

Power your next

with P&C solutions



P&C Solutions

to power your next chapter of growth

A committed
growth and
innovation partner,
able and willing
to share the risk
with you.

At P&C Solutions, we work with you to **write the next chapter of growth** by harnessing the entire spectrum of advanced capabilities of Swiss Re: Tech, Data & Analytics, Risk Consulting, and Global Strategic Partnerships, together with a track record of delivering **innovative solutions and high impact** around the world.

Our raison d'etre is to partner you with a relentless focus on meeting your objectives – opening new business opportunities and solving complex problems to ensure you are **ready now and prepared for the NEXT**.

Solutions for all the industry's pressing challenges



P&C Analytics

Data. Action. Disruption.

- Impact +
- Risk Consulting



Property

Model. Analyse. Mitigate.

- CatNet® Suite
- NCME Suite
- Parametric Solutions



Specialty

Simple. Modular. Turnkey

- Engineering Digital
- Agriculture Digital
- Flight Delay
- Credit and Surety Insights



Auto and Mobility

Connected. Flexible.

Consumer Driven.

- Coloride
- Swiss Re Extended Warranty Insurance
- Swiss Re Electric Vehicles
- Swiss Re Commercial Fleet
- Swiss Re ADAS Risk Score
- Swiss Re AV Risk Assessment Framework



Claims

Connected. Simple. Efficient.

- Pharma Intervention
- Rapid Damage Assessment (RDA)



Digital Facultative

Prompt. Precise. Proficient.

- SwiftRe®



Strategic Partnerships



Innovation

Strategic Partnerships

Our dedicated team helps unlock new opportunities bringing together carriers, promising InsurTechs/vendors, large digital ecosystems and distribution partners. We assess changes in the risk landscape, emerging technologies and vendors, work through new business models and deliver next-in-class solutions, to act as a catalyst for industry change.

Carrier Partners

Participatory fronts



Traditional carriers



Multi-channel carriers



Carriers searching for programs and distribution channels to expand their reach to new customers

Distribution Partners



Insurtechs & Vendors



Program Admins



Tech Companies & Ecosystems

Distribution channels searching for insurance paper to launch new products and expand offering



Impact across the insurance value chain



P&C Analytics

Tangible data-driven business insights that help you grow your business, increase profitability and enhance efficiency. Comprehensive market analytics, detailed insights into loss drivers, refined customer segmentation approaches, behavioural economics analysis and other consultancy services to help you grow profitably.



P&C Analytics Enables



Strategic insights

on how to grow your business into new markets and segments



Granular insights

into portfolio composition, loss drivers and predictors



Outside-in recommendations

on most effective levers to improve business steering

P&C Analytics Powers

> 10%

premium growth potential **unlocked** enabled by instant outside-in view on performance

95%

Increase in underwriting efficiency through reduced time to underwrite commercial risks

6pp

Loss ratio improvement through analysis of loss drivers and predictors

What P&C Analytics clients say



P&C Analytics brought market intelligence, tools and advisory to help us accelerate growth in new markets.

P&C Impact+

Impact+ P&C Solutions is an innovative, modular analytics platform powering up your portfolio growth & profitability through plug & play utilities.

Leveraging state of the art technology & Swiss Re's unmatched risk knowledge, it provides distinct value to your teams along the P&C value chain, supporting cross-functional decisions.



Impact+ Enables



100+ Data Sets

One of the largest risk and insurance data pools worldwide tailored to local markets.



Proprietary models and tools

Broad range of analytical tools and methods for more precise pricing, market growth strategies and the assessment of your risk exposure.



Seamless support across insurance value chain

One log-in to access Swiss Re and third-party risk models and state of the art visualisations for insights across the value chain.

Impact+ Powers

6%

Loss ratio improvement for complex and low performing liability portfolios.

\$50mn

Premium generated by growing commercial middle market.

95%

Underwriting efficiency increase by reducing time to underwrite commercial risks.

A unique approach

Flexible enough to seamlessly complement your existing Data & Analytics environment. Powerful enough to be used as a standalone platform powering your entire value chain.



Coloride

Telematics

A scalable, modular, end-to-end telematics solution to cut cost, improve risk selection, increase client loyalty and prepare for the connected car future. Complete and flexible with a device-agnostic, IoT telematics platform, a mobile app and an insurer portal with powerful analytics.



Coloride Enables



Telematics Infrastructure

App (white-label or SDK) incl. insurer portal and hardware as optional add-on



Best-in-class driving behaviour

and contextual scoring & analytics and actuarial support



Go-to-market support

based on best practices for a successful roll-out

Coloride Powers

Growth

Attract **better risks**, improve risk segmentation and customer experience

10 Live

solutions and 20+ active pilots running globally

12 weeks

To go-live

What Telematics clients say

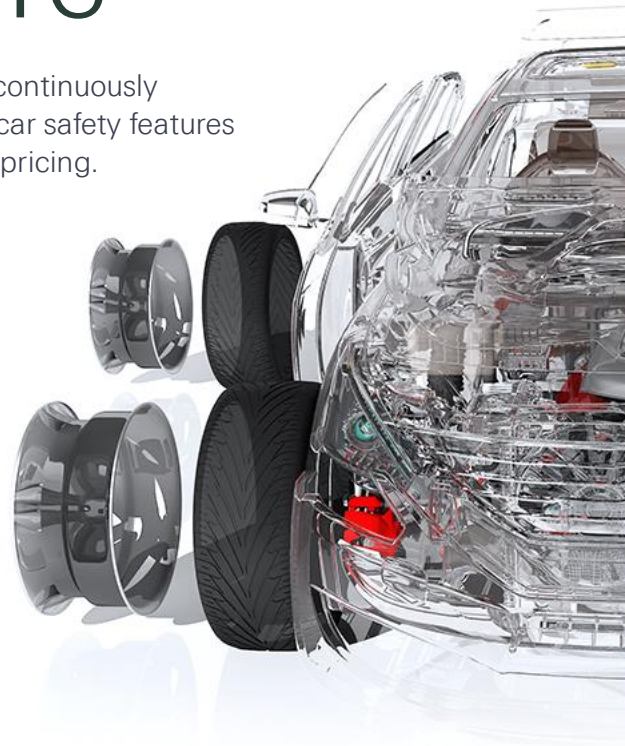


With Coloride, we are right in the middle of the driving experience and even closer to our customers. This opens up new opportunities for us to interact with our policyholders and identify their needs.

Rocco Minelli
CEO of AutoMate

ADAS Risk Score

Our scoring models help insurers continuously assess the risk impact of evolving car safety features and integrate risk scores into their pricing.



ADAS Risk Score Enables



Future-ready

The Swiss Re ADAS Risk Score is a solution designed for the current and prospective impact of ADAS on insurance claims.



Modern x traditional

The solution consists of scores at the vehicle level in addition to the traditional insurance rating variables.



The scores can be

- Used to support the design of your motor tariff
- Refined and calibrated to the specificities of your portfolio.

ADAS Risk Score Powers

>6 weeks

for first insights on the impact of ADAS on an insurer's motor book

30%

fewer rear-end accidents due to Automated Emergency Brake systems (AEB)

3 pillars

combining Swiss Re's actuarial experience and car makers' engineering know-how

What ADAS Risk Score clients say



ADAS Risk Score and Swiss Re's Portfolio analysis and partnerships with global car makers give us optimisation the right tools and support to understand the impact of car safety features and reflect that on our rating models.

Commercial Fleet Risk Assessment

Solution leveraging technology and partnerships to improve insurance performance



The Challenge

The **risk pool** is significantly **large** given high premiums per vehicle

Even in most advanced markets, only larger fleets are equipped with **technology** and **advanced risk management** tools

Different types of fleets make it difficult to build **one-size-fits-all** offerings

The Advantage



Partnership with **technology and fleet management providers** (e.g., China), to create a fleet solution with insurance **risk assessment**



Comprehensive risk assessment toolkit, based on the analysis of granular data detected through our **telematics** app and/or hardware



Additional ADAS-enabled technology that can substantially reduce loss ratios

Commercial Fleet Risk Assessment Powers



Network comprising of the most advanced technology players with a strong track record in reducing accidents



Tailored solution to reduce loss ratio, enhance data analytics and data-driven product innovation



Reinsurance helps share the risk and uncertainty of the new technology

Electric Vehicles

A solution for accurate pricing of EVs, EWI and consulting services



The Challenge

Regulatory & societal changes and technical advancements translate to an **increase** of **electric vehicles** on roads

Insurers need to **price new models** in their portfolios and develop new **insurance products** targeted to customers' needs

The Advantage



Tariffication tool supporting insurers in pricing EVs and their technical specificities more easily and accurately



Pay-as-you-drive (PAYD) insurance to reward and incentivise electric driving for (plug-in) hybrids enabled through our telematics solution



Technological/actuarial consulting identifying immediate and prospective effects of EV technology on risks/economics of portfolios

Electric Vehicles Solution Powers



Achieve greater pricing transparency for Electric Vehicles



Create new insurance products for Electric Vehicles



Understand new vehicle trends and insights that impact your portfolio

Mobility

Solution to match mobility needs with our know-how, both in insurance and solutions



The Challenge

We observe a potential shift in the distribution and nature of insurance products due to **new mobility trends**

Insurers and mobility players are mostly in need of:

- **Platform-based** simple insurance products and services

- A single point of contact to manage **multi-country/-modal** insurance operations and coverages
- **Usage-based, on-demand** insurance

The Advantage



Primary insurance know-how

to develop products with Scoring and data analytics capabilities



Worldwide operations

and a **network** of insurance carriers to channel opportunities



Technology

to potentially add to the mobility players' capabilities

Mobility Solution Powers



4 European countries for which a tailor-made insurance program for a P2P car sharing platform has been deployed



Engagements covering all new mobility models, from micro-mobility (i.e., e-scooters) to car sharing/-pooling and e-hailing services

Swiss Re CatNet[®] Suite

Online location intelligence tool for efficient, accurate underwriting and risk management. One-stop shop for scientific and industry data about global hazards, catastrophic events, losses and exposure.



Swiss Re CatNet[®] Enables



100% Global Coverage

One solution with globally consistent, high-resolution NatCat data to measure and benchmark your exposure for any location in the world.



1 tool powered by 20 years of experience

An easy-to-use, flexible Geo tool, built on CatNet[®]'s extensive experience supporting clients.



10,000 locations within minutes

Combining your portfolio with Swiss Re's hazard data allows you to identify issues that would have otherwise remained undetected.

Swiss Re CatNet[®] Powers



Improved risk assessment for better bottom-line results



Increased transparency over different markets



Sound product development to facilitate growth



Tremendous efficiency and accuracy gains

What CatNet[®] clients say



CatNet's risk assessments enabled us to Portfolio analysis and improve our portfolio management and risk optimisation accumulation reporting, including compliance with Solvency II.

Parametric

End-to-end, fully digital parametric solution for natural catastrophes and flight delay insurance. Easy to customise platform solution that brings consumers and companies instant, hassle-free payouts based on predetermined triggers.



Parametric Solution Enables



Simplicity

Simple and transparent natural catastrophe and travel insurance products



Agility

Instant, hassle-free payouts based on predetermined triggers



Efficiency

Easy integration and set up of a cost-efficient tool into your sales process and/or your distribution partners'

Parametric Solution Powers

1 Sec

quote time enabled by instant and automated underwriting engine

67%

faster **claims settlement process** through live event tracking and automated claims settlement

3 months

to launch a product with pre-built modules for the entire consumer lifecycle, deployed with just an API integration

What Parametric clients say



Swiss Re's parametric platform allows us to efficiently underwrite parametric hurricane risks. Its fully automated quoting and claims processes simplify insurance, meeting the needs of an increasingly digital generation.

PUMA

Swiss Re's PUMA (Project Underwriting Management Application) platform supports you in the assessment and underwriting of construction and engineering projects. Reference global framework for complex engineering risks enabling profitable business steering and growth.



PUMA Enables



Robust framework

A comprehensive rating, costing and pricing approach based on long-term experience, underwriting expertise and industry insights



Holistic view

The ability to store, retrieve, copy and access quotes across an entire book of business, globally



Customisation

Data-driven management of construction and engineering portfolios with flexibility to parametrise according to your needs

PUMA Powers

20%

Increase in underwriting efficiency by standardising and centralising procedures on a common platform

5%

Cost benefit from the decrease of total operating costs per annum

10%

Productivity gain with online processing and reporting

What PUMA clients say



PUMA helps our underwriters and actuaries accurately quote engineering risk covers. Its global scope, proven methodology and ease of use enables us to manage complex engineering risks quickly and confidently.

Agro Suite

Full-stack agriculture insurance offering with embedded product design in a lean, modular ecosystem. Features include real-time index tracking, pricing, portfolio steering, claims management.



Agro Suite Enables



Efficiency

Growing efficiently by structuring state of the art soil moisture products



Real-time insights

Real-time high resolution insights into the vegetation conditions of your crop portfolio



Trust

Building trust and broadening your customer base through innovative and transparent products

Agro Suite Powers

70%

Increase in efficiency of claims process enabled by reduction in processing time

15%

Productivity gain through decrease in loss adjustment expenses

6%

Improvement in loss ratio through analysis of loss drivers and predictors

What Agro Suite clients say



Agro Suite's opti-crop application brings enhanced transparency to drought index products. Its soil moisture based index tracker enables us to better steer our agriculture portfolio and manage.

SwiftRe®

Online facultative reinsurance risk placement, claims and accounting channel. Offers automatic capacity and greater underwriting efficiency for clients seeking to manage risk portfolios more effectively.



SwiftRe® Enables



Automation

Automatic approval to Swiss Re capacity for pre-agreed medium-sized single risks or facilities



Agility & efficiency

Faster turnaround of submission requests to allow clients to spend more time focusing on business growth



Cost saving

A reduction of administration costs for managing small to medium-sized (mid-market) risk portfolios

SwiftRe® Powers

5 mins

Is all it takes to access new risk pools and access to reinsurance capacity

90%

Increase in efficiency through reduced underwriting processing time

24/7

access to online automated underwriting and Swiss Re capacity

What SwiftRe® clients say



SwiftRe® is a core part of our offering and gives us an advantage in a highly competitive market.

Any questions?

Thank you!

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