



P&C Solutions

We're smarter together

Solutions for a more resilient world

Two-thirds of global losses are uninsured. By leveraging our risk expertise, strong capital base and new technology, we help you grow your business and improve your profitability by developing innovative solutions and sharing the risk. We use design thinking and state-of-the-art technology to offer customer-centric solutions that help reduce the protection gap.

¹ Overall property underinsurance in 2016 totaled USD 221 billion. "Natural catastrophes and man-made disasters in 2016: a year of widespread damages", Swiss Re sigma 2/2017.

² McAfee 2014 study: Net Losses: Estimating the Global Cost of Cybercrime.

Road safety

There are 1.2 million road casualties a year. Driver and vehicle scoring, as well as technologies like driver assistance (ADAS), can help us dramatically reduce road casualties and develop a safer mobility future.

Natural catastrophes

The natural catastrophe protection gap totaled USD 153 billion¹ in 2016. Parametric solutions can make insurance more accessible, affordable and provide immediate pay outs for individuals and businesses to bounce back quickly.

Cyber risk

The annual cost of cybercrime to the global economy exceeds USD 400 billion². Cyber reinsurance solutions help us better manage and mitigate risks.

Food security

With only 25% of the agricultural market insured, the market is rife with opportunities to grow. Agricultural Re/insurance solutions leverage latest technologies to help farmers best manage crops and recover from losses faster.

P&C Solutions

Helping you increase efficiency, smartly steer portfolios and grow into new markets and segments.



Data Analytics

Improve your portfolio profitability, design go-to market strategies and grow into new markets with our Data Analytics solutions. We combine statistical analysis, text mining and machine learning with our industry insights and risk expertise to produce actionable insights that can help you steer your portfolios and grow your business.



Property & Engineering

Growing concentrations of people, assets and infrastructure in cities are increasing property and engineering risks. In parallel, regulatory, technological and societal changes are making risks harder to assess and more complex. Grow and take strategic risks with our analytics solutions. We will provide you with tailored granular risk data from single risks to large portfolios, for better underwriting and comprehensive risk steering.



Cyber

Cyber risks are evolving rapidly due to the digital transformation of the economy and society and the widespread use of internet enabled devices and processes. The accumulation potential of cyber is substantial and heightened by the inter-connectedness of exposures. Our cyber risk solutions help our clients build and manage profitable cyber insurance portfolios.



Liability

Our business environment is constantly changing. It is increasingly difficult to fully understand exposures to liability catastrophes, efficiently manage portfolios and confidently grow businesses, but our suite of liability solutions can help. Swiss Re's unique forward looking modelling approach will help you better understand and manage current and future liability exposures in the light of changing economic, societal and legal dynamics.

P&C Solutions

Helping you increase efficiency, smartly steer portfolios and grow into new markets and segments.



Parametric

Parametric insurance solutions enable instant payouts based on a predefined trigger, such as amount of rainfall or speed of wind. Make insurance fast, transparent, efficient and in some cases also more accessible with our parametric suite. We offer real time reporting, steering, dynamic pricing, automated claims, risk monitoring, instant claims payout and policy administration to help you efficiently manage risks.



Automotive

Motor losses are on the rise. More cars, lower fuel prices and distracted driving are leading to a growth in claims. New technologies can help insurers and their customers better predict and mitigate risks. Market view models can help with strategic planning, marketing and expansion in detail. But setting up those capabilities can be a resource-intensive, complex and costly process. Our end-to-end automotive solutions support you across the entire value chain.



SwiftRe®

Risk placements can be done quickly and efficiently via online platforms. Manage your risks in a more cost efficient way and gain transparency in entire portfolios with SwiftRe. This is an easy-to-use online placement, claims settlement and accounting processes platform.



Smart homes

Linking doorbells, thermostats and water pipes to the internet can cut the chance of expensive surprises. Our comprehensive smart home solutions enable you to offer next generation household insurance, dynamic lifestyle covers and preventive services for better risk accuracy and steering.

End-to-end personal telematics solution

Swiss Re Automotive Solutions

Today is not the day for inaction

MOTOR INSURANCE IS UNDERGOING CHANGES...



>40%

Share of motor in
global non-life
premiums



Motor provides
**liquidity and
access** to
customers



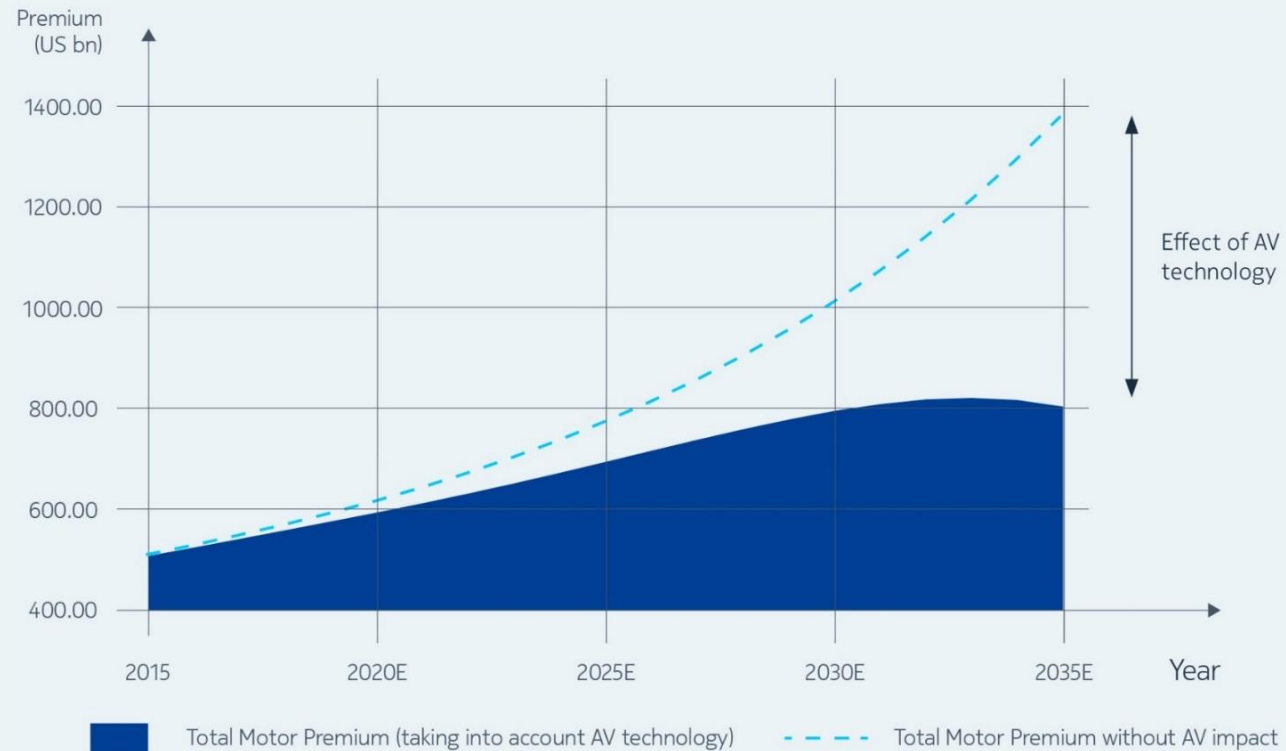
**15x increase in
telematics** based
premium volume
expected by 2025



**Automated
vehicle
technology**
is already in use

... insurance companies that are able to **analyse big data** coming from vehicles and **digitalize their processes** will be **ahead of the competition**

The good news: automated driving and vehicles will slow but not prevent growth in motor insurance

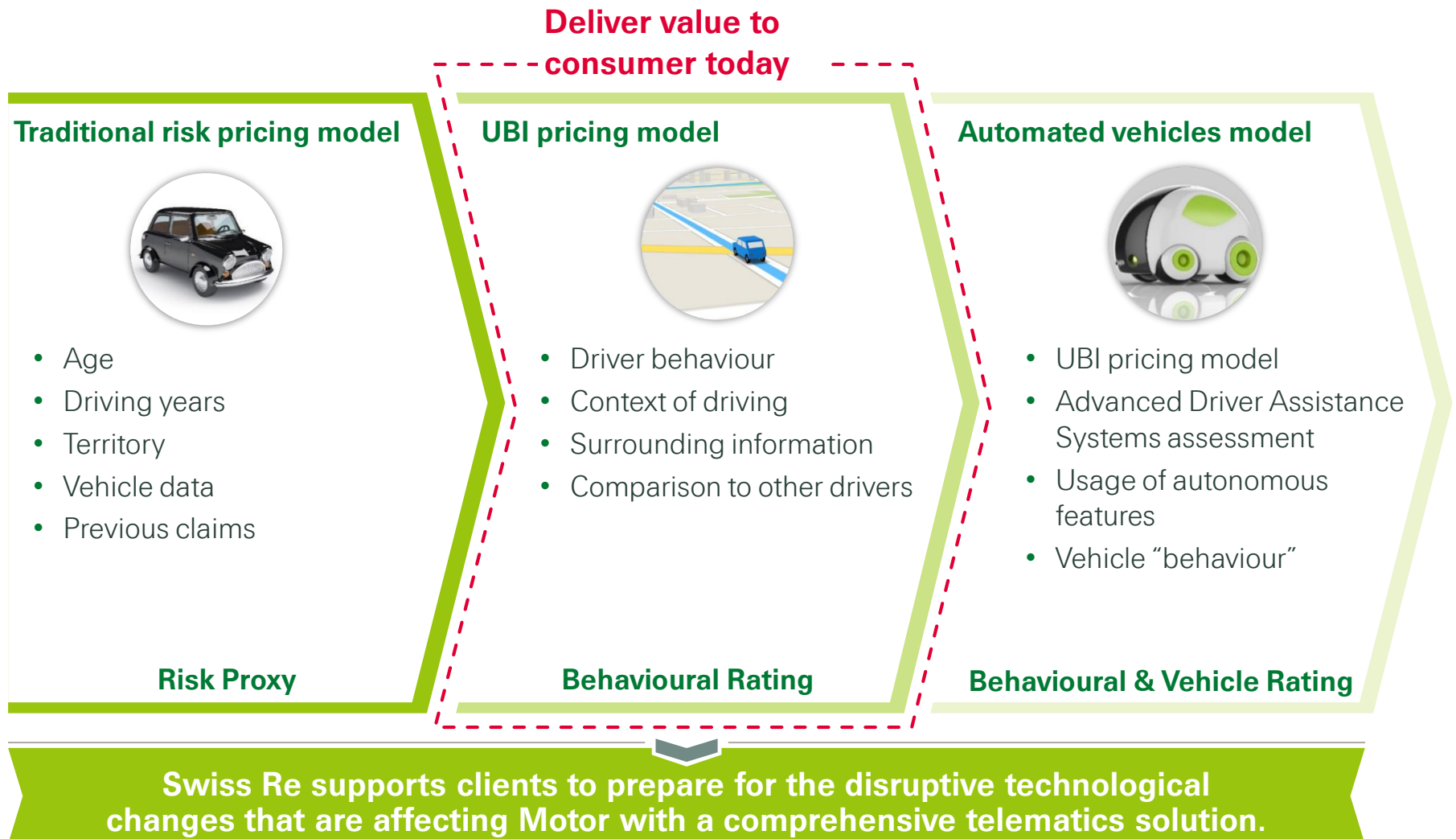
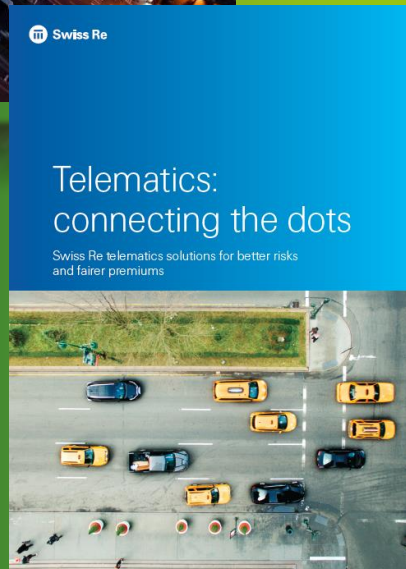
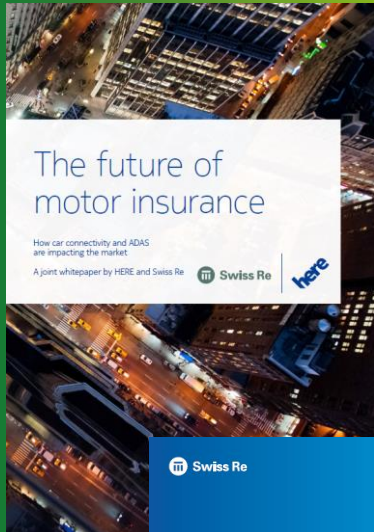


14 largest motor markets: Brazil, Canada, China, Egypt, France, Germany, India, Indonesia, Italy, Japan, Mexico, Russia, UK, US

Source: Swiss Re, 2015

Our research shows a shift in modelling & pricing motor risks

Telematics is the first step



Our Personal Telematics offering comprises 3 + 1 parts

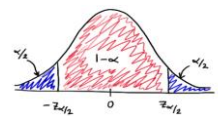
Customizable end-to-end solution

1 App + Platform



App (white-label-app or SDK) +
Device-agnostic IoT telematics
platform

2 Scoring + Actuarial support



Dynamic, machine learning-based scoring platform developed by data scientists and actuaries

3 Go-to-market support



Support in product roll-out from client segmentation and product definition, through incentive design to positioning

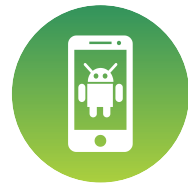
+1 Reinsurance



Swiss Re shares the risk and helps insurers to start engaging in telematics

Swiss Re IoT platform

Device-agnostic, scalable, truly IoT platform to unleash analytics capabilities



Android App



iOS App



Hardware



Connected car



Swiss Re Digital Platform

Core IoT Platform

- Data Ingestion
- Device Management
- B2B Scenarios

Scoring

- Pre-processing
- Manoeuvre Detection
- Risk modelling

Insurance Serv.

- Client on boarding
- Claims handling

Gamification

- Leaderboards
- Rewards



Insurance Portal

CRM

Quote

Policy

Claims

Insurance Systems



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