

# Resolve

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## Client Case Study

Reinsurance Treaty Administration

# S T I N Z E T H I N Z A N C E C O N C

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# BACKBUNDLING

## Connectivity & Flow For The Back-Office

**Helping financial services companies solve data processing challenges created by disparate back-office systems.**

A highly specialist software company that stitches together data and systems in the back office of a financial services company and brings in a team of actuaries to perform complex calculations for client and regulatory reporting, as well as back-office automation.



We offer a unique service to our clients.:



Our team's actuarial heritage provides a deep understanding of the complexity of our client's challenges and the reality of the environment within which they have to operate - we know exactly what the pain points are.



Using our flexible technology we solve these problems with agility and speed. But most importantly, our approach also unlocks the opportunity to tackle multiple problems with a single solution. Empowering teams to build better, and deliver more.

For more information visit our website:

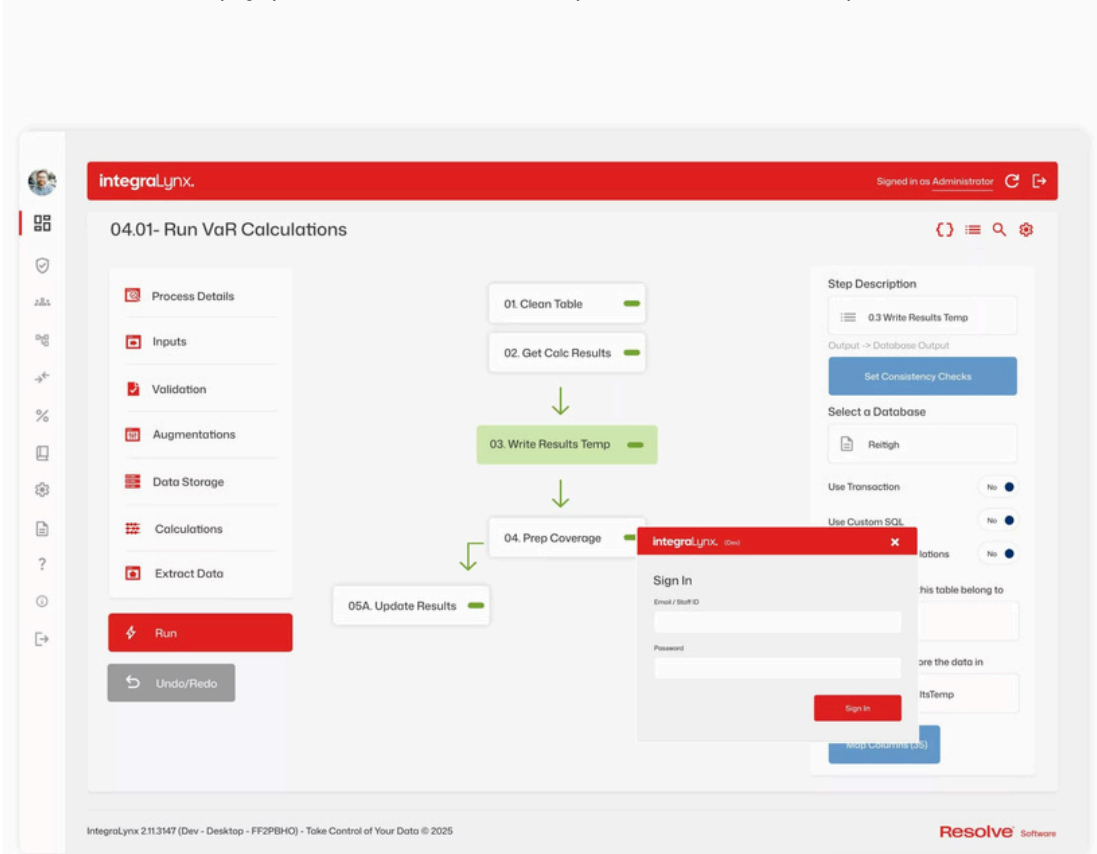
<https://www.resolvefinancialsoftware.com>

# IntegraLynx

Our proprietary Low-Code platform is designed to simplify challenges, accelerate decisions, and defuse ambiguity.

IntegraLynx enables Back-Office teams to transition away from MS Excel and MS Access as the go-to solutions to meet new requirements across their back-office.

This transition maintains flexibility whilst also delivering scale, security, governance, and automation. Simply put - it increases output and reduces operational and IT risk.



Using IntegraLynx, our clients have built automated end-to-end applications to manage a huge variety of processes - ranging from regulatory reporting e.g PRIIPs, CTI, IDD, MiFID II, IFRS17, Solvency II, to BAU processing such as Reinsurance Administration, Investment Accounting, and Client/Broker Portal Connectivity.

For more information visit our website:

<https://resolvefinancialsoftware.com/what-we-do/>

# CLIENT BACKGROUND

A well established life assurance company with a policyholder portfolio spanning several decades.

Offering an extensive product range - providing life assurance, pensions, and investment solutions to individual and corporate customers.

Reinsurance Treaties spanning multiple years, with several Reinsurers.



## MARKET SHARE

- 20% of new business written.



## GROWTH

- New sales of €1.83 billion of new lump sum business.
- New sales of €211 million of new regular premium business.



## FUNDS UNDER MANAGEMENT

- Over €21.7 billion.



## CUSTOMER BASE

- In excess of 1 million customer contracts.

Reinsurance Administration is one of the most complex back-office processes performed by insurance companies. Our actuarial software development team at Resolve understand the depth and breadth of reinsurance treaty calculations. Cedent premium and recovery calculations require a significant volume of data from various data sources. This requires insurers to have a flexible but robust solution to manage their reinsurance treaties.

Our client sells a wide range of protection and investment products. Data required for their reinsurance calculations is stored in several administration systems. Their reinsurance arrangements span 10 different reinsurers, over a large number of treaties, for policies that have been in-force up to 40 years.

The introduction of IntegraLynx has completely transformed how this company manages their reinsurance administration – previously processing took several weeks to complete, resulting in calculations having to be run one quarter in arrears. Now quarterly processing is done in real time, and completed in days.



01

### Multiple Sources of Data

A long established and dynamic company writing multiple lines of business. Each business line is administered on a different policy administration system. Data for reinsurance treaty administration must be gathered from four different administration systems, and their claims management system.

02

### Complex Calculations

With over 1 million policies, 682 products, and over 40 reinsurance treaties in place, they required a comprehensive solution to manage the vast array of calculations underpinning their reinsurance arrangements.

03

### Speed To Market

As an active player continuing to write new business and sign new reinsurance deals - part of their requirements for a new system was the ability to assess and price new treaties quickly and efficiently.

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# RESOLVE SOLUTION



IntegraLynx delivers automated end-to-end processing. To calculate reinsurance premiums/recoveries data must be gathered on a regular basis from multiple internal and external datasources. This dynamic data is then combined with static/reference data and used to perform complex calculations. Resulting payments must be communicated to senior management for sign-off, then for processing to finance, treasury, and the relevant reinsurer(s).



## Data Ingestion

IntegraLynx delivers significant integration capabilities out of the box. It will integrate directly into existing data ecosystems - with functionality to gather data from a huge variety file formats, via multiple transmission methods, including:

.xlsx | .csv | .txt | .xml | .pdf | LAN | SharePoint | SFTP | API | Email | Database



## Data Validation

A suite of data checks are applied to source data to ensure completeness, accuracy, integrity, consistency, and reasonableness. Ensuring data is rigorously validated as it is loaded avoids "garbage-in, garbage-out" and time wasted re-running calculations unnecessarily.



### Data Model & Storage

IntegraLynx supports a highly flexible and extendable data model, housing both dynamic and static/reference data, covering Treaties, Rates, Products, Policies, Lives Insured, Chart Of Accounts, etc. This ensures that all data required to support the Reinsurance Admin process is stored within the platform - no external spreadsheets or workarounds are required.



### Calculations

Having collected policy-level administration data using our data processing layer IntegraLynx calculates Reinsurance Premiums, Commissions & Recoveries. Calculations cover all treaty types including proportional and non-proportional reinsurance. Managing original terms and risk premium reinsurance, extensive options for determining retentions including aggregation of risk by specified parameters. Dealing with multiple product types including Individual Protection, Credit Risk, Single/Joint/Dual business, Unit Linked, Annuities. Determination of reinsurance recovery and expense amounts, both paid and reported.



### Data Analysis

IntegraLynx provides extensive analytics functionality. Drilldown reports support business users to trace calculation results back to source input. PowerBi can be integrated within IntegraLynx to create visual displays of data, and dashboards to summarise calculation results and to facilitate the oversight of processing.



### Data Extraction

Data can be extracted in multiple file formats, and disseminated via multiple transmission methods. (See Data Ingestion above)  
IntegraLynx provides bordereau reinsurance reporting for reinsurers, management information reporting for senior internal stakeholders, and financial reporting & accounting extracts for your finance function.



### User Access Management

System access is controlled by an extensive built-in User Access Management framework. User login is controlled by SSO, and navigation/functionality within the platform is controlled by permissions based on user groups. All of our clients are heavily regulated entities, and as such data controls and governance are prominent throughout the platform.



### Workflow

IntegraLynx has a built-in workflow manager to automate data collection and follow-on processing via event or schedule based triggers. A simple drag-and-drop interface allows business users to import data from a variety of file formats. Likewise, users can easily create steps to enhance data, and to create extracts for onward systems.



### Audit Trail & Event Log

All static data is audited. Data changes are controlled via user permissions and subject to a four-eyes check. Users can attach files (such as emails) to changes for an easy audit trail of change instructions. All system processing is recorded in an extensive event log.



### SaaS Infrastructure

Resolve provide each of our clients with a dedicated SaaS environment hosted on Microsoft Azure. We are an ISO 27001 certified company, and provide a 24/7 security operations centre with the Microsoft SIEM solution Sentinel.



# NEXT STEPS

## Begin your IntegraLynx journey

At Resolve we make it easy for prospective clients to fully evaluate IntegraLynx as a solution to their challenge(s). We take an iterative and frictionless approach to exploring their challenge in detail, and demonstrating how IntegraLynx can be deployed to meet their exact requirements/circumstances. This ensures there are no surprises for either party when it comes to the implementation phase.

01

### Meet for a chat

In-Person / Zoom / Teams / Webex - you choose.

02

### Demo

Provide sample data and Resolve will deliver an IntegraLynx demo tailored specifically for you.

03

### Implement

Our expert team will work with you to configure IntegraLynx in an agile data-driven manner.

## Evolve with Resolve

Your first IntegraLynx solution is just the beginning. IntegraLynx establishes a foundation for continuous improvement across your back-office operations. Every client begins with a focused use case that quickly proves value - then expands to unlock new efficiencies, automate processes, and scale seamlessly across teams and functions.



# Resolve

Forward-thinking for  
your Back-office



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