

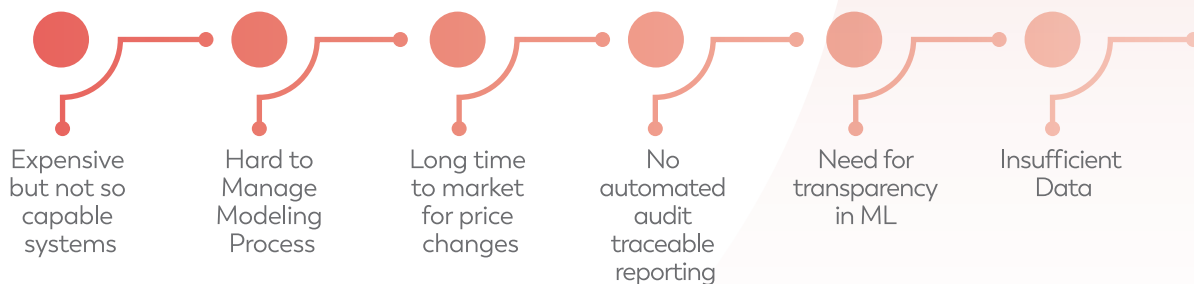
# Lumnion

## AI based Non-Life Pricing Platform

Lumnion develops state of the art AI based pricing platforms for Non-Life Insurance Industry

Lumnion offers a powerful mixture of advisory services for insurance companies, combined with Artificial Intelligence. We focus on automating your data preparation process, improving your loss ratios, managing your risk, optimizing your pricing capabilities with the use of Artificial Intelligence and Machine Learning Algorithms.

### Problem in Insurance Pricing Process



### What We Do?



Automated Data Preparation & Earned Premium Calculation Tool

#### Data Clean-up & Merge

Can take data input from Excell, SAS, csv, and also from databases fed by core systems. Production and Claims data can be merged easily.

#### Automated Exposure Calculation

Results of all risk exposures by addendum types.

#### Earned Premium Calculation

Calculation of earned premiums by exposure on a peril basis.



Risk Pricing / Actuarial Modelling

#### Sophisticated Actuarial Modeling

Supports GLM, XGBoost, Random Forest, Decision Tree and other widely used methods.

#### Transparency in Machine Learning

Results of all algorithms can be converted into base price and coefficients allowing for transparency.

#### Reporting Dashboard

State of the art interactive reporting that allow audit traceability.



Commercial Price Management Scenario Analysis

#### Rule Engine

Easily introduce rules for pricing depending on commercial goals.

#### Impact Analysis

Work on alternative scenarios and see immediate commercial results.

#### Pricing Engine / Integration

Tool can be integrated into any legacy core system. Manage commercial pricing supporting omni-channel environments.



Behavioral Pricing Optimization / External Data

#### Use of External Data

Lumnion's external data from open and paid sources.

#### Net Disposable Income Prediction

Predicting customer's income and spending capacity

#### Customer Price Optimization

Predicting customer's price elasticity