



## MIRA Digital Suite – Your service kit for the future of life insurance

Any life insurer wanting to take advantage of the opportunities of digitalisation should design their processes and services to be digital from end to end. That's the theory at any rate. In practice though, there are still big gaps in digitalisation, especially in the area of application and claims assessment. These can be closed with the innovative digital services from the MIRA Digital Suite – in modular form and on demand as “software as a service”.

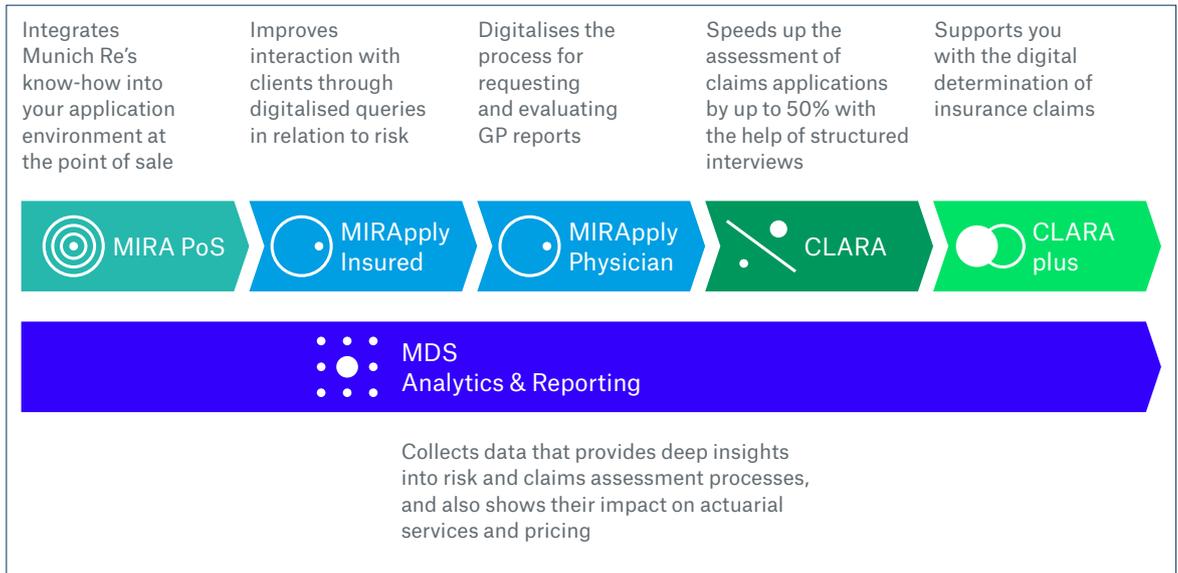
With the digital services in the MIRA Digital Suite, you increase the speed and quality of your business processes in the area of application and claims assessment. This is because the tools start where there are still considerable gaps in digitalisation – when recording and assessing applications at the point of sale, for example, where follow-up questions to the applicant or medical reports are required, as well as when checking entitlements in the event of claims.

It's good to know that the services provided by the MIRA Digital Suite cover almost the entire spectrum of life insurance. Besides medical risks, the services can also be used to assess financial risks, leisure-time risks and travel abroad risks. The range of products covers all major business areas, including term life, occupational disability

and basic ability insurance. What's more, you can also use each service module individually and independently of the others (see graphic on page 2).

The time-consuming process of establishing and maintaining your own rules for assessing risks is eliminated. Instead, you use the modules directly on demand – as “software as a service”. That way, you don't have to develop your own software and set up expensive IT infrastructure. Instead, you benefit from solutions that are flexibly and intelligently geared to your business and are technically always state of the art. Munich Re takes care of all that, besides ensuring that the highest data protection and security standards are complied with.

 **MIRA Digital Suite – Service modules and architecture**



**End-to-end digital processes and new potentials for data analytics**

With the MIRA Digital Suite, isolated data repositories and isolated solutions are a thing of the past. All the service modules are coordinated and can also subsequently be networked with each other. This means that, with each additional module, you benefit from increasingly efficient digital processes and consistent data streams across the entire course of application and claims

assessment. This digital consistency opens up new potentials for data analytics which you can utilise with the MIRA Digital Suite, for example in the form of analyses and reports. In the medium term, new consistent data are also the key to the smart use of big data and artificial intelligence.

## MIRA Digital Suite – Your advantages at a glance

