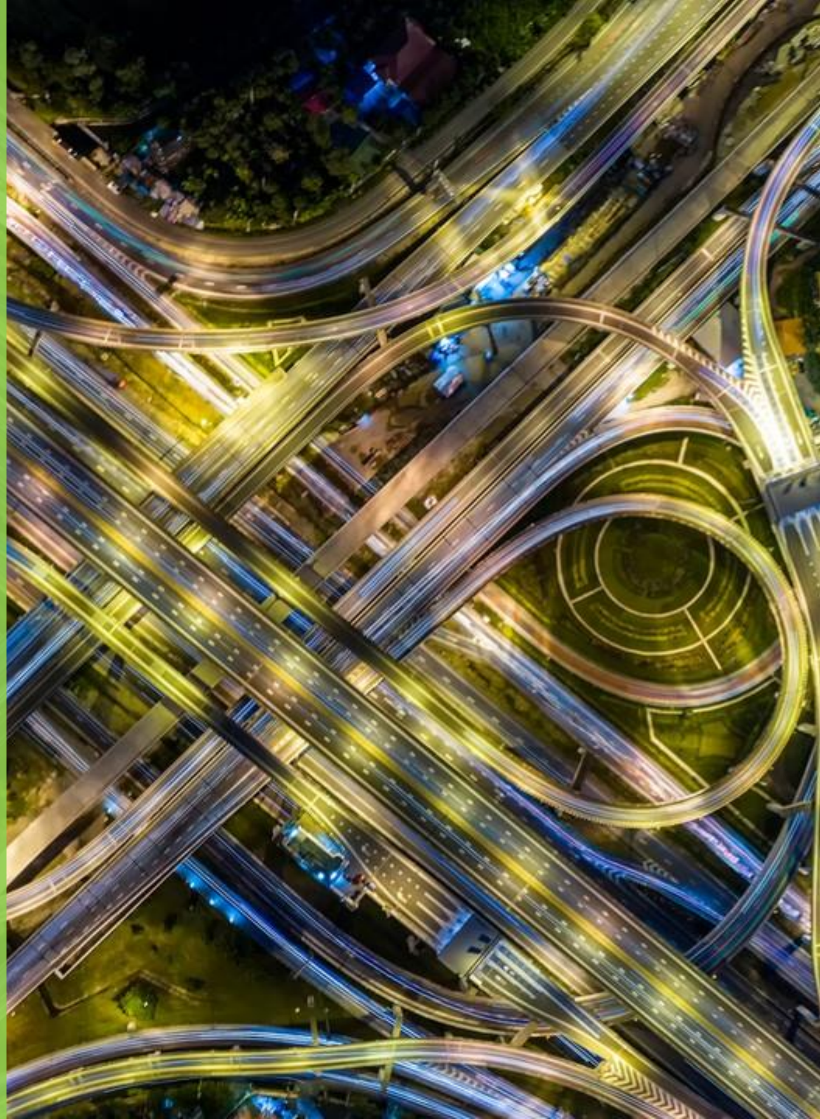
Swiss Re

Motor Market Analyser



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.

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.

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.

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

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Opportunity

Outside-in view on motor accident risk to identify market opportunities

Why is it relevant?

Dynamic, competitive motor markets are driving the need for business efficiency and innovative products. **Locality has a fundamental impact** on motor performance and is thus a **critical factor for risk assessment that is often overlooked**

What is it?

Swiss Re combines a **state-of-the-art predictive tool**, **profound risk knowledge** and **highly granular data analytics** for your motor business with the aim to boost your motor portfolio performance

How do you benefit?

Tangible, data-driven business insights can help you grow profitably, benchmark your portfolio's performance and identify suitable portfolio steering measures

Dynamic, competitive motor markets are driving the need for innovation

Abundance of data

The rapid expansion of data availability enables additional insights into risk drivers, resulting in a shift towards more tailored products and pricing

Need for granularity

Insurance data is often not available to the extent required for a highly granular and unbiased view on the risk landscape. Motor Market Analyser predictions provide a complementary outside-in view

Competitive pricing

A transparent and saturated P&C market and new digital insurance providers make pricing competitive, increasing the need for efficiency and tapping into profitable growth opportunities

Multi-line strategy

The Motor Market Analyser does not stop at motor. Find the sweet spot in the market for multiple personal lines

Innovative products

Leveraging external data, Swiss Re supports you with the design of new products. E.g., create a Pay-as-You-Drive product based on driving frequency data

Macroeconomic factors

Swiss Re helps you identify new areas for profitable growth based on observed macroeconomic factors including demographics, the automotive market and credit scores

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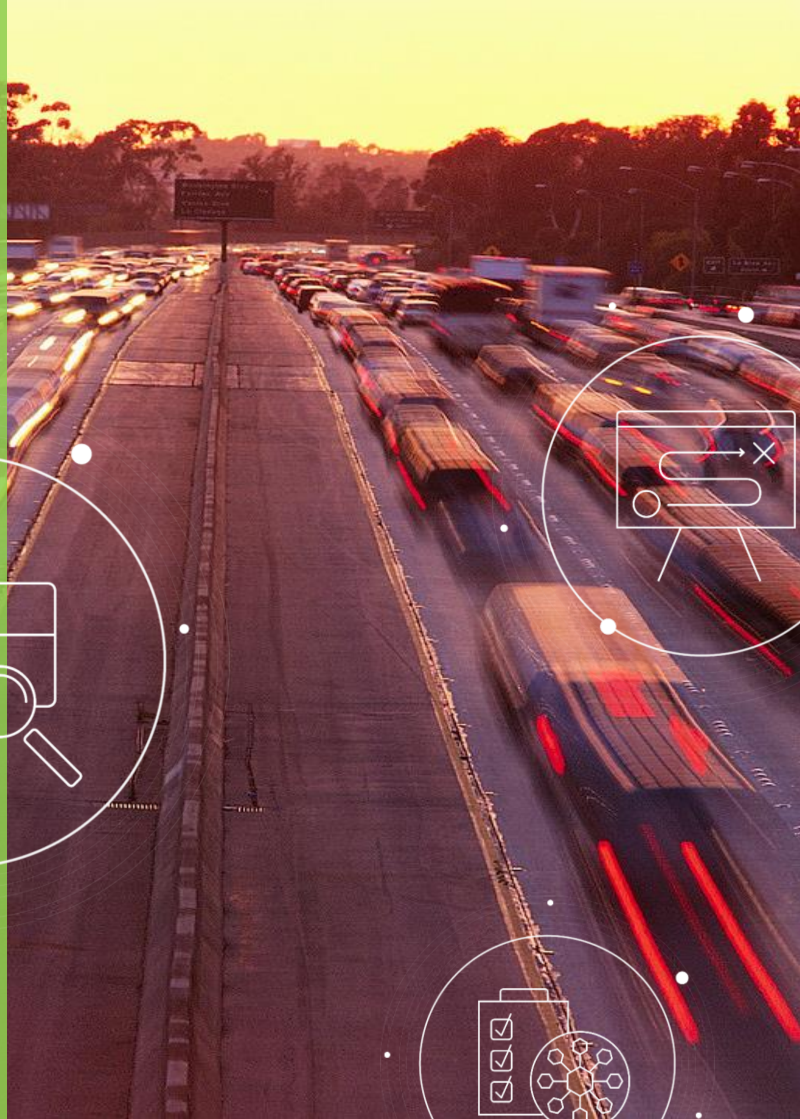
Value Proposition



Data excellence for portfolio performance and strategic growth

Innovative use of external data, risk modelling and cutting-edge analytics to increase your profitability

Swiss Re model

Swiss Re's predictive model for accident frequency and severity provides a highly granular view of a country's risk landscape and acts as a sound basis to identify business opportunities

Your data

We use your portfolio data to understand your book's exposure to geographic accident risk and to benchmark its current performance against its potential performance

External data

Swiss Re motor experts and data analysts use external data to offer you business insights and a 360° view on the motor insurance markets you target

Portfolio performance

Sales network optimisation

Strategic growth

Tangible insights to grow and steer your portfolio and identify opportunities

1 Granular view of the risk landscape

Swiss Re's **proprietary Motor Market Analyser** delivers highly granular **risk predictions**

- Location-based accident risk predictions
- **Identification of risk drivers** and potential areas of caution

2 Tangible insights for risk selection

Combination of Swiss Re's motor **risk predictions** with details about **your portfolio and distribution channels**

Identification of **steering suggestions and business opportunities** like

- Benchmarking of **sales point performance**
- Identification of **growth opportunities** within your **sales network**

3 Holistic market view

Swiss Re's Motor Market Analyser solution complements risk information with **additional market and socio-economic data** to give you a holistic view of how to **best steer your portfolio**

- Gain a better view on **motor market development** and **sales opportunities**
- **Maximise cross-selling potential** with other lines of business

Swiss Re's risk predictions + Your in-house portfolio data + Swiss Re's cutting-edge analytics

Actionable insights and advice to help you achieve your goals

A client story: Analytics supporting market entry

Swiss Re strategically supported a client's expansion plan into new states

The client

Very large insurer seeking market entry into USA

Ambitious growth targets

The challenge

Client was new to market and lacked data

A sophisticated customer segmentation was required to avoid large initial losses

Client was getting many prospects via lead generators, (where the insurer bids for leads knowing very little about them)

Our support

Ranking of individual regions by demographics, risk and socio-economic factors, including data on potential fraud and late payments

Development of an individual and regional consumer attractiveness score to steer marketing efforts and engagement with prospects

The result

Consumer attractiveness score comprising 20+ factors

Highly granular rating table by ZIP code

New

3 months implementation

A client story: Launching an innovative insurance product

Swiss Re helped a client identify favourable areas to launch a digital product

The client

Large insurer in Mexico

Very ambitious profit targets for the launch of an innovative product in Mexico

The challenge

Limited data available for risk analysis since the product targets a new customer segment

Profit targets require sound risk selection via

a) tariff differentiation

b) focused marketing

Our support

Clustering postal codes into five buckets depending on predicted frequency and severity of accident risk

Advised on premium discounts and marketing focus to attract more profitable clients

The result

20k+ individual locations rated according to accident risk exposure

Our granular risk view allowed for discounts up to 20%

2 months implementation

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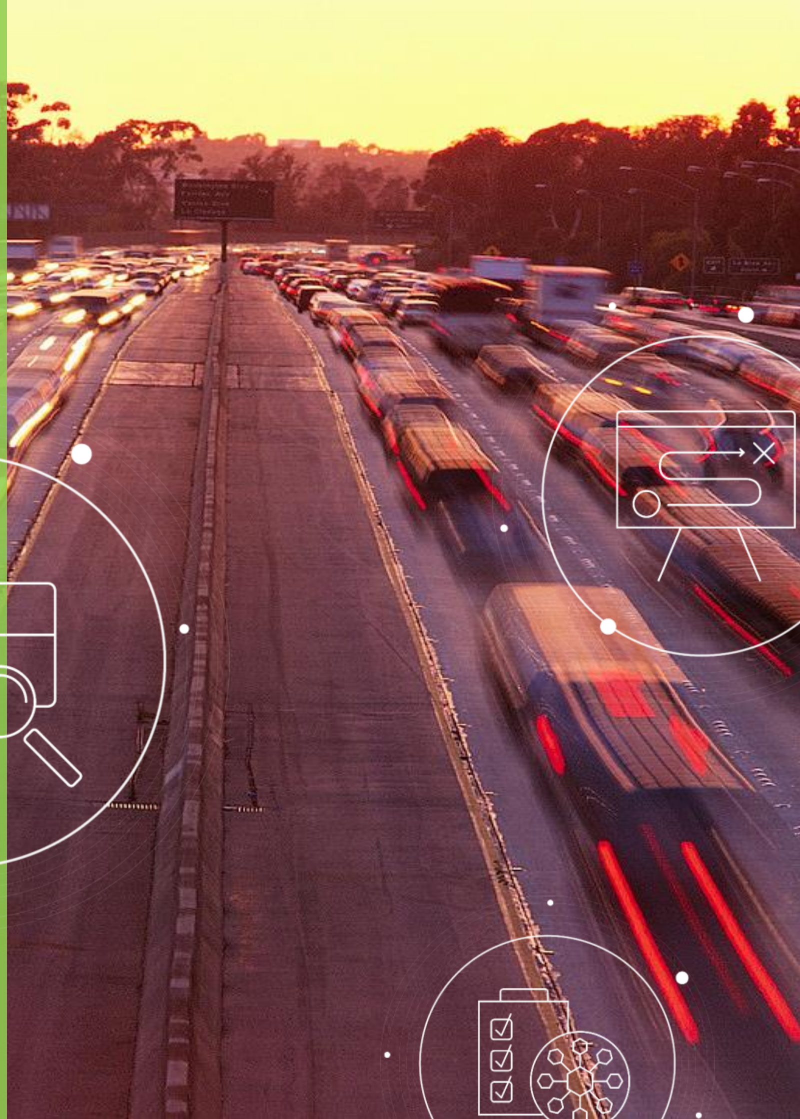
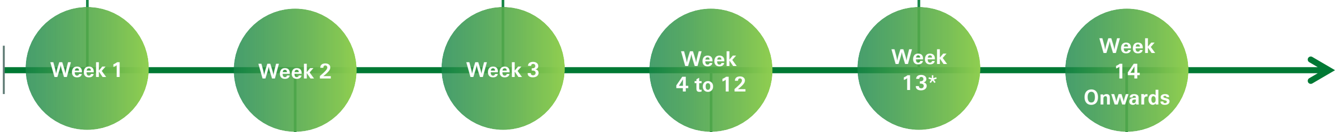
Rollout



Project scope and duration tailored to your needs

We work closely with you to adjust to your preferences*



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

Formalisation and kick-off:
Signing of NDA and MoU
Official kick-off meeting

Data preparation:
Swiss Re experts collect data Client delivers portfolio data

Regular project team meetings:
status updates, progress reviews

Official project end:
Hand-over documentation and tools, share lessons learned and agree on follow-up actions

Further tracking sessions:
Regular check-ins on progress and project impact

* Exact timing depending on project scope

Contact us
PC_Solutions@swissre.com

Swiss Reinsurance Company Ltd
Mythenquai 60
8002 Zurich
Switzerland

Telephone +41 43 285 2121
Fax +41 43 285 2999
www.swissre.com

We're smarter together

Swiss Re