



Optimize Reserves and Free Up Capital for Growth

THE CHALLENGE

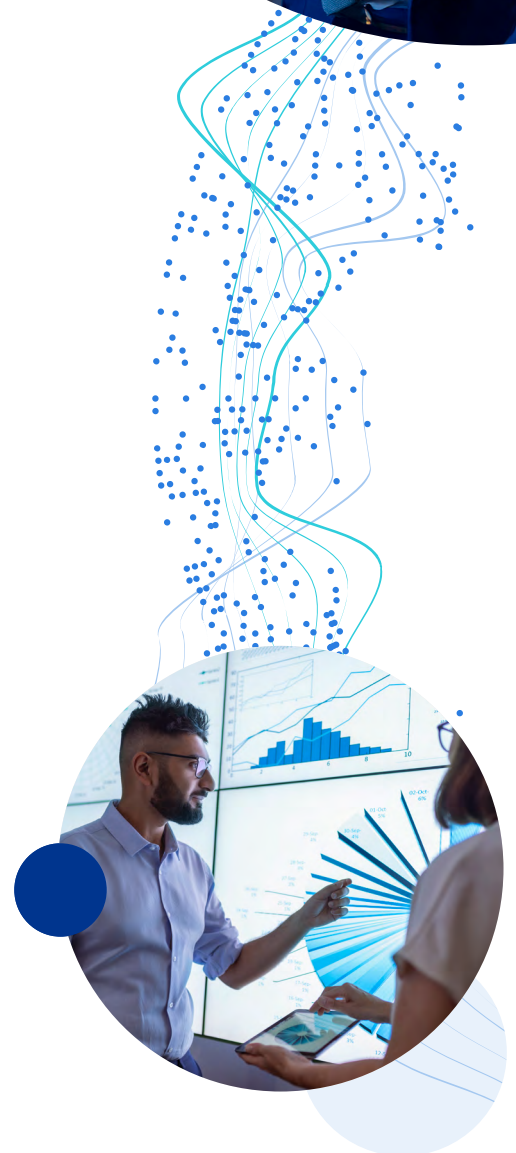
Optimized capital modeling and reserves planning

Accurately forecasting and managing capital reserves is sometimes a tiresome task for reserving and capital modeling teams.

Allocate too much, and you tie up capital that could be invested in growth or innovation. Allocate too little, and you risk falling short on claims payouts, exposing the business to financial instability and regulatory scrutiny.

Traditional methods of estimating long-tail reserves rely heavily on historical averages and static models, which can't account for the fluidity of today's liability risks. Emerging claims, such as those from new litigation or environmental damages, create additional uncertainty.

For insurers, the inability to dynamically manage reserves can lead to inefficiency, reduced profitability, and a lack of confidence from both regulators and shareholders.



THE SOLUTION

Using Arium, clients stress test scenarios to inform capital models by:



Quantifying
historical events



Parameterizing
emerging events



Analyzing
clash exposures



Validating
best estimates

With rapid forecasting and dynamic reserve modeling, you'll allocate the right amount of capital to meet claims obligations while freeing up resources for growth. When markets shift or new liabilities emerge, our tools offer the flexibility to adapt without compromising financial stability.

Our consulting team supports work to stochastically model ranges of loss estimates, often to support regulatory guidance and requirements. Stay ahead of solvency requirements and worry less about compliance by using our platform to develop a governance framework for liability accumulation management.

**With Arium, you're not just reacting to emerging risks;
you're leading the way, turning challenges into opportunities
and uncertainty into success.**

**Schedule a
discovery call
today!**

