

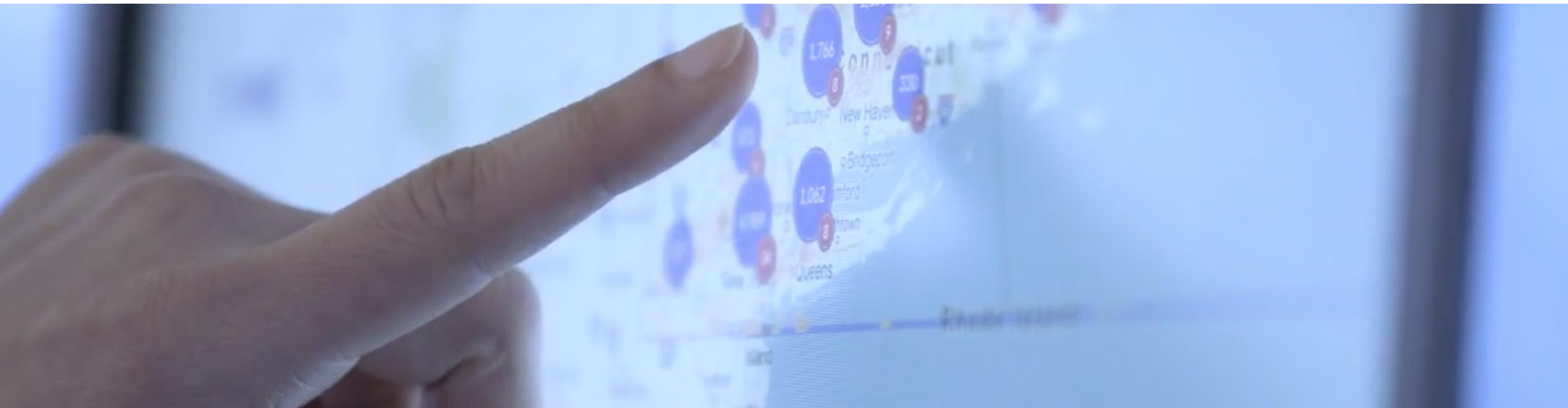


Usare i dati storici per prevedere il futuro.

I Predictive Analytics per migliorare assunzione del rischio e gestione dei sinistri

Intervento al convegno “INNOVAZIONE: DALLA FORMA AI CONTENUTI”

15 Marzo 2017



Chi è Guidewire

Software Vendor

100% focus su Assicurazioni ramo Danni

285 clienti in 35 paesi

Market share \approx 20% della raccolta premi mondiale

\approx 20% del fatturato investito annualmente in R&D

40+ Clienti in Europa

UNITED KINGDOM

Admiral Allianz ASPEN INSURANCE AVIVA AXA
beazley Direct Line Group Hastings DIRECT HISCOX
HomeServe LVE NFU Mutual QBE
Saga STARSTONE towergate insurance ZURICH

FRANCE

AXA Direct Assurance
L'olivier assurance auto Saint-Christophe

SWITZERLAND

Basler Versicherungen ZURICH

ITALY

ConTe.it MAPFRE
UnipolSai ZURICH

AUSTRIA

UNIQA

HUNGARY

UNIQA

BELGIUM

AXA ethias NN
GROUP P&V TOURING

FINLAND

OP

DENMARK

FDC

GERMANY

ADAC AXA ZURICH

CZECH REPUBLIC

UNIQA

POLAND

AXA PZU UNIQA warta.

SLOVAKIA

UNIQA

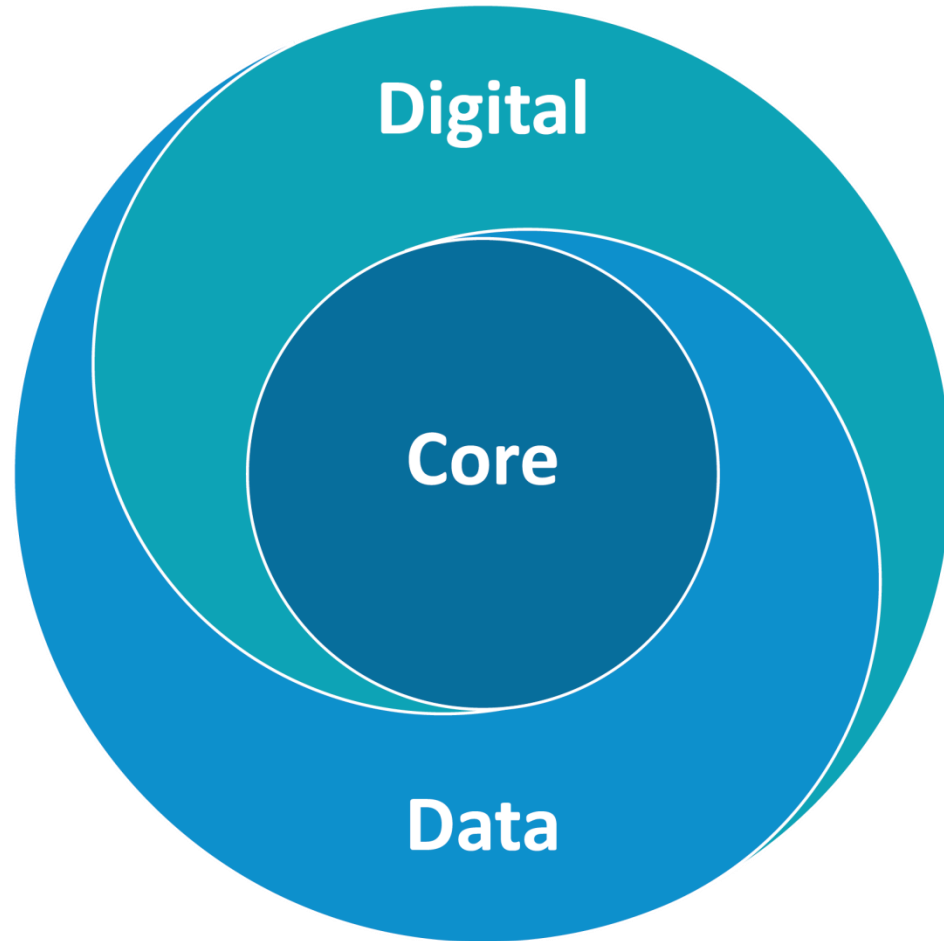
ROMANIA

UNIQA

RUSSIA

ROSGOSSTRAKH
Tinkoff Online Insurance

Guidewire InsurancePlatform™

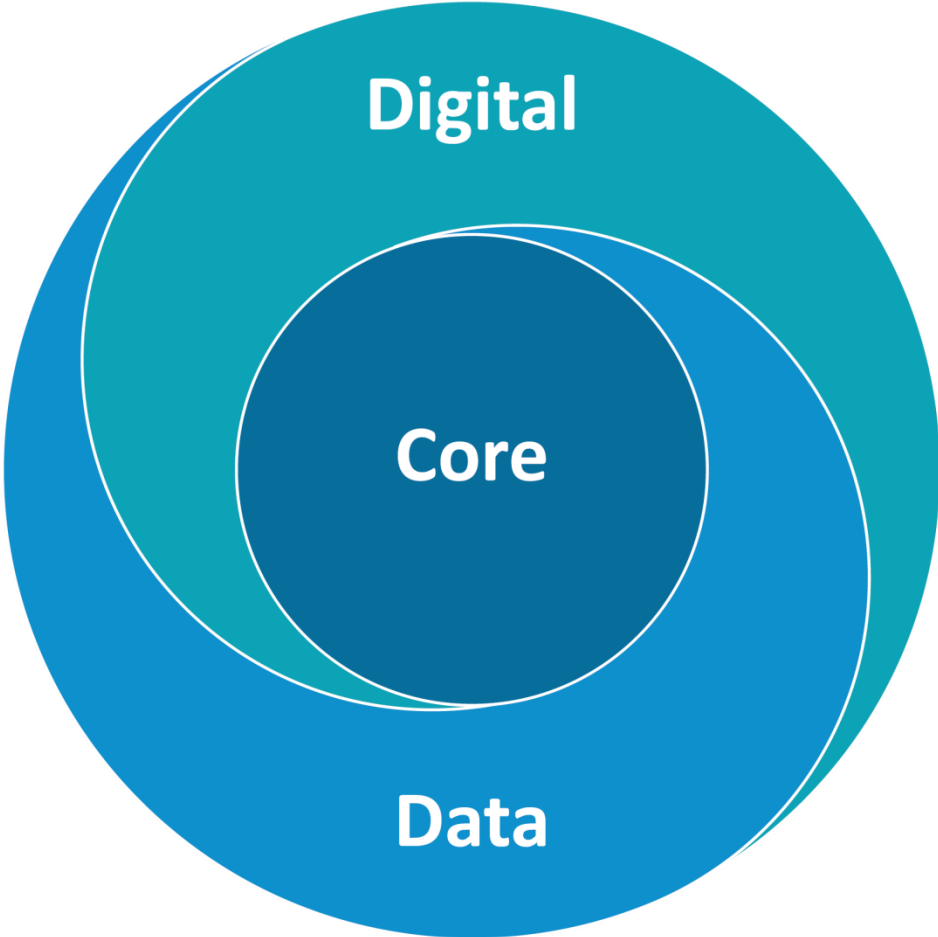


Ubiquità. Time to Market

Operatività ramo Danni a 360°

Data Driven decision making

Guidewire InsurancePlatform™



Gateway Portal for Agents



Account Mgmt



Claim



Quote & Buy



PolicyCenter



ClaimCenter



BillingCenter



Add-on Modules



DataHub



InfoCenter



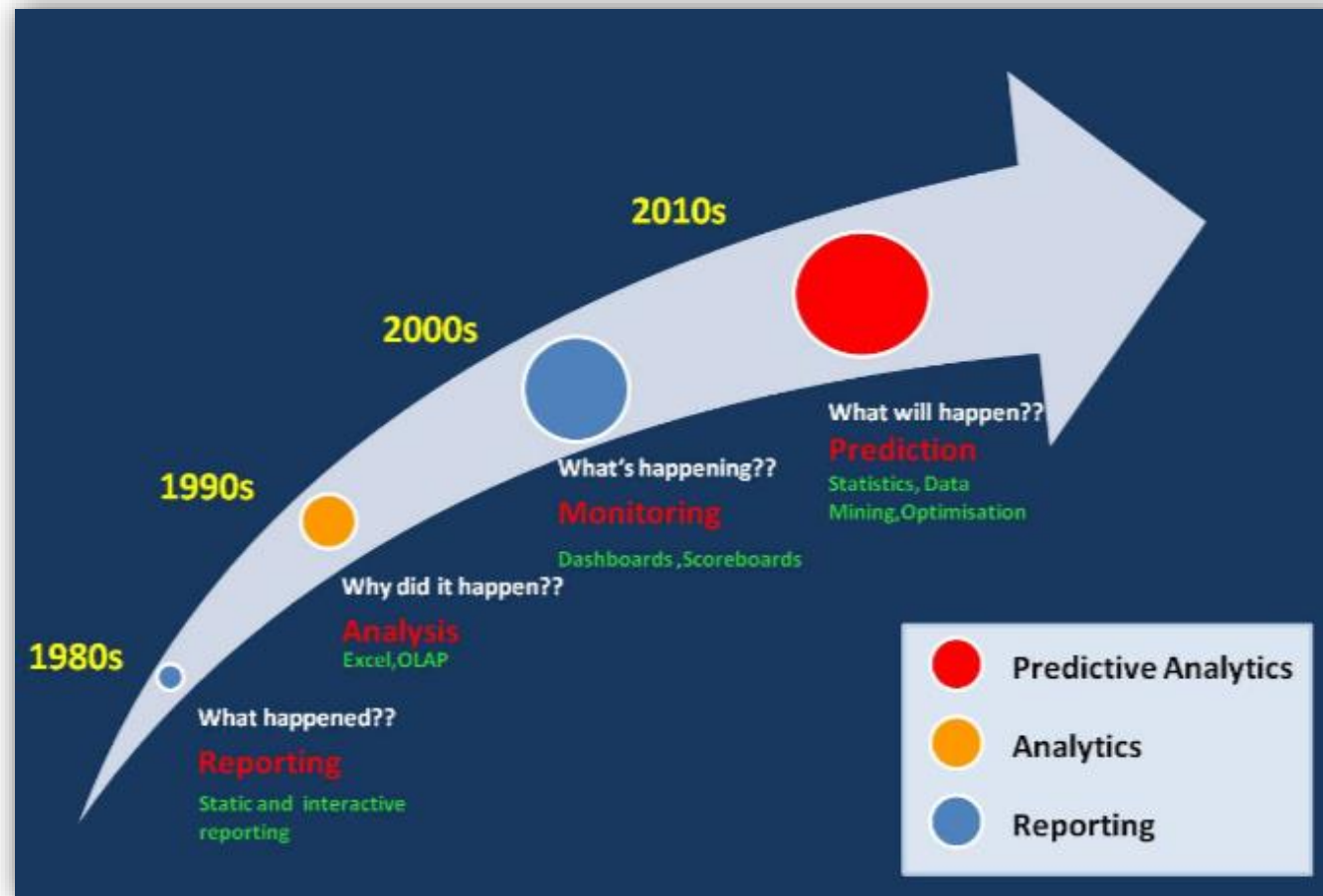
Live



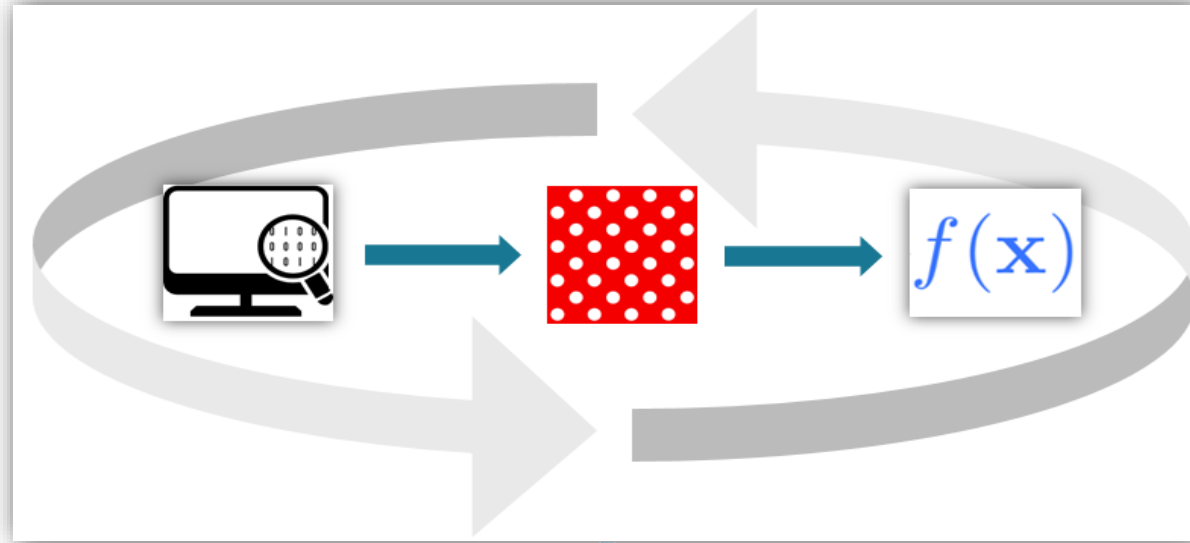
Predictive Analytics

Predictive Analytics: di che si tratta?

L'evoluzione degli analytics



Come si fa analitica predittiva?



1

**Analizzare
dati storici
presenti sui propri
sistemi tecnici**

2

**Identificare
variabili e pattern sensibili
rispetto al fenomeno in
osservazione**

3

**Costruire
un modello per prevedere
il comportamento futuro
del fenomeno**

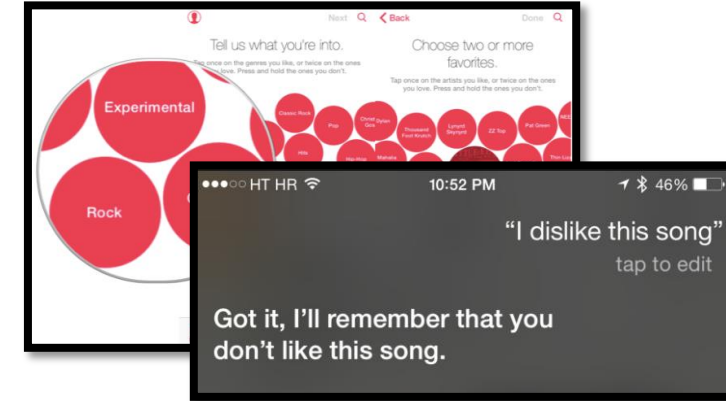
Amazon



Netflix



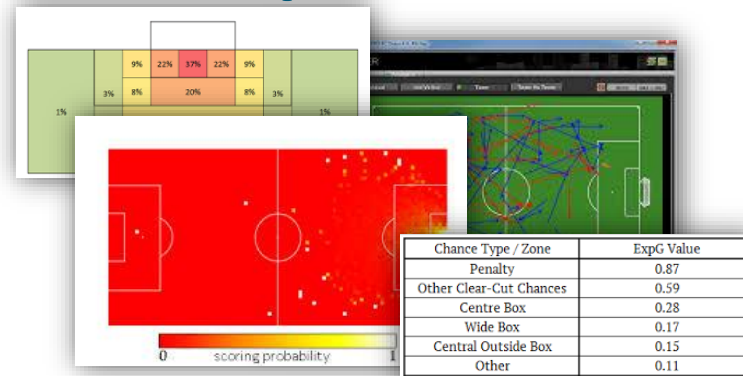
Apple Music/Spotify



Social Networks



Sports



The Economist



Predictive Analytics ovunque

La soluzione Guidewire Predictive Analytics

Guidewire Predictive Analytics



Predictive Analytics
for Profitability



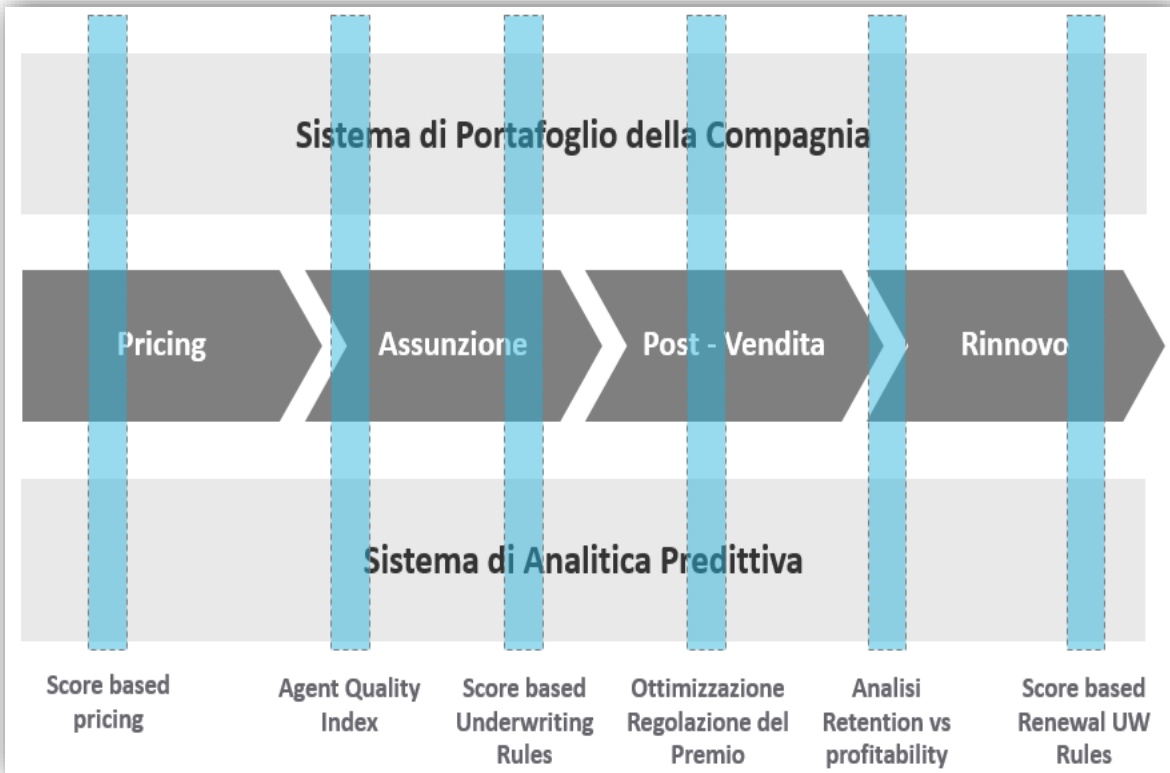
Predictive Analytics
for Claims

- Qual è il premio giusto per questo rischio?
- Quale sarà il loss ratio?
- Conviene il rinnovo?

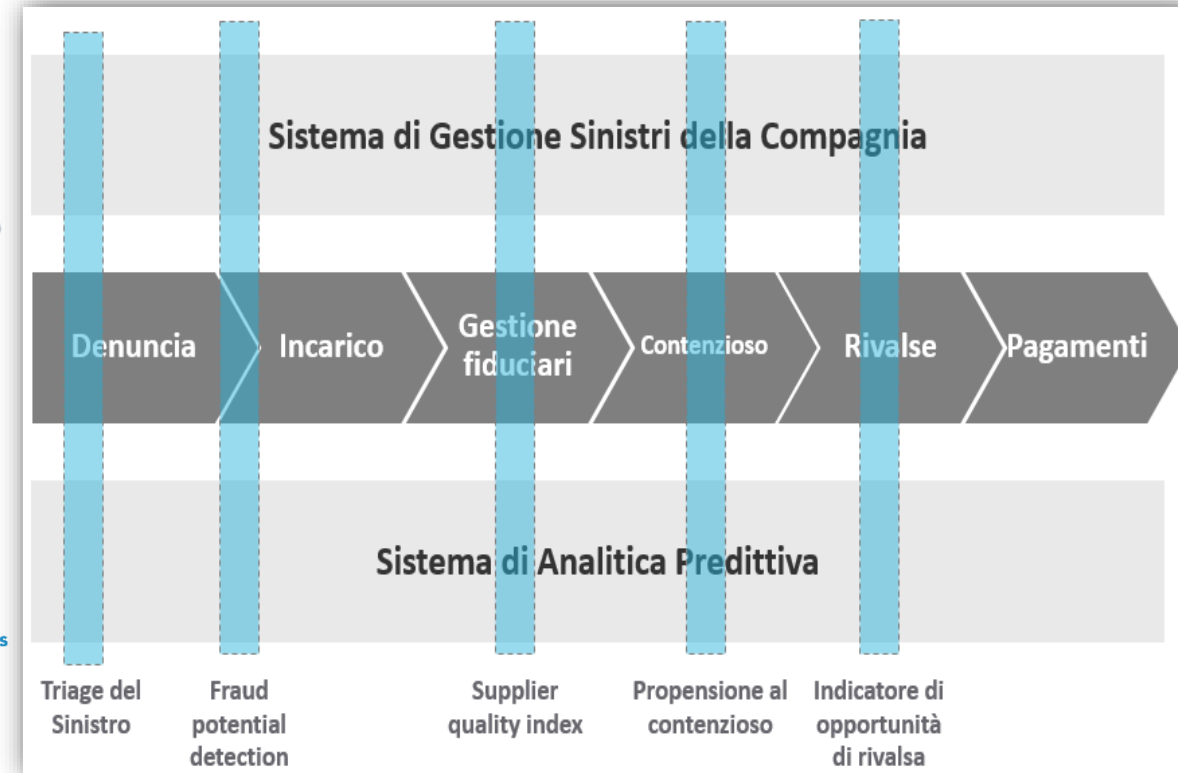
- Quanto costerà il sinistro?
- Quanto durerà?
- Andrà in contenzioso?
- E' a rischio frode?

PREVEDERE i più rilevanti indicatori di performance,
per **PRENDERE DECISIONI** più consapevoli

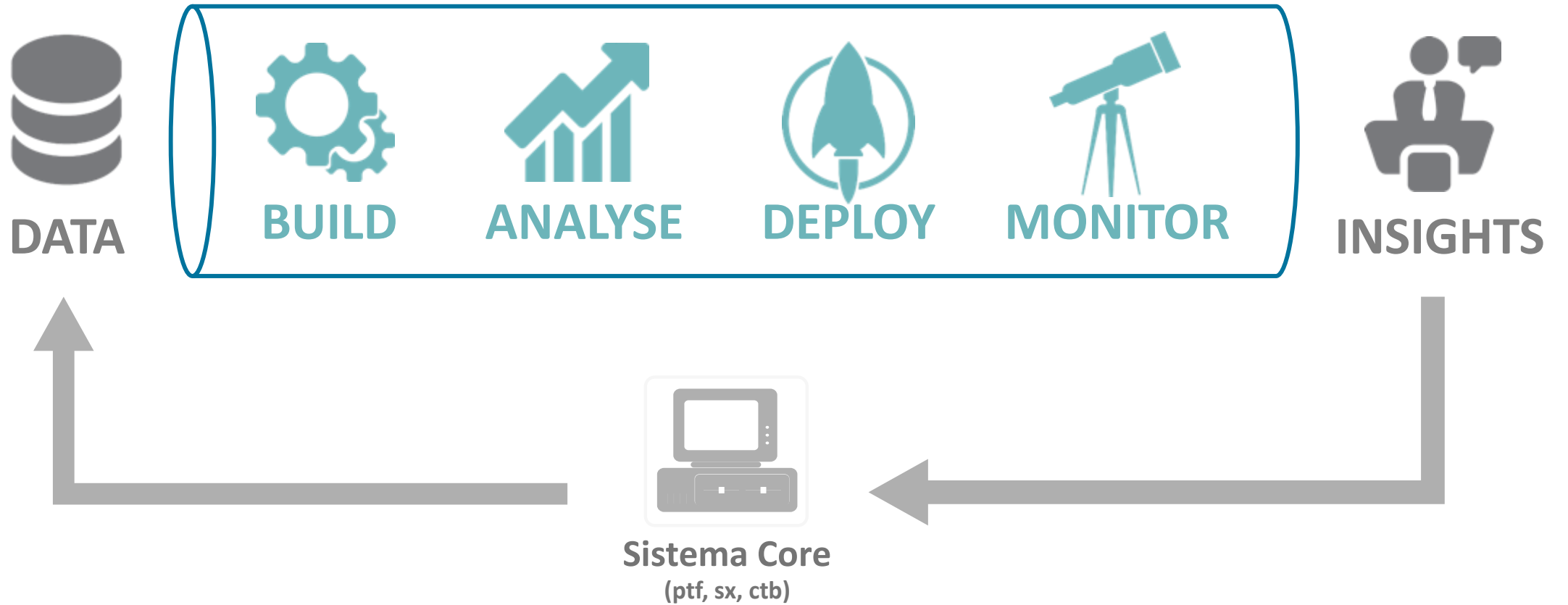
Predictive Analytics nelle Assicurazioni



Predictive Analytics



Una soluzione end-to-end



Build



- Elasticità delle variabili
- A ciascun obiettivo il suo Predictor

Comprehensive Setup - Add New Data Elements

1: Data Elements | 2: Process Settings

Basic Setup | Comprehensive Setup

Signal Objective: (dropdown menu open with options: Loss Ratio, Loss Cost, Claim Frequency, Claim Severity)

Bucket Variable

Method: | Earned Exposure: | Maximum Buckets:

Only consider buckets | Claim Severity: | Ratio level above:

Select based on highest signal if signal/noise ratio is at or above:

Training Variables

Train on top variables

Moderate training variable selection for correlated variables

Exclude variables with more than % correlation to policy year

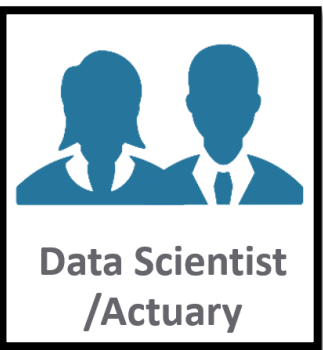
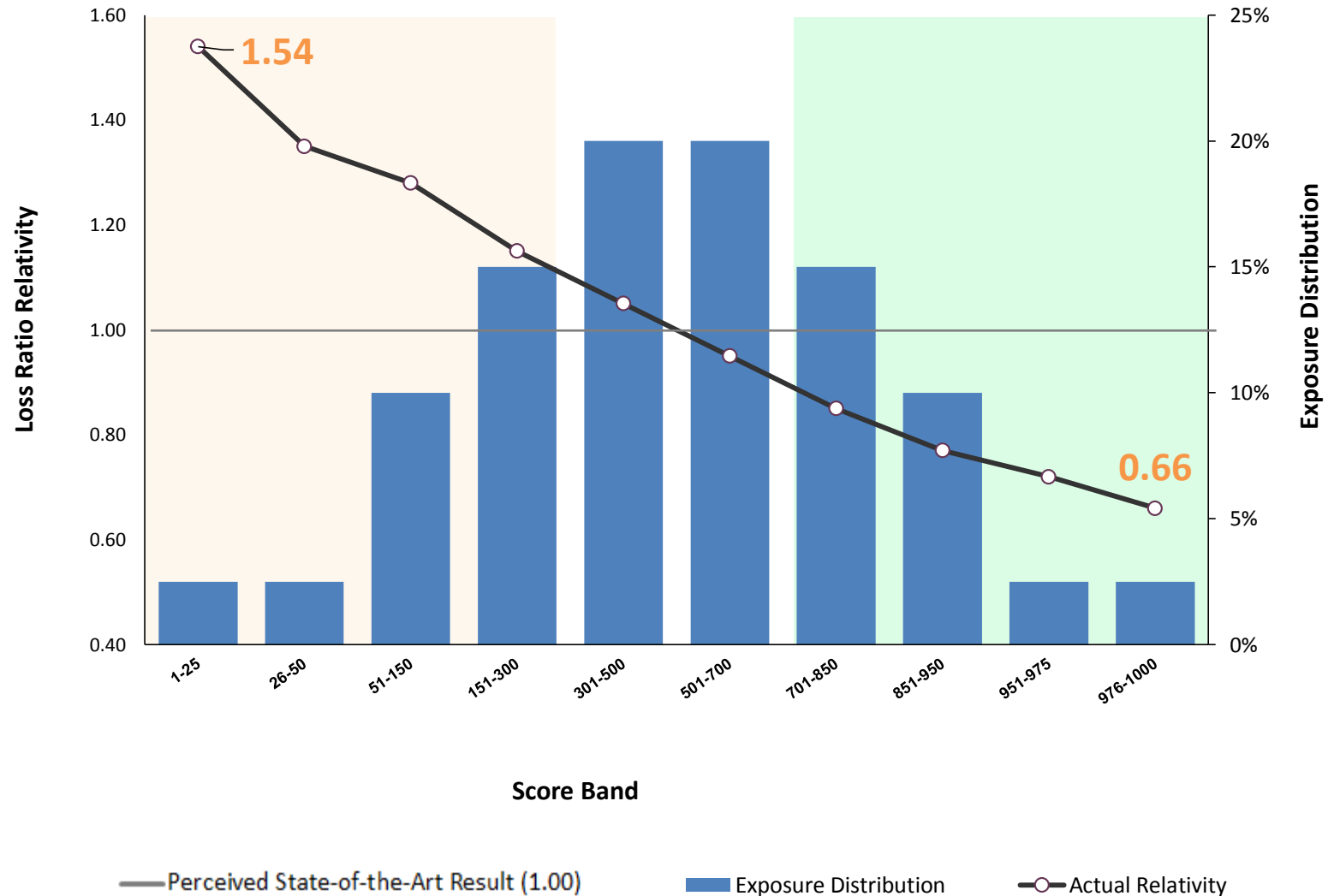
Exclude variables with signal/noise ratio more than (response variables)



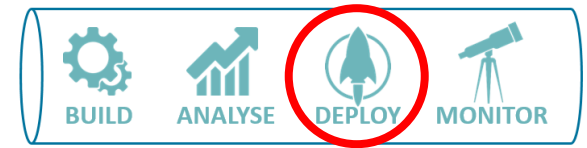
Analisi: esempio sul pricing



- Scoring
- Training e Validation
- Aree di Over/Under-pricing



Deploy: integrare le previsioni nei processi



- Modificare il pricing
- Ricorso all'Underwriter

LR_v3b_NoTenure~Scoring_LR v4

Score Bands

Score bands allow you to provide custom messages or instructions when the model's score falls within specified ranges.

Lower Bound (inclusive)	Upper Bound (exclusive)	Id	Message	Action	Style	
0	49	Unusual profile/result	Refer to Underwriting	Configurable text	Caution	Save

Close

Score Band Messages

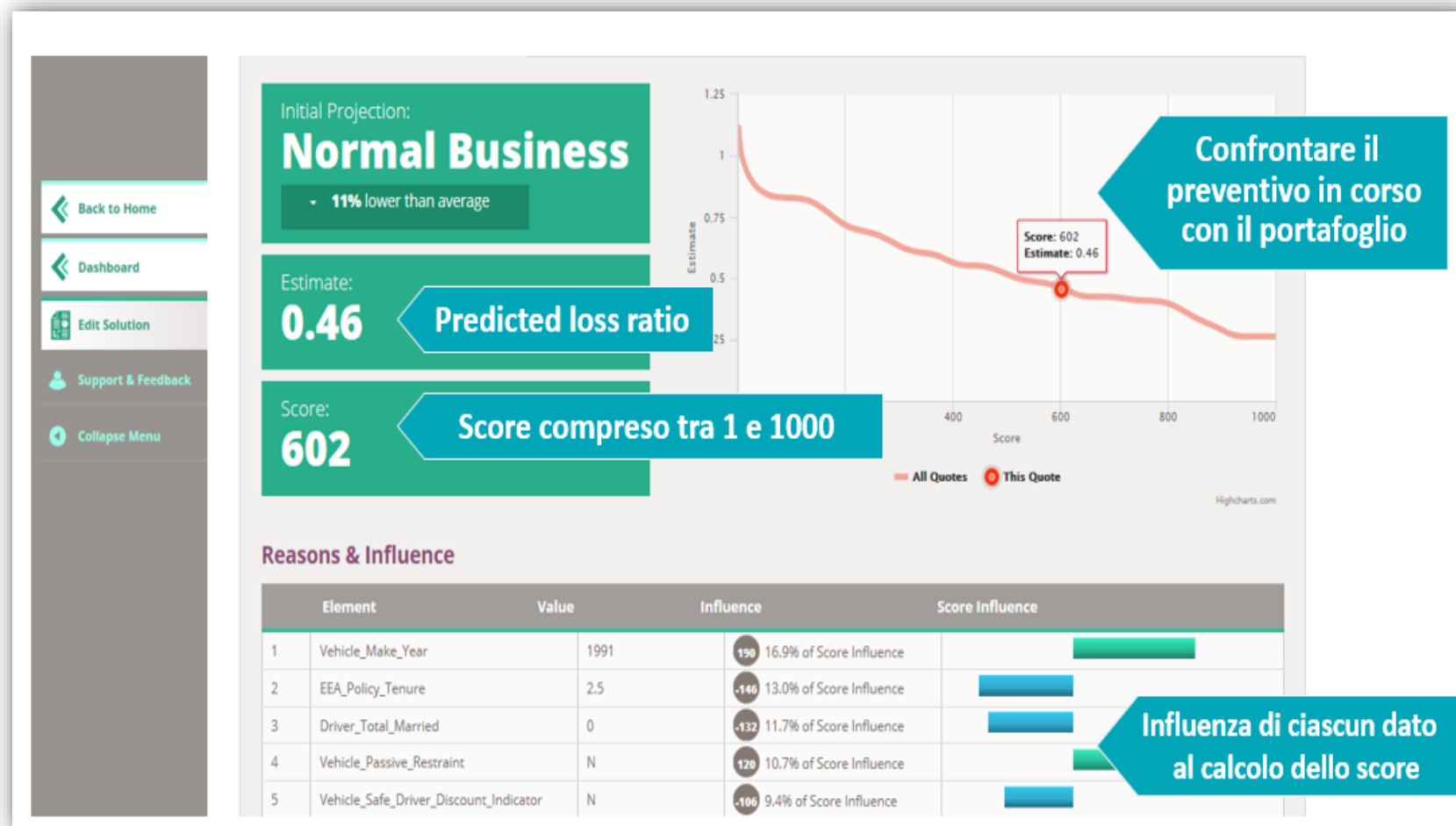
Lower Bound	Message	Alert Title	Alert Message	Style	
0	Undesir	Decli	Decline	Warning	×
300	Poor	Prob	Probabl	Warning	×
650	Acceptal	Write	Probabl	Caution	×
825	Desirabl	Write	Write	Info	×



Monitor: comprendere per migliorare



- Prediction su ogni nuova istanza di un processo
- Iterazione (e miglioramento) continuo



Perchè Guidewire Predictive Analytics?

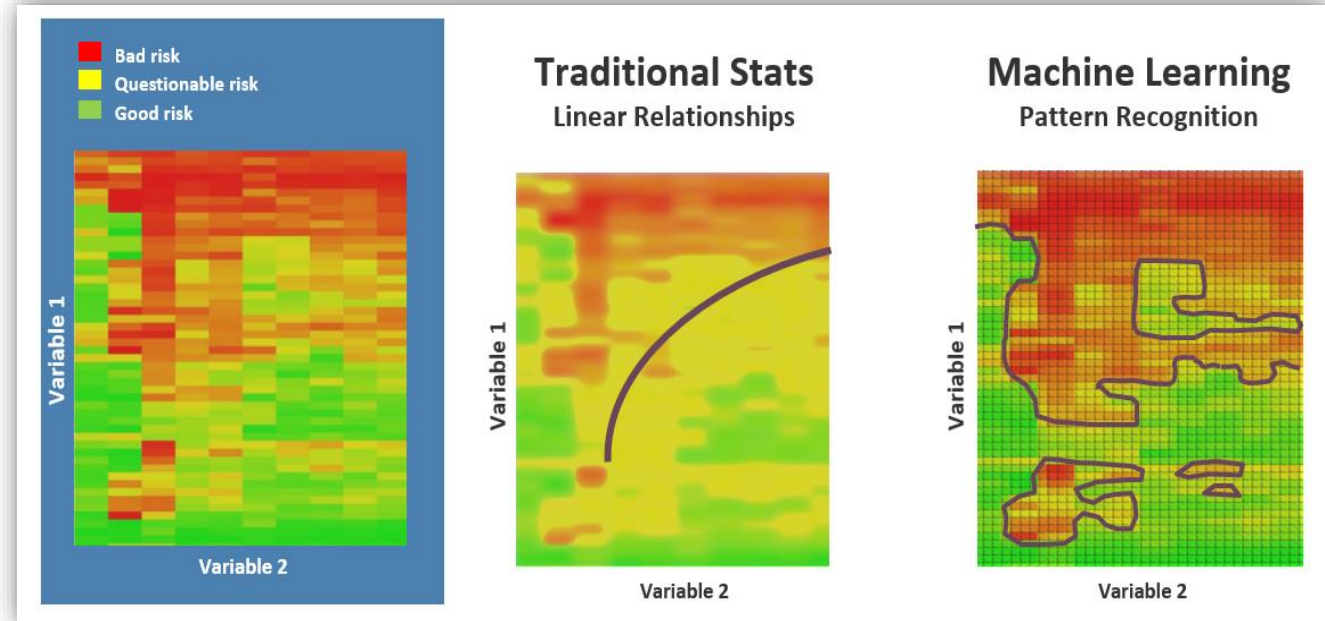
4 motivi

1. Oltre i modelli lineari

2. Per le esigenze di tutta la Compagnia

3. Specifica per assicurazioni

4. Modulare & Integrata



4 motivi

1. Oltre i modelli lineari

2. Per le esigenze di tutta la Compagnia

3. Specifica per assicurazioni

4. Modulare & Integrata



Business



**Data Scientist
/Actuary**



IT

4 motivi

1. Oltre i modelli lineari
2. Per le esigenze di tutta la Compagnia
3. Specifica per assicurazioni
4. Modulare & Integrata



4 motivi

1. Oltre i modelli lineari
2. Per le esigenze di tutta la Compagnia
3. Specifica per assicurazioni

4. Modulare & Integrata

