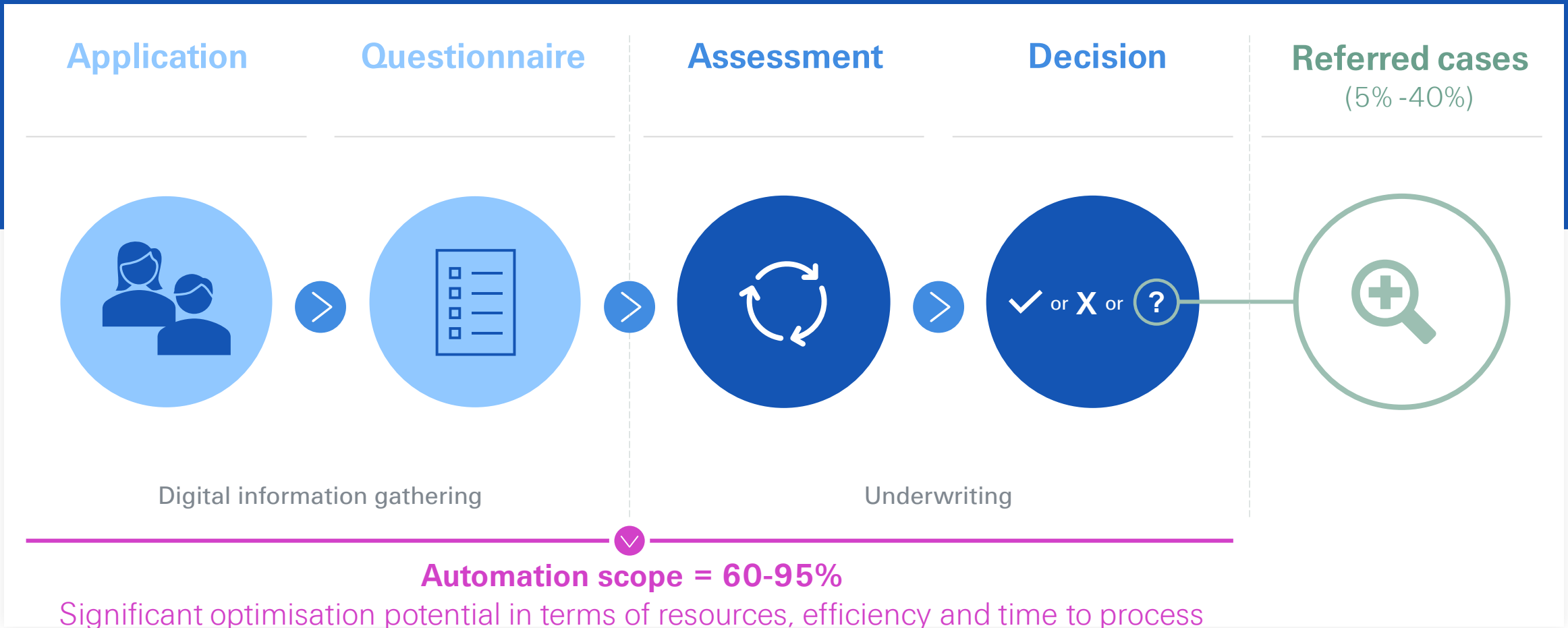


The evolution of data-driven L&H underwriting

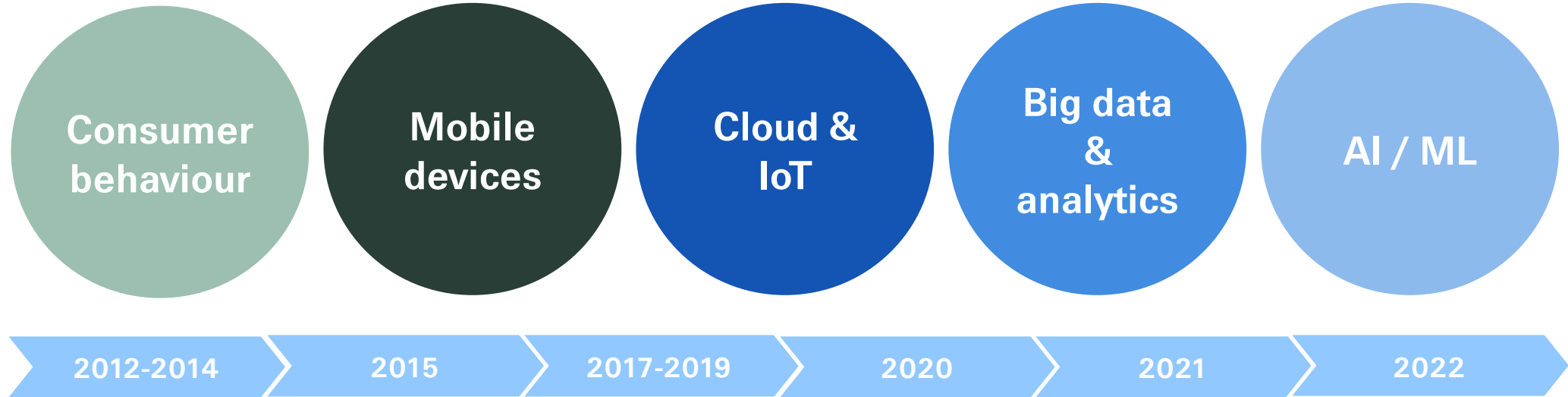
Carl Christensen

Head L&H Solutions

Automated underwriting: Creating a fast, customer-friendly process

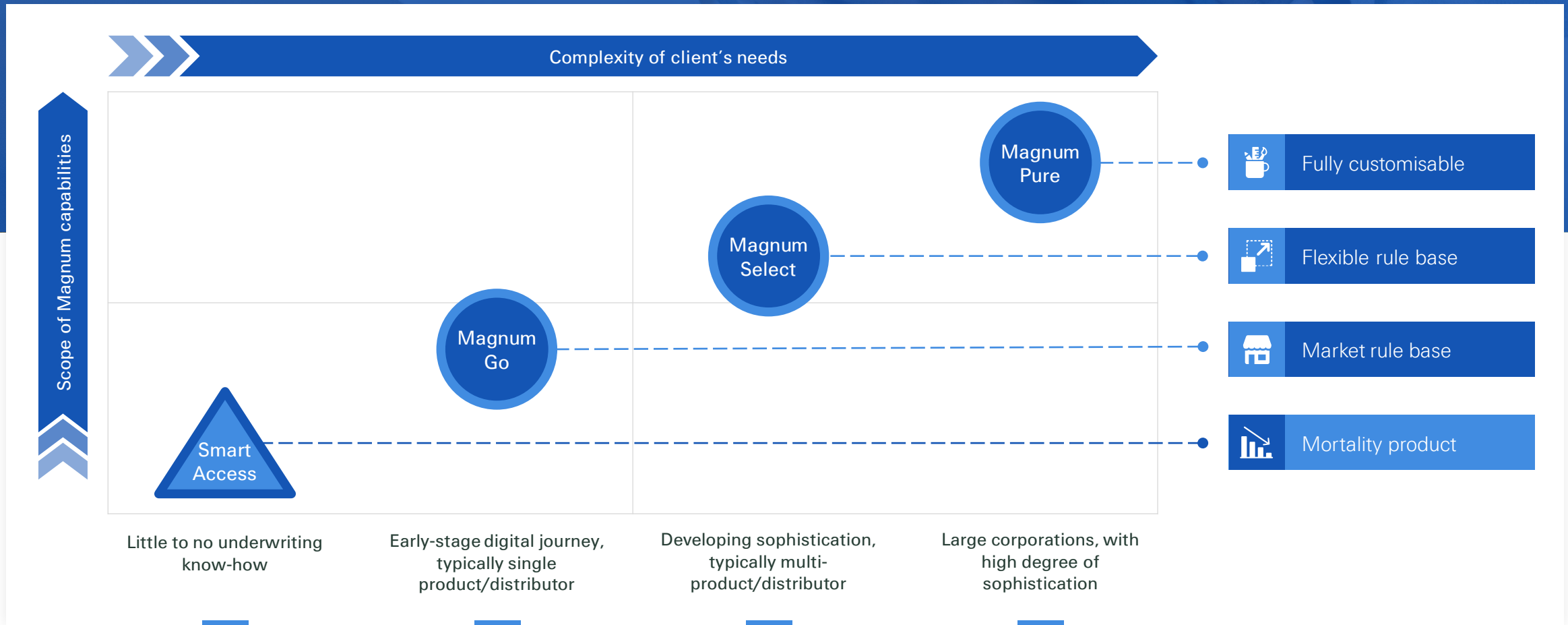


Megatrends that shaped the evolution of underwriting automation



- Mobile underwriting automation
- Third-party data source integration
- Cloud
- Electronic health records
- Health & wellness, wearables
- Differentiation
- Customer experience
- Expansion digital footprint
- Increased adoption of D2C
- AI / ML
- Digital trust

A modular offering with capabilities to address the full spectrum of clients needs



The way forward

Alternative data integration

How we use AI / ML

Ecosystem creation



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