



Actuaries and
Business Consultants

“EMB has done well to maintain a lot of what EMB had when it was small - a friendly face, good client-focus, and the willingness to embrace knowledge transfer.”

**Phil Ellis
Amlin**



In fifteen years, EMB has become the largest and most successful firm of specialist non-life insurance experts in the world.

The combination of our knowledge, expertise and innovation helps our clients improve their business performance by optimising capital, growing revenue and increasing profits.

With offices around the globe we advise insurers, reinsurers and distributors including 28 of the world's top 30 non-life companies and many Lloyd's syndicates. Our consultants are recognised as thought-leaders in the insurance market. Many of our client relationships stretch back years.

We do not just deliver numbers; we create understanding. Clients require more than just data. They want to know how it can be applied realistically to their businesses to make them more competitive, more secure and more capital-efficient.

At the heart of our philosophy is knowledge transfer. Rather than trying to protect our expertise, we actively help clients to acquire their own analytical and business skills, believing that this is in the best interests of productive long-term working relationships.

We like to think of ourselves as **enabling experts**.

Introducing EMB

EMB was founded in 1993 by Mike Brockman and Andrew English to be a new type of consultancy. Specialising in non-life insurance we have pioneered the development and use of high performance actuarial software and built a reputation for first class technical skills.

Now the company operates in the top 10 insurance markets around the world. Our partners and consultants are internationally recognised as thought leaders in non-life insurance.

We have developed a track record of innovation in techniques and best practice. Many of these methods are now accepted as the norm in the industry. Based on this expertise we offer a unique range of skills and services to address all aspects of your company.



Andrew English,
UK

Mike Brockman,
UK



In-depth expertise

EMB Business Consultancy

We advise on strategic issues that demand analysis of marketing and corporate capability as well as key financial drivers. We provide strategic advice for the whole business, for entering new markets, or for specific areas of the business such as distribution, products and pricing.

EMB Actuarial Consultancy

EMB has established a first-rate reputation for technical excellence in actuarial engagements, covering all aspects of reserving, financial modelling and pricing.

EMB Marketing Sciences

We have extended our knowledge of complex pricing techniques in insurance to cover broader areas of marketing analytics, advising clients on media optimisation, and marketing effectiveness within and beyond the insurance industry.

EMB Software

Originally designed to support our own projects, our range of analytical software is unrivalled, making it feasible to perform tasks that would otherwise be impossible, impractical or hugely time-consuming.

EMB Professional Development

We have distilled our breadth and depth of knowledge into structured education programmes to enhance skills within companies, across all disciplines and for all levels.

Acting in unison

As well as offering assistance in these specific areas, our consultants frequently collaborate in client projects using multidisciplinary teams

to advise and implement solutions across a company in areas such as Enterprise Risk Management, and the launch of new businesses.

EMB Global Partners



Personal Lines Pricing

Pricing has been a speciality of EMB since the beginning. No-one has more experience across the full range of products, distribution channels and customer experience. We understand all the policy life stages and assist clients through the entire pricing process, from technical analysis through to pricing strategy, business planning and customer behaviour.

Pricing is more than setting premiums. Increasingly it is about how price interplays with customer behaviour to drive profit - the propensity to buy, to renew, to purchase other products. A coherent pricing strategy through the customer lifecycle is essential to achieve an array of business goals.

The strategy must also recognise the differing demands of distribution channels. Effective pricing of insurance has never been more important or more challenging.

With our pricing software suite and our extensive market experience, EMB is in a unique position to assist with the development of your pricing strategy.

We often support rapid price innovation but equally can help with process integrity and pricing problem solving. We recognise that innovative pricing is no panacea on its own and will provide clients with actionable insights to turn innovation into sustainable bottom-line benefits.

As well as insurers, we support brokers, internet insurance sites and other distributors. We have excellent credentials supporting start-ups as well as ongoing business development and our software leads the market across the world.



Duncan Anderson,
UK



Frank Sommerfeld
Germany

Pete Lee,
UK

Market leading pricing software

EMB Emblem builds robust predictive models of claims, retention, conversion and other customer behaviour. Its powerful and flexible analytical capabilities allow the most complex models to be fitted to large datasets rapidly.

EMB Classifier analyses the effect of geographical area on risk through a range of sophisticated spatial analysis methods.

EMB Rate Assessor combines technical and customer behavioural models, competitor, distribution and customer information to support the rate selection process. By comparing price levels, rating structures and emerging experience trends, users can identify and validate pricing options through interactive scenario testing.

EMB Optimiser extends the capabilities of EMB Rate Assessor using state-of-the-art mathematical algorithms to derive optimised premiums at the individual or ratebook level.



Geoff Werner,
USA

*Over 80% of the world's
top 50 non-life insurance
companies use EMB
pricing software.*

Commercial and London Market Pricing

We can advise on the commercial lines sector written in the London Market, and in other major insurance centres around the world. From insurance to reinsurance, from P&I Clubs to Lloyd's, from directors and officers/errors and omissions to general liability, from energy to hull and from property to aviation we have it covered with our specialists.

Commercial and reinsurance companies have tightened their approach to technical discipline since the World Trade Center losses. Today commercial underwriters seek profitability whilst writing complex exposures with highly sophisticated policy structures in a competitive market. Loss volatility can be extreme, and historical loss and exposure data can be hard to come by. Yet, it is possible to maintain competitive advantage and the rewards are great for those who get it right consistently.

These challenges are commonplace to EMB; we are at the forefront of designing and deploying tools and techniques for cycle management, rate monitoring and the critical area of benchmark prices. We understand that whilst statistics and technology can never replace underwriters, the best pricing solutions come from combining the two disciplines. We are experts in getting the most out of your pricing framework and making sure it is aligned with your reserving and capital functions.

Ørjan Ådland,
Nordics



Fuminori Ogawa,
Japan



Raj Ahuja,
UK

Pricing and Reinsurance software

EMB Prism is a pricing application that models account specific experience and exposure rates, enabling underwriters to define technical pricing to meet corporate objectives. It records not only all quotes and signed contracts, but also the assumptions and reasoning behind pricing decisions.

EMB Emblem is a pricing application to design rate plans for classes of business with a high claim frequency. Although relatively new to commercial insurance, such software is applicable to many classes such as commercial property and hull through to small/medium premium errors and omissions and personal accident.

EMB Igloo is a sophisticated and flexible modelling application for underwriting large complex commercial contracts. A world leader in simulation modelling, Igloo can be used to explore the economic benefits of either individual contracts or entire portfolios, and is often deployed to analyse whole reinsurance programmes.

Runoff and Legacy Business

Run-off is a rapidly evolving market segment with very significant values at stake. Whether a run-off portfolio is within a live company or the company is fully in run-off there are a number of strategic options available. EMB is at the forefront, advising clients through these options and assisting them to develop and execute an optimal exit strategy.

How to determine which is the appropriate strategy and the timing of this strategy can be a complex problem which often requires a model of the assets and liabilities of the entity.

Our legacy team, one of the largest and most experienced in the market, covers the breadth of runoff and legacy issues, from reserving, capital modelling, latent claim reviews, commutation, acquisition support and expert witness, through to portfolio transfers, sales or schemes.

We have detailed knowledge and experience of most legacy claim types including issues such as asbestos losses from around the world, emerging latent claims, workers compensation carve-out, D&O laddering, personal accident spiral and London market excess of loss spiral and many others.

We can advise if a detailed technical approach is required or alternatively if a more street-wise pragmatic approach is most appropriate. We will help to ensure that the strategy chosen is appropriate for the liability characteristics and free assets of the whole entity, and will assist in its successful implementation.

Runoff and Legacy software

EMB RePro is an application for graphically analysing reinsurance data. Users can quickly identify where they are covered, where they are exposed and any gaps.

EMB RePro can be used for multiple purposes including audits of insurance and reinsurance data, estimating bad debt reserves and examining insurance IBNR recoveries for year end reserving. It has proved invaluable for run-off and commutation exercises, being used by some of the leading companies in the market.

Richard Rodriguez,
UK



EMB Actuarial Consultancy

Financial Modelling

EMB is a world leader in assisting insurers and reinsurers with financial risk modelling. Our success stems from the quality and experience of our people, our understanding of clients' needs and unrivalled software products.

Financial modelling is not just about building a model; it is a way to understand the dynamics of a business so that management can make better informed decisions to increase profitability and improve efficiency. Increasingly, regulators and ratings agencies are expecting insurers to use sophisticated modelling techniques for risk-based capital assessment.

A modelling exercise can amount to a root-and-branch review of the entire business. The result is an in-depth understanding of a company's internal dynamics which can benefit every area of decision-making. Through this our clients are better equipped to manage future uncertainty and identify the most appropriate business strategies to meet their objectives. EMB helps companies implement and maintain an effective financial modelling regime.

As well as highly experienced actuarial staff, we also provide business consultancy services to ensure that the modelling work forms part of a successful risk management function and is embedded within the organisation. Our expert project planners and IT specialists will ensure that projects meet their objectives and integrate with existing processes and systems.

Our knowledge transfer philosophy means that we work closely with our clients during all stages of the work, such that the necessary skills are passed to the client enabling them to take things forward by themselves if desired.



Tom Hettinger,
USA



David Sommer,
Latin America



Financial Simulation for Risk Modelling

EMB Igloo Professional with Extremb is the insurance industry's leading financial modelling platform, allowing companies to model multiple business scenarios. The scenarios can incorporate different business structures, types of risk and modelling methodologies. The Extremb module enhances the accuracy and efficiency of model parameterisation. Igloo is known for its power, flexibility and transparency and comes with an extensive library of components. This includes economic scenario generation, claims generation, reserving, reinsurance, financial reporting and capital calculations.

EMB Igloo Enterprise allows distributed processing technology to be employed for large and complex models. Model runs can also be controlled via a web interface, which can unlock the power of Igloo to non-expert users across an organisation.

EMB Actuarial Consultancy

Reserving

At EMB we pride ourselves on not only high quality technical analysis of reserving but also understanding the business written by our clients. Our clients include personal lines businesses as well as specialised businesses such as Lloyd's of London and reinsurance companies.

We take the time to examine the available data and perform our analysis at the appropriate level of detail, factoring in our market experience. Far from being merely a regulatory requirement, first-rate reserving can be a powerful strategic tool providing new insights into underwriting and claims processes. Among other information, it offers:

- An early sign of data or processing problems
- Warning of underperforming classes
- Definition of new claim trends
- Support for internal capital models

Such information arms senior management to make better informed decisions about issues such as pricing, capital allocation, business planning and reinsurance purchasing. And increasingly, forthcoming regulatory changes, such as Solvency II and International Accounting Standards, place greater emphasis on quantifying reserving uncertainty.

Karl Murphy,
UK



At EMB we developed the first Windows-based reserving software, EMB ResQ, and we have continued to innovate with the introduction of stochastic modelling in reserving, incorporating 'Bootstrap' technology within EMB ResQ.

As the world's leading non-life specialists we are well-placed to provide expert advice and guidance to your teams.

Wilhelm von La Chevallerie,
South Africa



Half of the top 10 global insurance companies use EMB's ResQ software.

EMB ResQ - The market leading reserving software

EMB ResQ Professional and **EMB ResQ Enterprise** are the latest generation products, building on more than a decade of development and innovation.

They both combine powerful modelling and reserving methods with flexible, high-integrity data management capabilities. Changes within a reserving project will initiate an automated recalculation of the numbers. Powerful information management and automation features minimise user error and support processes for Sarbanes-Oxley compliance.

The optional 'Bootstrap' feature is for estimating reserve variability based on leading-edge stochastic techniques.

EMB ResQ Enterprise takes Sarbanes-Oxley support even further and addresses the demands of larger companies.

Dave Otto,
USA



EMB Business Consultancy and C-Counsel

As the largest non-life specialist consultancy in the world, we have built up a vast experience and acute understanding of the insurance market and insurers' needs. EMB Business Consultancy and C-Counsel teams help clients react with agility to opportunities and threats in today's dynamic market. Our pragmatic and focused approach provides our clients with real and quantifiable benefits.

We can address issues such as:

- Strategy formulation or review
- New product development or launch
- Entry to new markets
- Mergers and acquisitions
- Enterprise Risk Management (ERM)

Our business consultants offer services in the following areas:

Business Strategy - helping clients on their strategic direction. Our knowledge of the insurance sector enables us to provide strategic advice - for the whole organisation or for a specific business area. We can help to develop a robust business strategy that is practical, realistic and supported by rigorous analysis of the market, company and competitors. And more importantly, a business strategy that has buy-in from the management team as a joint effort, avoiding future implementation issues.

Business Performance - supporting major change programmes. Our flexible approach allows us to assist clients through all programme stages. For instance, we can assist in setting an appropriate course without being overly bureaucratic and provide ongoing advice and guidance. We can also support the programme office through either ad-hoc or regular reviews, or alternatively, by taking specific roles within the programme team.

Financial and Risk Analysis. Working closely with our actuarial colleagues, our team can help to improve the linkages between capital, risk, information, operations and IT to identify areas of opportunity and implement changes, improving the overall management of the business.



Rory O'Brien,
UK

EMB Professional Development

Knowledge transfer has always been a key part of our ethos. With EMB Professional Development we have structured our expertise into around 100 modules, providing the widest range of education for insurance professionals.

We have developed the programmes in response to client demand. Many companies are experiencing rapid change in markets, customer behaviour and regulation.

For companies, these changes are making demands on their most fundamental asset - the collective knowledge base of their employees. They recognise that they must enhance understanding and skills across the organisation.

The EMB Professional Development programmes are relevant for all levels of experience, and all types of practitioner - from underwriters and claims handlers through to risk managers and reinsurance experts.



Richard Rodriguez,
UK

Our **Principles of Insurance** programme covers the full framework of the insurance life-cycle from start-up through to run-off. It addresses all the major areas - claims and reserving, risk and capital management, pricing and underwriting. It also covers regulation, reinsurance and marketing. We place a particular focus on how functions and processes within an insurance operation interrelate for maximum effectiveness.

To bring key concepts to life in this programme we use business simulation. We create a virtual insurance market in which delegates compete with each other to discover the impact on the business of changes in pricing, marketing, capital management, reserve management, asset management and business planning.

Mastering EMB Software is a programme of training workshops in the use of EMB's wide range of software for reserving, pricing, financial modelling and reinsurance.

Our programmes balance theory and practical application, and are delivered by industry experts who understand the intricacies of the non-life insurance industry. We utilise the latest Accelerated Learning Techniques, embracing a variety of learning styles to enhance performance and knowledge retention. Our programmes also provide the framework for the continual development of our own staff.

EMB Marketing Sciences

Building on our actuarial heritage, EMB Marketing Sciences blends strategic marketing, technical and analytical skills to address marketing issues in insurance and other industries. It is a unique combination.

Marketing is now a highly technical discipline. Sophisticated methods are required to understand customer behaviour, manage communication processes and deliver high quality customer service, with solutions that are cost effective.

Marketers are facing a number of challenges:

- The internet is changing the nature of consumer interaction
- The volume of consumer behaviour data is growing exponentially
- There is increased media fragmentation

We have extensive statistical modelling skills and a deep understanding of both techniques and technologies for direct response and brand marketing. We advise with total impartiality on how to ensure that all marketing investment pays back.

Our services include:

- Marketing strategy and business case development to ensure a sound financial case for marketing activities
- Proprietary software tools for media optimisation, marketing dashboards and decision support
- Hosted campaign management using the Alterian software platform. We are now one of the leading Alterian Partners in the UK
- Prospect database creation and management with access to the leading third party databases in the UK
- Creation and management of a 'single customer view' from multiple source systems
- Impartial advice in the evaluation, selection and implementation of the technologies for managing customer relationships
- Extensive range of analytical solutions including pricing, market segmentation, customer segmentation and bespoke models to understand and manage customer behaviour



Ian Liddicoat,
UK

EMB Marketing Sciences is uniquely placed to work with marketing, finance, IT and the main board to ensure that all marketing activity is accountable and efficient. With our actuarial background we can link vital components of customer understanding such as pricing and segmentation with a relentless focus on achieving incremental profit for the client and an enhanced experience for the consumer.

The background is a solid black field with several vibrant, glowing red shapes that resemble flowing ribbons or liquid light trails. These shapes are curved and overlapping, creating a sense of dynamic movement and depth. The red color is bright and saturated, contrasting sharply with the black background.

EMB around the globe

EMB in Europe and Africa

Changes in markets, consumer behaviour and regulation are happening across the region. Solvency II will have a huge impact on companies in Europe, and other regulators are following suit.

EMB, with its breadth and depth of experience, technologies and skills is well placed to help insurance and reinsurance companies across the geography prosper and grow, whatever the challenges facing them.

United Kingdom

The company dominates the UK marketplace with 19 of the top twenty firms using EMB pricing software. Clients include international companies but also Lloyd's syndicates and the UK regulator, the Financial Services Authority. EMB has established itself as the leader in providing advice on financial modelling.

In addition to providing actuarial advice, the company also offers business consultancy for strategic issues, professional development for skills enhancement and marketing analytics.

EMB's significant software development and testing team is centred in the UK, collaborating with clients and consultants around the world.

EMB has won two Queen's Awards for Enterprise in the past 5 years and Service Provider of the Year in the 2008 British Insurance Awards - the first actuarial company to do so.



France

Created in March 2006 by Stéphane Chappellier, the French EMB team is located in the heart of the Paris insurance district. Its steadily expanding team of fully qualified actuaries is composed of experts familiar with the specifics of the French and North African markets.

EMB's thought leadership, high quality of delivery and commitment to knowledge transfer are the ingredients that contribute to the expansion of its client base. Clients of EMB comprise major firms (including 4 of the top 5 non-life French insurers) as well as local French and North African companies and mutuals.

EMB covers all aspects of non-life insurance and reinsurance, especially pricing and demand modelling; deterministic and stochastic reserving; and financial modelling including the implementation of Solvency II internal models.



Stéphane Chappellier,
France

Germany

Since Frank Sommerfeld and Knut Schaefer founded the EMB German team in 2001, it has become one of the most respected consultancy companies in the country. Working across Germany, Austria and Switzerland, its clients include not only some of the world's largest insurance and reinsurance firms but also local and regional insurance operations. It has established itself as the clear market leader in financial modelling, reserving and pricing.

Their financial modelling expertise includes building internal models and using them to develop joint risk strategies for assets and liabilities.

They also offer detailed risk modelling for personal lines pricing, supported by individual regional and vehicle classification. They are experts in predicting customer price sensitivities for tailored premium optimisation.

Both Frank and Knut bridge actuarial technical analyses with a thorough understanding of business impacts and the insurance market and have established themselves as thought leaders throughout the region.

Knut Schaefer & Frank Sommerfeld,
Germany



EMB in Europe and Africa (cont.)

Nordics

Ørjan Ådland founded AnalyseTjenester AS in 1996 and merged it into EMB in 2007. With offices in Bergen, Oslo, and Stockholm they serve clients in Denmark, Finland, Iceland, Norway, and Sweden. Since it opened, the operation has established a broad client-base among insurers, earning a reputation for technical excellence and thoroughness.

The growing team of actuaries and consultants covers every aspect of non-life insurance and reinsurance, including reserving, pricing and financial modelling. Furthermore, as may be expected from this region, the team has particular expertise in industrial, marine and captive classes of business.

Ørjan Ådland,
Nordics



The Netherlands

EMB's newest European office is in Amsterdam, headed up by Bart Kling, offering services and software for pricing, reserving, capital modelling and health insurance. In addition to personal lines pricing, Bart has a particular expertise in medical health and disability. Clients include both multinational and local organisations.

The Dutch market is changing with the shift in distribution channels demanding more sophistication in personal lines pricing and the national regulatory authority is encouraging the use of internal models for capital provisioning. EMB is well placed to assist clients with both these key areas.

A qualified actuary for almost 20 years with experience in both consultancy and clients, Bart holds a PhD in economics and is very active in the Dutch Actuarial Association.

Bart Kling,
Netherlands



South Africa

Based in Johannesburg, EMB in South Africa is headed up by Lisa Pines and Wilhelm von La Chevallerie. Johannesburg serves as the insurance and reinsurance centre not only for South Africa but also much of the rest of the continent.

The company's consultancy services include rating, price optimisation, reserving, reinsurance optimisation and financial modelling. Their clients include nine of the top ten South African insurers as well as many medium and smaller firms.

Lisa is recognised as an industry leader and is a regular speaker at professional conferences. She has chaired at the Actuarial Society of South Africa's General Insurance Committee and Personal Lines Committee. She is also a member of the Financial Condition Reporting working party, assisting the South African regulator in the revision of solvency requirements.

Wilhelm von La Chevallerie is a specialist in reinsurance and the underwriting agency model. The reserving team combines many years' actuarial experience with intimate knowledge of the national market.



Lisa Pines and Wilhelm von La Chevallerie
South Africa

EMB in Americas

In their own different ways, North America and Latin America both offer a wealth of opportunity to insurers. In the USA, home to the world's largest insurance industry, the challenge is to grow and prosper in a mature market. Latin America, by contrast, is ripe for expansion and learning to adapt to the demands and opportunities presented by liberalisation. EMB has a presence throughout the Americas, applying the latest actuarial techniques intelligently to local conditions.

USA

With offices in cities across the United States, EMB covers all areas of non-life for both commercial and personal lines insurance. Providing both consultancy and software solutions, the company is particularly strong in the areas of business management, enterprise risk management, predictive modelling, financial simulation, competitive analysis, profitability analysis, new programme developments and reserving.

Clients include both large and small companies, including more than 70% of the top 25 US non-life insurers.

EMB attributes its success to its high calibre senior consultants, many of whom have served as high level executives with corporations, brokers and audit firms. In 2008 EMB launched its C-Counsel business consultancy, providing this expertise in a broader range of issues as private counsel to senior managers at client companies.

As part of its belief in knowledge transfer the team has run EMB University, a monthly webinar programme in cutting edge techniques, for over four years. Designed to educate employees of insurance companies and departments of insurance, the courses qualify as an organised activity for continuing education credit.

Tom Hettinger's particular expertise is in financial modelling for Enterprise Risk Management, whilst Geoff Werner focuses on the latest developments in pricing. Dave Otto has experience in both personal and commercial lines pricing and reserving.

Geoff Werner, Dave Otto and Tom Hettinger, USA





David Sommer,
Latin America

Latin America

EMB serves the Latin America market from its offices in São Paulo and is headed up by David Sommer. Its clients include local and multinational insurers and reinsurers from around the region.

Latin America is a rapidly growing and highly competitive market resulting from economic expansion and an increased recognition of the need for insurance. As such, EMB's experience in implementing state-of-the-art pricing analyses in this environment has been a sought-after service in various countries throughout the region.

As in much of the rest of the world, there is a move towards risk-based capital regulation and EMB is helping many companies build dynamic financial models to meet these requirements, as well as improve their ability to manage their risk and better analyse their reinsurance structures.

Having been based in Brazil for ten years, David is well-known for applying advanced actuarial methods to problems specific to the various South American insurance markets and sharing this knowledge as a regular speaker at industry events around the continent.

EMB in Asia Pacific

Asia Pacific is a highly diverse region. Japan is the largest and most mature market with little opportunity for growth domestically. In contrast, India and China have low insurance penetration today but are experiencing explosive economic expansion. Both extremes present challenges and clients are turning to EMB for advice and support.

India

India's insurance market is expanding rapidly as a result of the country's phenomenal economic growth. With experience and expertise in both regional and national markets EMB offers industry-leading software, consultancy and professional development services to the local offices of multinational and domestic insurance companies. In a nation with such a strong educational ethos, our philosophy of knowledge transfer is proving to be compelling, and we provide tailor-made training and development programmes in addition to pricing, reserving and financial modelling services.

From India, EMB is also able to provide on a global basis management information services for clients including data capture, data cleansing, manipulation and analysis for a variety of purposes.

Vikas Newatia has built up and leads EMB in India, now the largest independent firm of non-life consultants in the sub-continent.

Japan

EMB in Japan is based in Tokyo and offers a full range of non-life actuarial services and software, including pricing, reserving and financial modelling.

Led by Fuminori Ogawa, who has 25 years' experience across a broad range of business services, from primary to reinsurance, corporate to consulting, the team has a particular expertise in personal lines business, reserving, and reinsurance business.

With the home market being very tight, many of our Japanese clients are looking for expansion overseas, with our assistance.

Australia

EMB is represented in Australia by The Quantum Group, based in Sydney and Brisbane. Quantum specialises in two areas - non-life insurance with a particular emphasis on personal lines and pricing, using EMB software, and secondly, the application of actuarial and statistical techniques for marketing analytics in a variety of industries.

Fuminori Ogawa,
Japan

Vikas Newatia,
India



EMB's Software Portfolio



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EMB ResQ is the UK's most successful non-life reserving package. ResQ Professional and ResQ Enterprise are the latest generation products, building on more than a decade of development and innovation. They both combine powerful modelling and reserving methods with flexible, high-integrity data management capabilities. The optional 'Bootstrap' feature is for estimating reserve variability based on leading-edge stochastic techniques.



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EMB Repro is an application for graphically analysing reinsurance data. Users can quickly identify where they are covered, where they are exposed and any gaps. It can be used for multiple purposes including audits of insurance and reinsurance data.

An abstract graphic consisting of several thick, flowing red ribbons that swirl and loop across a solid black background. The ribbons have a slight gradient and a soft, blurred edge, giving them a sense of motion and depth. They originate from the top left and bottom right, crossing each other in the center and looping back towards the bottom left and top right respectively.

“I have worked with EMB software and consultants for over seven years at Esure. They are experts in their field and I always value their input.”

**Head of Corporate Analysis
Esure**

EMB Worldwide

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