



# AREON

Oliver Wyman Areon™ is a web-based business intelligence software designed to provide analytic services 24/7.

Areon enables users to answer strategic financial questions in the design and management of annuity products and portfolios in minutes or hours rather than the days or weeks it often takes today.

Areon's interface and structure are so simple that non-technical users can skip the step of having technical staff translate business questions into complex calculations – Areon does all of this for its users, freeing up resources, dramatically cutting cycle times, and saving money in the process.

## HIGHLY ACCESSIBLE ANALYTICS

Areon answers questions in two areas:

1. For designing and pricing annuity products, the Market Intelligence Service Bureau (MISB) offers the ability to compare the economics of the user's own product to competing products.





ATLAS-modeled annuity portfolios to support hedging, M&A, actuarial assumption reviews, and reporting.

Areon lifts the traditional analytics process from delegated analysis, printed reports and phone-book sized output compendiums into the digital age where both the parameters of the analysis and the output content are interactive and highly accessible and controllable directly from the desk of a CFO or CRO or Treasurer or any other user.

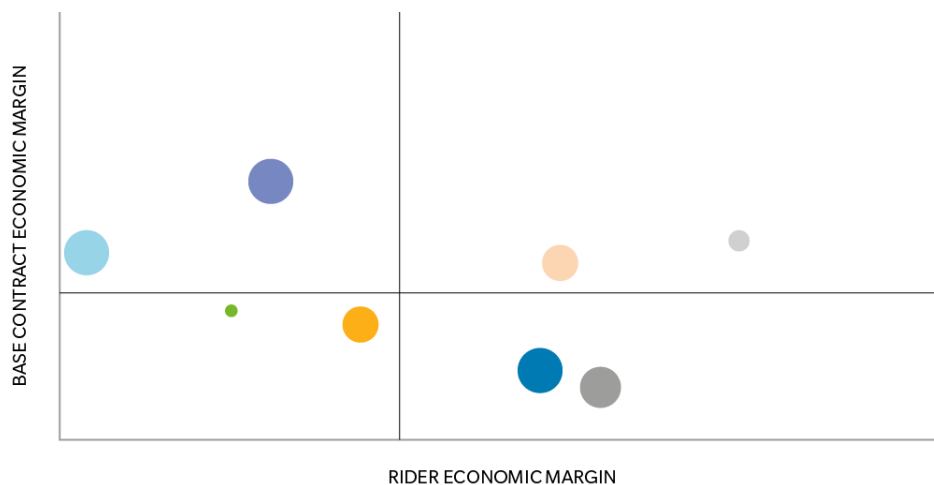
Areon leverages the computational power of Oliver Wyman's high-performance Atlas platform to power the calculations behind a simple, intuitive web interface.

## MARKET INTELLIGENCE SERVICE BUREAU

A proprietary outside-in profitability and risk benchmarking service designed to provide subscribers with detailed evaluations of equity-based insurance products available for sale in the annuity market. The Service Bureau both (i) provides analyses conducted with standardized Oliver Wyman methodology and (ii) allows users to conduct bespoke, ad hoc analyses via a custom query program.

Geared toward pricing managers who want to understand the market position of their products vs. the market.

A sample exhibit in the report would compare the base contract and rider economic margin for all major annuities issuers.





but the process to generate and deliver the answers is typically cumbersome. A simple ad-hoc question could easily occupy an analyst for days. At the same time, many modern products are market sensitive and markets move every day.



Our platform can answer business questions in minutes or hours as opposed to days or weeks and obviates the need for the technical intermediary so a last-minute question before the markets open the next morning can be answered at 10 pm at night. Or, if arriving at a decision took longer than anticipated and information got stale as a result, refreshing that same analysis for the latest market conditions can be accomplished in minutes or hours to make sure decisions reflect the latest available information.



## QUICK TO INSTALL, QUICK TO DELIVER

Areon is designed to quickly deliver answers to questions by leveraging our expertise and the power of the Atlas modeling infrastructure.

- Areon standardizes and automates the time-consuming interim analytics needed to get to an answer
- There is an ever-growing library of pre-configured analytics, informed by our experience in working with the industry on a variety of issues, some existing analytics include
  - Projecting pro-forma financial statements based on user specified macroeconomic scenario for a 5-year plan
  - Performing Asset and Liability Management sensitivity calculations
  - Analyzing profitability of underperforming segments of the inforce





**Kai Talarek**

Partner



**Chris Stiefeling**

Director





## Areon

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