



Efficiency



Standardization

# Swirl Visualizer

Assess new data sources with confidence.

## The challenge

With numerous digital data sources siloed in their delivery, underwriters are unable to consume and capitalize on this rich new information in a way that allows them to contextualize it into their daily underwriting operations.

Technology, innovation, operational efficiencies, and frictionless customer journeys are all key C-suite topics.

## Our Solution

An underwriting tool that presents digital health data (including EHRs) to the underwriter in a way that allows them to underwrite in context more efficiently.

Leverages SR's market-leading Life Guide to support the underwriter in the decision-making process.

The underwriter can record decisions and important information against the digitized data for later analysis.

## Powering your next

Improved underwriting efficiency and quality, with succinct and consistent presentation of sourced data allowing underwriters to ignore noise and focus on the info that matters.

Solves the issue of ingesting clinical health data, allowing for the transition from manual to digital underwriting and enabling carriers' long-term EHR strategy.



Efficiency



Intelligence

# Smart Ordering Framework

Know what, when, and from who to order.

## The challenge

An underwriting process reliant on full requirement ordering can be quite expensive and lead to slow decisions.

The future of underwriting necessitates a framework where macro pricing decisions reflect granular decisions for underwriting.

## Our Solution

Smart Ordering Framework combining new data sources and predictive models to determine what and from where to order clinical health data.

Effectively replaces the Age and Amount Chart/ordering data based on the individual.

## Powering your next

Replace traditional underwriting requirements, optimize requirement ordering process, and ultimately accelerate underwriting for more applicants.

Need-based ordering reduces friction for the end customer and significantly lowers costs for our clients.



Efficiency



Normalization

# Diameter Health

Unleash the power of electronic health records.

## The challenge

Lack of standardization: In just the US, there are 1 billion care encounters each year and more than 1 million different codes tracked by hundreds of vendors.

Electronic health records are a disorganized and costly data source that cannot be reliably used for underwriting purposes.

COVID-19 has dramatically accelerated the need to integrate EHR data into workflows and expedite underwriting.

## Our Solution

Diameter Health's proprietary fusion data-refinement technology analyzes vast amounts of EHR data, normalizes and enriches it, and then summarizes it intelligently to provide a longitudinal view of the applicant.

Swiss Re applies its industry leading risk knowledge and underwriting expertise to provide an underwriting recommendation (amplified when coupled with Magnum), and then shares in the mortality risk.

## Powering your next

Improved speed, efficiency, and quality of underwriting; higher straight thru process rate.

Delivers on decreased underwriting costs and enables carriers' long-term EHR strategy.