

# Experience Analyzer

The Experience Analyzer module provides the tool necessary for your company to gain invaluable insight into the behavior, trends, and experience of your book of business.

## Mortality, Lapse, Premium, and Withdrawal Studies

- Preparation of mortality and persistency studies to assist in Life Insurance Illustration Regulation compliance
- Create experience studies by plan code, gender, risk class, band, age groups, face amount groups, and numerous other categories, including user-defined characteristics.
- Types of studies performed depend on line of business:
  - **Traditional Life** - mortality and policy lapse
  - **Universal Life** - mortality, policy lapse/surrender and partial withdrawal, and premium payment studies
    - Mortality and lapse studies available by coverage layer; supports studying differing characteristics by coverage layer.
  - **Deferred Annuity** - mortality, surrender, partial withdrawal, annuitization, and premium payment studies
- For mortality and lapse studies, expected tables can be assigned based on gender, class, band, plancode, benefit code, and benefit type.
- Database technology is used to create an inventory of historic policy and claims information available for ad hoc analyses through ARCBASE.
- Studies can start and end on any dates for which inforce, fund, activity, and claim data have been loaded into the ARCBASE database.
- Custom reports may be created based on custom queries using popular business intelligence products, such as Business Objects or Cognos.
- Analysis of Change in Fund Value allows validation of user-provided data in the Fund and Accounting Transaction File to that reflected in reserves.
- Results of past studies can be saved and analyzed.

ARCBASE  
can be used  
to produce the  
VM-50 Extract.

