# ALM FOR PROPERTY INSURERS

## ALM-PHILOSOPHY

### Dynamic by conviction
A flexible, dynamic model of your property insurance company provides the basis for assessing return requirements, risk capacity and sensitivity analyses.

### Our investment beliefs
We prefer economically feasible solutions to quantitative optimisation. For this purpose, the earnings potential and the risks of the asset classes are assessed on a fundamental and forward-looking basis

### Our ALM concept
The medium-term resilience of a property insurance company is crucial for its risk capacity. The ALM objective is to achieve a financially viable, risk-adequate and fair balance.

### ALM study contains six optional modules
1. Dynamic modelling
2. Evaluation according to the SST
3. c-alm risk profile
4. Reinsurance strategy
5. Investment strategy optimisation
6. Premium mechanism

## YOUR BENEFITS, OUR PROMISE

### Holistic approach
Our ALM concept aims to achieve a strategic balance between the investment, reinsurance and premium strategies and valuation. With our projection model and the c-alm risk profile, we possess a coherent tool for optimising your strategic orientation.

### Learning effect and decision-making support
The meticulous evaluation of your data and a methodologically and didactically sophisticated ALM process provide a long-term learning effect and targeted bases for decision-making despite complexity.

## INTERESSIERT?

**Dr. Roger Baumann**
Partner
roger.baumann@c-alm.ch

## REFERENZEN

**Markus Feltscher**
**Prof. mag. oec. Director GVG**
„ALM with c-alm helps in decision-making when it comes to the strategic issues facing a property insurer."

**Christian Grünenfelder**
**Stv. Direktor GVA St. Gallen**
„Catastrophes are unavoidable, but all other foreseeable situations can be averted thanks to c-alm's models. "