STRINGAZE

PRICING PLATFORM

Headquartered in Singapore

Out-of-Box Pricing Scenarios.

A library of configurable pricing scenarios for **major life insurance product families** — covering the end-to-end product lifecycle from design to compliance. Calibrated for **major reporting frameworks**, governed by design.

100×+ *

Faster than Excel — IUL pricing benchmark, profit testing 276h → 11m 40s

3 scenarios

Product Management Workflow — Workflow Setup, Word Document Management, AI Compliance Check

7 scenarios

Pricing module — calibrated for major reporting frameworks across the full pricing lifecycle

INDUSTRY CHALLENGES

- ✗ **6–12 month product cycles** — the market doesn't wait.
- ✗ **No role-based product management workflow** — handoffs by email, audit trail reconstructed after the fact.
- ✗ **Compliance checked manually** — regulator caps and internal hurdles re-verified clause-by-clause, every cycle.
- ✗ **Portfolio profit-tests take days** — single-threaded looping over model points and scenarios.
- ✗ **Tools not built for pricing actuaries** — spreadsheet sprawl, fragile macros, steep ramp-up for every new hire.
- ✗ **Pricing model isolated from downstream** — re-keying into product factory, illustration, and UAT systems creates version drift.

TWO MODULES · PRODUCT & PRICING

PRODUCT MANAGEMENT WORKFLOW — PM · Risk & Compliance · Pricing Actuary

- **01** Product Management Workflow Setup
- **02** Word Document Management
- **03** AI Compliance Check

PRICING — Pricing Actuary · Chief Actuary · CFO

- **01** Capital, IFRS 17 & EV at Pricing Stage
- **02** Portfolio Impact Analysis
- **03** Profit Waterfall (Multi-Step)
- **04** AI Compliance Check (Regulator)
- **05** Internal Compliance Engine
- **06** Downstream Integration
- **07** Retrospective Analysis

WHAT CHANGES FOR YOUR BUSINESS

Four outcomes your CFO can measure

OUTCOME 01 · FASTER TIME TO MARKET

Product development lifecycle compressed >50%.

Pricing is the bottleneck of the product development lifecycle. Parallel multi-scenario execution at portfolio scale collapses it from weeks to hours — every product gets the analytical depth previously reserved for strategic launches.

Business value: *IUL benchmark: profit testing rebase 276h → 11m 40s* — 100×+ faster than Excel.*

OUTCOME 02 · READY OUT OF THE BOX

A professional product & pricing platform, designed for product & pricing teams.

Two modules, ready out of the box: **Product Management Workflow** — role-based handoffs across product, risk & compliance, and pricing actuary (doer, reviewer, approver); and the **Out-of-Box Pricing Scenarios platform** — seven configurable scenarios calibrated for major reporting frameworks.

Business value: *A platform purpose-built for how product and pricing teams actually work — governed workflow plus a library of pre-calibrated scenarios.*

OUTCOME 03 · SINGLE SOURCE OF TRUTH

One pricing model, downstream-ready.

One pricing model feeds every downstream system — product factory, policy illustration, UAT test case generation. Same engine, same assumptions, same audit trail. No re-keying, no version drift.

Business value: *One model, one source of truth — no re-keying, no version drift across the product lifecycle.*

OUTCOME 04 · GOVERNANCE BY DESIGN

Pricing decisions you can defend.

Governance baked into the platform — AI compliance review against regulator rules and internal hurdles, stage-gated approvals, full audit lineage. Pass / Fail / Manual Review at the clause level, with human sign-off before submission.

Business value: *Every flag traced to its regulatory source. Every assumption, run, and approval captured with full audit lineage.**

PRICING IMPLEMENTATION

High-velocity, scenario-led pricing — built for the modern pricing actuary.

Sensitivity analysis and goal-seeking in seconds, compressing your product development critical path from months to weeks. Delivery covers **cloud deployment** (AWS, Azure, GCP or on-premise), **scenario library calibration** to your product types, and **hands-on enablement**. Outcome: pricing cycles measured in hours, not days — owned by your pricing team after handover.

CALIBRATED FOR IFRS 17 · Embedded Value · GAAP / Statutory

ACTUARIAL INTELLIGENCE ROADMAP

stringaze.com/halley →

Halley is possible because StrinGaze's Class Tree mirrors the business logic.

Halley is the actuarial AI assistant — running software today. It's only possible because StrinGaze's **Class Tree** mirrors your business hierarchy as inheritable structure, and **Smart Table** separates assumption data from lookup logic. Halley reads structure — not flat code — so AI can finally reason about actuarial models.

HALLEY · TODAY

Explain an assumption in the Class Tree. **Build a new product** in the Class Tree. **AI Compliance Check** · clause-level Pass / Fail / Manual Review.

ON THE ROADMAP

Natural-language sensitivity · **Coding Assist** for scenarios · **Cross-module reasoning** — coordinated analysis across pricing and valuation.

ROADMAP · FURTHER

Multi-step workflow agents — Halley orchestrates the pricing cycle; actuary signs off at every gate.

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* *IUL benchmark: 41-yr male, age 120 coverage, 1,000 MPs, single core, 158× rebase profit testing. Results vary by portfolio and configuration.*

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