



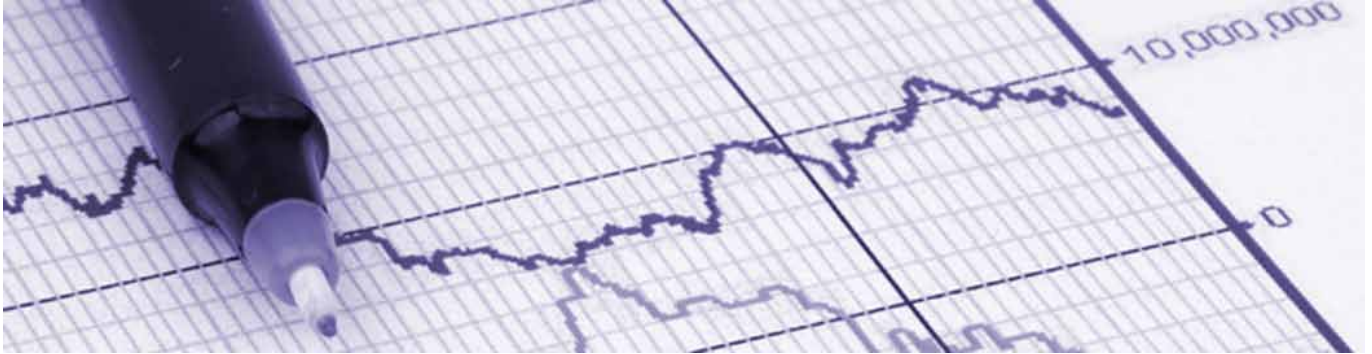
Quantum –Soluciones Actuariales Integradas– is a boutique consulting firm, recently created with the purpose of providing services with a new approach to collaboration with clients.



Our goal is to develop personalized and comprehensive solutions, for which reason we address projects with multidisciplinary contributions of quality, clarity and flexibility. To us, the numbers we deliver are not a goal themselves; they are, instead, a means to provide answers to situations in the real life of a business.

In their more than 20 years of professional activity, **Quantum's** main members have established a sound reputation on the basis of their excellence in client relationships, their high quality analytical skills and their commitment to clients needs.

## Professional Services



### Actuarial Modeling

Through the application of our knowledge of financial and statistical tools to a variety of different businesses, we develop feasibility and technical equilibrium models. The technical analysis of a business enables the estimation of the risks associated to different potential scenarios. It also makes it possible to design financial strategies to minimize them.

### The services we provide

- Product design and development
  - Development of consumer-friendly policy provisions –using clear and concise language– as an effective communication tool for the intangible services provided
  - Loss reserving and reserve adequacy analysis
  - Actuarial evaluation of reinsurance programs and cut-off agreements
  - Bancassurance evaluation
  - Design of individual financial planning techniques
  - Technical equilibrium evaluation
  - Actuarial projections and appraisals
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## Professional Services



### Training and development of work teams

With the final purpose of providing value added solutions to the various challenges of the insurance industry, we develop tailor-made technical training programs for work teams and sales forces in the insurance industry.

In order to contribute to harmony within organizations, we work to facilitate integration among the various departments, so as to strengthen informal ties to enhance total connectivity and encourage creative collaboration.

### The services we provide

- Technical training in:
    - Finance
      - .Cashflow evaluation tools and techniques
    - Property & Casualty Insurance
      - .Attributes
      - .Actuarial reserve types
    - Life Insurance
      - .Various contingencies covered
      - .Different product types
      - .Mathematical reserves – Various computation methodologies
    - Reinsurance
      - .Types
      - .Impact on direct insurer's results
  - Training in contrastive analysis of various products marketed with similar purposes
  - Coaching in Project Management Tools
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## Professional Services



### Business process analysis for insurance companies via BPM techniques

The use of Business Process Management (BPM) techniques and methods enables organizations in general -and insurance companies in particular- to implement solutions to optimize operations and increase service quality.

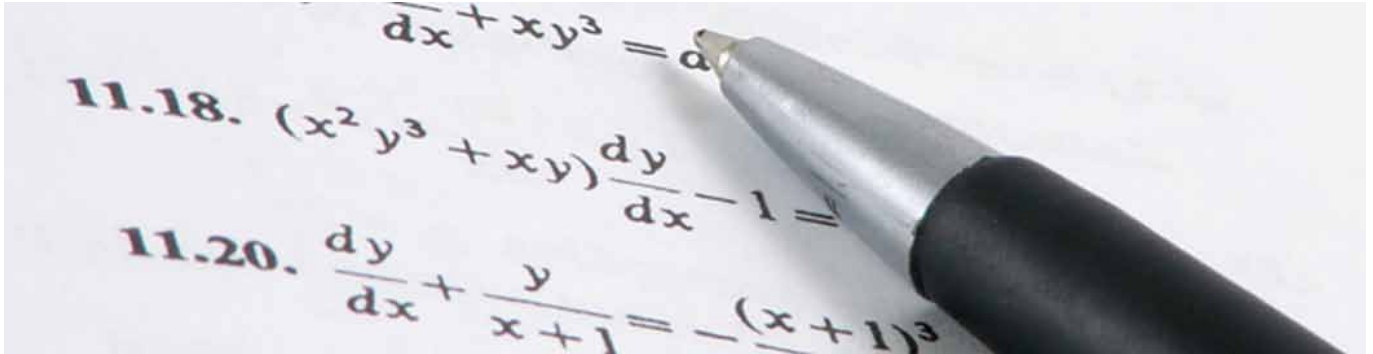
The goal of these techniques is to maximize internal efficiency due to their ability to:

- Reduce the time to transfer work, data and documentation among staff members in multiple areas
- Set automatic task allocation criteria at all execution levels
- Standardize processes and outputs
- Facilitate systematic supervision of processes
- Terminate lack of internal coordination and enable easy collaboration among areas

### The services we provide

- Analysis and evaluation of present situation from a variety of angles and design of improvements to recommend
  - Design and simulation of process models
    - Business rules definition.
    - Use of data flow diagrams, relationship diagrams, flowcharts.
    - Roles and functional definition.
    - Development of Policies & Procedures Manuals.
  - Project and deviation monitoring.
  - Communication and change management support
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## Professional Services



### Actuarial valuation of employee benefit plans under local and international accounting rules

International accounting standards prescribe valuation and disclosure rules to be applied by enterprises for the recognition and measurement of assets and liabilities from employee benefit plans.

The actuarial evaluation of benefit-related contingent liabilities must be performed under the International Accounting Standards (IAS) 19, prescribed by the International Accounting Standards Board (IASB), or under the domestic rules set by Resolución Técnica 23 from the local Consejo Profesional de Ciencias Económicas, which has stipulated similar but not identical valuation and disclosure rules.

### The services we provide

We analyze the historical evolution of pre and post retirement plan participants and, by means of actuarial techniques, we estimate the value of liabilities accrued both during the current period and over past years.

In order to do that, we infer the trends in the demographic (turnover, mortality, disability, etc.) and financial (salary increases, benefit adjustments, etc.) variables that exert an influence in the cost of the benefits granted.

All these analyses are carried out according to the professional prescriptions provided by the International Actuarial Association.

Valuation results are presented in a report describing the methodology applied as well as the conclusions reached, everything in a straightforward language destined to facilitate the understanding by intended users.

## Professional Services



### Risk management counselling for SMEs

The appropriate management of the various risks assumed by Small and Medium Enterprises (SMEs) is a key process that requires continuous identification of contingencies, allocation of priorities and redefinition of value creation objectives.

The main purpose of this activity is to adopt a proactive approach to reduce and mitigate potential losses, for which reason it is necessary to periodically review the insurance program in place.

### The services we provide

- Economic evaluation of insurance policies in force, based on historical experience, when available
  - Review of contractual provisions in force, in order to identify potential coverage deficiencies, improvement areas, overlaps or abnormalities
  - Design and coordination of bid processes among vendors and providers
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## Professional Services



### Technical translations

- English to Spanish translations of technical documents, especially when dealing with finance, insurance and reinsurance topics
  - Spanish to English translations of technical documents, especially when dealing with finance, insurance and reinsurance topics
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## Our People

**Quantum –Soluciones Actuariales Integradas–** develops its activities on the basis of a network of professionals which includes experts in a variety of areas, each one contributing his/her own complementary skills, expertise and perspectives. Thus, we seek to design non-stereotypical solutions through a harmonic teamwork in a well-tuned environment.

All this collective action is set in motion, on a case by case basis, under the coordination and conduction of Quantum’s Executive Director.



### Viviane Giselle Levy

- Actuary and Certified Public Accountant graduated with honors from the University of Buenos Aires
- Translator of literary & technical/scientific documents English/Spanish graduated with honors from “Instituto Nacional Superior del Profesorado en Lenguas Vivas J.R. Fernández”
- Executive Director at Marcu & Asociados –Alliance Partner of Towers Perrin–, a well known Argentinean actuarial consulting firm, in charge of providing services to the Insurance & Financial Services industry (up to 2009). Principal at Towers Perrin in January 2000
- Consulting actuary with more than 20 years of professional experience
- Consultant to the insurance industry in a variety of fields, such as: product development, loss reserve analysis, appraisal of insurance blocks of business, sales force technical training and performance evaluation, claims handling, etc.
- Has also assisted a series of regulatory bodies and associations of insurers in several Latin American countries, in topics such as: loss ratio behavioral trends, design and definition of loss reserving methodologies, risk measurement techniques, etc.

In Latin America, has conducted several Consulting projects in Chile, Costa Rica, Mexico, Peru, Puerto Rico,

- Uruguay and Venezuela.
- In 2003, she acted as the Interim Head of Tillinghast-Towers Perrin in Mexico.
- From an academic perspective, has held tenure at the University of Buenos Aires in the Scholl of Economic Sciences, in Financial Mathematics and Numerical Analysis. Has also given several post-graduate courses on Financial Administration
- Former representative of the actuarial profession at the “Consejo Profesional de Ciencias Económicas” of the City of Buenos Aires.



## Our Work

Our professionals have carried out a variety of projects for a number of enterprises, both in Argentina and in other Latin American countries. For example:



### Project description

### Clients

New product development	Alico Argentina Caja de Seguros de Vida Federación Patronal Cooperativa de Seguros Metropolitan Life Prudential Insurance Sancor Cooperativa de Seguros
Training and development	Alico Argentina Consolidar Eagle Star Federación Patronal Cooperativa de Seguros Metropolitan Life Sancor Cooperativa de Seguros Universidad Nacional de La Plata
Reserve adequacy analysis	Allianz Argentina & Chile La Caja Seguros Royal & Sunalliance Argentina & Chile
Actuarial evaluation of reinsurance programs and cut-off agreements	General Cologne Re ING Re Lincoln Re
Actuarial modeling	BBVA Consolidar Previsol Banco Hipotecario Banco de Santiago de Chile Banco Comercial del Uruguay
Business process management	SMG Life
Actuarial valuation of employee benefits plans	ANCAP Uruguay
Actuarial counseling to regulatory bodies and associations of insurers	Asociación de Aseguradores de Chile  Cámara Argentina de Compañías de Seguro Colectivo de Invalidez y Fallecimiento  Cámara de Administradoras de Fondos de Jubilaciones y Pensiones  Ministerio de Economía y Finanzas de Perú  Superintendencia de Seguros del Uruguay

## Contact



Cerrito 1054 - Floor 12  
(C1010AAV) Buenos Aires City  
Argentine Republic  
Phone: (5411) 5235-6369

Do not hesitate to contact us  
by E-mail at:

**[info@QuantumActuarial.com.ar](mailto:info@QuantumActuarial.com.ar)**

