



msg.PMQ

The product engine for fast,
profitable insurance products





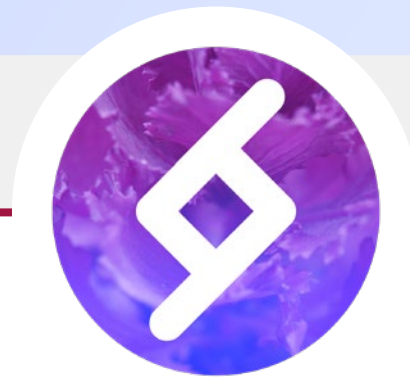
Product Management and End-to-End Automation

Powerful modeling and calculation tool for the rapid development of competitive insurance and financial products

Attractive, tailor-made insurance products are the decisive factor for success in a competitive market. Yet target groups, lifestyles, and expectations are changing faster than ever before: flexible work arrangements, international mobility, and new generations of customers demand customized product solutions—such as for (international) health or disability insurance. At the same time, price pressure and demands for transparency and comparability are rising, without compromising on sound, risk-adjusted calculations. Added to this are constantly evolving regulatory requirements and the need to integrate products quickly, accurately, and seamlessly into all backend and frontend systems as well as service and comparison portals.

msg.PMQ is the powerful product management system that enables insurance departments to model, maintain, and deploy insurance products seamlessly, consistently, and in the shortest possible time across the entire product lifecycle—without additional programming and without dependence on IT resources.

The result: minimal time-to-market; efficiency; and future-proofing.



msg.PMQ

Design Environment

PMQ.Designer

Product Development

Configuration Data Maintenance

Validate Rules

Testing and Debugging

Actuarial Science

Deployment

Operational Environment

Product Services

Portal System

Contract System

Quotation system

Claims System

Commission System

Product Definition
Configuration Data

Overview graphic msg.PMQ professional

● msg.PMQ supports the management of over ○ 100 million insurance policies worldwide!

msg.PMQ is used by over 80 customers **across all lines of business**: life insurance, property and casualty insurance—including PnC Motor—health insurance, and reinsurance.

For all customers of the **msg.Insurance Suite**, msg.PMQ serves as the central tool for modeling product and configuration data; it is also used as a standalone component by select customers and is deployed worldwide in the SAP environment.

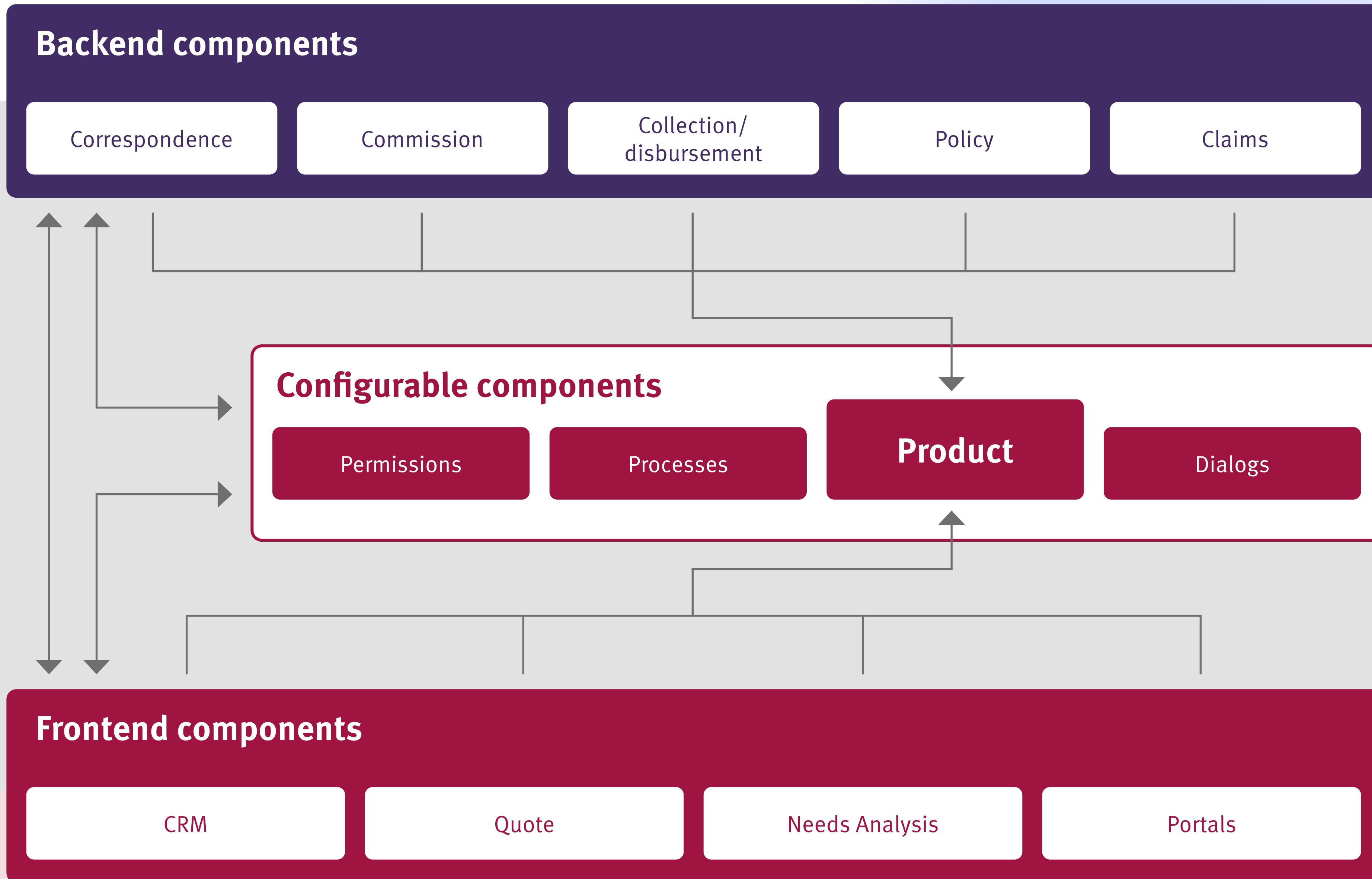
msg.PMQ is currently running in **more than 80 installations across all lines of business**, has been on the market for over 25 years, and is continuously being developed.

Flexibility that integrates seamlessly

The product management system **msg.PMQ** gives you full control over your total product portfolio—centrally, transparently, and at any time. As an integral component of the msg.Insurance Suite and an official part of the SAP S/4HANA landscape, msg.PMQ is consistently designed for future-proofing: platform-independent, release-ready, and able to integrate seamlessly into existing IT architectures.

All your product knowledge is stored centrally and in an audit-proof manner and reliably distributed to all peripheral systems via end-to-end, automated processes—from quotes and contracts through policy and claims management to commissions. This ensures that product information and key contract index figures are available across all channels at all times in a uniform, consistent, and up-to-date manner.

The result: maximum transparency, minimal error rates, and a consistently seamless product experience for business units, IT, and customers.



● ○ Technological Openness and Integration Capabilities

msg.PMQ integrates seamlessly into your existing IT landscape—regardless of operating platform or architecture. The solution is flexible and impresses with its **high level of technological openness**, supported by a wide range of **predefined, field-proven interfaces**. This allows you to integrate msg.PMQ quickly, securely, and without complex customizations into your system landscape—today and in the future.

Product innovations: quickly and easily available

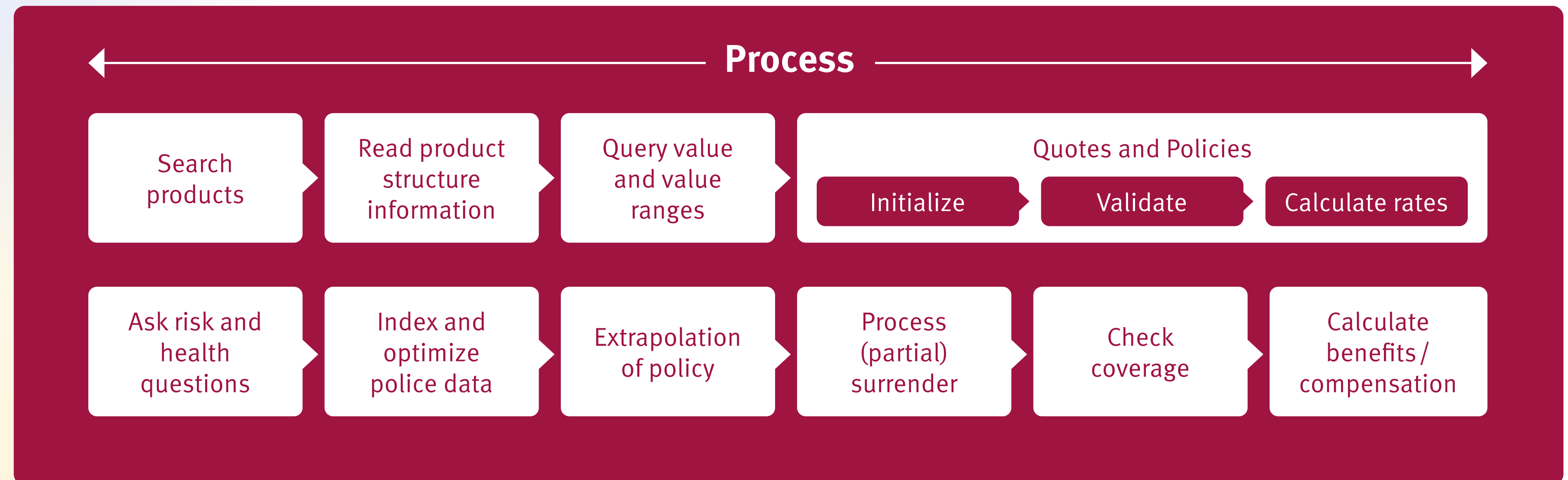
With **msg.PMQ**, you're choosing a modern, high-performance product management system that **fully digitizes and significantly accelerates** your total value chain **throughout** the product lifecycle—from initial product design through testing and approval processes all the way to production deployment. The **centralized management of your product knowledge** creates company-wide transparency and maximum reusability—**regardless of line of business, platform, or target system**.

Thanks to the product centric architecture, all product information is stored **only once** in the product management system: centrally, normalized, structured, cross-divisional, and flexible. The defined rules apply identically to all connected components.

The result: consistent products, reduced complexity, and a significantly shorter time to market.

In the future, product modeling will become even simpler and more efficient thanks to **artificial intelligence**. An **AI-powered search engine** is being gradually introduced for product modelers and actuaries, enabling them to address complex professional questions in natural language. Building on this, the next step will involve triggering **automated processing workflows** directly from the AI-based search results—for even greater speed, quality, and scalability in product development.

- msg.PMQ offers a comprehensive set of functionalities
- for product data modeling:



● Sample content tailored to market requirements msg.LIMA

Travel	Liability	Accident
Household	Legal Expense Insurance	Building
Commercial Building	Business Liability Insurance	Commercial Property Content Insurance
Business Technology	Private Carriage Insurance	Business Interruption Insurance
Commercial Personal Liability Extension	Financial Loss Liability Insurance	Group Accident
Motor	Pet Owner Liability	...

The ideal professional complement to the product management system msg.PMQ is the sample content msg.LIMA. As tried and tested reference content for content & services in P&C insurance, msg.LIMA provides ready to use professional templates for a wide range of P&C lines of business. It incorporates over 30 years of project experience as well as in-depth industry expertise from more than 80 customer projects worldwide.

In addition to ready to use LIMA Sample products, msg.LIMA provides comprehensive and proven segments for product description—including pricing and claims calculations, validations, initializations, rule sets, and other product-relevant logic. This allows you to significantly accelerate product development, reduce professional risks, and bring market-ready, cost-accurate products to market much faster.

● With integrated sample content msg.LIMA: ○ faster from concept to market-ready product

With the integrated **sample content msg.LIMA**, you can accelerate sustainable product development. You benefit from **pre built, release-ready contents** for all common product families in P&C insurance—both in commercial and private markets. These proven best practices enable the **rapid and low-risk creation of customized products** without placing additional demands on your business or IT teams.

The result: significantly shorter implementation cycles, lower costs, and a fast time to market—all without any development effort.



● Your Benefits

○

No investment in hardware

Do away with your own infrastructure: Modern, flexible operating models eliminate the need for physical hardware and sustainably reduce your IT costs. This frees up financial and human resources for **strategic initiatives and your core business**.

Maximum flexibility

Scale your resources dynamically to meet your needs—**without long-term commitments** and with full cost control.

Release readiness and customizability

As release-ready standard software, msg.PMQ ensures that **customer-specific customizations are reliably preserved even during updates**. Your solution remains up to date, compatible, and future-proof at all times. Regular releases continuously deliver new features and enhancements—tailored to market, customer, and regulatory requirements.

Secure and compliant

msg.PMQ operates in accordance with the latest data protection and security standards and meets the requirements of the GDPR as well as international regulations—including the provisions of **the Digital Operational Resilience Act (DORA)**. This ensures a stable, compliant, and resilient company at all times.

Thanks to **continuous development** and regular updates, relevant regulatory and market changes are automatically incorporated into your system—**without the need for in-house development or expensive custom solutions**.

Your benefit:

Your system remains compliant at all times, regulatory risks are minimized, and internal resources are conserved—while your IT landscape stays **up to date** at all times.

● Partnership: msg nexinsure and WTW – ○ Product Engine Meets Dynamic Pricing

msg nexinsure ag and **WTW Insurance Consulting** are combining their strengths to create a comprehensive solution for **product modeling and pricing**. With msg.PMQ, msg nexinsure brings an internationally established product engine, while WTW provides **Radar**, the technologically leading software for pricing, underwriting, and analytics.

Radar enables rapid risk analysis, precise pricing, and dynamic portfolio management—supported by cutting-edge AI and analytics capabilities. Together, **these elements** create an **end-to-end value chain**: from the initial product concept through modeling and market launch to active, data-driven management of the policy management.

Insurers benefit from:

- significantly faster product launches and rate adjustments
- greater agility in response to market and regulatory changes
- dynamic pricing and AI-supported underwriting
- global deployability of proven platforms
- new business models, e.g., embedded insurance

● Reference customers ○ (excerpt)





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**The future
of insurance**

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