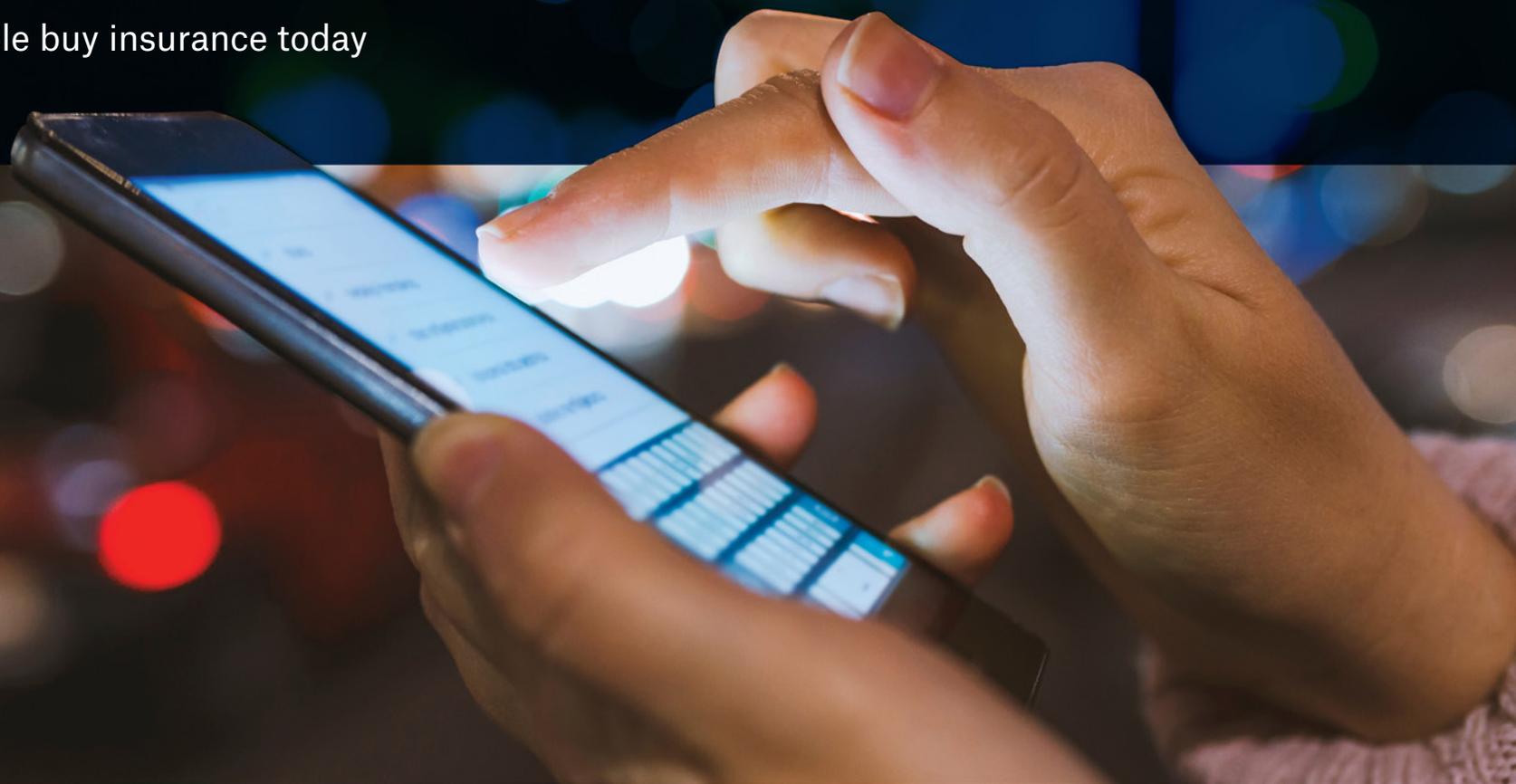


NOT IF, BUT HOW

The digital revolution starts here

Transforming the way people buy insurance today





Are you ready for the future?

The pace of change in today's insurance market has never been faster. The opportunities to work differently, better serve customers and unlock new sources of revenue are vast. And the time to act is now.

Driven by their day-to-day use of e-commerce, customers now expect a radically different buying experience. Faster. Easier. More digital. Insurers who deliver on this expectation have a powerful opportunity to differentiate themselves and capture more customers.

New processes, data sources and technologies are enabling forward-thinking insurers to re-examine sectors previously considered unprofitable or difficult to reach. It means they can be more confident they can unlock significant new sources of revenue without a massive investment.

With faster, more intuitive new business workflows and automated decisioning for routine applications, the scope for greater efficiency and effectiveness is clear. Importantly, however, this can be achieved while delivering market-leading experiences for consumers, brokers and agents.

It's an exciting new world – and one we know well.

A history of innovation

Munich Re Automation Solutions has been at the forefront of the digital revolution in insurance for over 30 years. We have a proven track record of working with forward-thinking customers to unlock new sources of revenue and greater customer satisfaction. In fact, we've made it our mission to continually reinvent the consumer's experience of buying insurance.

Today, we help insurers grow their businesses with the most widely used automated new business solutions worldwide.

Customers partner with us because we understand the worlds of both insurance and technology. As part of one of the globe's largest re-insurers, we know what it takes for insurers to thrive in the modern world. And as a dedicated software developer, we know how to translate those needs into solutions that deliver insight, streamline processes and boost results.

Using our solutions, insurers can deliver a faster, more intuitive buying experience. You get access to advanced analytics delivering unparalleled insights into how your businesses are performing. And, with access to new sources of data and more effective questioning, you can be more accurate in assessing risk.

Ultimately, we help you deliver better results, faster than ever before.



Revolutionary solutions for growth

Every insurer wants to drive more business from more customers in more places. This might involve capturing a greater share of existing markets or opening up brand new opportunities. It might be about better competing with existing or emerging competitors. Or it might demand nothing short of transforming the entire business.

Let us help.

With our solutions, you'll be able to transform your operations, free from the limitations of people or process. We'll allow you to better serve customers, closing the expectation gap and minimising the amount of business not taken up. And we'll enable you to develop innovative new products and services faster, opening untapped markets and fresh opportunities.

What's more, we'll equip you with the data and analytics you need to determine how your business is performing and to model the effects of potential changes to your business model.

With unmatched expertise spanning new business and claims process automation, digital underwriting, third-party data use, advanced analytics, predictive modelling and more, we can give you the capabilities you need to grow your business as far and as fast as you want.



The difference that makes the difference

Making the move to a new way of working is a big step for any insurance business. You need to be confident that the solution you adopt fits with your strategy, your culture and your existing technology.

We understand.

That's why we've built solutions specifically designed to solve the key strategic challenges facing insurance companies today. Solutions focused on streamlining how you work and removing barriers to your success.

World-class proven integration

We offer smooth integration with your existing technology, enabling you to realise a faster return on your investment. More than this, we're also committed to supporting new advances in analytics and access to third-party data sources. So you'll get a solution that not only delivers today but which will keep delivering long into the future.

Work the way you want

With our solutions, you can work the way you prefer without lock-in. Use the included starter rulebook, rulebooks from other re-insurers or design your own with our easy-to-use rules designer. It's your business and your choice.

Global solutions to meet your local needs

We are a global business. We understand the individual requirements of different geographies and can deliver a solution that's configurable to specific market dynamics and regulations.

Where technology innovation meets insurance knowhow

As a dedicated software company, we're driven by innovation, developing digital services to enable you to sell in new ways, to new markets and which will allow you to harness new sources of data and business insight.

And, as an independent business within the global Munich Re group, we have the financial backing and stability to deliver the confidence you need to take the next step in your digital journey.

Whatever your size, whatever your ambition

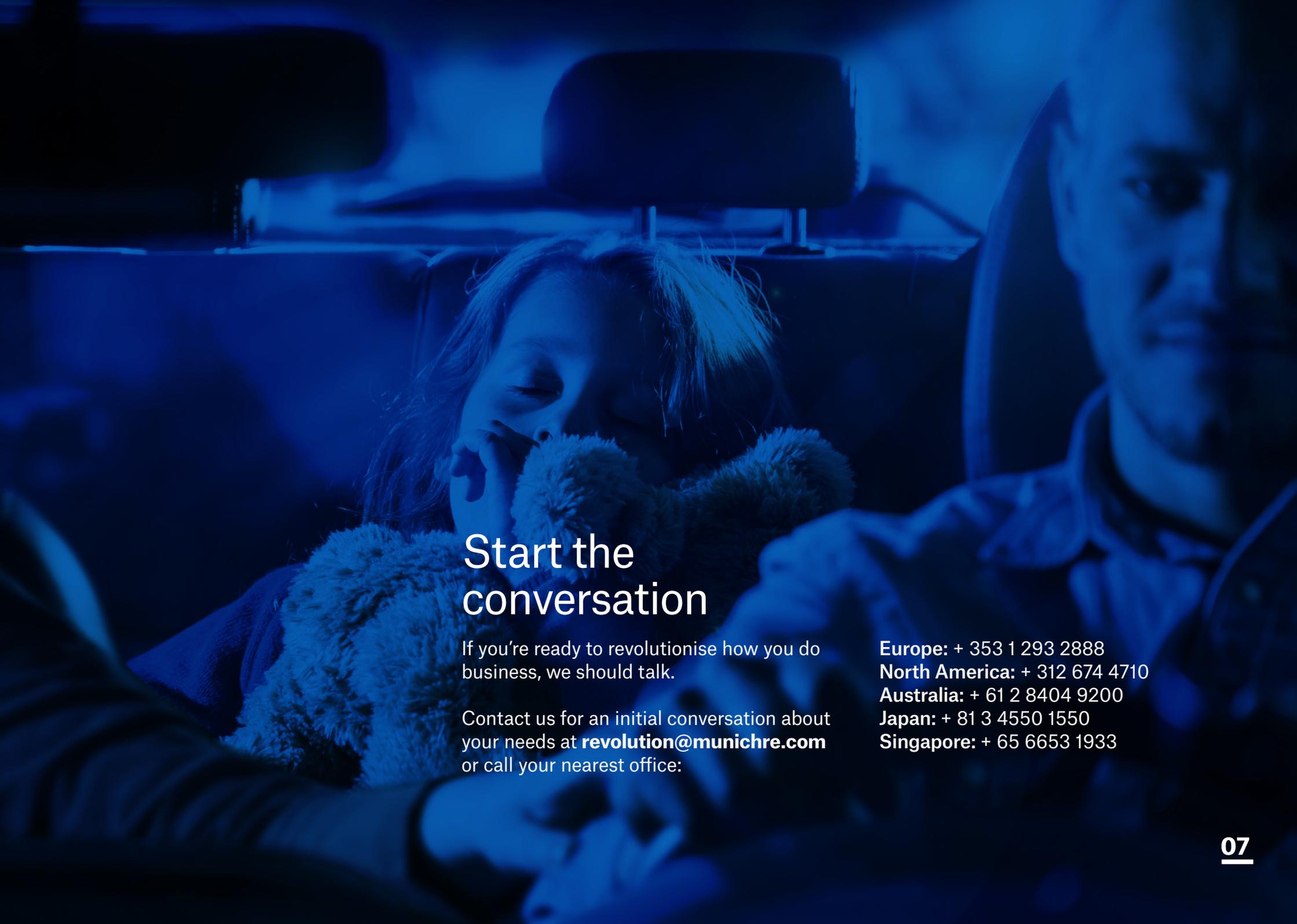
Maybe you're an ambitious national insurer simply looking to begin realising the benefits of automating new business. Or maybe you are a multinational organisation wanting to unlock the full capabilities of automation to serve customers, power agents and drive greater business success. Wherever you are on your growth journey, we can help you take the next step.

For insurers wanting to move away from paper forms and manual processes, we can help you make the digital revolution a reality, fast. Delivering all the core automated underwriting capabilities you need and easy access to third-party data, we'll help you rapidly accelerate new business, grow sales and improve customer experience.

For insurers who want the power and flexibility to drive game-changing innovation, we can provide a fully modular solution with market-leading automated underwriting capabilities, support for multi-channel, multinational operations and in-depth business insight.

Ultimately, no matter your size or ambition, we can help you do more business, in more places, more effectively than ever before.





Start the conversation

If you're ready to revolutionise how you do business, we should talk.

Contact us for an initial conversation about your needs at revolution@munichre.com or call your nearest office:

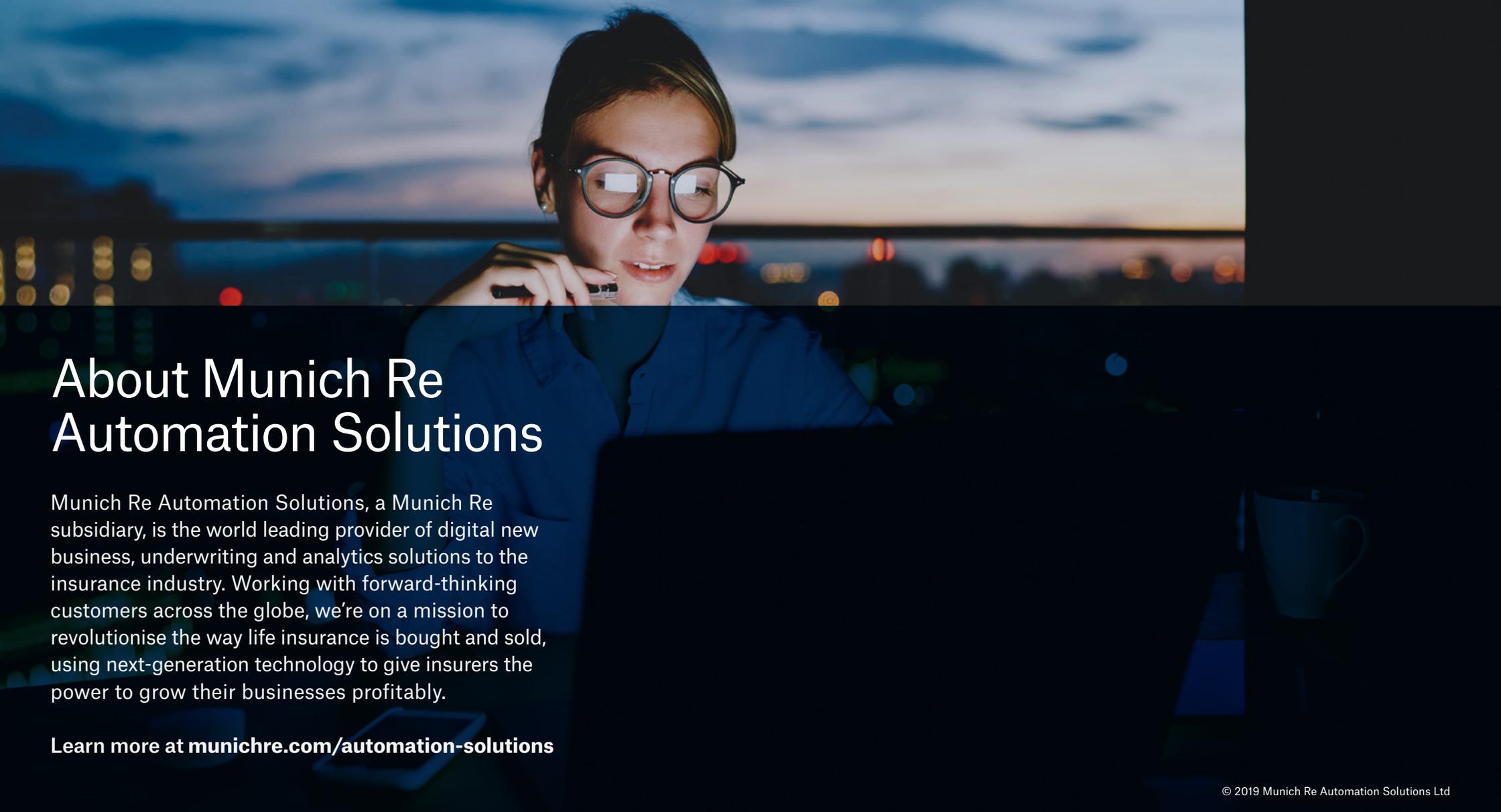
Europe: + 353 1 293 2888

North America: + 312 674 4710

Australia: + 61 2 8404 9200

Japan: + 81 3 4550 1550

Singapore: + 65 6653 1933

A woman with glasses is shown in a dark setting, likely at night, talking on a mobile phone. She is wearing a blue shirt and is looking towards the camera. In the background, there are blurred city lights and a laptop screen. The overall mood is professional and focused.

About Munich Re Automation Solutions

Munich Re Automation Solutions, a Munich Re subsidiary, is the world leading provider of digital new business, underwriting and analytics solutions to the insurance industry. Working with forward-thinking customers across the globe, we're on a mission to revolutionise the way life insurance is bought and sold, using next-generation technology to give insurers the power to grow their businesses profitably.

Learn more at munichre.com/automation-solutions

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