



EMB

EMB Emblem™ 4



The industry's leading pricing software

Introducing EMB

EMB is the world's leading actuarial and business consultancy firm specialising in non-life insurance, with a track record of innovation in actuarial techniques and award-winning software.

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

Pricing is one of our core specialisms. We provide software and consultancy services to assist clients throughout the entire price management process.

We actively help clients develop relevant actuarial and business skills as part of our long-term working relationships, enabling them to maximise the effectiveness of the software.

EMB Emblem: a history of success

For ten years, EMB Emblem™ has been used by companies around the globe for pricing and predictive modelling. Over 80% of the world's top 50 non-life insurance companies use EMB pricing software.

Emblem's combination of raw performance and ease of use has revolutionised the pricing of personal lines and small commercial business. It is also increasingly being used in other classes of insurance and in marketing analytics.

Continuous development and innovation is at the heart of this software. Incorporating years of practical experience in its design, Emblem offers a range of sophisticated and practical modelling features. With around 1,000 users worldwide, Emblem is widely recognised as the leading pricing software in the industry.

What Emblem can do for you:

- Improve profitability through pricing based on a superior understanding of risk
- Manage pricing and marketing decisions more effectively through an in-depth understanding of policyholder purchasing, retention and conversion behaviour
- Respond to market changes and new information by allowing models to be updated rapidly
- Improve the quality, speed and efficiency of the analysis process



Introducing EMB Emblem™ Version 4



Duncan Anderson, Partner at EMB:

“I am delighted to introduce the new version of EMB Emblem™. The enhanced statistical features and the new model management functionality allow the most sophisticated of models to be developed and reviewed even more rapidly than before.

Whilst these developments alone would be significant, the system now also benefits from improved internal architecture, including a 64-bit multi-processor option, which takes the software to new levels of performance and scalability.”

What's New?

64-bit Processing

Huge datasets can now be modelled even more quickly (Emblem XE)

Model Management

Multiple models can be developed and reviewed with ease

Wider Range of GLMs

New statistical modelling features enhance model predictiveness

Impact Analyses & Model Validation

Overall differences between models and data can be investigated

Enhanced Graphical Presentation

Key outputs are now clearer and customisable

New Data Analysis Capability

Previewing data improves modelling efficiency and effectiveness

The best just got better

Improved architecture

EMB Emblem Version 4 has new and improved internal architecture enabling it to handle very large datasets more effectively. For the very largest datasets an optional edition, Emblem XE, takes full advantage of multiple processors and 64-bit systems increasing performance and scalability by a factor of ten.

Model management

The new 'Model Manager' functionality allows you to review and specify groups of models together. Hundreds of additional model tests can be run and viewed in one single interface, materially speeding up model iteration and peer review activity. Emblem can fit models 40 times faster than competing software.

Wider range of GLMs

A range of new link functions and error structures are now available, offering greater flexibility when modelling customer behaviour, both within and outside the insurance sector.

Improved model refinement

Emblem's factor and interaction simplification tool has been materially improved to offer even more options to detect patterns in your data. Regression splines with interactive knot placement are also available increasing model predictivity even further.

Impact analyses and model validation

Interactive impact analyses are now available, comparing the differences between models both overall and split by factors. Model predictions can also be compared with out-of-sample data to provide powerful model validation diagnostics.

Enhanced interface and graphical presentation

Key screens and outputs have been redesigned to aid interpretation and communication of results. The format of key outputs can be customised to user preferences.

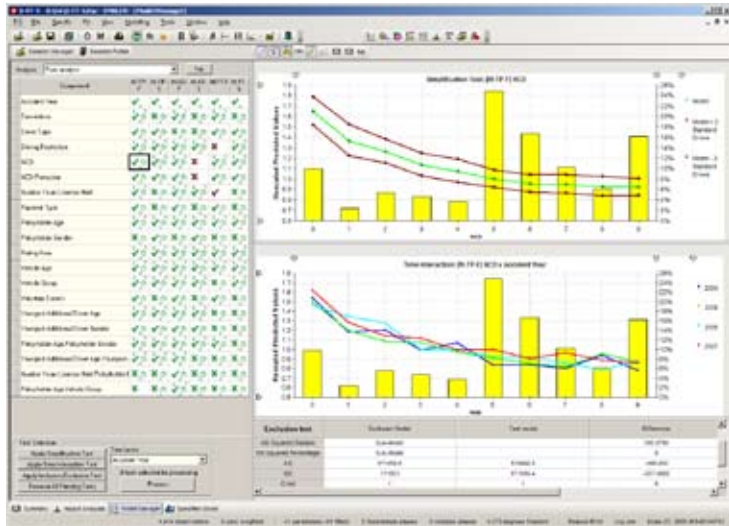
Enhanced audit features

A new Enhanced Log feature enables modelling work to be documented easily and quickly. The resulting log contains a detailed and indexed history of modelling decisions, including dynamic graphs and re-loadable models. The documentation can also be produced in a customisable Microsoft Word form.

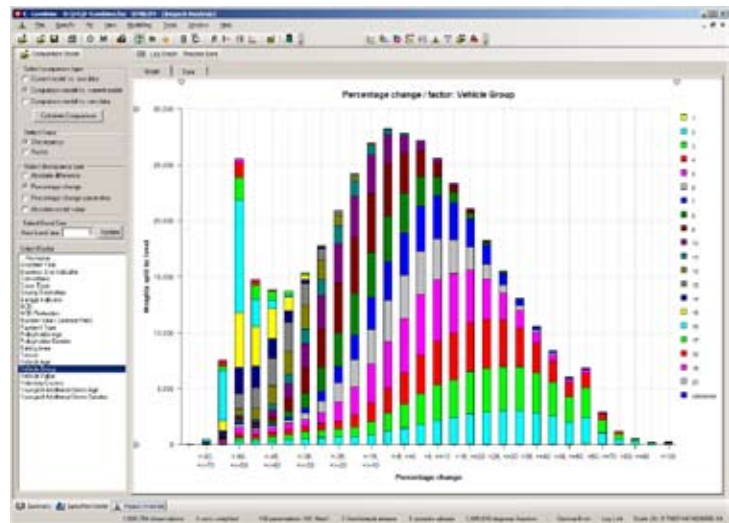
Data analysis

New fast and interactive data analysis functionality helps you understand and review your data in detail before you model it, improving efficiency further.

Model Manager



Impact Analyses



EMB's Software Portfolio

As well as being a powerful stand-alone modelling tool, EMB Emblem™ also forms part of a sophisticated pricing software suite.

Emblem can be used independently or seamlessly with our other pricing applications:



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

Other software in our portfolio includes:



EMB ResQ™ is the market-leading non-life reserving package. ResQ Professional and ResQ Enterprise build 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.



EMB Igloo™ is the insurance industry's leading financial modelling platform, allowing companies to model multiple business scenarios. EMB 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 Prism is a pricing application that allows you to technically rate insurance and reinsurance contracts typically sold in the London Market. It can help you with both experience and exposure modelling for a range of classes covering property, casualty and speciality lines. It can deal with large open market insurance placements, risk excess treaties, quota shares and clash. It also maintains a record of all quotes and signed contracts, as well as the assumptions and reasoning behind pricing decisions.



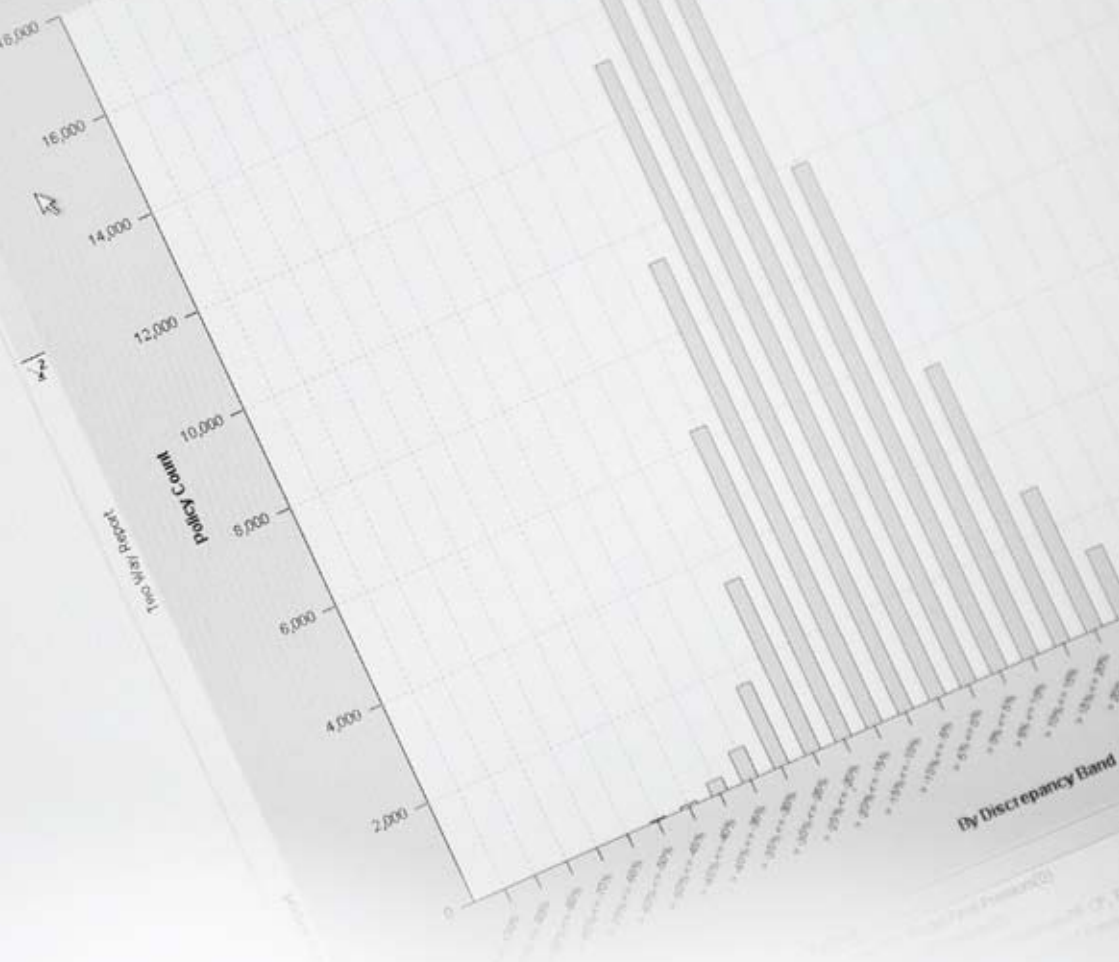
EMB Repro is an application for graphically analysing reinsurance data. Users can quickly identify where they are covered, where they are exposed and any gaps. It can be used for multiple purposes including audits of insurance and reinsurance data.



EMB Media Optimiser™ is a web-based solution that enables companies to maximise the return on investment from marketing budgets.

Impact Analysis

Carbour Topology



By Discrepancy Band

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