



ACTUARIAL SERVICES

LIFE AND NON-LIFE PRODUCT AND PRICING

ANTICIPATE YOUR RISKS, STEER THE FUTURE



RSM WORLDWIDE

As the 6th largest network worldwide, RSM offers you global coverage and tailored, seamless support. We bring you a partnership vision and a collaborative approach.

PROXIMITY RELATION

Our experts, with the support of more than 1,100 employees in France, are true business partners at your service alongside the partner in all phases of your development, providing you with their expertise, experience and attention to detail in order to offer you pragmatic solutions tailored to your specific needs.

INTERNATIONAL

43 000

People

810

Offices

120

Country

5,74

US \$ billion in revenue (2019)



RSM

IN FRANCE

1 100

People

12

Locations

6

Regions

115

Million € in revenue (2019)

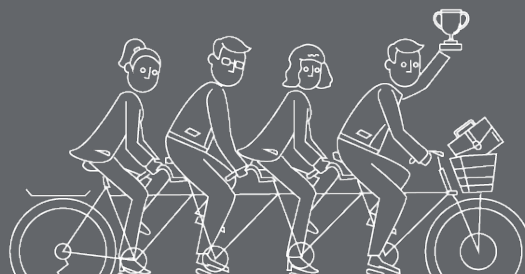
TRUSTWORTHY PARTNER

RSM is a major player in the market and sits on French and international standard-setting bodies. Our experts are mobilized to support all our clients in accounting, financial and technical issues, particularly in the insurance and banking sectors, in order to identify, model and manage risks arising from uncertain events. In order to offer you the solutions best suited to your challenges and the best market practices, our teams provide continuous technical and regulatory monitoring of your economic environment.

ENTREPRENEURIAL MINDSET

The RSM partner, an entrepreneur himself, works proactively and creatively to build a unique relationship with you.

Our multi-disciplinary organisation enables us to combine our business expertise and sector skills in order to anticipate changes in your Group.



LIFE AND NON-LIFE PRODUCT AND PRICING

RSM's Actuarial division assists its clients with technical and financial issues, particularly in the banking and insurance sectors, in order to identify, model and manage risks arising from uncertain events.

MANY SERVICES AT YOUR DISPOSAL

- Design and pricing of standard and custom products
- Review & development of specific pricing models
- Portfolio analysis, benchmarking
- Bringing existing ranges up to regulatory standards
- Optimisation of segmentation, management of technical balances and monitoring of collective portfolios
- Review of pricing and underwriting policies and methodologies
- Assistance in the creation of specific contracts and insurance programs

PRICING AND UNDERWRITING ISSUES

In a low-growth and highly competitive market, Actuarial Services of RSM will enable you to target and retain the highest value-added customer segments and improve the pricing and underwriting of individual insurance contracts.

By focusing on the underwriting and claims management businesses Actuarial Services of RSM will be able to leverage these levers to best effect.

Actuarial Services of RSM will offer you : Studying underwriting and claims management guides, reading existing documentation on business procedures or on database architecture, interviewing or immersing managers, reconstructing the data audit trail, are all work that will enable you to collect, make reliable and make the best use of data and make a real difference in terms of modelling, pricing and underwriting performance.



OUR FOCUS WILL BE ON:

- ❑ Actuarial Services of RSM will need to identify the information that will enable it to reallocate these claims appropriately to enable homogeneous risk modeling. In addition to understanding the specifics of the claims handling business processes,
- ❑ Actuarial Services of RSM will also need to look at the nature of the risks being modelled and may question the homogeneity of the groupings made in the guarantees. For this purpose, our firm will be able, through discussions with the business line, to identify several descriptive data of the claims allowing it to work on this notion of homogeneity and to find the right compromise on the number of risk groups to model.

ACTUARIAL SERVICES OF RSM : YOUR ADVANTAGE

THE STRONG POINTS OF OUR PROPOSAL

A dedicated team of actuarial experts to meet all your expectations.

A multi-disciplinary approach that links our insurance technical skills with **our intimate knowledge of the life and non-life and property and casualty insurance sector.**

The mobilization of our know-how and our **internal tools** to meet your expectations within tight deadlines.



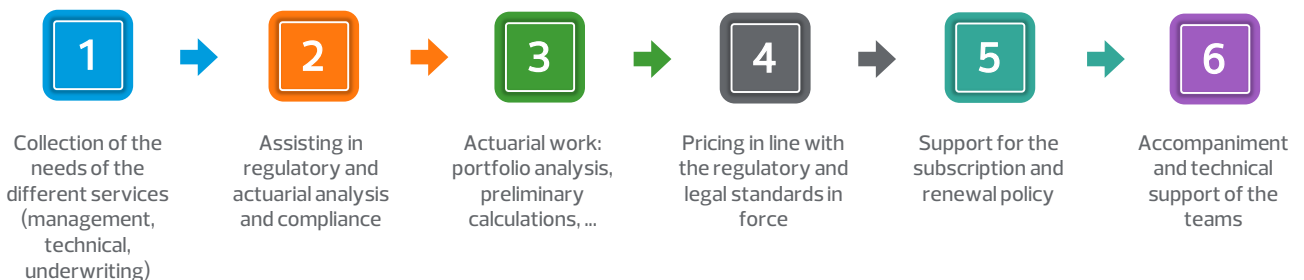
A pragmatic approach based on our advice and expertise in **personal and property insurance.**

A stable team to ensure **overall consistency and the achievement of objectives.**

A critical size bringing the flexibility and **signature quality of the 6th global network.**

OUR WORKING METHODS

Actuarial Services of RSM envisages a real collaboration in order to allow you to benefit from long-term support in a process of continuous improvement.

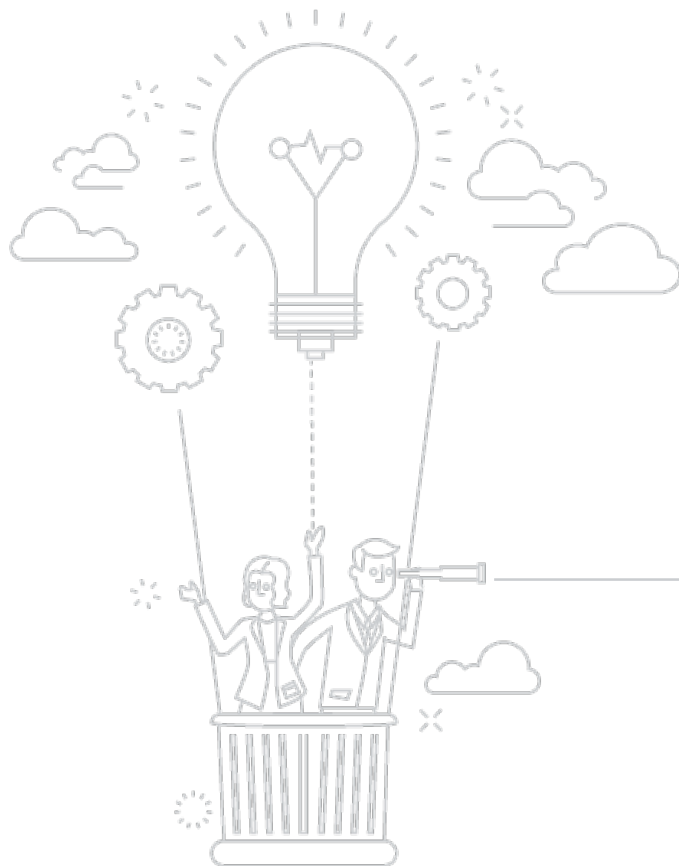


CREDENTIALS



- ADPS
- AGEAS
- Allianz
- Aviva
- AXA
- Bnp Paribas Cardif
- CCR
- CNP
- Covéa
- Crédit agricole assurance
- Generali
- Groupama
- Groupe Henner
- Macif
- MF Prévoyance
- Mutex
- Natixis assurance
- Pacifica
- Pro BTP
- Sogecap
- ...





EXPERIENCE RSM

RSM

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