

Next.
Delivered
Now.

Power your growth with
Life & Health Solutions by Swiss Re



The brave pursuit of Next.

Today, it's not just about building the next big thing. Instead, it's about looking at the macro picture and defining micro-steps to build innovative solutions that are sustainable and contribute towards creating business impact.

We are here to partner with you in your brave pursuit of Next with a relentless focus on meeting your objectives – opening new business opportunities and solving complex problems to ensure you are ready now, and prepared for the NEXT.

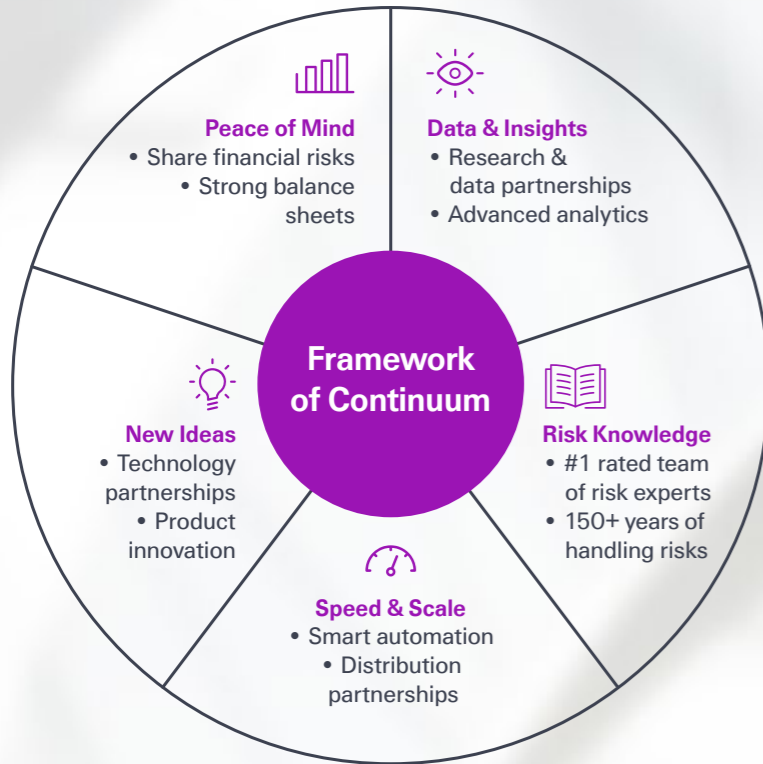
A committed partner, able and willing to share the risk with you.

At Reinsurance Solutions by Swiss Re, we are helping the world's leading insurers stay profitable with the entire spectrum of advanced capabilities of Swiss Re: Tech, Data & Analytics, Risk Insights and Automation so you can leverage today, and innovate with confidence tomorrow.

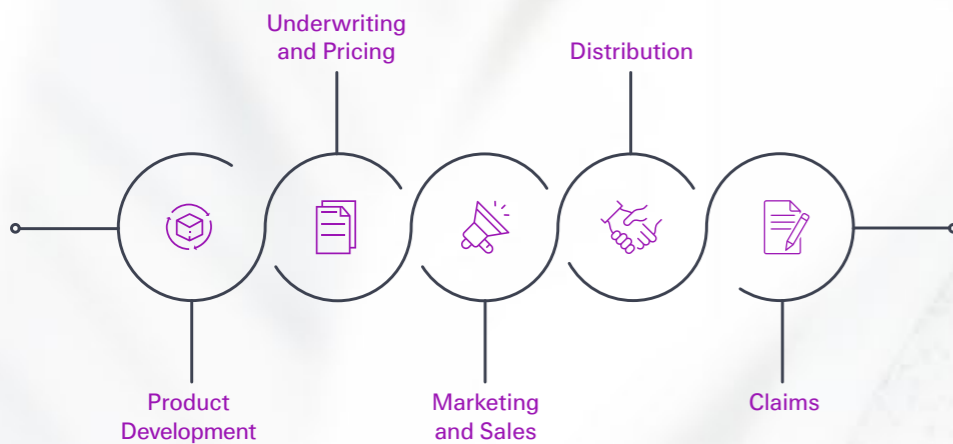


Born to protect. Designed to innovate.

We know that for you, Next is an ever-changing goalpost. Our Framework of Continuum helps us design and build solutions that are ready for this continuous evolution.



Impact across the insurance value chain



Solutions for all your challenges



L&H Analytics

Data. Action. Disruption.

- Impact+ Life&Health
- Risk Consulting
- Med Re



Automated UW

Model. Automate. Grow.

- Magnum Pure
- Magnum Select
- Magnum Go
- Digital Health Underwriting



Behavioural Economics Consulting

Tangible. Influential. Insightful.

- Sales
- Underwriting
- Claims & Policy Admin
- Retention



Claims Management

Simple. Efficient. Turnkey.

- Claims Automated Rules Engine



Strategic Partnerships

Innovation. Scale. Capacity.

- MyWellLife



Innovation

Incubate. Ideate. Invent.

- Partnerships
- Product
- People
- Processes



01

Power your growth with Automated Underwriting

Model. Automate. Grow.

Grow your sales exponentially while delivering world-class customer experience.

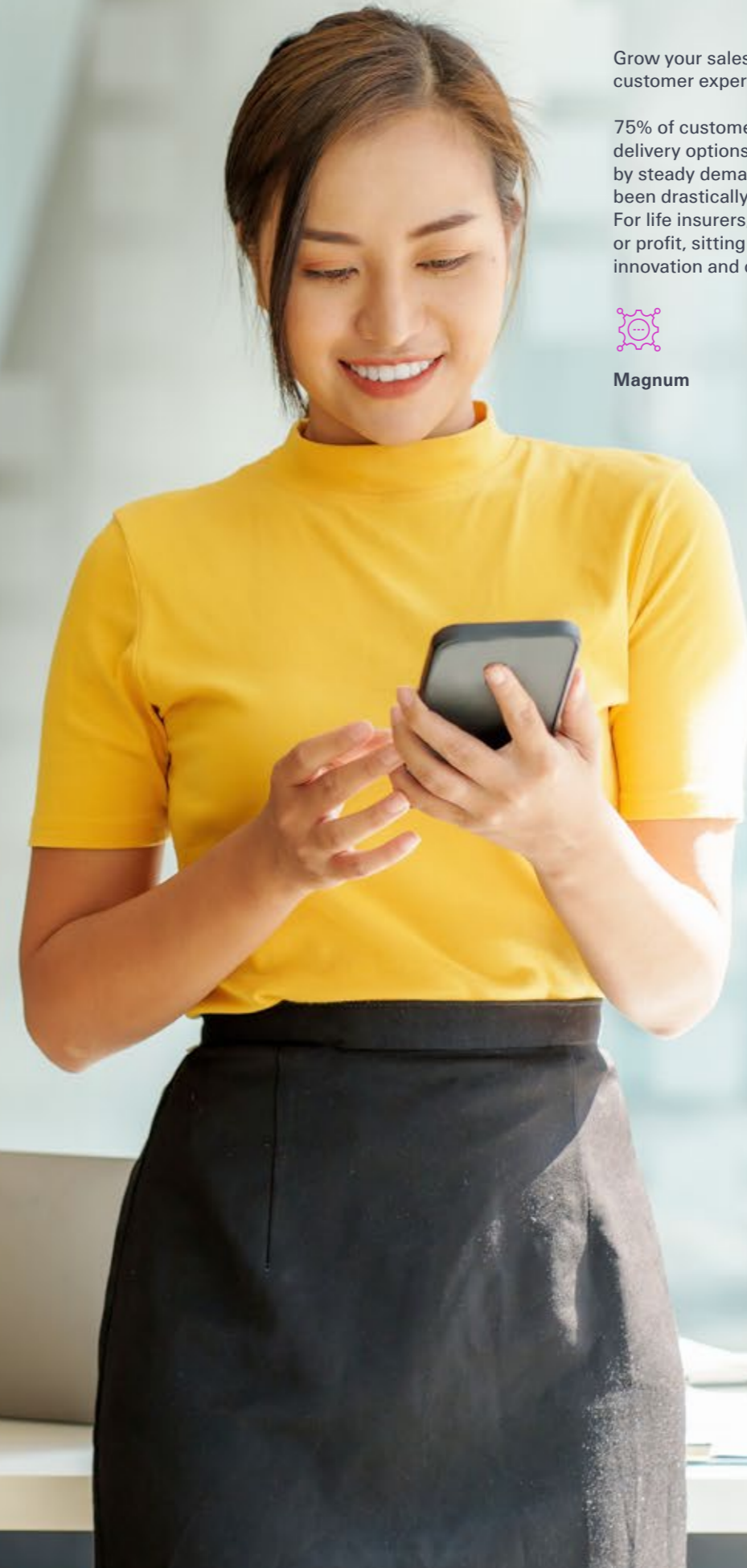
75% of customers say they would switch brands if seamless policy delivery options were not available across all channels. Supported by steady demand for life products, the world of underwriting has been drastically changed by technology and customer behavior. For life insurers, distribution is an area of high potential for growth or profit, sitting at the intersection of operational efficiency, tech innovation and customer experience.



Magnum



Digital Health
Underwriting (DHU)

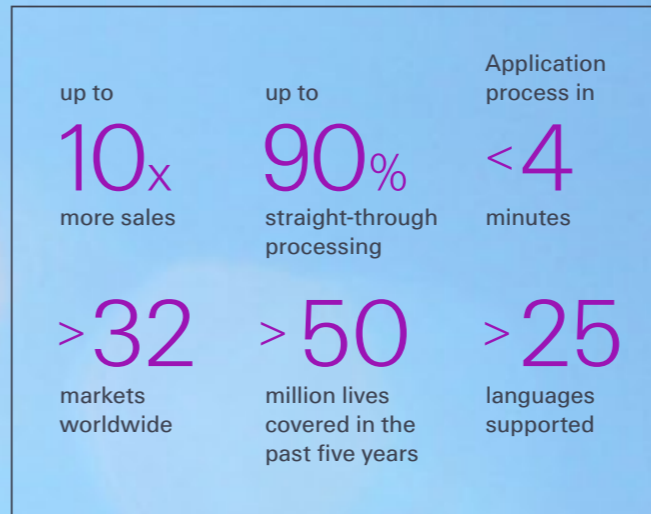


Magnum

Magnum is Swiss Re's automated underwriting platform, developed by underwriters, for underwriters. With Magnum, we deliver a world-class automated underwriting solution that benefits from our 30+ years of experience in automation and our unrivalled risk insights, expertise and innovation. Magnum is a recognised leader by Forrester Wave™ and offers the implementation flexibility that matches your specific situation.

Specifically, Magnum helps you grow sales, make better and faster underwriting decisions, achieve operational efficiencies and gain better control of your portfolio. Magnum is powered by Life Guide, the industry's gold standard for underwriting guidelines, and allows you to build and customise rules with ease.

Magnum powers



Magnum

Magnum Go

High-performing Life Guide rules to get you up and running quickly and efficiently

Rule Base
Life Guide

Magnum Analytics
Yes

Reduced implementation time and lower client resource requirements

Has a sleek and effective onboarding strategy

Magnum Select

Flexible underwriting rules for optimisation of your underwriting portfolio

Rule Base
Life Guide with personalisation

Magnum Analytics
Yes

Reduced implementation time and lower client resource requirements

Flexible rules

Has a sleek and effective onboarding strategy

Magnum Pure

Customisable enterprise solution pushing the limits of automated underwriting

Rule Base
Customisable, Life Guide

Magnum Analytics
Yes

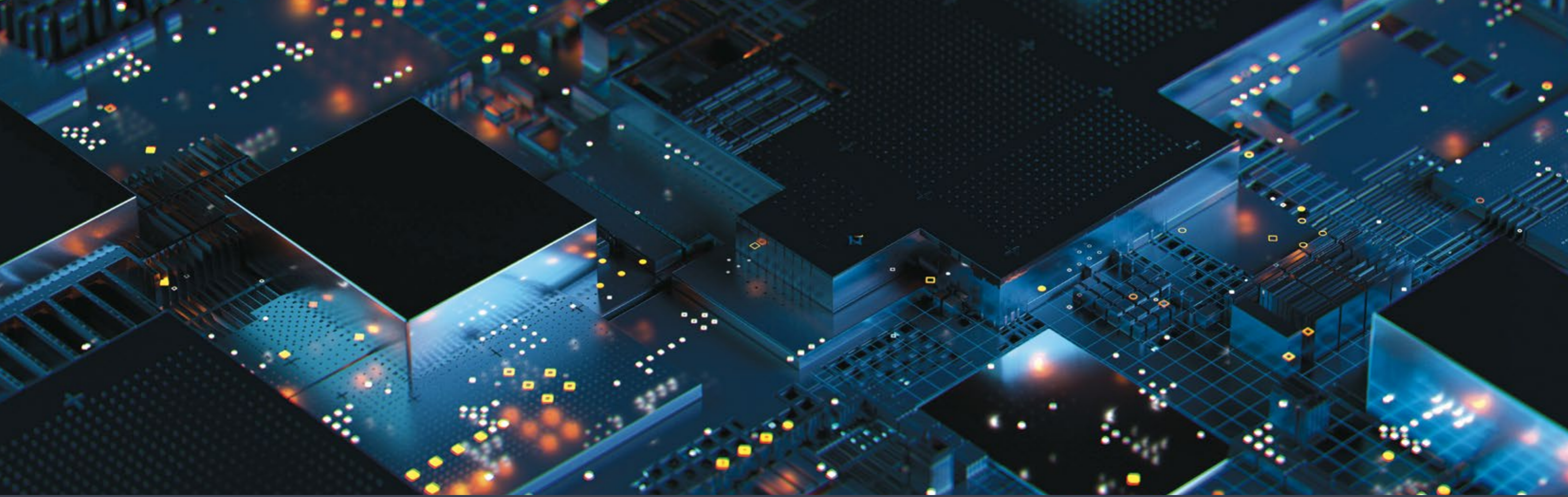
Mutually agreed implementation time in conjunction with client needs & resourcing capacity

Access to additional modules such as Rulebase Simulator, Core Library and more

Built-in Machine Learning and Artificial Intelligence

World-class analytics possibilities





Digital Health Underwriting

Next generation risk assessment, powered by Lifeguide and Magnum

Benefits to you



Comprehensive Solution

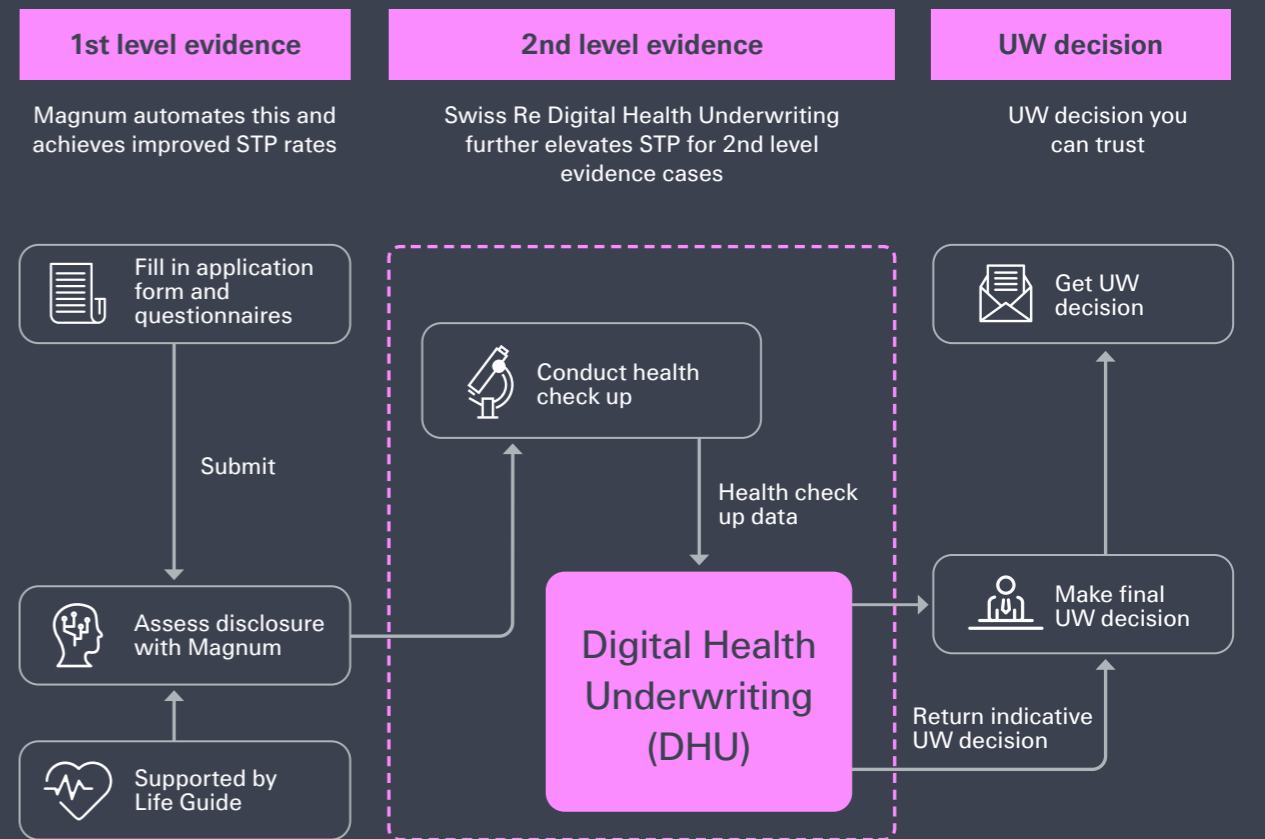


Smart Assessor



Agile implementation

Process explained – an example of underwriting process powered by DHU



02

Power your foresight with **L&H Analytics**

Data. Action. Disruption.

Our L&H Analytics solution is an innovative and modular analytics platform powering up your portfolio growth & profitability through plug and play utilities. It leverages state of the art technology and Swiss Re's unmatched risk knowledge to provide distinct value to your teams along the L&H value chain, supporting cross-functional decisions.



Risk Consulting



Swiss Re Impact+



Swiss Re Risk Consulting

Strategy to outcomes within months

Bespoke insights and tools built on data-driven insights to power growth, profitability and efficiency



Learn

the needs, challenges and opportunities



Leverage

global risk expertise, best practices, Swiss Re's proprietary tools, models and data alongside insurer's data



Discover

bespoke insights on market opportunities and risk landscape to develop robust data strategies



Integrate

data into your digital ecosystem to build a risk-focused repository of data-driven insights



Swiss Re Impact+

Data to disruption within seconds

Plug and Play Platform to accelerate analytics and provide a coherent, intuitive and smooth user experience



A Powerful D&A platform

Strength at its core
A promise of flexibility
More data and more capacity



3 areas of focus

Customer understanding
Business & portfolio analytics
Process automation



That help you

Drive sustainable growth
Retain more policy holders
Steer portfolio more efficiently
Optimise reinsurance
Pay the right claims
Transform your operations

03

Power your customer journey with Behavioural Economics Consulting

Tangible. Influential. Insightful.

Better understand your customer's decision-making to help them take wise actions. Design products and journeys for how customers actually behave, not how we think they should behave.



Sales



Underwriting



Claims

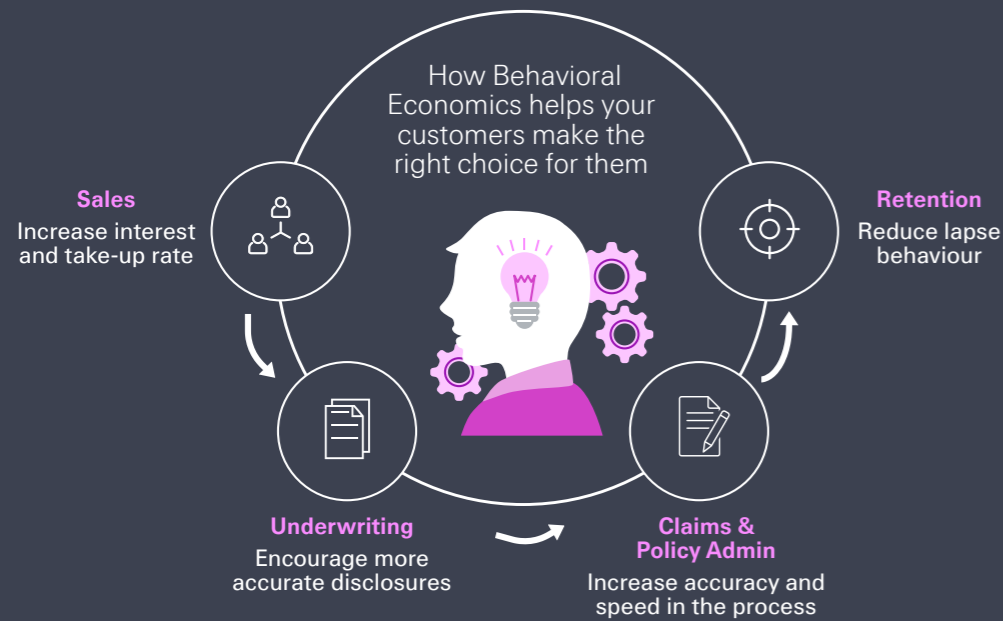


Retention



Swiss Re Behavioural Economics Consulting

Behavioural economics offers insights into the true drivers of your customers' decision making and practical strategies to overcome process friction and increase motivation to act.



How we work with you

To understand your customer behaviour pain points and offer cost-effective, measurable impact to your business outcomes

Diagnostic analysis

- Define the context of the business challenge
- Identify and isolate the desired behaviour(s)

Propose Solutions

- **Increase Fuel:**
Reassure the customer to make a good decision
- **Reduce Friction:**
Guide the customer to follow through on their intentions

Measure Impact

- A/B test
Behaviourally-informed versions
- Quantify impact and identify patterns
- Scale and replicate what works



04

Power your trust with Claims Management

Simple. Efficient. Turnkey.

Point-of-claim is where the insurance promise delivers for the customer. It's when the time spent in underwriting and the money paid in premiums come together to enhance or detract from an insurer's brand and reputation.

Forward-thinking insurers are working hard to manage the gap between the standard of service that customers expect and what is offered. This is essential as factors outside of insurance, like personalisation and online servicing, drive customer expectations.



Claims Automated
Rules Engine (CARE)



Automated Claims
Experience (ACE)





Claims Automated Rules Engine

Boost your bottom line through efficient claims handling and encourage customer loyalty by providing positive customer experience with Claims Automated Rules Engine (CARE). Designed by our claims experts alongside our clients, for clients, Claims Automated Rules Engine (CARE) can triage, automate tasks and decisions, and provide next action recommendations, so claims experts can spend more time with customers and provide an empathetic touch when they need it most.

Automated Claims Experience

Automated Claims Experience (ACE) is an online claim submission form for life insurers who want to improve the customer claims experience, pay valid claims quickly and establish a competitive advantage that will boost their growth and profitability.

We provide a digital claims form for a "one time and done" submission process, empowering claimants to upload all elements needed securely. Claimants are given transparency on the process to prevent unnecessary stress and anxiety. The claims team receives all information in minutes.

Unlike existing solutions available who mainly focus on claims registration with lack of life product specificity, we provide a solution that helps claimants submit all their information in one place, and allow claims team to process cases more efficiently, dramatically decreasing the risk of invalid information.

How Claims Automated Rules Engine works

01

Swiss Re claims experts design rules alongside our clients to identify and manage claims by their risk level and complexity

02

CARE can integrate with clients systems to allow flow of information and data

03

Pop-up questions can capture more information for more sophisticated risk profile

04

Decision outcome or recommended actions provided, depending on client preferences



Improve customer experience

- Simple language
- Empathetic design
- Available 24/7
- Data security
- User friendly interface for better experience



Fast & easy information gathering

- Capacity for claimant to upload all elements needed
- Documents directly uploaded in insurers systems
- Gathers all info necessary to make a decision
- Extracts claims language



Improve profitability

- Place resources in appropriate area
- Reduce the number of errors introduced in the process
- Limits the number of calls for support



Interested in finding out more?
Contact your local
Swiss Re representative.



Michael Rolfe
Head Solutions Groups L&H Asia
Michael_Rolfe@swissre.com

www.swissre.com

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