

## Press release

# Swiss Re and JMDC join forces to advance innovation in risk calculation

- **By partnering with Japan's pre-eminent data services provider in medical statistics, JMDC, Swiss Re can offer clients comprehensive risk calculation products using wearables data**
- **This partnership will open up possibilities for dynamic risk assessment of modifiable risk factors such as sleep and exercise**

**16 May 2022** – Swiss Re has partnered with JMDC, Japan's pre-eminent data services provider in medical statistics, to advance innovation in risk calculation using wearables data. This partnership will enable the development of holistic re/insurance products using wearables data, which combine clinical factors with lifestyle factors, such as sleep and exercise, to enhance the product propositions in the Japan Life & Health market.

The increasing usage of wearable devices in Japan offers an opportunity for insurers to play a more important role in engaging consumers to lead healthier lifestyles. Combining JMDC's wide range of data sources with Swiss Re's risk knowledge and insights has enabled Swiss Re and JMDC to co-develop a risk calculation model – a tool that makes way for quicker and more precise underwriting and pricing. At the same time, it accelerates the next generation of risk assessment underpinned by Swiss Re's Personal Resilience Suite (PRS).

PRS is a holistic, modular and innovative risk assessment approach, powered by Swiss Re's underwriting manual, Life Guide. It considers traditional and novel clinical risk factors, as well as lifestyle factors, to assess and price risk. PRS augments traditional underwriting by leveraging wearable devices and other lifestyle-based data, subject to compliance with relevant laws and regulations. In doing so, PRS maximises the power of medical and technology advancements, and captures the impact of lifestyle choices on health and wellbeing.

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### Additional information

For logos and photography of Swiss Re executives, directors or offices go to [www.swissre.com/media](http://www.swissre.com/media)

"Our partnership with JMDC will help unlock the next level of risk assessment and drive forward industry transformation. This builds on Swiss Re's product innovation expertise in areas such as staged based cancer and step discount products. The partnership will allow us to offer our clients an array of innovative new products to help them underwrite more confidently and accurately," said Steven Hunter, Head Client Markets L&H Japan.

"We are thrilled to partner with Swiss Re to advance the development of risk calculation model. We are confident that the combining of JMDC's data with Swiss Re's deep knowledge and risk insights will help unleash the potential of the use of wearables data in the re/insurance industry. We will further enhance our data analytical capabilities and expand data range as well as solution offerings, to accelerate data utilisation for the industry," said Nobuo Homma, Executive Officer and Head of Insurance Business Unit at JMDC.

**About Swiss Re**

The Swiss Re Group is one of the world's leading providers of reinsurance, insurance and other forms of insurance-based risk transfer, working to make the world more resilient. It anticipates and manages risk – from natural catastrophes to climate change, from ageing populations to cyber crime. The aim of the Swiss Re Group is to enable society to thrive and progress, creating new opportunities and solutions for its clients. Headquartered in Zurich, Switzerland, where it was founded in 1863, the Swiss Re Group operates through a network of around 80 offices globally.

**About JMDC**

JMDC Inc. was founded in 2002 as a pioneer in the medical big data industry, and owns unique anonymization technology as well as data analysis and calculation technology. It is developing a healthcare support service for insured persons based on receipt data on more than 650 million cases and medical checkup data on more than 28 million cases (as of March 2021), a drug safety evaluation service, a medical economy analysis service, and other information services. It also provides a Web service (Pep Up) for a single health index (health age) and for improving health, and is working to bring about a healthy society by applying its medical data and analytical skills.

URL: <https://www.jmdc.co.jp/>