





## Turn your data into insights

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Finity is Australia and New Zealand's largest independent actuarial and analytical consulting firm.

Powered by smart, results-oriented people with an unrivalled depth of industry experience, we can provide a unique perspective across a wide range of business challenges.

Using data, analytics and technology, we provide our clients with world class solutions that maximise business performance.

Market-leading technical analysis is a core part of everything we do. But that's only part of the picture. Ultimately our reputation rests on our delivery of high quality advice with a focus on practical, commercially-aware solutions that add value.



## Consulting

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Finity provides a comprehensive suite of consulting services to organisations across Australasia.

### → Appointed Actuary & Reserving

The Appointed Actuary role is a core area of our expertise. We work with over 37 insurers, undertaking Insurance Liability Valuations and Financial Condition Reports that allow them to meet their statutory obligations. Our analysis and insights ensure our clients are in a position to make sound judgements about their business and its liabilities.

Our 120+ professional staff have unmatched breadth and depth of reserving experience across all General Insurance classes and deep knowledge of the health insurance sector. Our range of services to insurers features all aspects of financial management and regulatory reporting including External Peer Review, suitable risk margins and ICAAP support.

### → Pricing

Our pricing and portfolio management leaders have 150 years' combined knowledge of the insurance market. Our tools and techniques are market-leading, and when we couple this with our industry leadership we deliver optimal competitor price monitoring and analysis, best practice rating strategies and unique predictive modelling services. Monitoring and data analytics play a large role in our pricing expertise.

### → Injury & Care

Finity's accident compensation and disability specialists are experts in valuing and pricing scheme liabilities. Rather than just giving you the numbers, we consider the environment and your needs to provide you with practical and real world recommendations.

We offer strategic advice, monitoring solutions and data analytics to insurers, schemes, regulators, government departments and government insurers across compulsory third party, workers compensation and disability classes.

### → Strategy & Operations

Known for our deep domain knowledge of insurance, we work in partnership with senior management and boards to support your business growth and innovation.

We can provide advice on a wide range of business challenges including:

- Market entry/exit
- Customer and market insights
- Claims performance
- Government and statutory scheme design and management
- Financial forecasting
- Insurtech start-ups
- Regulation

## → Capital & Risk

Finity helps businesses understand and quantify risk. We develop sophisticated, risk based, decision-making frameworks and strategies for managing the drivers of variability in financial performance.

Finity are market leaders in the design and use of Internal Capital Models, which are an important tool for organisations to model balance sheet risk and develop strategy. Finity regularly prepares advice for clients on capital management, reinsurance program design, investment strategy and capital allocation.

## → Climate Risk

Government, business leaders and industry regulators know that climate change represents a systemic financial risk that can no longer be ignored.

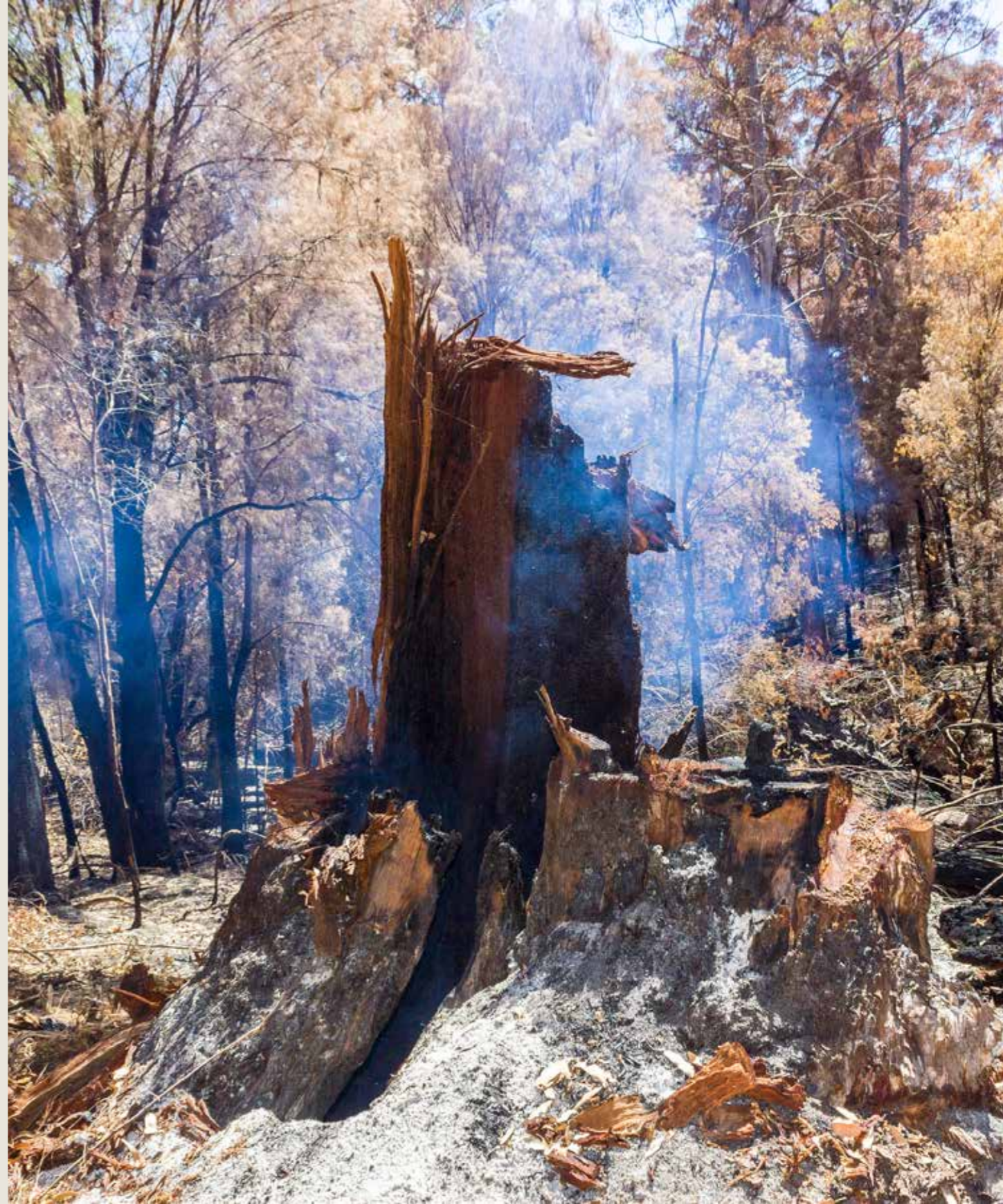
For over a decade our Climate Risk Practice has provided clients with business solutions developed from our deep understanding of the physical and financial risks associated with natural perils such as storms, bushfires and cyclones.

## → Health

Our large private health team deeply understands the PHI environment and the evolving expectations of customers, regulators and other stakeholders. We deliver a broad range of actuarial and analytical services tailored specifically to the needs of health insurers including Appointed Actuary services, pricing, capital management, financial monitoring and strategic advice.

## → Working with government

We have a long history of working with Australian government and semi-government entities at federal, state/territory and local government levels. We work with over 35 government departments, providing Scheme Actuary services and delivering strategic advice to Ministers and their departments, drafting legislation and advice relating to Royal Commissions.



## AI & Analytics

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Analytics is about finding useful information among the 'noise'. At Finity we demystify data by combining the latest techniques with deep industry expertise to help you capture the most value from your data.

### → Artificial Intelligence

More than ever before, businesses are using Artificial Intelligence (AI) and machine learning to make faster and better decisions, work more efficiently and save money. Our AI-powered solutions can unlock the value of AI to enhance, accelerate and grow your business. Some of our solutions include fraud detection, intelligent underwriting, portfolio management, risk modelling, claims acceptance, triage and leakage.

### → Customer Analytics

We can help you understand your customers better – how to get them, grow them and keep them by showing you how your data adds value, how you can extract that value and effectively use it.

Our micro-segmentation product, Defin'd offers unique insights into your customers, prospects and markets with its ability to segment the Australian population by precise demographic characteristics, social nuances and purchasing behaviours.

### → Health Analytics

With over 30 years of advanced analytics and data management experience, we understand the challenges facing the health sector. Our health analytics solution combines deep health sector knowledge with sophisticated data analytics designed specifically for the Australian public and private health sectors.

### → Relational Analytics

Products and services can be easily replicated but strong relationships give organisations sustained competitive advantage. We can help you understand the state of your relational capital, and design customised solutions to protect and strengthen your critical business relationships.



## Products

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Our unrivalled depth of industry experience has inspired a range of cutting edge products focused on practical, commercially aware solutions that add value to your business.

### → Market Finesse

Finity's industry leading competitor price monitoring platform enables you to quickly and easily understand your price position in the market.

### → FinQuote Bespoke

When a 'deep dive' into particular aspects of competitor positioning is required, our FinQuote Bespoke allows you to easily create in-depth analysis of competitor price structures.

### → Defin'd

The Defin'd data set helps you understand and find your best customers, accessing sociodemographic characteristics for every individual in Australia, as well as their attitudes and behaviour.

### → finperils

Navigating natural perils insurance can be difficult due to the infrequent nature of events and lack of available data. Finperils helps you simply and effectively model weather and catastrophe claims so you can be confident that you are charging the right price for the right risk.

### → finpoint

Underpinned by data from PSMA Australia (including Geoscape), finpoint provides insurers with an array of building specific data, as well as key information to help understand its surrounding areas. By bringing together our insurance and geospatial expertise we use this information to develop risk metrics to support insurers pricing.

### → Market Analytics

Gain insights into the policies and claims trends in commercial liability and financial lines classes. Market Analytics helps you target your underwriting towards more profitable segments and make better informed pricing decisions for each industry/occupation.

### → Vantage

Vantage delves through the intricate maze of real world commercial insurance transactions to uncover key intelligence on market behaviour and competitor pricing for renewals, new business, quotes and more.

### → AIS

The Artificial Immune System (AIS) is an intelligent system able to classify data by appropriately identifying issues like fraud or leakage and other emerging patterns in your business.

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