

Improve pricing and profitability
Grow your business
Unlock greater stability in earnings

Ready to optimize your capital and profitability?

PBR Experience Sharing will make your capital work harder for you

To learn more, contact your Swiss Re representative.

With our PBR Experience Sharing solution, we'll optimize your statutory reserves and enhance your mortality assumption relevancy and credibility.

TOOLS TO HELP

- Validated offering
- Proven success
- Quick turnaround

The challenge

You have a need to increase mortality credibility, reduce margins, and right-size reserves.

You also want to focus on your recent, more relevant, and often better claims experience when setting your PBR mortality assumption. As such, you benefit from the enhancements you have made to your underwriting and risk selection processes.

Achieving both of the above improves pricing competitiveness, product profitability, and stability of statutory earnings; however it is difficult to do without relevant external experience.

How it works

After you provide experience study data, we assess your mortality characteristics and identify a subset of our reinsurance experience that matches it.

We then provide summarized results, statistical analyses, relevancy documentation, and reliance statements that inform your PBR mortality assumption used within pricing and valuation.

Our work is always tailored to your unique needs to unlock maximum value. And the process is iterative to ensure client satisfaction.

Success stories

Approved by a leading independent PBR consultant, this solution has been tried, tested, and successfully implemented around the US, with many clients reaping benefits from our analysis in two months.

With Swiss Re's PBR Experience Sharing, one client increased product IRR by 60–200bps, while moving up a couple of notches in their competitiveness ranking.

DID YOU KNOW?

Improving credibility from a medium level (low 90s under Bühlmann) to a very high level (high 90s under Bühlmann) can improve product IRR by up to 2–3%.

Enhancements to the best-estimate assumption from focusing on better performing recent business often provides significant incremental value.

We're smarter together