Tech is more than “just a vertical”
Tech demystified

Digitization
Ability to convert objects into digital representations

Computational power
Ever increasing affordable computational power

Ubiquitous connectivity
Ubiquitous broadband connectivity, as provided by modern Telecommunication

Real-time access
Real-time access to knowledge and talent
Transforming the (Re)insurance value chain
Use case approach

**Productivity**

**Solutions & Services**
- Artificial intelligence
  - Repetitive data extraction from identical documents to guide underwriting and claims decisions (if X then Y)
  - Policy as a disintermediated smart contract sale with self-executing capability
- Robotics
  - Industry consortiums to assess retrocessions automatically using smart contracts
- Blockchain
  - Accelerated underwriting based on natural language processing and OCR
- IoT
  - Using sensors for more accurate pricing and to predict & prevent claims

**Underwriting & Claims**
- Using AI in contextual distribution to sense the customer need for specific insurance and initiate a sale
- Accelerated administrative processes through document content analytics
- Making risk engineering processes more efficient (e.g., regular risk assessments of construction via sensors)

**Distribution**
- Real-time ledger updates eliminate the lengthy process of reconciling balance sheets
- Policy as a disintermediated smart contract sale with self-executing capability
- Retrocessions exchanged via blockchain (P2P)

Swiss Re Approach to Tech | Dr. Luca Marighetti | 2 Nov 2017
©2017 Swiss Re. All rights reserved. You are not permitted to create any modifications or derivative works of this presentation or to use it for commercial or other public purposes without the prior written permission of Swiss Re.

The information and opinions contained in the presentation are provided as at the date of the presentation and are subject to change without notice. Although the information used was taken from reliable sources, Swiss Re does not accept any responsibility for the accuracy or comprehensiveness of the details given. All liability for the accuracy and completeness thereof or for any damage or loss resulting from the use of the information contained in this presentation is expressly excluded. Under no circumstances shall Swiss Re or its Group companies be liable for any financial or consequential loss relating to this presentation.