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UK Life & Retirement Solutions Powered by Price-It

Projection-backed pricing, advanced modelling, and price optimisation in one unified platform for life and annuity portfolios



The Challenge

Life and retirement providers across the UK and Europe still rely on spreadsheets and legacy actuarial systems that slow pricing, limit scalability, and weaken governance. These disconnected tools make it difficult to update assumptions, understand balance-sheet impacts, or react quickly to changing economic conditions. To stay competitive, teams need forward-looking cash-flow projections, portfolio-level insight, and the ability to optimise pricing decisions with strong governance and regulatory alignment.

The Solution

Earnix Price-It unifies cash-flow modelling, AI-driven analytics, price optimisation, and governed deployment in a single platform. With projection-backed pricing, real-time simulations, and built-in governance, providers can design, test, and release pricing strategies faster and with greater transparency - ensuring decisions are financially robust and aligned to Solvency II and internal capital frameworks.

Industries We Serve

Earnix supports capital-aware pricing and governance across life and annuity portfolios - helping providers respond faster with clarity and control.

Annuities

Simulate, optimise, and govern pricing strategies for fixed, with-profits, index-linked, and bulk annuity products - balancing profitability, capital, and regulatory oversight.

Life Insurance

Price term, whole-of-life, and unit-linked products with precision and regulatory alignment.

Key Capabilities

Projection-Backed Decision-Making

Forecast lifetime cash flows and assess impacts on profitability, liquidity, and capital requirements before release.

AI-Driven Analytics & Explainability

- Combine advanced statistical models, machine learning, and explainable AI to understand the drivers of pricing performance.
- Gain clear insight at both the portfolio and individual policy level to support transparent, compliant decision-making.

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.

Price Optimisation

Optimise pricing parameters to deliver competitive, profitable, and capital-efficient strategies - supported by projection-backed insights, guardrails, and Solvency II-aligned governance.

Unified, High-Performance Platform

Bring data, modelling, optimisation, and deployment together in a single-governed environment, reducing reliance on IT and enabling real-time execution.

Configurable & Governed Calculations

Use configurable templates and version control to adapt models to any annuity or life product with full auditability.

Holistic Governance & Compliance

Maintain transparency with workflow approvals, audit trails, and alignment to Solvency II, IFRS 17, and internal model governance standards.

Open Model Integration

Import existing models built in Python, H2O MOJO, or ONNX formats to accelerate adoption while continuing to use trusted actuarial models.

Benefits

Accelerate Time to Market

Deploy new products and pricing updates in hours rather than weeks through automation and streamlined processes.

Strengthen Governance & Transparency

Ensure consistent, audit-ready pricing processes with version control, workflow approvals, and clear documentation.

Improve Business Performance

Use projection-backed analytics and price optimisation to make capital-efficient decisions that enhance profitability and competitive position.

Increase Agility

Respond rapidly to market volatility, regulatory changes, or updated assumptions with real-time modelling and pricing execution.

Earnix Price-It enables UK and European life and retirement providers to modernise pricing operations and deliver faster, smarter, and more compliant decisions.

By uniting projection-backed analytics, AI-driven insight, price optimisation, and robust governance, Earnix helps organisations achieve the ideal balance of speed, precision, and control across every pricing strategy.



Ready to Modernise Life & Retirement Pricing?

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

Request a Demo