Swiss Re

P&C Analytics

Facing global risks

Two-thirds of global losses are uninsured

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.

Cyber risk
The annual cost of cyber crime to the global economy exceeds USD 600 billion. Cyber solutions help us better manage and mitigate risks.

Natural catastrophes
The natural catastrophe protection gap totalled USD 193 billion in 2017. Parametric solutions can make insurance more accessible, affordable and provide immediate pay out for individuals and businesses to bounce back quickly.

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

Solutions for a more resilient world

We help you grow your business and improve your profitability

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 by sharing the risk.

P&C Solutions: Support across your entire value chain

From innovative design to claims optimisation

P&C Solutions for your every need

Increase efficiency, steer portfolios and grow into new markets and segments

P&C Analytics

- Portfolio Insights interactive risk visualisation for steering and growth
- Tailored **P&C Analytics** consultancy services to solve your every need
- Behavioural Economics solutions to boost client conversion & retention

Property & Specialty

- CatNet® natural hazard risk analyser
- CatServer: NatCat modelling and expertise for your tools
- Sophisticated engineering underwriting with PUMA
- Agro Suite modular, end-to-end agriculture solutions

Cyber

- Cyber Product Suite for cyber insurance product development
- Cyber Analytics Platform: Score and manage portfolios & accumulation
- Identify and manage silent cyber exposures with Decrypt

Liability

- Analyse and model liability portfolios with Forward-Looking Modelling (FLM) to grow into new markets and segments
- Manage Casualty Accumulation risks

Parametric

- End-to-end pricing, risk monitoring, policy administration, automated claims pay out and real-time reporting for:
  - Flight delay
  - Earthquake
  - Tropical cyclone

Automotive & Mobility

- Insurance-relevant driver scoring with end-to-end telematics solution
- Grow strategically and steer portfolios with Motor Market Analyser
- Assess vehicle safety features with the ADAS Risk Score

SwiftRe®

- Online risk placement, claims and accounting platform
- Cost-effective risk management
- Full transparency into entire portfolio

Innovation

- Agile (co-)creation of next generation solutions
- Access to new risk pools and markets
- Fast development and time-to-market via Swiss Re's partner ecosystem

01

Opportunity

P&C Analytics

Bespoke analytics consulting to help you steer and grow your property and casualty business

What is it?

State-of-the-art data science techniques, extensive **risk knowledge** and profound **industry expertise**, brought to your business via bespoke consulting services and a team of dedicated Swiss Re experts

Why is it relevant?

Understanding and steering your property and casualty insurance business has **become increasingly costly and operationally challenging**; with too many data sources, a broad system landscape and often resource pressure on **analytical capabilities**

How does it help you?

We provide tangible, data-driven business insights that help you grow your business, increase your profitability and enhance your efficiency. For instance, via **comprehensive market analytics, detailed insights into loss drivers or refined client segmentation approaches**

02

Value Proposition

Data excellence for optimal decision-making

Our unique blend of data sources gives you the edge

Our data

Qualitative market and risk inputs from Swiss Re's economic research and aggregated industry data

+

External data

Industry expert interviews, external studies and statistics, and publicly available data sets

+

Your data

Submission data, portfolio and claims data, policy wordings, text documents (based on project scope)

=

Unique blend offering powerful insights

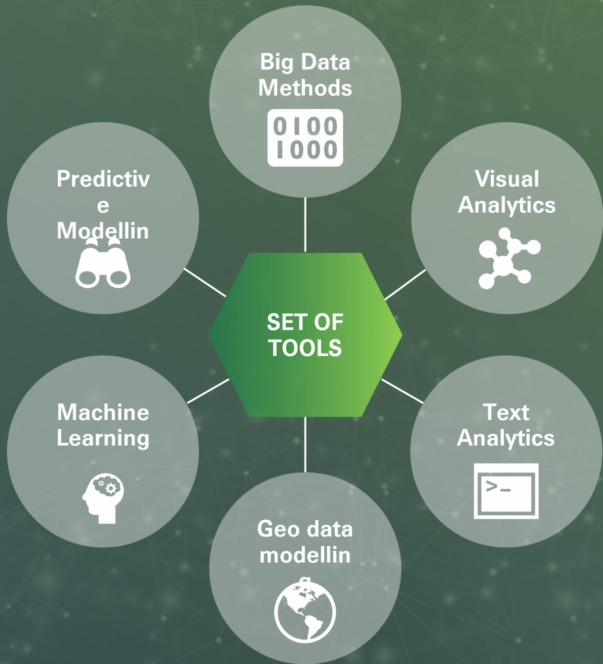
Broad set of analytic capabilities to generate powerful insights

Our actionable business recommendations can help you reach your strategic objectives

Bespoke
We choose and combine the right analytic methodologies to tailor scope and results of our analysis to your individual needs

Forward-looking
We leverage predictive analytics to not only analyse what happened in the past but also anticipate what is going to be relevant for your business in the future

Our analytics offering



Intuitive
We provide you with intuitive, easy-to-understand analytics that focus on what is really relevant for your business

Creative
We think outside of the box and leverage multiple ideation techniques to produce more than standard commodity analytics. We employ agile methodologies for quick and tangible outcomes

A client story: Improved performance with insights

How we use analytics to impact our clients' underwriting strategy and improve profitability

The client

Very large, global insurer

Struggling with the rapidly changing industry, volatile and large losses and looking for solutions to better understand the changing risk landscape

The challenge

Our client had not achieved any significant performance improvement despite various internal portfolio "deep-dives" over past years

On an industrial level, challenges included loss severity and frequency changes, impact of technology and cost pressures

Our support

Enhancement of client portfolio data with external data sources

Detailed portfolio modelling and loss driver analysis by leveraging Swiss Re's analytics tools and capabilities

Development of tactical risk map for future underwriting selection process and development of tailor made underwriting tool

The result

Developed new underwriting strategy and fine-tuned risk appetite based on analytics findings

6 percent point decrease in portfolio loss ratio with further improvements expected

6%

6 months from kick-off to market roll-out

6 months

A client story: Focused expansion in the SME segment

Analytics and digital insurance product design sharpens SME targeting and boosts premiums

The client

Large, global insurer

The insurer identified SMEs as a strategic growth opportunity, to be targeted via traditional channels (agents and brokers) and new channels (digital and partnerships).

The challenge

Insurer lacked analytics and experience in developing a consistent go-to-market strategy in terms of focus segments for different sales channels.

Insurer required support in developing a digital user journey and creating non-traditional insurance products like parametric covers.

Our support

Detailed view on market opportunities (by company size, industries and regions) tailored to the client's sales network.

Analytics support to co-design and prototype new insurance products.

Consulting services to gather requirements and develop the digital distribution channel back-end.

The result

Detailed sub-market analysis for 50+ distribution regions within the target markets

50+ regions

2 months from kick-off to first insights delivered to agencies and other distribution partners

2 months

Anticipated USD 8 million cost savings thanks to faster deployment of new distribution strategy

8 usd

A client story: Supply chain solution for improved profitability

Improving loss ratio and boosting profitability of liability lines with tailored analytics

The client

A large corporate insurer with a worldwide footprint

The challenge

Insurer looking to better model supply chain related risks for internal accumulation control.

Provide consultancy services to the client, with a focus on mitigating product recall and contingent business interruption (CBI) to reduce losses and improve business performance.

Improve profitability in all liability lines.

Our support

Co-developed a risk assessment and risk scoring model to improve underwriting and steer business, using insights from supply chain data analyses.

Benchmarked country risk factors in insurance liability pricing aiming to improve loss ratio.

Provided a new costing tool for automotive recall and life science lines, which helped boost underwriting efficiency and risk selection.

The result

Long-term loss ratio improvement: Expected improvement of 2%

2%

Uncovering supply chain accumulation exposures: Identified problem suppliers enabling targeted accumulation control

Unlocking growth potential: Identified 10 markets where pricing model was significantly overly conservative

10 markets

03

Rollout

Project scope and duration tailored to your needs

We work closely with you to adjust to your preferences

Week 1

Objectives and project planning: Determination of scope, timeline, and dedicated project resources from client and Swiss Re

Week 2

Formalisation and kick-off: Signature of MoU, on-boarding of project team, official kick-off meeting

Weeks 3-12

Regular project team meetings: Status updates, progress reviews

Week 13

Further tracking sessions: Regular check-ins on progress and project impact, joint client and Swiss Re board

Week 14

Official project end: Hand-over documentation and tools, sharing of lessons learned, agreement on follow-up actions

* Exact timing depending on project scope

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We're smarter together

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