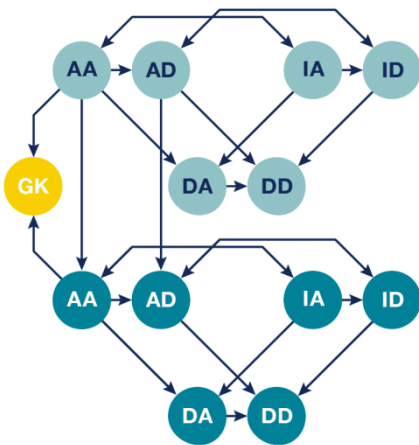


Tomorrow's standard solution for solvency and risk management

FACT SHEET

State model for two-life insurance policies modelling surrender and premium free policies



- EU's Solvency II Directive
- Risk management
- What-if analyses
- 7-state model
- Cash flows and market values
- Standard system
- Cloud-based SaaS solution

ACTULUS is Edlund's next-generation platform for solvency assessment, financial statement and risk management for the calculation of market values and cash flows. It is a fully tested and documented standard system and as a cloud-hosted system, it can be accessed via a web browser. ACTULUS supports a fully automated workflow and comes with a complete library for natural pension products. It also offers the opportunity to define your own pension products easily.

ACTULUS Features

ACTULUS supports calculations for natural pension products as well as for customised products modelling surrender and premium-free policies. ACTULUS has been designed to meet future requirements including statutory requirements for financial statements and solvency assessment. ACTULUS offers full control over input, making it the ideal tool for what-if analyses and risk management.

ACTULUS is well suited for both data processing and analysis. As regards processing, periodic reporting and financial statements are usually integrated with the rest of the organisation through fully or partially updated workflows. Performance is monitored through the user interface. As regards analysis, the interface supports multiple what-if scenarios while offering a global view.

ACTULUS is the product of a collaboration with the University of Copenhagen and the IT University of Copenhagen. It is based on differential equations which renders the platform more flexible than its predecessors. It is e.g. possible to work with models with cycles that enable calculations for reactivation after disablement. ACTULUS also ensures the correct handling of surrender and premium-free policies.

ACTULUS is a fully documented standard system focusing on the quality of the calculation output. Accuracy and reliability are ensured via extensive and systematic testing on all levels. Among other things, ACTULUS has been tested against Edlund's existing market value kernel. ACTULUS is easy to implement and requires no hardware. Policies are modelled in a flexible standard format, and the calculation output is also delivered in standard formats that can be opened by e.g. Excel and SQL Server.

Technology

ACTULUS is delivered as 'Software as a Service' (SaaS) where the user has access to ACTULUS via a web browser. Therefore, customers do not have to worry about purchasing, operating and maintaining hardware. Since the software is cloud-hosted, the required hardware is always available. This allows a swift and flexible execution of complex calculations. ACTULUS comes with an independent audit report (ISAE 3402) documenting that ACTULUS's security setup meets modern security standards and applicable legislation.

More information

Please contact edlund@edlund.dk to order a demo license. Then log on to demo.actulus.com and follow the available tutorial.