of actuarial solutions such as reinsurance modeling, coinsurance, modified coinsurance, yearly renewable term (YRT) analysis, and support for selecting reinsurance. Our end goal for clients is to ensure reinsurance offerings provide equitable terms. We meet this goal by assisting with early-stage product design, pricing, and underwriting protocols and analyzing reinsurance proposals.



### Audits

Whether you need an internal audit as a carrier, as a state insurance department, or for an external audit company, we can help. Davies audits are designed to protect profitability and safeguard organizational interests by accurately measuring risk.



### **TPA Support**

Our TPA support services are two-fold. We work directly with our clients to evaluate and select TPA solutions based on business needs. Our team of specialists also serves as liaisons between TPA administrators and insurance companies as new blocks of business are administered.

# Comprehensive product line support

Organizations in the Senior, Supplemental Health, and Life Insurance markets rely on Davies for modeling support across the following product lines:

#### Supplemental Health Product Expertise

- ✓ Critical Illness
- ✓ Hospital Indemnity
- ✓ Accident
- ✓ Heart and Stroke
- ✓ Cancer
- Signability Income (STD and LTD)
- **Order Dental** (Including combination products, DVH)
- Short Term Care

### Life Insurance Product Expertise

- 𝒞 Whole Life
- 𝒞 Group Life
- 🗹 Term Life
- **V** Universal Life
- ✓ Combination Life/Health products

#### Senior Market Product Expertise

- Medicare Supplement
- ✓ Long Term Care
- 𝒞 Combination Products
- ✓ Final Expense Whole Life



Find out more about our end-to-end Insurance Solutions

Visit our website





