

# Support in health

## Health – Reserving/Profitability

### Level of Intervention

- Reserving
- Data Analysis
- Portfolio Profitability

### Tools & programming

- Excel - VBA
- SAS

### Context & issues

The Health team needed help to improve their process that construct their monthly reporting of profitability of their contract.

Their data provider planned to change the data structure and they requested a consultant to follow this project, determine the correct data target and ensure the truth of the new version of the data received. As a second task, they wanted to review their reserving method and automate a part of their process in SAS.

### Detail of the intervention & realisations

- The consultant performs several analysis to check the new data received by the provider. He was in contact with the provider to ensure completeness and accuracy of the future data. Based on this, the consultant adapt their existing process that creates internal formatted databases.
- The consultant improves the portfolio analysis and profitability tool by automating part of the process. The data that feed the tool is created using SAS code while the automation has been made in VBA to create the final Excel file.
- The reserving process was improved and partly automated in SAS to avoid manual treatments. Before this, the consultant analyses the impacts of the use of another method in collective health insurance, in order to improve the current method used.
- The creation of a pricing dataset was initialized so that the client will be able to construct a GLM or similar pricing model for the collective hospitalization portfolio.