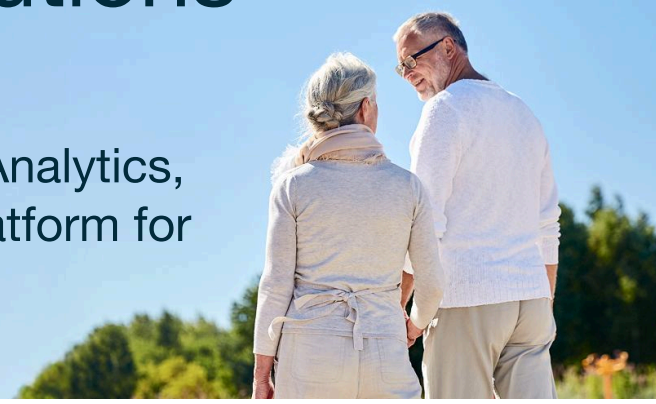
earnix

Life & Retirement Solutions Powered by Price-It

Projection-Backed Decisions, AI-Driven Analytics, and Scalable Modeling in One Unified Platform for Life and Annuity Portfolios



The Challenge

Life and retirement providers rely on spreadsheets and legacy systems that lack scalability, portfolio-level insight, efficient pricing, robust governance, and real-time responsiveness to changing market and economic conditions. To keep pace with rapidly changing economic environments they need forward-looking cash-flow projections and balance sheet visibility to manage risk, profit, and capital.

The Solution

Earnix Price-It unifies cash-flow modeling, AI-driven analytics, and governed deployment on a single platform. Forward-looking projections and real-time simulations help teams design, test, and deploy pricing strategies faster – ensuring transparency, improving profitability, and delivering balance-sheet-aligned decisions across life and annuity portfolios.

Industries We Serve

Earnix supports capital-aware pricing and governed decisions across life and annuity portfolios - helping institutions respond faster, with transparency and control.

Life Insurance

Price term, whole, and universal products with precision and compliance.

Annuities

Simulate and govern pricing strategies for fixed, variable, and group annuity products - balancing profitability, capital, and regulatory governance.

Key Capabilities

Projection-Backed Decision-Making	Forecast lifetime cash flows and measure profitability, liquidity, and capital impacts before launch.
AI-Driven Analytics & Explainability	• Combine advanced models and explainable AI to understand what drives pricing performance, profit, and risk. • Get clear insights at both the portfolio and policy level to support better decisions and ensure transparency and compliance.
Scenario & A/B Testing	• Run “what-if” simulations and A/B tests to evaluate alternative pricing, product, and risk strategies. • Compare outcomes side by side using business KPIs - then deploy winning strategies quickly with full transparency and governance.
Unified, High-Performance Platform	Integrate data, analytics, and deployment in one governed environment - reducing IT reliance and enabling real-time execution.
Configurable & Governed Calculations	Use templates and version control to adapt models to any product design with full auditability.
Holistic Governance & Compliance	Maintain transparency with built-in approvals, audit trails, and alignment to Solvency II, IFRS 17, and NAIC regulatory standards.
Open Model Integration	Import existing models built in Python, H2O MOJO, or ONNX formats to accelerate adoption and continue using trusted models.

Benefits

Accelerate Time to Market

Deploy new products and rate updates in hours instead of weeks through automation and streamlined workflows.

Strengthen Governance

Ensure consistency and compliance with auditable, version-controlled processes across teams and products.

Enhance Business Performance

Leverage projection-backed analytics to make informed, capital-efficient decisions that improve profitability and competitiveness.

Increase Agility

Test and deploy pricing strategies faster, responding instantly to market changes and capital requirements.

Earnix Price-It empowers life and retirement providers to modernize pricing operations and deliver faster, smarter, and more compliant decisions.

By uniting projection-backed analytics, AI-driven insight, and governance, Earnix helps organizations achieve the balance between speed, precision, and control in every pricing strategy.



Ready to Modernize Life & Retirement Pricing?

Learn how Earnix Price-It transforms pricing decisions across life and annuity portfolios.

Request a Demo