



# Construction and validation of mortality tables

A Lever for Risk Management and Performance

In a context of increasing regulatory pressure, tightening margins, and rapidly evolving portfolios, mortality tables can no longer be considered as simple technical assumptions.

Our role is to transform your mortality tables into a **tailor-made strategic tool that strengthens the robustness of your projections, aligns your pricing, and supports your steering decisions.**

## Why build or validate your mortality tables?

- ✓ **Understanding the inherent risk of your portfolio**
  - Use of Best Estimate tables under Solvency II and IFRS 17 to reflect the most up-to-date estimates.
  - Use of experience tables for statutory accounts to secure liabilities while capturing the specificities of your portfolio.
- ✓ **Taking into account the evolution of your portfolios**
  - Changes in product mix and new underwriting policies.
  - Evolution of the socio-demographic composition.
- ✓ **Managing your technical margins in a challenging environment**
  - Avoid excess costs through an adjusted table and align your pricing with your actual risk.
- ✓ **Relying on a solid foundation for your projections**
  - Benefit from recent technical advances.
  - Recalibrate future mortality and, consequently, the evolution of cash flows.

## Our services



### Custom mortality table construction

Objective: Build an experience table reflecting the specific risks of your portfolio.



### Independent validation and review of existing tables

Objective: Attest to the prudence and adequacy of your experience table.

## Why choose us?

- **Actuarial and technological expertise:** Our actuaries have extensive experience, with deep knowledge of the market, its regulations, and best practices.
- **Innovation driven by actuarial research:** We provide tailored support closely aligned with actuarial developments. Integrated into our Innovation Lab, our scientific advisors have published peer-reviewed articles on mortality.
- **Proven track record:** We have successfully delivered assignments for major insurance market players.

## Let's discuss your projects!



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