



CUSTOMER SPOTLIGHT

Smart Pricing with Posit Workbench for one of Germany's largest insurance companies

SUMMARY :

Generali's CosmosDirekt division modernized its actuarial processes by adopting Posit Workbench to implement a "Smart Pricing" strategy. By moving beyond rigid, predefined legacy software, the team integrated open-source data science to analyze complex factors like demand, price sensitivity, and contract duration. This shift allowed for more precise risk evaluation and the deployment of advanced survival and regression models that directly improved customer acquisition and portfolio retention.



ABOUT :

Generali is one of the largest global insurance and asset management providers, serving over 68 million customers with a significant presence in Europe and a growing footprint in Asia and Latin America.

INDUSTRY :

Insurance

SIZE :

88,000 employees worldwide

TECHNOLOGY USED :

Posit Connect, Posit Workbench, Posit Package Manager

The Challenge:

Rigid Methodologies and Data Constraints

Regulatory requirements and skill gaps limited the adoption of advanced open-source analytics.

- **FIXED ENVIRONMENTS:** Updating packages often risked breaking existing functionality, creating a significant administrative burden and stalling innovation.
- **LIMITED SCOPE:** Conventional “frequency-severity” methods failed to account for complex behavioral factors like the likelihood of a customer remaining in a portfolio over several years.



The Solution:

Open-Source Flexibility and Reproducibility

Generali adopted Posit Workbench to build a robust open-source data foundation and tailored modeling suite. By using specialized R packages to convert complex models into PMML format, the team ensured seamless integration with existing actuarial systems while reducing administrative overhead.

- **PRODUCTIVE MULTITASKING:** Data scientists now use multiple simultaneous sessions in Workbench to handle data exploration, model development, and performance monitoring concurrently
- **ROBUST VERSIONING:** Using renv and multiple R versions has eliminated the risk of breaking code during package updates, allowing for stable and easily shared solutions across the global team.

Learn more at posit.co > | [Read the full story](#) >