

# 慕再科技

## Munich Re Digital Solutions

### Empowering the digital evolution of Life & Health insurance in Greater China

As a pioneer in digital innovation for Life and Health insurance, Munich Re has supported our clients with global expertise and local knowledge in their digital transformation journeys. By combining our strength in traditional reinsurance with digitalization, Munich Re Digital Solutions China broadens the range of services and increases the flexibility of client support by offering a range of locally cultivated innovative solutions. We help clients unite technology for unlocking growth, data insights for ensuring confidence, and risk capacity for enabling trust.

### Partnering you in your digital transformation journey

No matter where you are on your digital transformation journey, we enable your path forward. By combining the power of human and artificial intelligence, we optimize your value chain and enhance your portfolio management. Together we make better predictions to share known and emerging risks.

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### Solutions across your value

We offer a variety of suites and solutions along the entire value chain, from product development over underwriting to claims, to meet your specific business requirements and instill confidence in the future.

#### iRisk

Our next-generation risk assessor and selector, iRisk, provides enhanced risk selection accuracy at the application stage, further streamlining the underwriting process to increase profitability, improve efficiency and an improved customer experience.

- Increased accuracy through a combination of internal and external data.
- Reduced potential anti-selection and fraud from data-driven risk assessment.
- Accelerated underwriting process through real-time risk scoring results

#### HAP

Health Assistance Platform (HAP) is a digital services platform connecting insurers and medical service providers, allowing health services to be embedded into life and health insurance products and made directly accessible to policyholders. As a one-stop solution, HAP also facilitates provider selection, service quality control, as well as plug and play IT infrastructure. Insurers benefit from increased efficiency when adding services and managing providers.

#### MSO

Medical Service Organisation (MSO) is a comprehensive medical insurance management solution providing claims settlement with risk engine, medical networks and medical services. By combining traditional reinsurance and MSO as a bundled solution, we help our clients share risk, improve operational efficiency and ultimately, enhance the profitability of medical insurance.



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