



ICRFS-PLUS™

Organise information

Tired of wading through spreadsheets to find your data, methods, and answers?

A corporate ICRFS-PLUS™ database contains triangle groups and composite triangle groups.

Composite triangle groups relate data between triangle groups and form the base for a single composite model for the whole company.

Triangle groups contain:

- triangles
- premiums
- exposures
- models
- forecast scenarios, and
- links to reports

in a structured, relational database.

Models, forecasts, and data relevant to a LOB or segment (including notes) are associated via triangle groups providing ready access to any company data.

Use the system defined types or create any other additional triangle types which best describe the company's triangle data.

Classify triangle groups with user-defined variables and values to associate additional information with the LOB or segment.

Classification variables



Triangle Group relate all data relevant to a LOB/segment

Compare your company to other companies and the industry

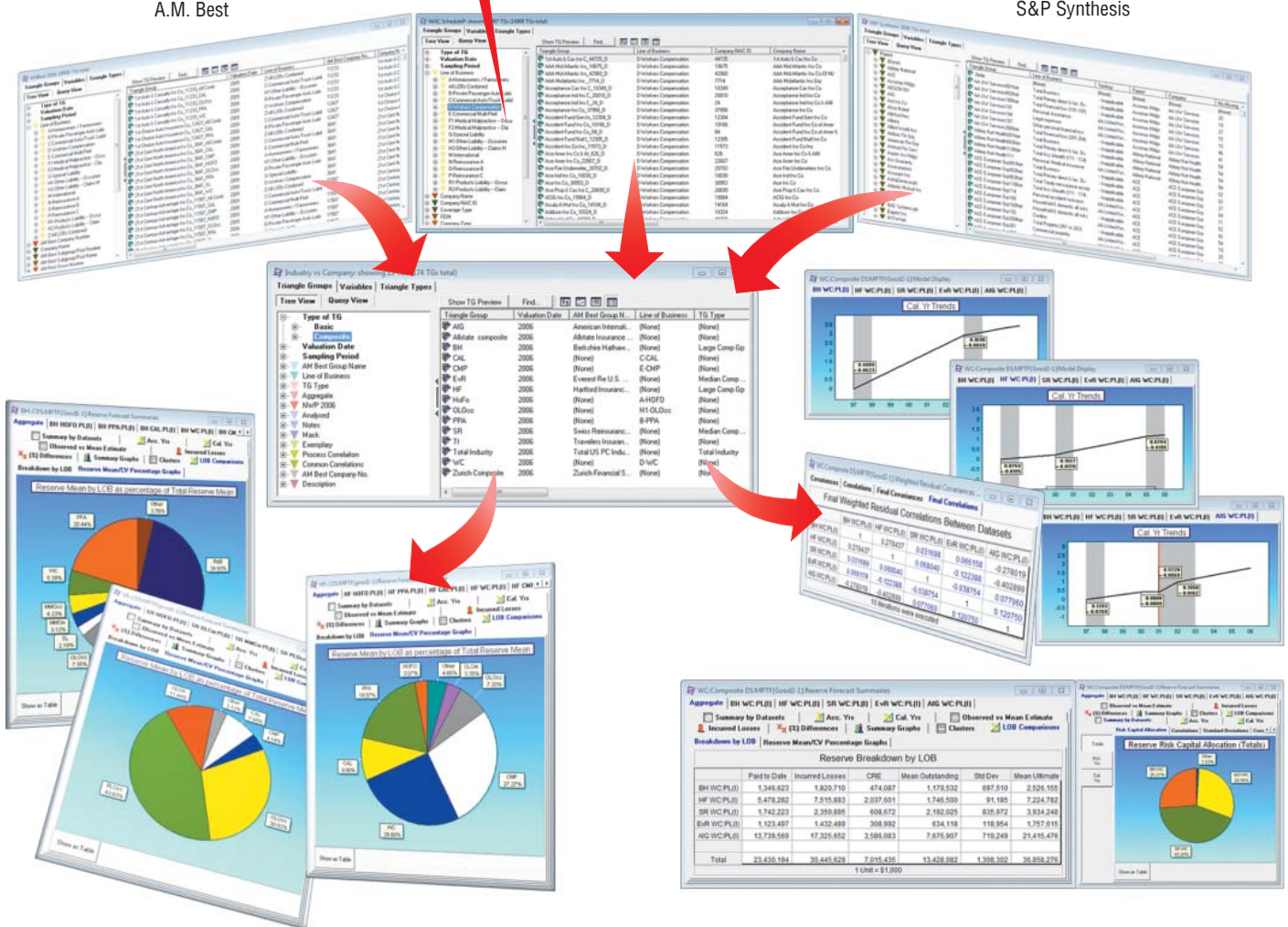
The unique technological power of ICRFS-PLUS™ combined with A.M. Best's or NAIC Schedule P (USA) or S&P SynThesys (UK) data will put your company financially and strategically ahead. Convert this data into an ICRFS-PLUS™ database to obtain all the data organisation, customisation, and modelling capabilities of ICRFS-PLUS™. Gain a competitive advantage by comparing your company's intrinsic risk characteristics and loss costs with those of your competitors.

Customisable classification variables expedite navigation within the database.

A.M. Best

NAIC Schedule P

S&P Synthesis



Compare your company's risk characteristics, volatility and correlations, to those of your competitors.

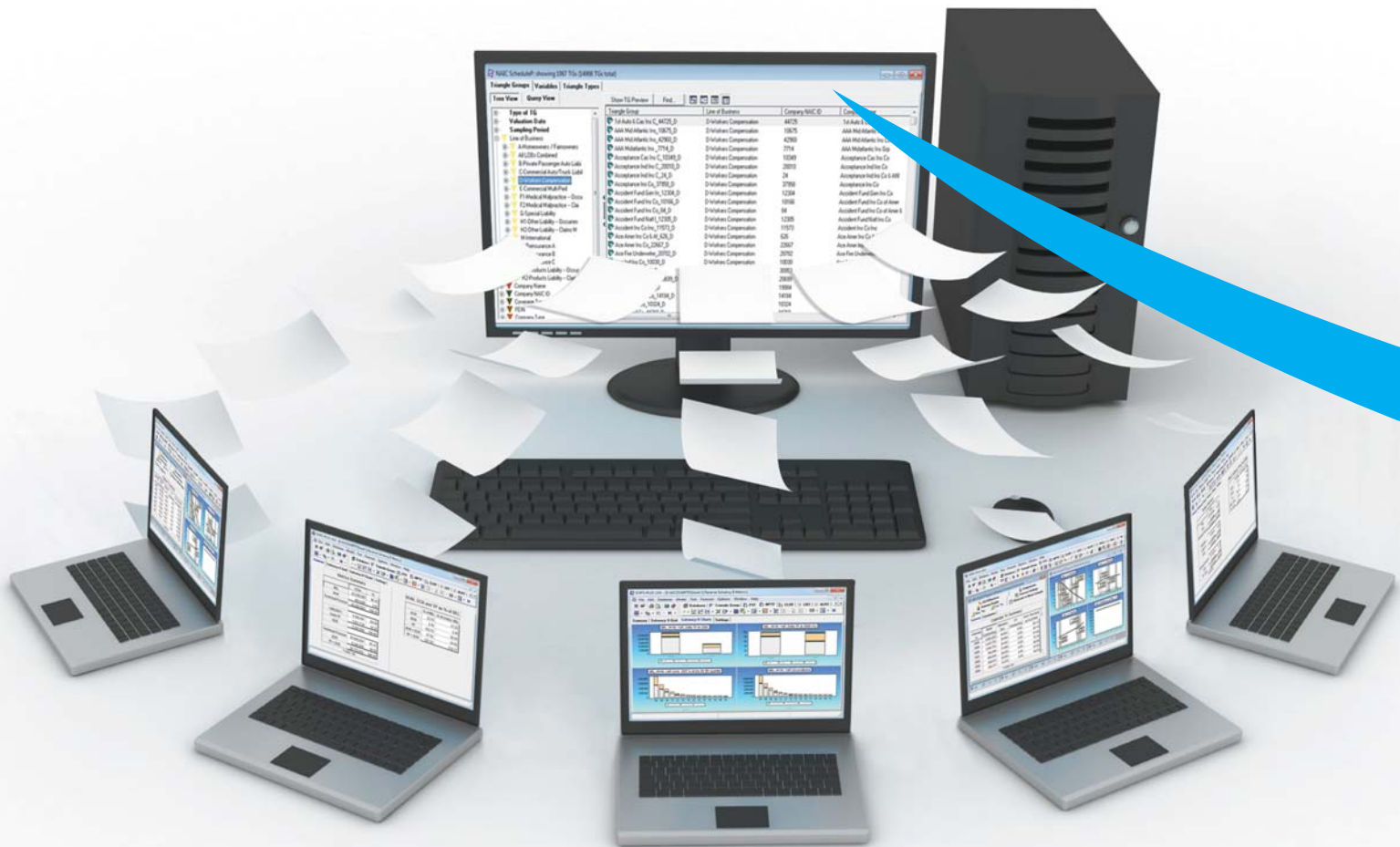
Compare trends, volatility, and measure correlations between your company, other companies, and the industry.

Corporate **ICRFS-PLUS™** databases

Significant gains to an Insurance organisation can be achieved by creating one or more corporate ICRFS-PLUS™ databases. The database, stored on a central server, serves as a repository for all aspects of the company's long tail liability risks including:

- Models
- Reserve, future underwriting, and combined forecast scenarios
- Calendar year paid loss distributions and correlations
- Distribution of aggregate reserves
- One-year look-ahead statistics
- Risk capital allocation by LOB and calendar year
- Value-at-Risk and Tail-Value-at-Risk by Calendar Year, Accident Year, and Total for multiple LOBs
- Solvency II one-year risk horizon metrics, IFRS 4 metrics, and ultimate year risk horizon metrics.

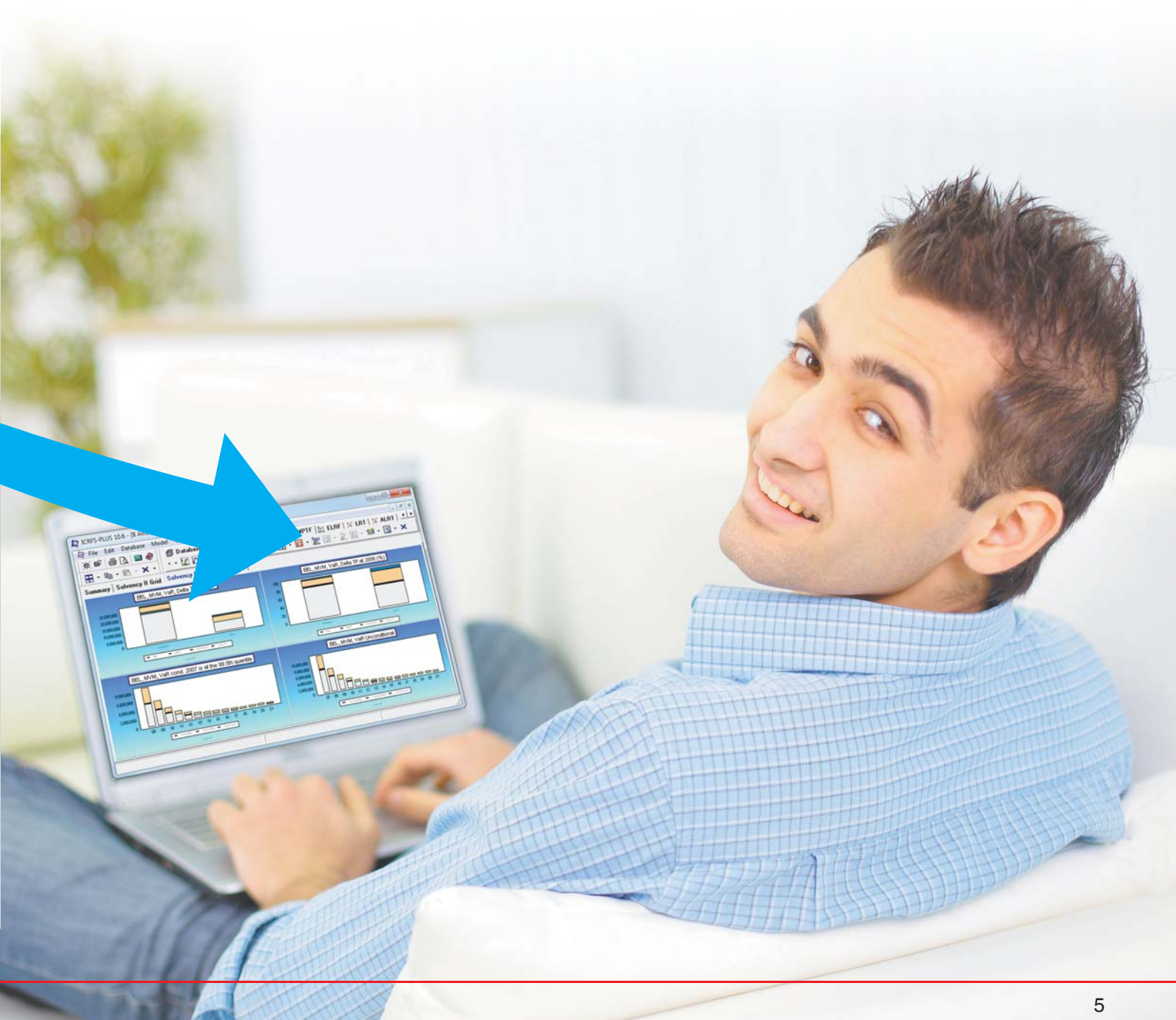
Create a read-only corporate database as an archive or to share information within the company; only privileged users can update read-only databases.



Workstation or localised ICRFS-PLUS™ databases

Individual segments of the business (triangle groups) can be extracted from the corporate database to smaller, specific databases shared between an actuarial team. The corporate database is updated when work is completed.

ICRFS-PLUS™ users can work collaboratively from different locations in all aspects of modelling, forecasting and reporting. This flexibility supports incorporating ICRFS-PLUS™ into the company's preferred work flow tree without compromise.

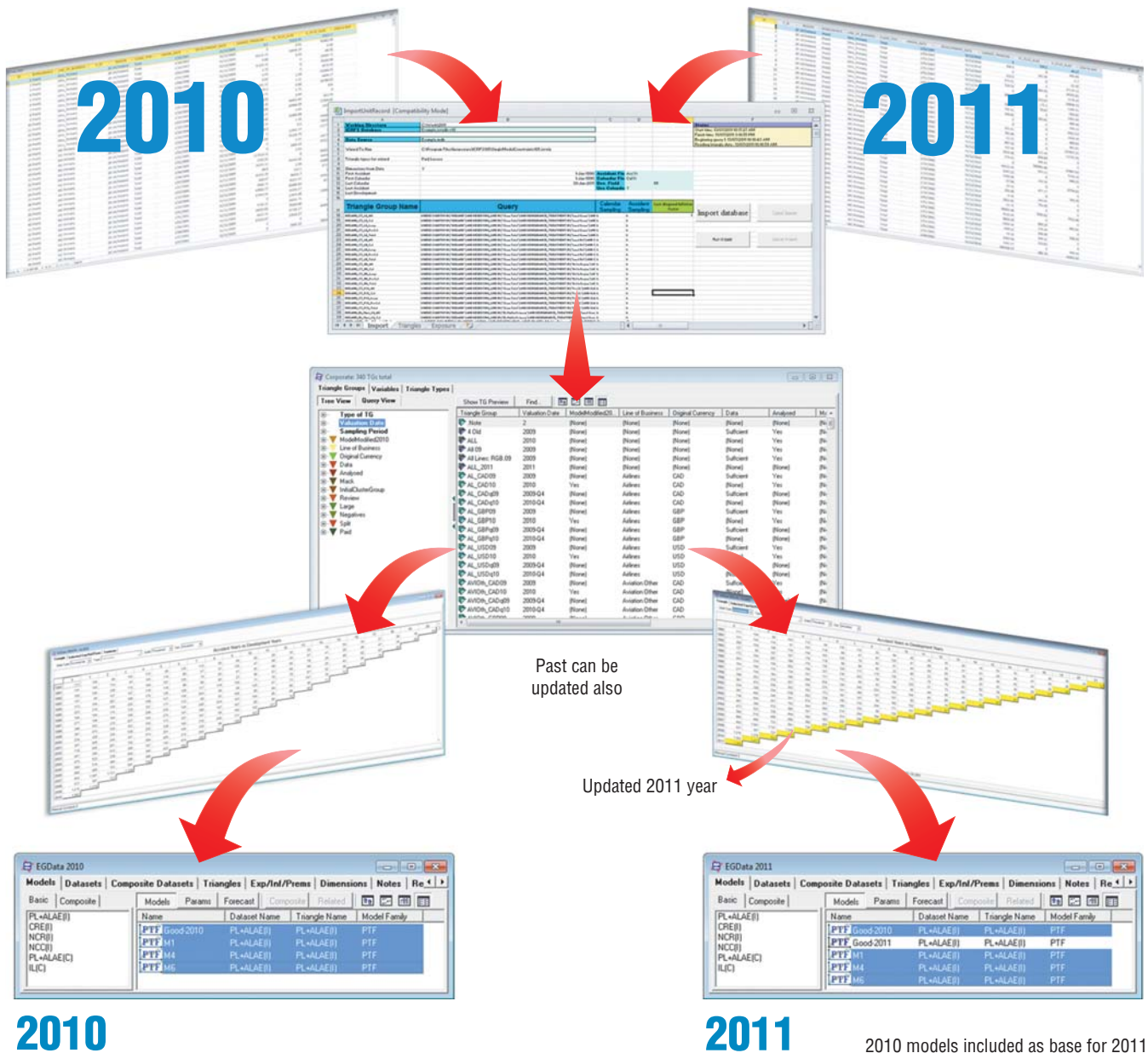


Import and update large amounts of data

Triangle data in Excel or unit record transactional data in Microsoft Access (or other databases) can be imported directly into an ICRFS-PLUS™ database via the ICRFS-PLUS™ COM interface. With unit record data, queries can be created to produce any combination of triangles the actuary requires.

Scripts facilitate updating data (including models and forecasts) automatically – including simple checks on changes in forecasts distributions to provide alerts on potential problems.

Customisable ICRFS-PLUS™ COM importing/updating script; here VBA, but any COM compatible language can be used.



Seamless communication between **ICRFS-PLUS™** databases

- Drag and drop triangle groups (datasets, models, forecast scenarios, and other objects) between two ICRFS-PLUS™ databases.
- Transfer triangle groups from a corporate database on a server to a local database when you are going to be away from your network.

Database security

- ICRFS-PLUS™ supports user authentication for ORACLE, SQL Server and MS Access databases.
- Database administrators can manage user access for each SQL Server and ORACLE ICRFS-PLUS™ database. Full or restricted (read only) access is supported.
- Companies can use multiple ICRFS-PLUS™ databases to manage individual portfolios.

Manipulate triangle groups

- Expand (add calendar periods for new data),
- Combine (merge triangle groups),
- Collapse (aggregate sampling periods (eg: quarterly to annual)),
- Truncate (remove development periods)

Perform calculations on triangles to create new triangles

- Transform (convert from incremental to cumulative and vice versa)
- Add / subtract / multiply / divide multiple triangles