



## LIFE & HEALTH INSURANCE

### **Life and Health Insurance**

Dion Durrell has a long history of creating innovative life and health insurance solutions for clients. Whether we are re-engineering an existing product or designing an entirely new offering, we invest time in understanding our clients so that solutions successfully support business and strategic objectives.

Our clients not only include insurance companies, but also other businesses that offer creditor insurance programs, including banks and retailers.

We offer a full range of life and health insurance solutions, including:

#### **Product Re-engineering, Pricing and Marketing**

Anyone can change a price. At Dion Durrell, we ensure the price maximizes product value, working with our clients to creatively explore all facets of product design and customer appeal.

#### **Risk management support and risk pricing**

Our knowledge and experience along with our proprietary analytical tools allow our clients to understand the dynamics of risk so that they can optimize how much to retain and how much to cost-effectively outsource.

#### **Actuarial valuations and Appointed Actuary work, including Dynamic Capital Adequacy Testing (DCAT) and regulatory filings**

DCAT should not be just another compliance exercise. When done properly, DCAT is an effective management tool that provides insights into where the company might be exposed and what it could or should do about it.

#### **Asset / liability analyses**

Our proprietary software contains dynamic interest models and risk optimizing routines which solve for the highest yielding and best-matched investment portfolio for our clients' liabilities. In addition, the same tools can be used to quantify the trade-off between additional capital required versus additional yield obtained from strategies which involve a calibrated degree of mismatch.

#### **Reinsurance**

Given the global nature of the reinsurance market, securing the appropriate coverage can become a complex exercise. Lines of coverage typically cross several international taxation and regulatory jurisdictions, all of which must be considered in the final analysis. Creating global reinsurance solutions that optimize coverage, regulatory and tax considerations is one of our specialties

#### **Profit and loss statement impact assessments**

By projecting profit and loss statement results into the future, Dion Durrell helps our clients see beyond the obvious to spot underlying demographic trends and business forces before they become a problem.



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#### **Reserve Management and Information System**

Our proprietary software provides the capability to analyze, design and monitor various insurance plan metrics including demographic shifts, emerging experience, profitability, and reserve levels. The output is presented and summarized in powerful yet simple to understand graphs and charts.

#### **Benchmarking**

Our proprietary benchmarking software and reporting are powerful tools which not only benchmark an insurance plan's performance (i.e. profitability, product offerings, insurance costs, penetration, cross selling, etc.) against its own historical performance as well as that of its competitors, but also provides, in both a graphical and tabular form, the incremental profit that could be realized through various design changes.