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# SCOR Sweden Re:s Nordic Life Insurance Conference

## Stockholm 11 okt 2024

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# Nordic Life Insurance Conference

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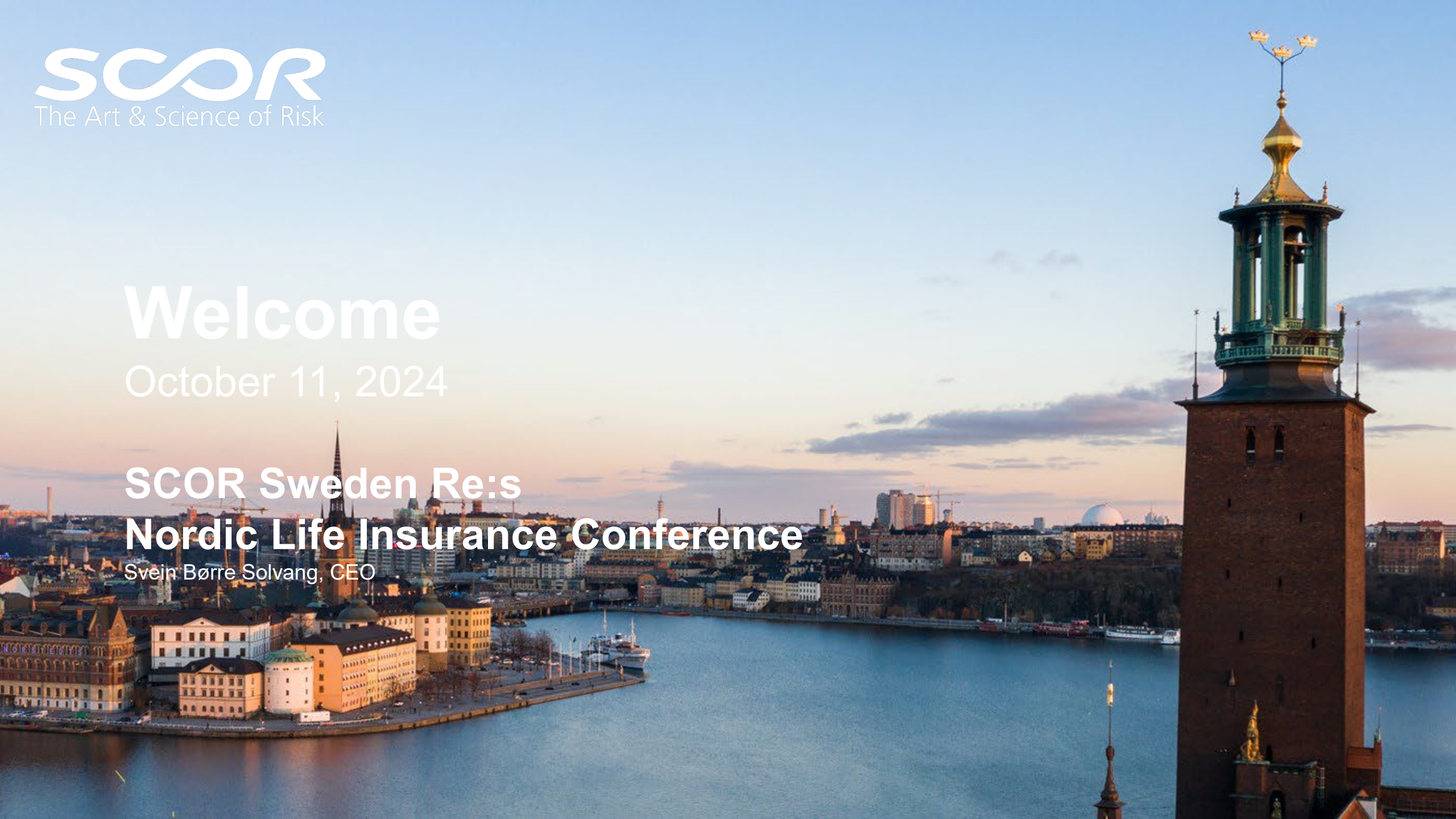

# Welcome

October 11, 2024

## SCOR Sweden Re:s
## Nordic Life Insurance Conference

Svein Børre Solvang, CEO

# Translation Service

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# Program & list of attendees are available online

SCOR launches its new strategic plan
**“Forward 2026”**

*Driving value creation.*
*Shaping the reinsurer of tomorrow.*

***We listen to our partners, to understand their challenges and opportunities, deploying our knowledge, expertise and data to co-create smart and bespoke solutions that deliver mutual value and make an impact on our customers and society***



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# SCOR's sustainability strategy
## Is shaped by our raison d'être with the goal of…

### Contributing to people's health and wellness

- Develop accessible solutions, products and partnerships that will encourage our policyholders to live healthier lives while providing more protection and services
- Improve the current understanding of climate change's potential impact on human health

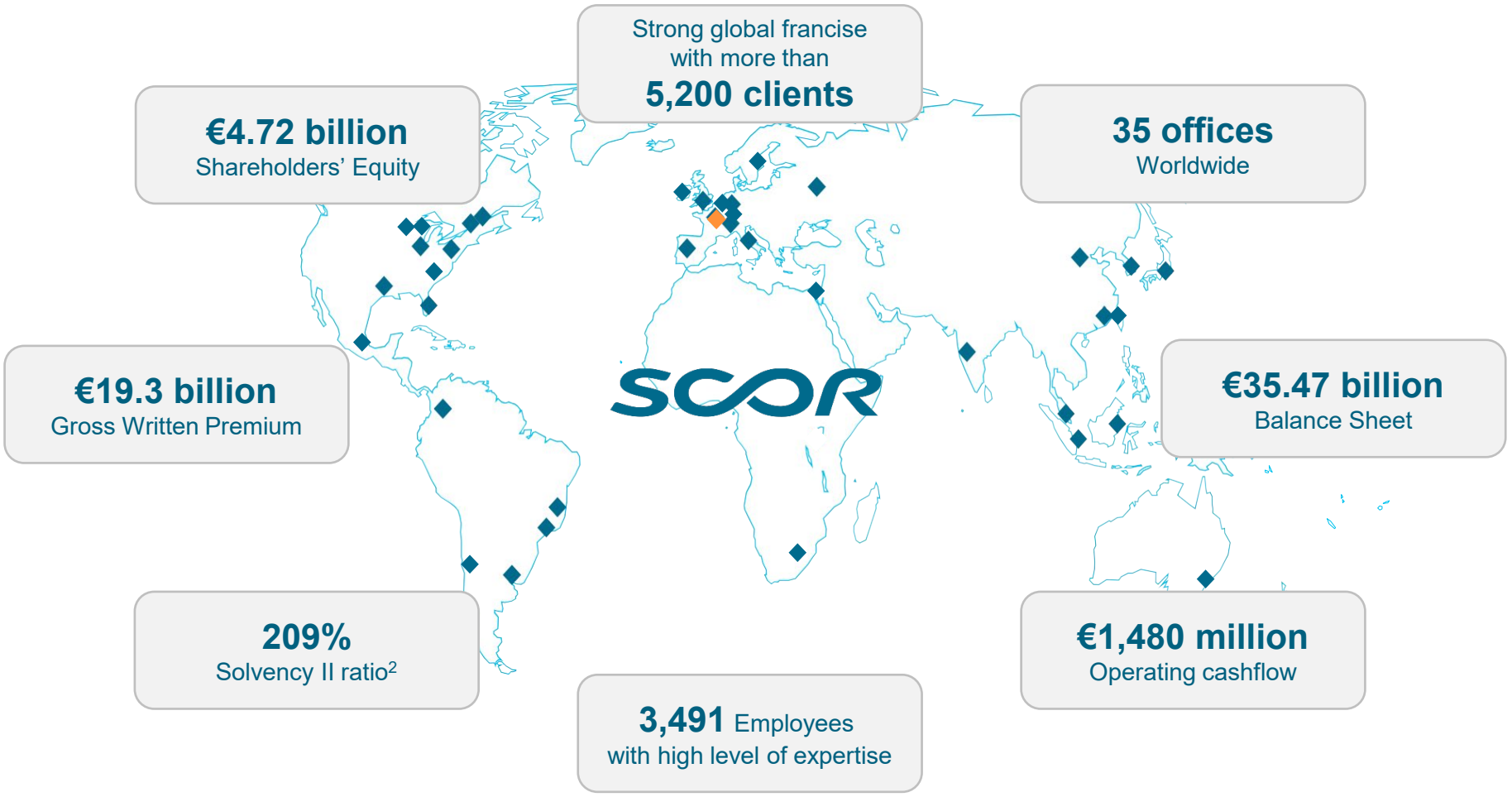
### Contributing to the well-being of the planet

- Contribute to achieve Net-Zero emission by halting support for new oil field production products by 2050 and by setting new decarbonization targets on investments by 2029
- In Specialty Insurance no coverage for new oil field production projects from 2023 and the ambition to multiplying insurance and facultative reinsurance coverage for low carbon energy by 3.5 by 2030. Support clients in their own commitments to follow credible transition pathways

### Closing the protection gap

- Understand ever-evolving client needs brought on by an expanding risk universe and leverage our expertise to adapt solutions to respond to changing trends
- Harness the power of data and embrace digitalization to reach new and underserved populations

# SCOR is a leading global independent reinsurer with solid financial strength




A+
stable outlook1
Fitch Rating

A+
stable outlook1
S&P Global

A
stable outlook1
AM Best

A1
stable outlook1
Moody's

Note: All figures are as of December 31, 2023.
1)Ratings affirmed as of February 1, 2024, for Moody's, July 22, 2024, for S&P, July 24, 2024, for AM Best and November 14, 2023, for Fitch
2)Estimated Solvency II ratio after taking into account the proposed dividend of EUR 1,80 per share for the fiscal year 2023



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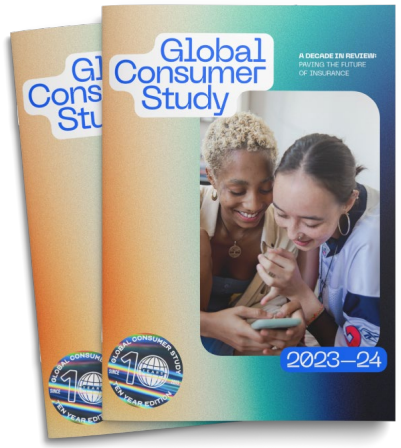
# SCOR Digital Solution's Global Consumer Study
## increases client's understanding of the end consumer

**Giving a voice to consumer priorities since 2013**

The largest global survey of young insurance consumers

- 12,563 Millennial and Gen Z consumers
- 22 markets
- 10th edition covering the consumer journey, L&H and P&C




| | P&C Hot trends | L&H Hot trends |
|---|---|---|
| Consumers value 'good online reviews' | **36%** of young drivers want safety coaching based on telematic analytics. | **70%** of Gen Z and Millennials regularly use, or are interested in using, health apps |
| Growth opportunities for insurers | **54%** of Gen Z are happy to add cover to their bookings when using ride sharing apps. | **47%** of Millennials and Gen Zs report feeling often or always stressed |
| Empowering consumers by improving insurance literacy. | **63%** of young consumers are open to the concept of small amount, stackable insurance. | **73%** of consumers are open to receiving personalised risks assessments from their insurers on critical illnesses |

# Optimizing our clients' capital and managing volatility

## through tailor-made financial solutions, focusing strictly on biometric risks

*Financial Solutions is one of many options for Capital Management (including corporate finance tools) and it offers more flexibility in sizing, ease of execution, and avoids impacting shareholders or ratings*

**Powerful capital management tool**

### Managing the volatility of solvency ratio

- Contingent VIF reinsurance financing

For high sensitivity to solvency ratio

### Reducing solvency capital requirement and improving risk diversification

- Loss portfolio transfer
- Mass lapse stop loss

For capital Intensive blocks

### Providing capital and cash

- Coinsurance cash commission financing

For long term business

### Increasing available capital to optimise redundancies and conservatism

- Non cash VIF reinsurance financing

For long term business



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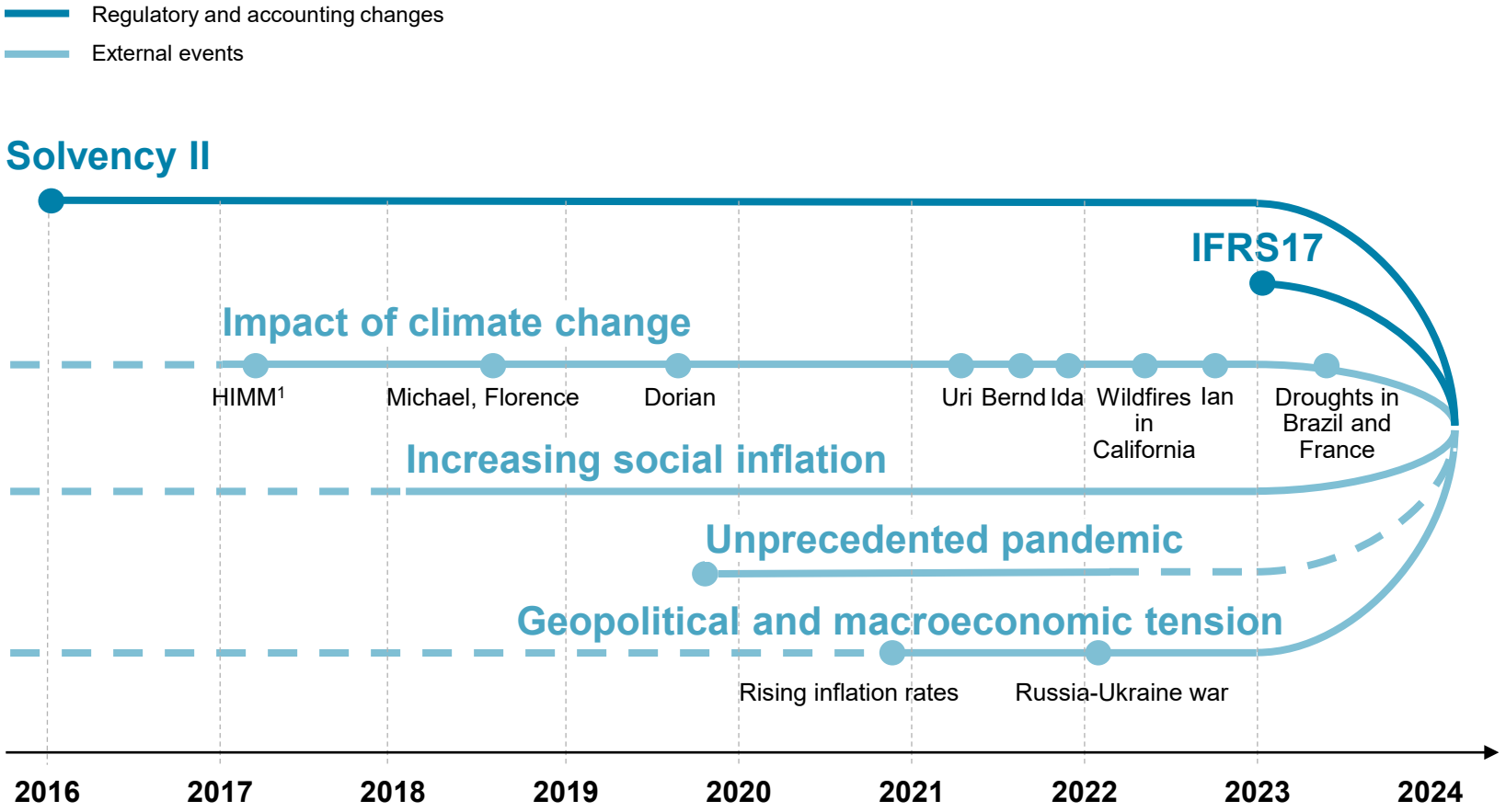
# Fundamental changes and uncertainty fuel Reinsurance demand




## New opportunities: *Forward 2026*

Recognized **diversification benefits under Solvency II** and **Economic Value with IFRS 17**

Favorable market conditions with growing demand **for both L&H and P&C reinsurance, as well as increasing reinvestment rates**

1. Hurricanes Harvey, Irma, Maria and earthquakes in Mexico

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# Further deploy digital services to differentiate offering

**10+ proprietary digital services** covering the entire value chain

**Differentiated offering:** services co-developed with clients and creating shared-value

**Supporting business generation:** more than half of Protection GWP comes from clients we partner with to develop new services

## Selected examples

**Underwriting**

Velogica Automated policy issuance process

- Approx. 90% of underwriting evaluations within 1 minute
- Deployed in the US, Europe and Asia

**Claims management**

VClaims Digital portal automating the claims assessment process

- 50% reduction in processing time
- Deployed in France, Australia and New Zealand

**Data analytics**

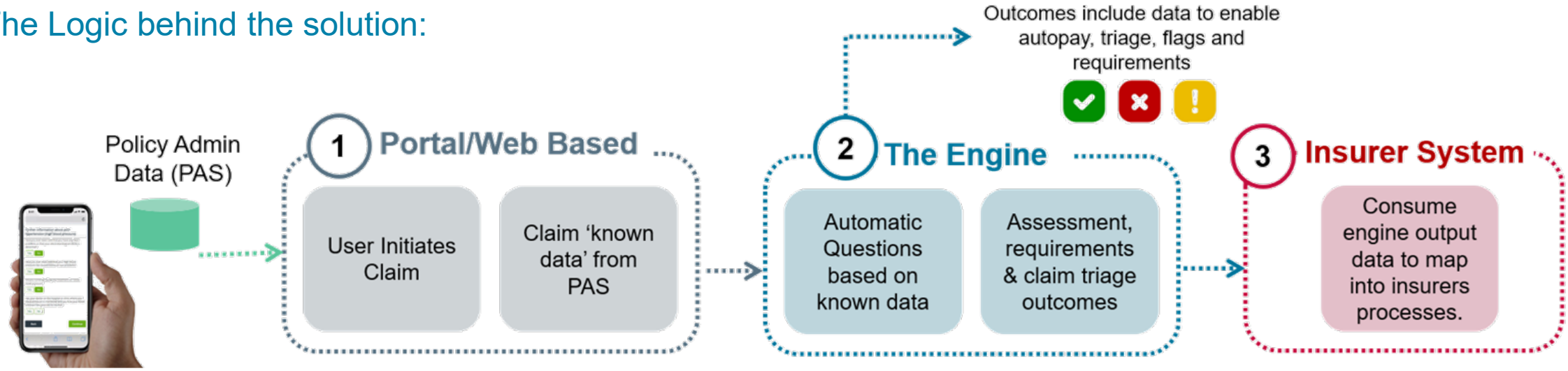
DASP Data Analytics Solutions Platform Digital platform:

- Providing clients with distinctive experience analyses and benchmarking tools
- Leveraging AI to enhance SCOR's predictive models

# Using VClaims to optimize the claims experience

## Reduce end consumer complexity and save insurers' costs and time while deepening their knowledge through enhanced data

### The Logic behind the solution:




**Benefits**

- Streamlined automation
- Improved claims duration
- Faster processing times
- Resource optimization
- Actionable data insights
- Greater consistency

VClaims decisioning* can **reduce** end to end processing times by up to a month

- 11 days for Death Claims (90% Autopay)
- 2 weeks for DI Claims (50% Autopay)
- 1 month for TPD Claims (10% Autopay)



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# SCOR Sweden Re Service & Toolkit

## Actuarial Support

Sharing the workload to save our clients time and resources

- Actuarial analyses
  - Standardized and recurring
  - Ad hoc
- Reinsurance administration
- Pricing
- Reserving
- R-programming courses

## Risk Transfer, Solvency & Balance Sheet Improvement

Bespoke financial solutions, in addition to traditional reinsurance protection

- Traditional reinsurance
- Loss portfolio transfer
- Mass Lapse cover
- Value-in-Force financing
- Outsourcing- & run off solutions

## Education / Inspiration

We regularly share with our clients the knowledge of our multidisciplinary expert teams

- Medical Seminars
- Conference
- Workshops
- Trainings
- SCOR Campus
- Medical reports and research

# SCOR Sweden Re Service & Toolkit

## Medical Underwriting

We do everything from second opinion to full medical underwriting

- All products
- Medical Manuals & Tools

solem Velogica PRIO DIGIHEALTH Exigo Vitae

## Market Analysis / Data Insights

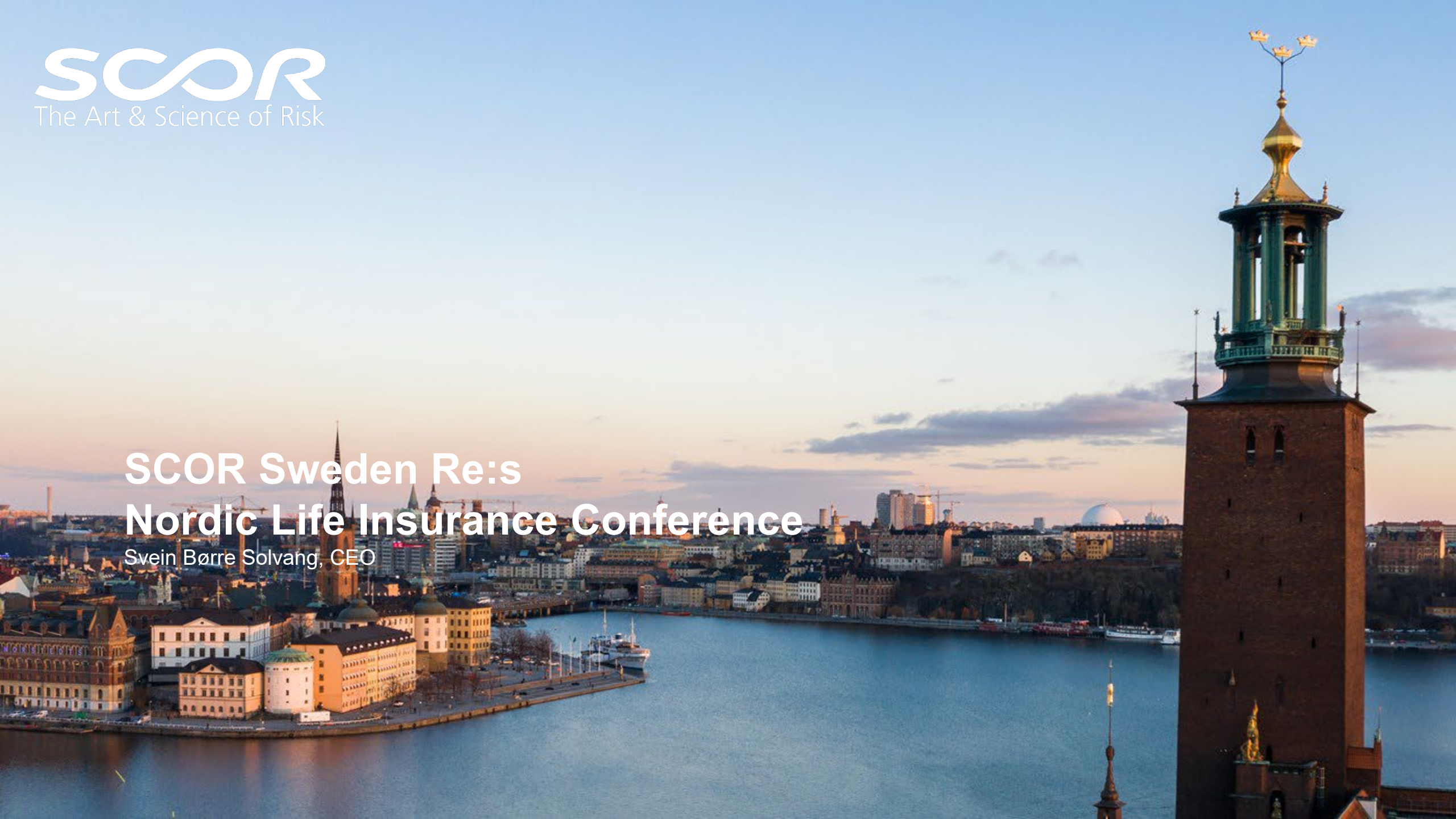
Building and sharing market knowledge to the benefit of our clients

- Benchmark survey
- Solvency II QRT Overview
- Global Consumer Study
- Underwriting guidelines advising
- Data analyses & Data pooling

## Product Development

Developing new as well as improve existing products

- Tariffs
- Terms and conditions wording
- Underwriting guidelines
- Medical UW guidance



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# Nordic Life Insurance Conference

Svein Børre Solvang, CEO

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## Stockholm 11 okt 2024

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Jeremy Speed
Head of Business Development Europe & LATAM
SCOR Digital solutions
SCOR Sweden Re:s Nordic Life Insurance Conference

# SCOR's GenAI-powered client solution for medical underwriting & claims

Jeremy Speed,
Head of Business Development Europe & LATAM,
SCOR Digital Solutions

Stockholm – October 11th 2024

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# Agenda

1 The Consumers' Voice

2 Generative AI: Shaping the next generation of Underwriting

3 Introducing



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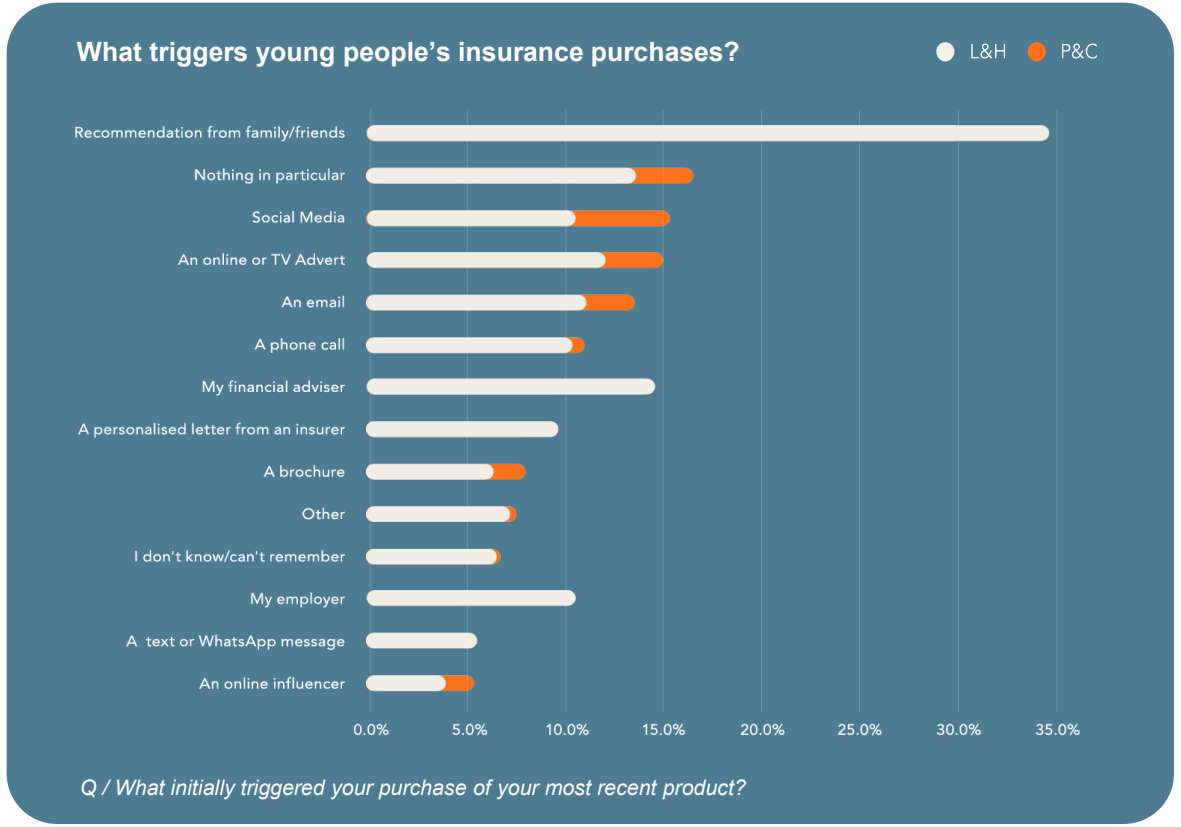
# Purchase Factors
## Sweden

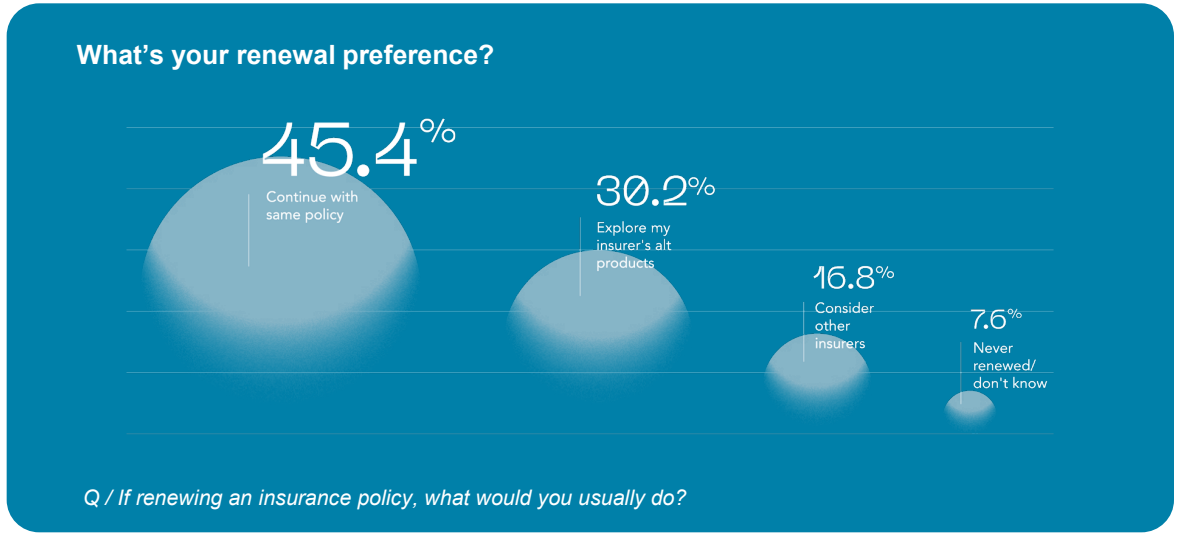
#1 consideration during the purchase process is **“good online reviews”**

(In Sweden, the #1 consideration is “price”)

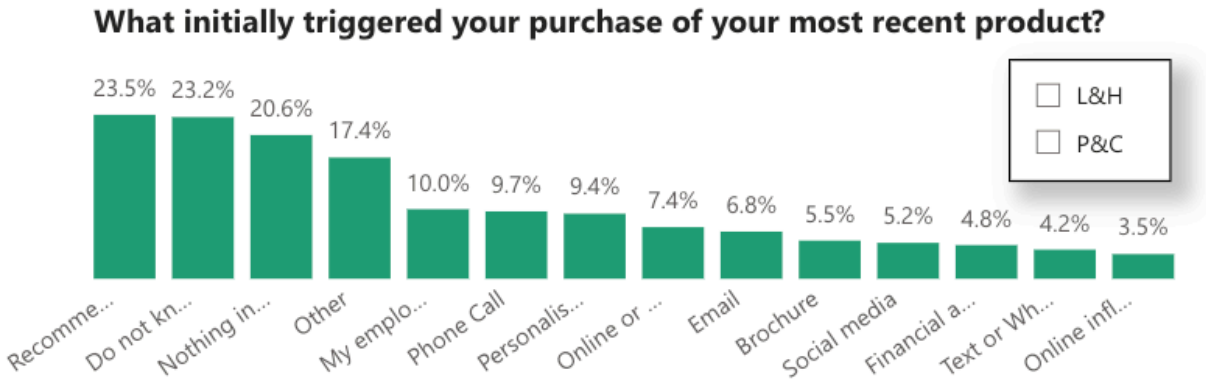
**#1**

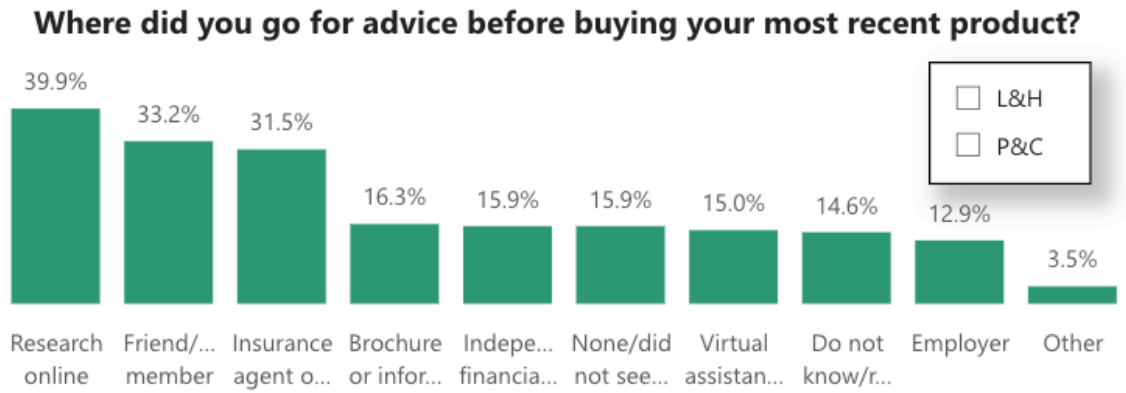
- For the first time this year, ”Good Online Reviews” are more important than price for young people considering their next insurance purchase, with a quarter choosing this as their priority (26.2%).
- However, price is still a crucial factor, with over 50% of respondents willing to forsake brand reputation if the new online competition were cheaper or more convenient.



# Purchase Factors
## Sweden




Number 1 Trigger – Recommendations from friends and family

Main Source of Advice – Online Research



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# Agenda

1 The Consumers' Voice

2 Generative AI: Shaping the next generation of Underwriting

3 **Introducing SCOR's Gen AI Powered Underwriting Assistant**



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# Today Gen AI is mainly a data source, tomorrow it will enable a light-touch process, leveraging the fullest potential of risk knowledge.

## Generations of Underwriting Enabled by Technology Trends

### Generation 1

**Underwriting Rules Engines**

Underwriting primarily relies on **Underwriting Rules Engines (URE).**

### Generation 2

**Predictive Models**

The industry introduced **predictive models**, enhancing risk assessment

### Generation 3

**AI Augmented UW**

**AI Case summaries** are another data source. Gen AI can extract information and augments the underwriting process.

### Generation 4

**AI Augmented UW Decisions**

More sophisticated **decision-making** processes**.** Here AI is trained and linked to insurance **models and evidence based–decision.** Decisions are augmented in the process as a second pair of eyes.

**Explainability & Transparency**

in the prompts and engineering of GenAI solutions are critical. It is essential to recognize that Gen AI should never be used to predict outcomes.



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Leading by Knowledge, Enabled by Tech and Data

# **The Next Generation of Underwriting**
Enabled by Gen AI, driven by the application of risk knowledge.

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# Path to Next Generation Underwriting with Gen AI

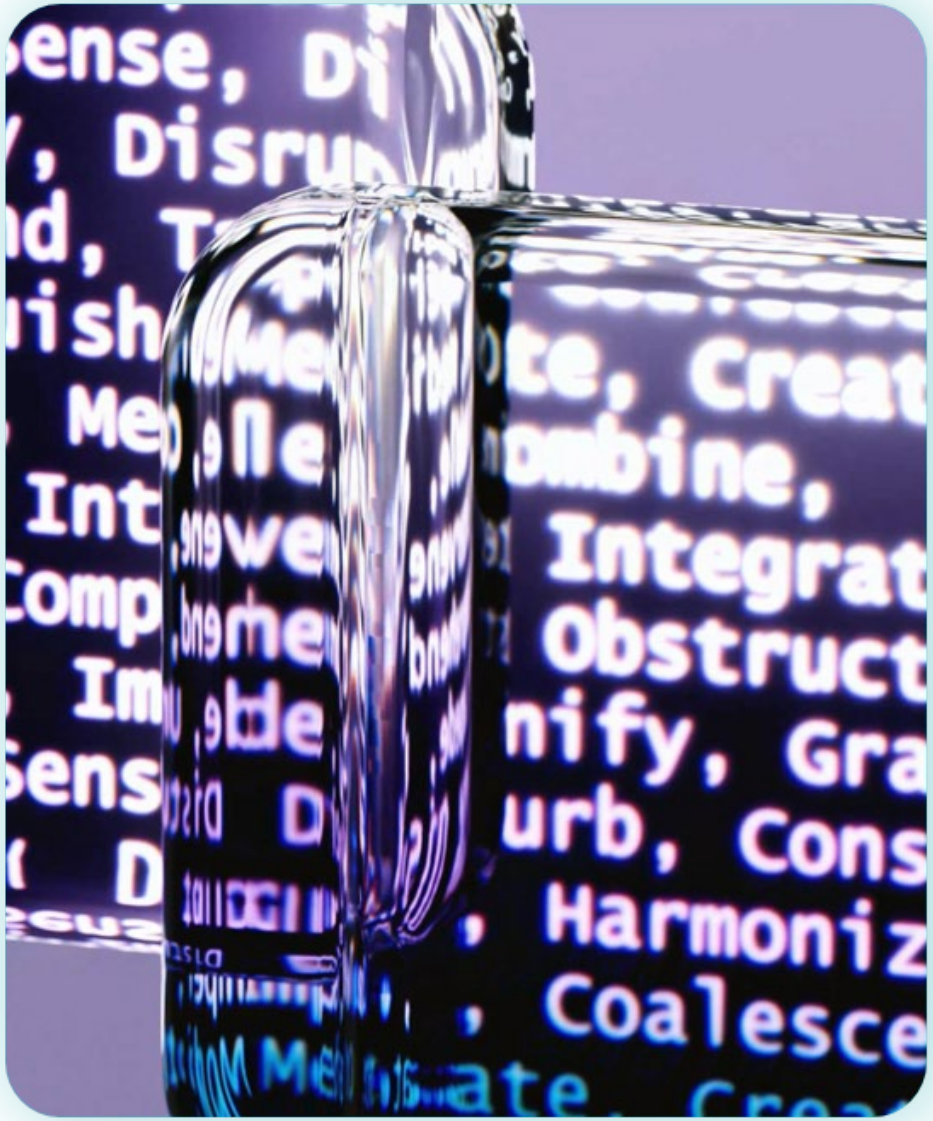
## We have a tested approach for the development of Gen AI to aid underwriting decisions.

**Leverage our Knowledge**
to list all the information that Gen AI needs to extract and how it should interpret this information

**Provide Important Context**
to the Gen AI model including condition classification aligned with SOLEM and auto-declines

**Finetune the Prompts**
based on the type of evidence underwriters typically receive across markets

**Extensively Testing Accuracy**
of Gen AI on our back book to build confidence in the solution





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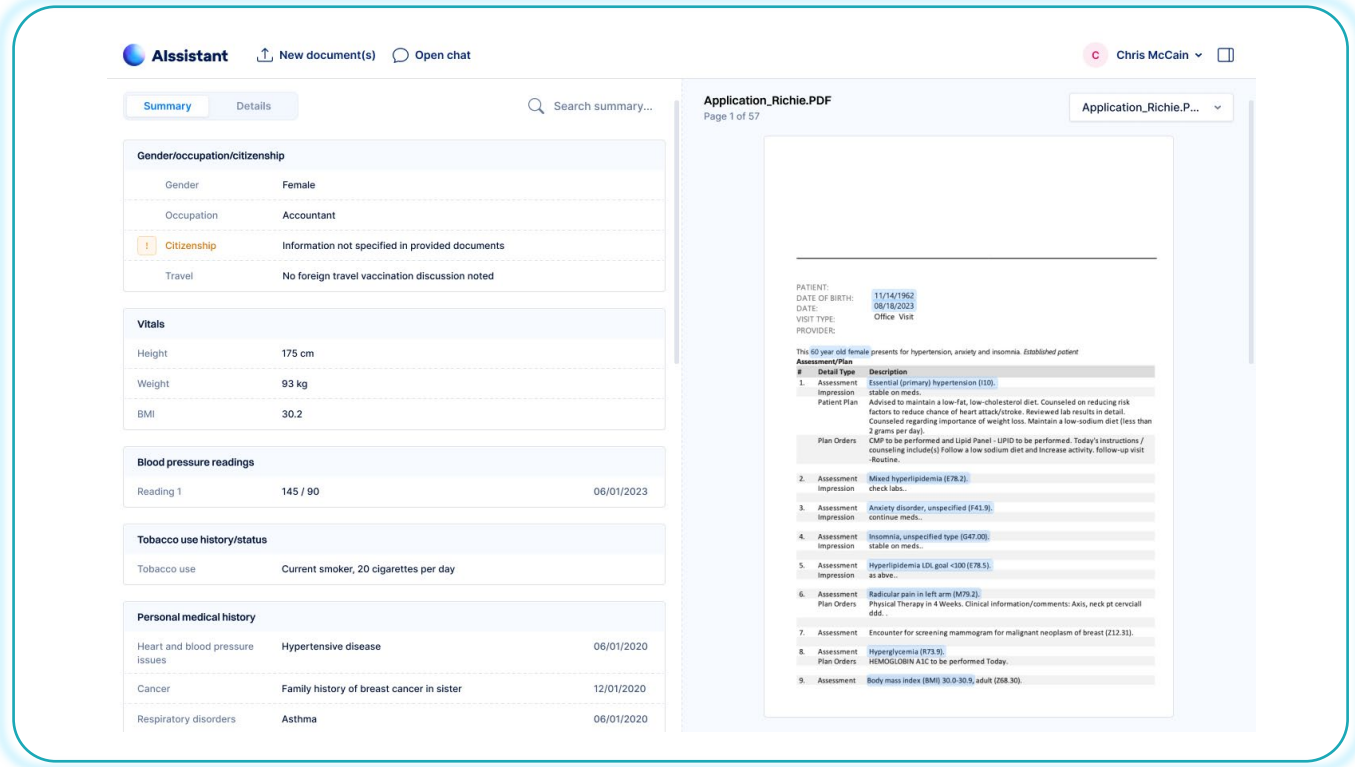
Introducing

# SCOR's Gen AI Powered Underwriting Assistant

Extracts and summarizes scanned and electronic medical reports, in a risk-controlled way.



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# Gen AI Powered Underwriting Assistant

## Supporting a more efficient underwriting experience.
## Better utilizing scarce experienced underwriting talent.

**Provides underwriters access to more meaningful information, faster.**

Streamlining “case handling”

**Reduces unproductive time spent by underwriters retrieving information from lengthy health records.**

Speeding up decisioning

**Frees up underwriters to focus on critical document components.**

Increasing decision quality



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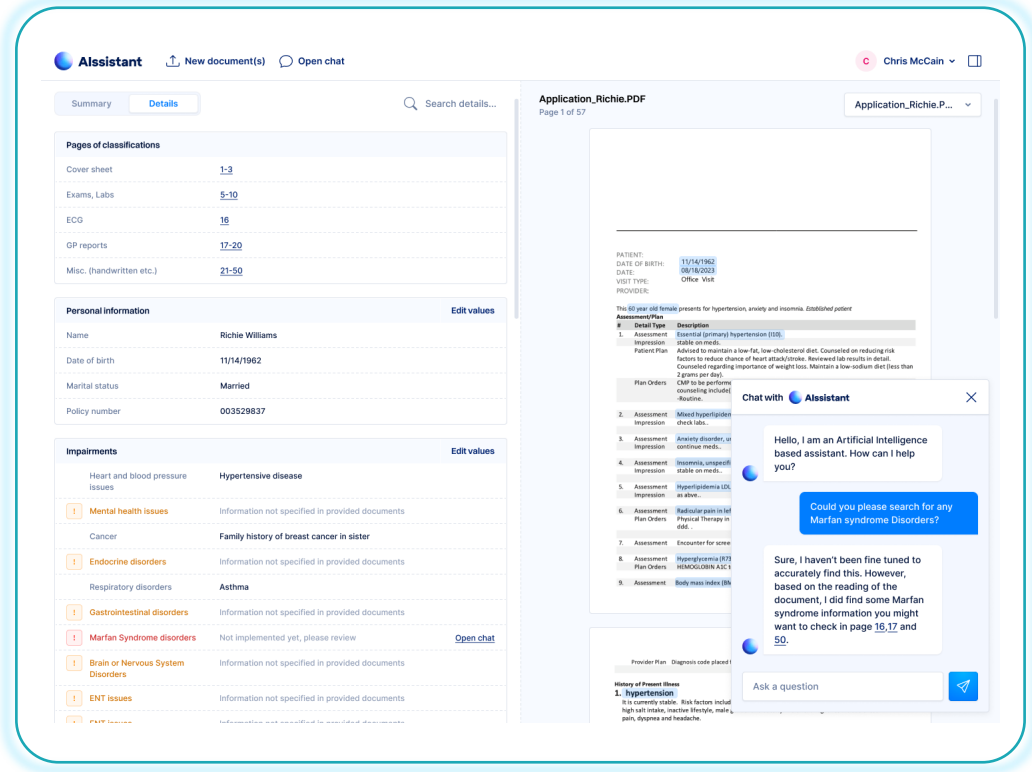
# Gen AI Powered Underwriting Assistant

## Unleashing the full potential of medical underwriting with explainable and reliable AI-augmented systems

- Our solution utilizes open access Gen AI models (Microsoft, Mistral, etc.) coupled with our internal knowledge
- SOLEM, our underwriting guideline, acts as a key source of information
- RAG (Retrieval Augmented Generation) is applied to limit hallucinations risk



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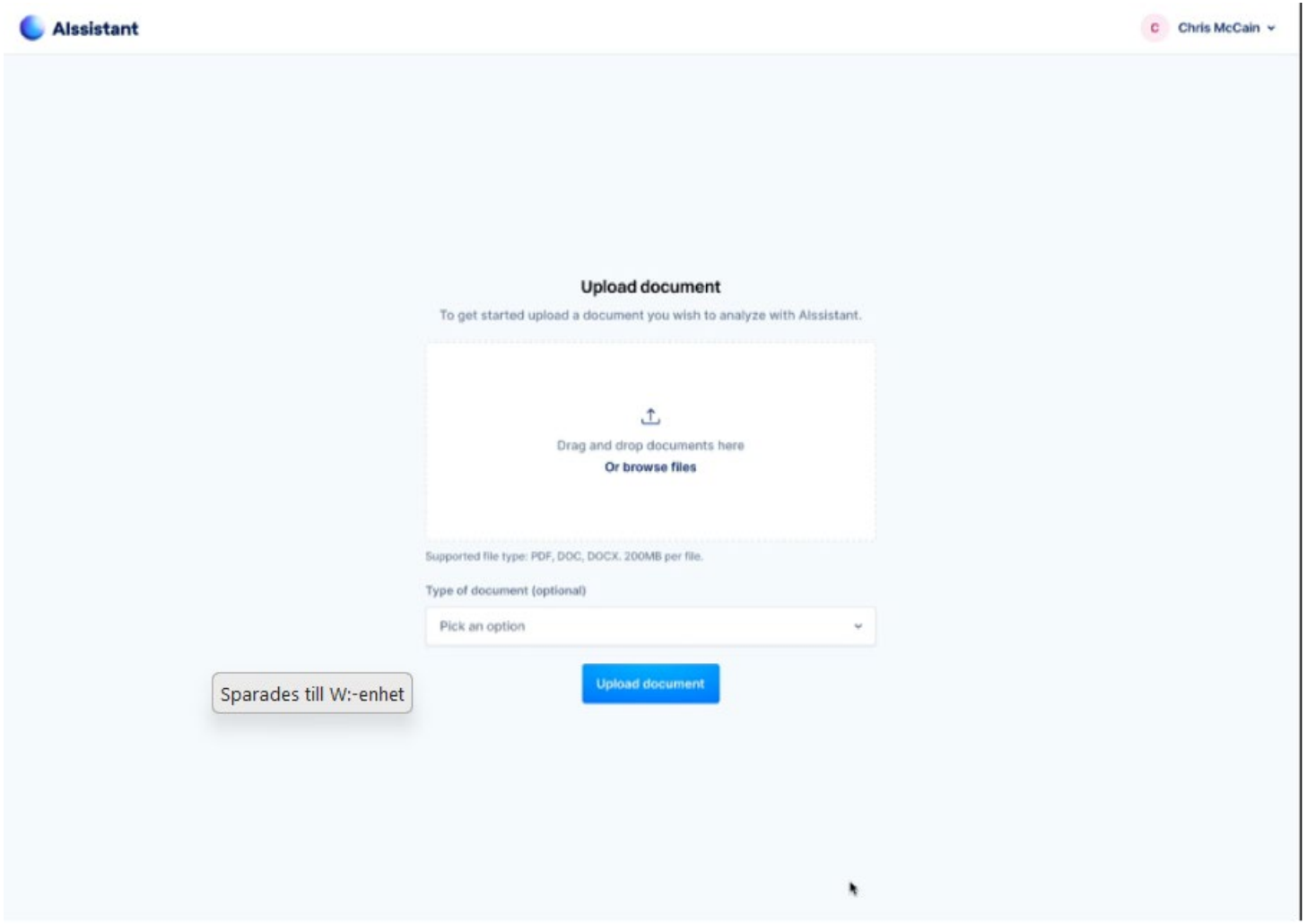
# Sample Video

## Gen AI Powered Underwriting Assistant



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# Gen AI Powered  Underwriting Assistant
## Validated and refined by our global team of underwriting experts

- Highly reliable field extraction accuracy, bringing qualitative efficiency
- Multiple use cases piloted by SCOR's inhouse underwriters globally
- Use case evaluated with clients across Asia, US and Europe
- Continued expansion across key impairments and medical conditions

# Q&A

## Leading by Knowledge, enabled by Tech and Data

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## Stockholm 11 okt 2024

# Fredrik Reinfeldt

## Ett europa i förändring, hur gick det sen och vart är vi idag?

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# Nordic Life Insurance Conference

## Stockholm 11 okt 2024

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Fikapaus – åter kl. 10:40
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Välkomna tillbaka
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# SCOR Sweden Re:s
# Nordic Life Insurance Conference

## Stockholm 11 okt 2024

# Anita Hegge

## Kvinnehelse; underfinansiert og uutforsket. Er insurtech løsningen?

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# **Women's** *Health;*

Underfunded
& Unexplored

*Is Insurtech the Solution?*

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# Closing the Women's Health *Gap*

" Despite living longer than men, women spend 25% more of their lives in poor health.

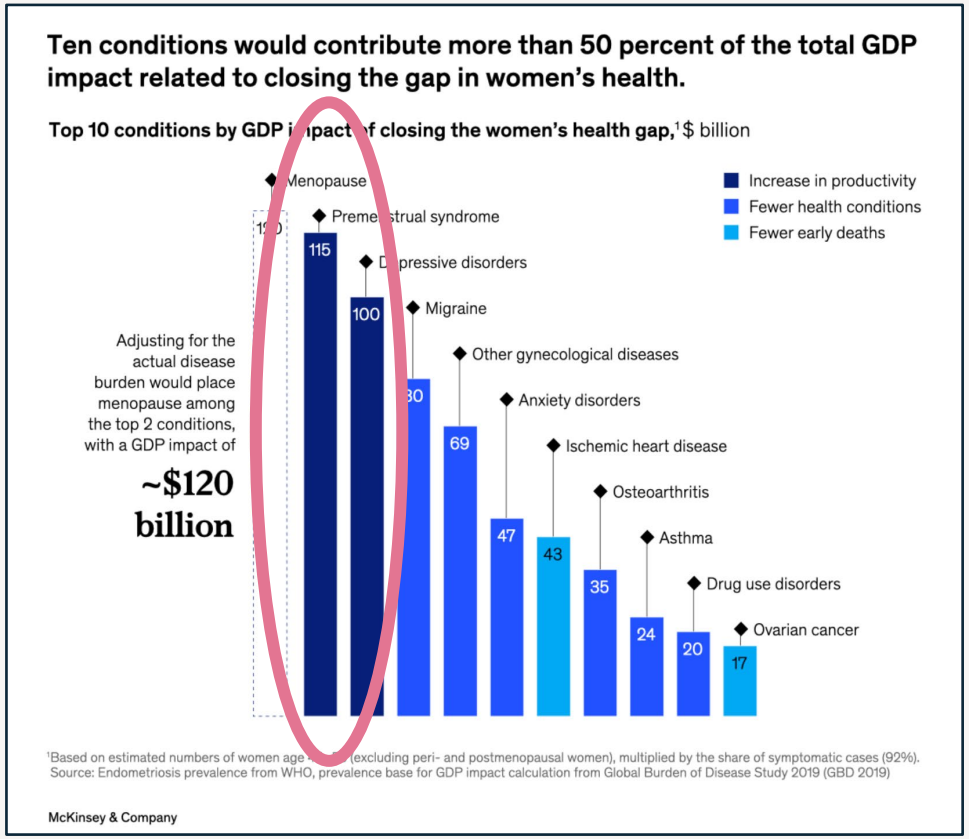
Investments addressing the women's health gap could *add years to life* and life to years — and potentially *boost the global economy* by $1 trillion annually by 2040."

**Source: McKinsey & Company, World Economic Forum**

HVILD

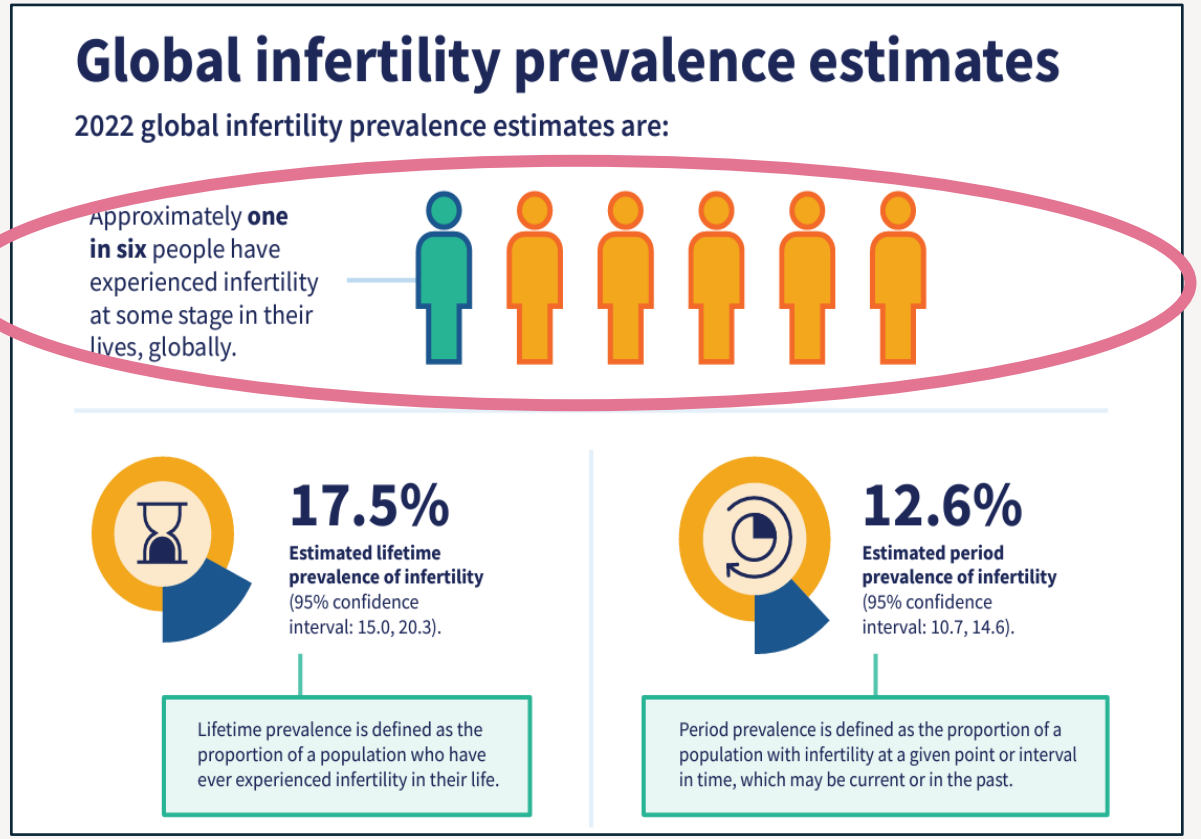
# The *Largest* Health *Gaps*

## TOP 10 CONDITIONS TO ADDRESS




Source: McKinsey & Company

## FERTILITY

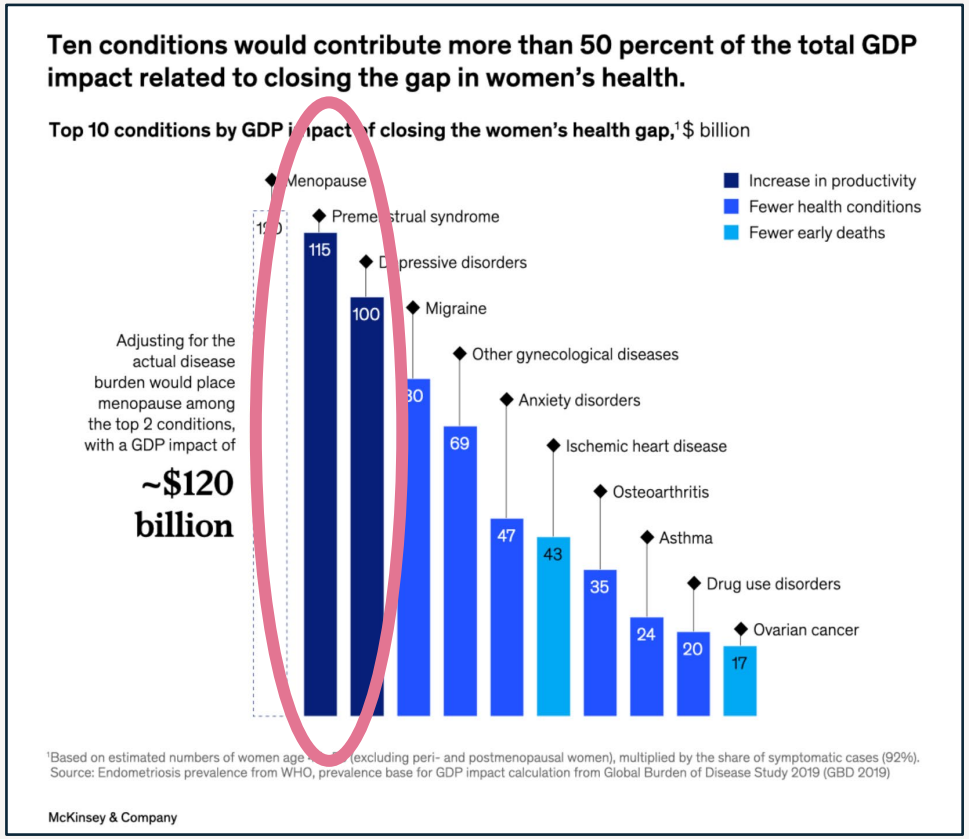



World Health Organization

HVILD

# The *Largest* Health *Gaps,* **Uninsured**

## TOP 10 CONDITIONS TO ADDRESS




Source: McKinsey & Company

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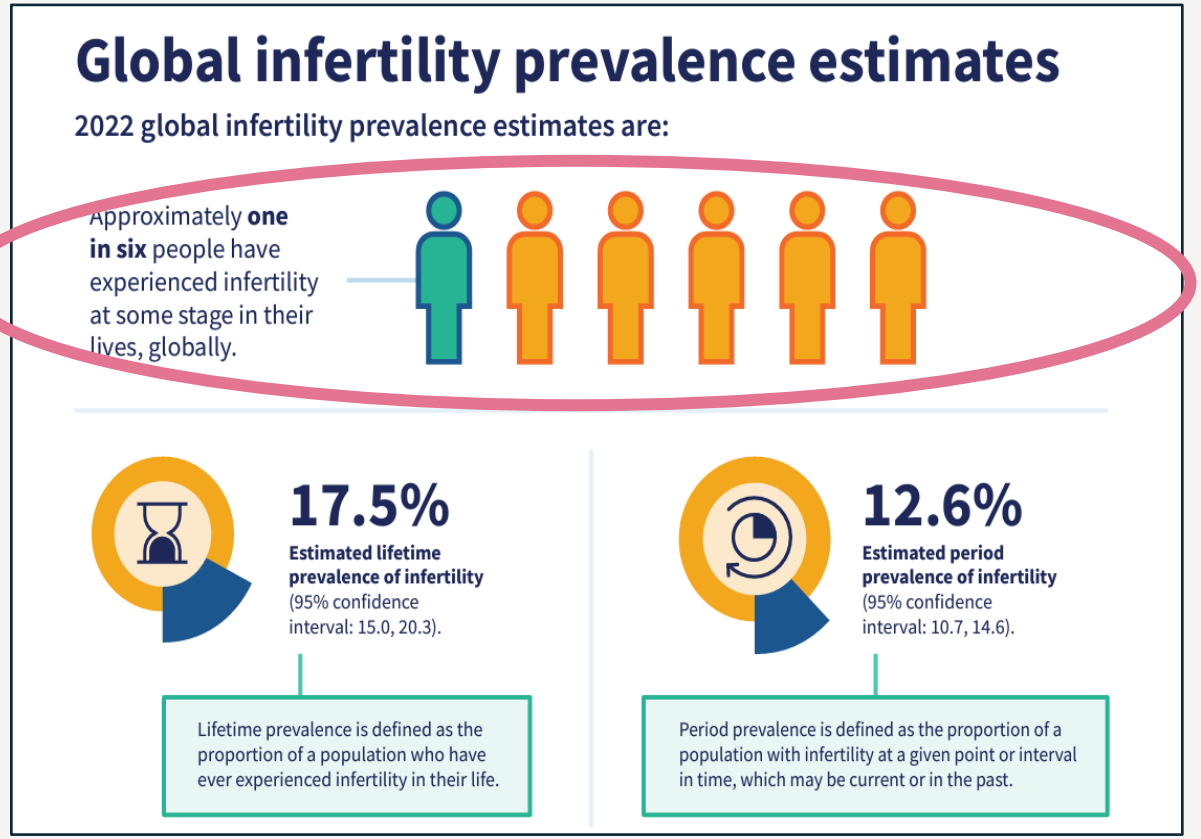


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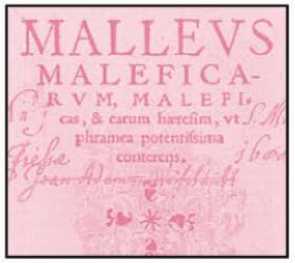



1486

Hysteria

1930

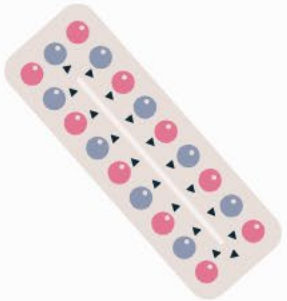
Crazy, sad and useless

1936

Tampax

1942

Estrogen



1955

P-pillen

1966

Feminine Forever

2002

WHI

Darkness

2024

Mckinsey:
World Ecomonic Forum

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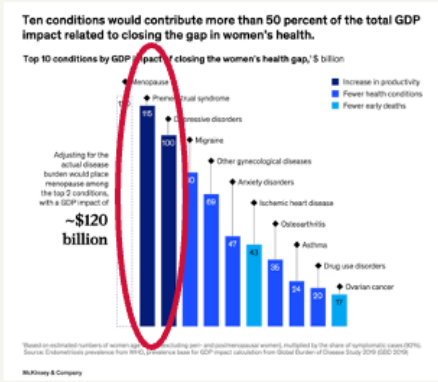
# Women´s health.....

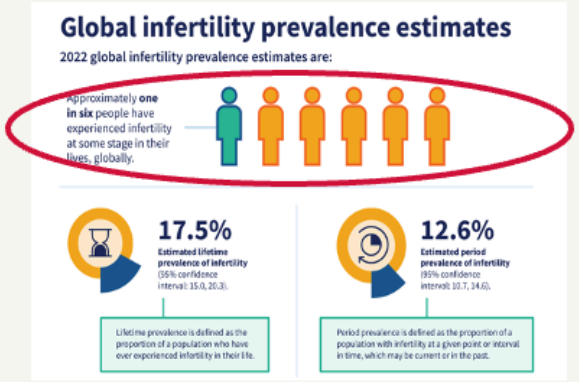
## The largest health gaps, *uninsured*

### Top 10 conditions to address




Source: McKinsey & Company

### Fertility




World Health Organization

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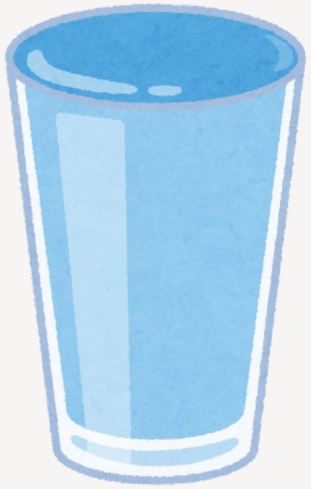
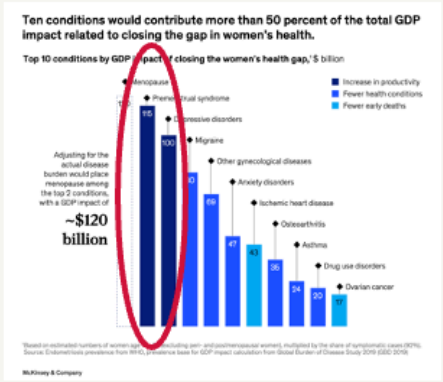
# …the biggest market opportunity in our generation?



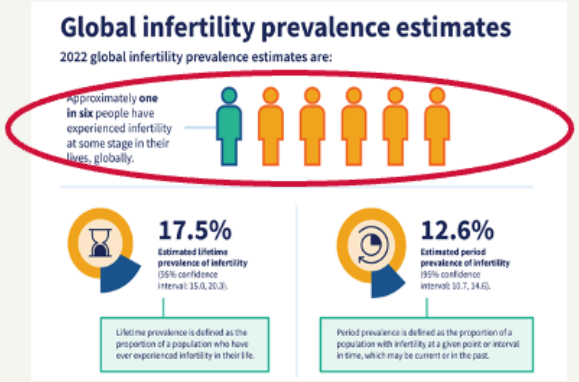
## The largest health gaps, *uninsured*

### Top 10 conditions to address




Source: McKinsey & Company

### Fertility

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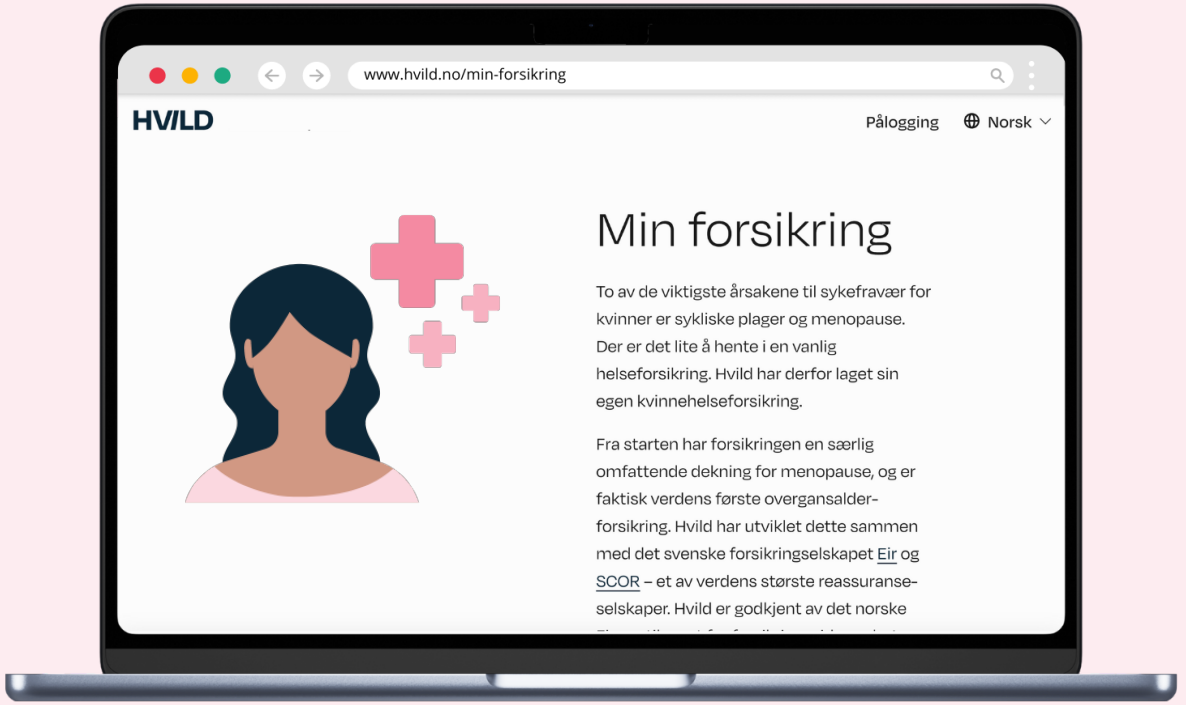
# Menopause Comes First

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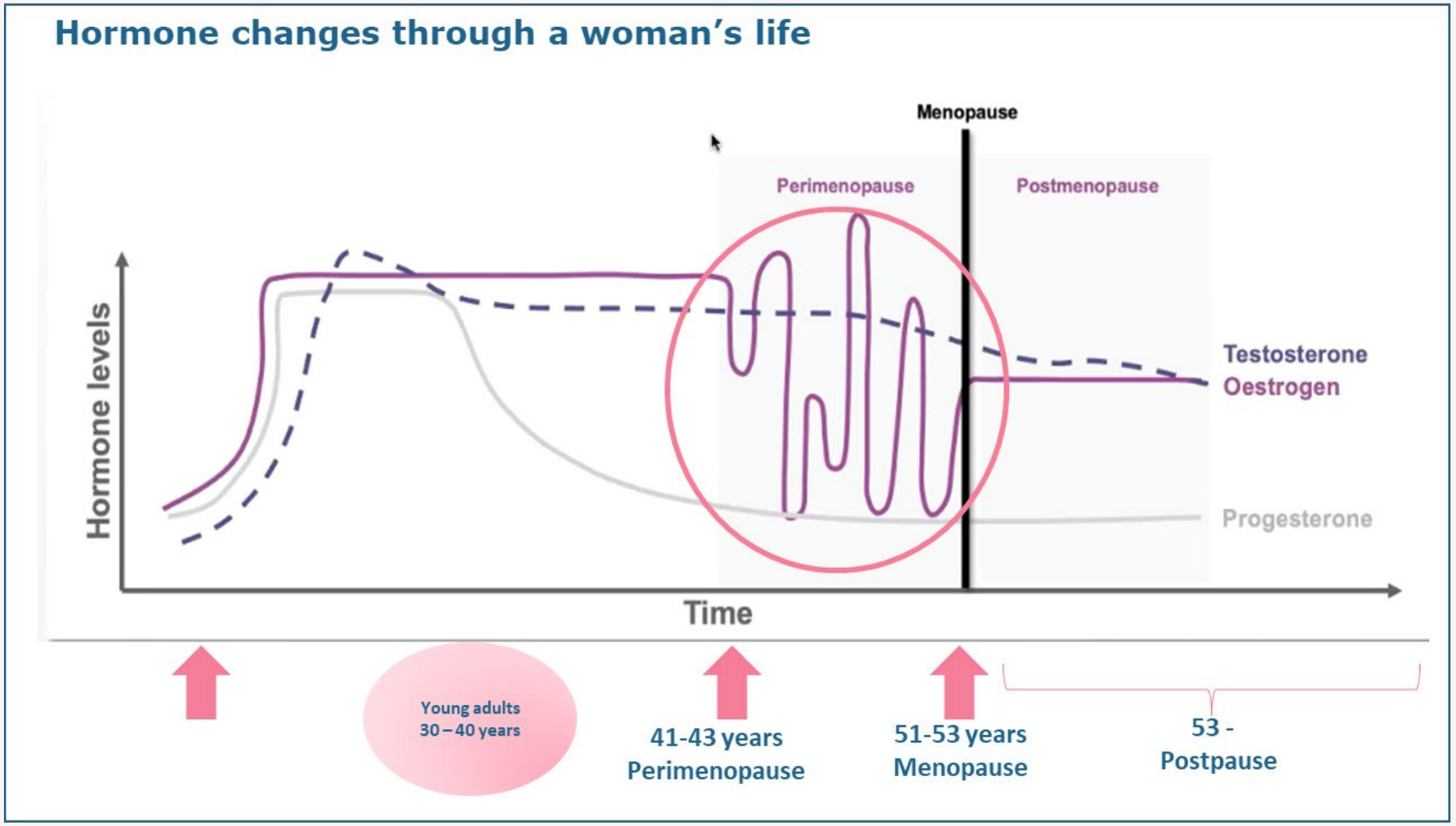
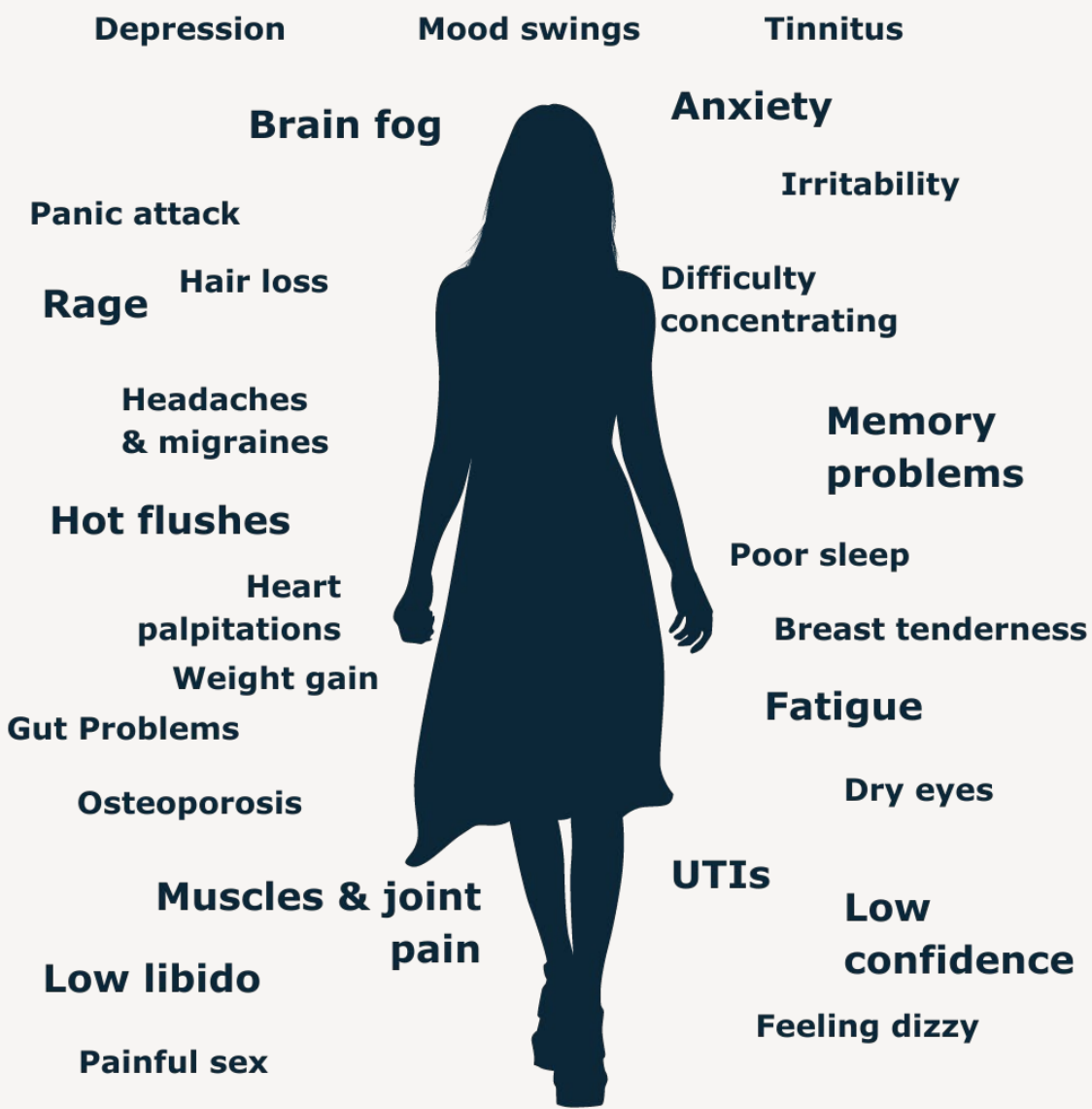
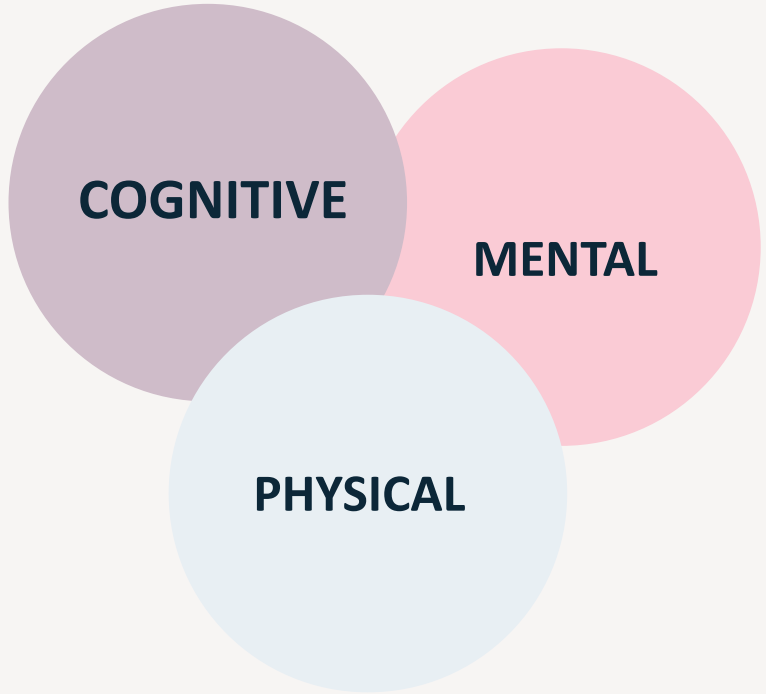
# What's Going On? *Hormones….*



# Menopause Reaches **ALL**, *but* Symptoms Are Different

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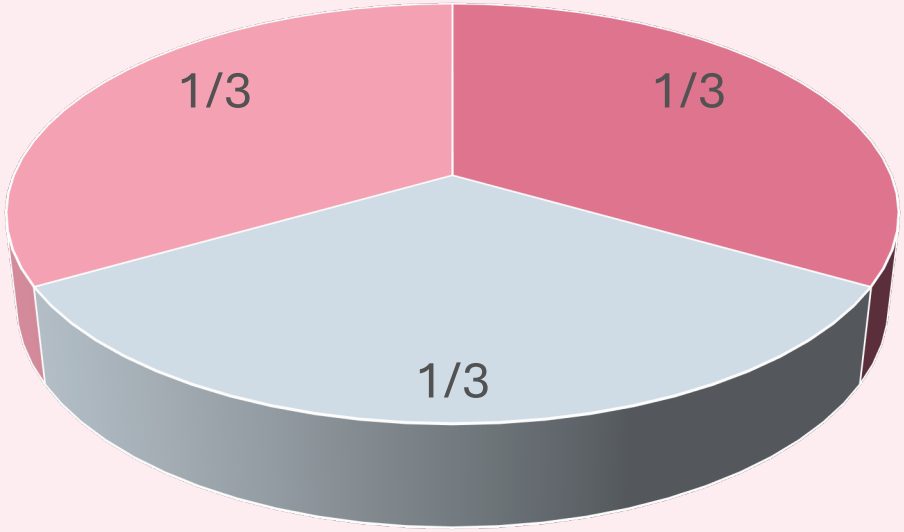
# How *Many* Get Symptoms?




- 1/3 Few or no symptoms
- 1/3 Moderate symptoms
- 1/3 Severe symptoms that impacts on quality of life and capacity to work

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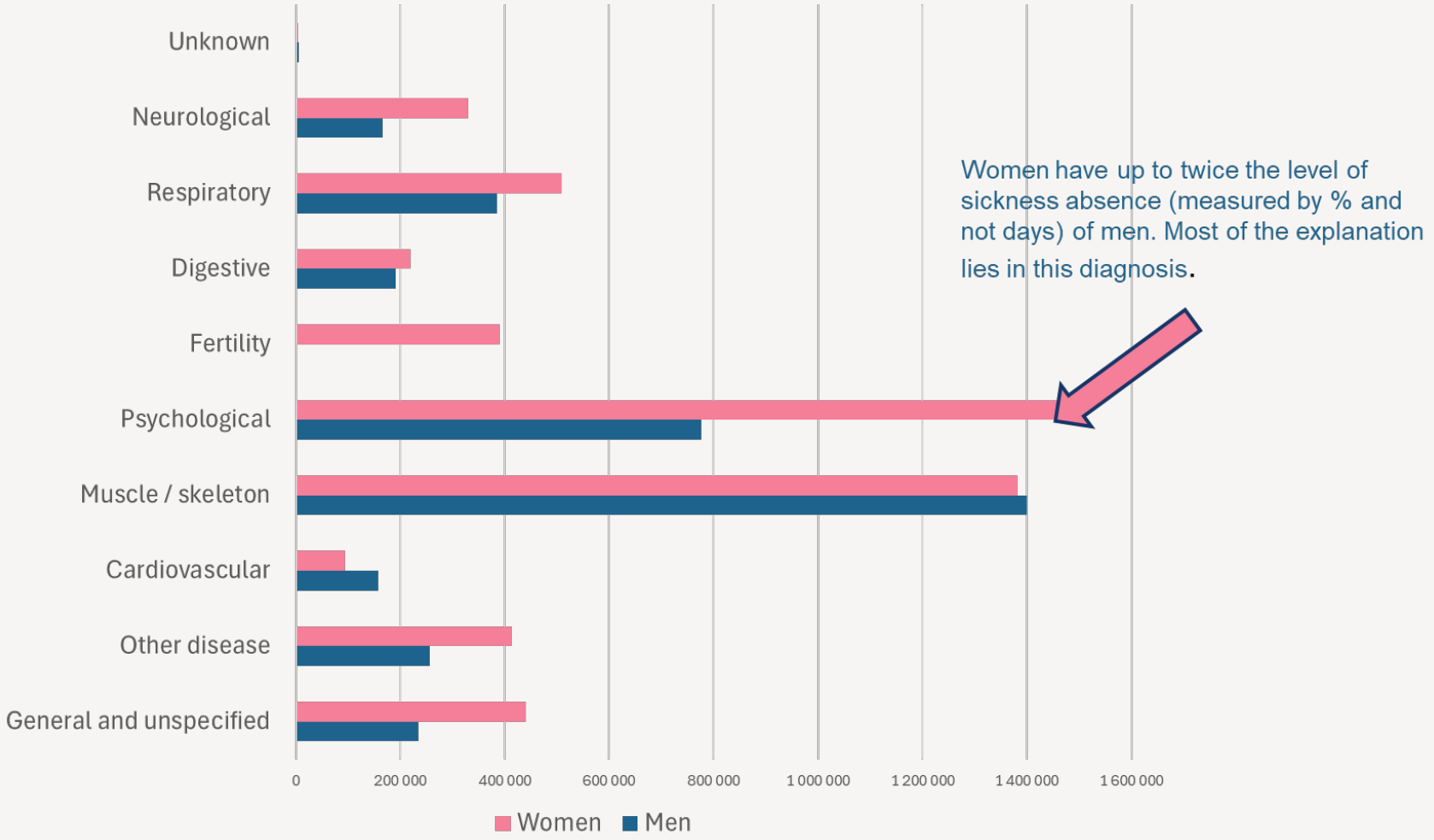
# Sickness Absence Norway *Gender and Diagnosis*




Source: Statistics Norway / NAV

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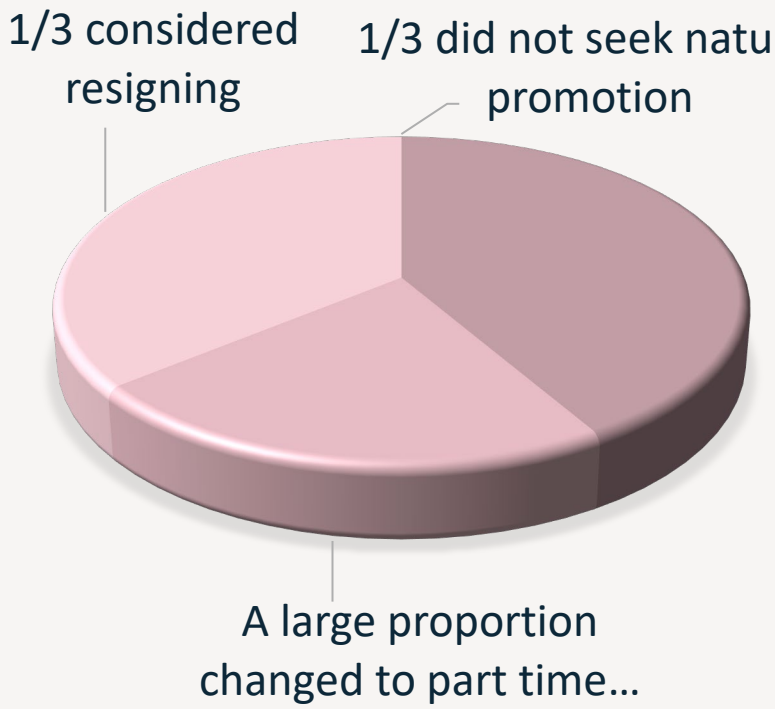
# Menopause Consequences *at Work*

1

- 90 % have been impacted in daily work
- More than 50% have had sick leave due to menopause
- Only 5% gave the real reason

2




3

Say they would have continued full time in their position or sought promotion if their symptoms were treated

**Sources**: Hvild Survey

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# Menopause *Impact*

Harvard Business Review

### The Cost of Inaction

While some business leaders may scoff at adding yet another set of benefits, especially for a widely misunderstood and maligned healt condition, they must realize that the cost of replacing an employ today is incredibly high in a tight labor market.

In 2022, findings released by the UK menopause support app Balance estimated a staggering £10 billion ($12.15 billion) in menopause-related business losses, generating significant costs for organizations nationwide. And according to research from the Mayo Clinic, American companies face menopause-related losses of $26 billion annually, including an estimated $1.8 billion worth of lost working time alone. Bloomberg went further, reporting that worldwide menopause-related productivity losses can top $150 billion a year.

**$150 Billion**

### Menopause in the Workplace Has an Economic Impact

Globally, menopausal symptoms cost an estimated $150 billion in worker productivity, according to a new AARP survey, and related symptoms cost $600 billion.

April 25 2024

AARP

**$600 Billion**

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# Women’s Health & *My Career*

2000 2000 2008 2010 2022 2023

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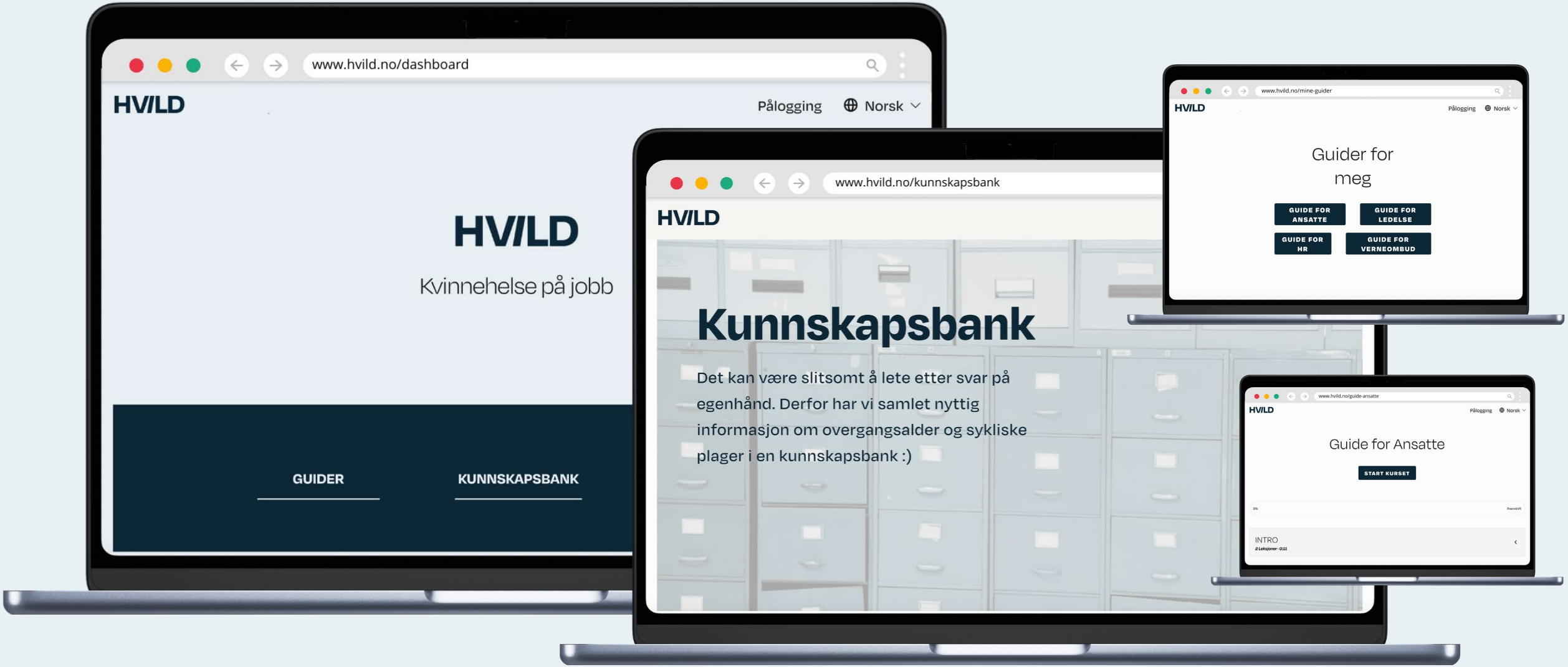
HVILD

# Where did we start...

Will femtech save the world?

HVILD


www.hvild.no/dashboard
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Kvinnehelse på jobb
GUIDER
KUNNSKAPSBANK
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HVILD
Kunnskapsbank
Det kan være slitsomt å lete etter svar på egenhånd. Derfor har vi samlet nyttig informasjon om overgangsalder og sykliske plager i en kunnskapsbank :)
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Guide for Ansatte
START KURSET
INTRO

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# How to make it scalable...

Insurtech

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# Hvild Women's Health Insurance Solution *Covers*

An employer-paid group cover, for all female employees, to protect women who suffer symptoms from menopause. **THE COVER IS IN 4 PARTS:**

## Member Acess to Hvild Digital Platform

Practical guidelines and digital non-medication solutions

- NO COST TO EMPLOYEE

## Digital Consultations with Specialist Gynecologists

Direct booking for menopause evaluation / diagnosis, no prior referral required

- NO COST TO EMPLOYEE

## Hormone Replacement Treatment (HRT)

If menopause is established and there is an absence of negative indications, HRT is prescribed

- NO COST TO EMPLOYEE

## Medication Delivered at Home

HRT is delivered at home or to a delivery point Further consultations are included to evaluate HRT

- NO COST TO EMPLOYEE

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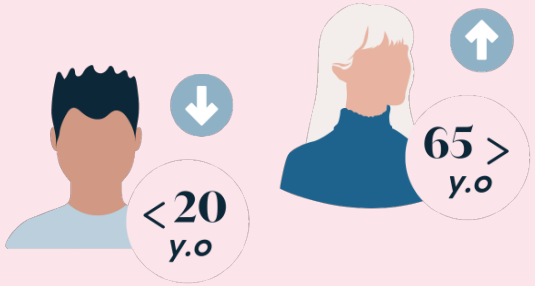
# Longevity & *women's health*

## Good news

- Global life expectancy has grown 20 years since the 1950s
- By 2050, the number of 65 + will more than double
- The average person will live decades beyond current retirement age
- The 50+ group will contribute $12.6 trillion to the economy by 2030 (US)
- Each extra year of working life may grow global GDP
- And this is before technology and medical advances



## Bad news

- The expectancy of healthy lives has not grown at the same pace. Of those extra 20 years, at least 10 are in medium to poor health.
- Women already spend 25% more time in poor health than men
- Untreated symptoms for menopause can lead to long term poor health (cardiovascular, osteoporoses, weight gain)

## *A part of the solution*

- Ensure that menopause symptoms do not turn into poor health!

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# 3

HVILD

hvild.no

*Anita Hegge*

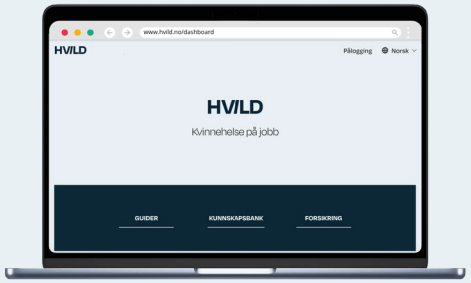
HVILD

# Hvild Women's Health Insured Solution *Overview*

## 1 Preventive issues

- Information, training and coaching
- Tools to integrate menopause and women's health care in wellbeing offers to employees
- Tools to allow managers to efficiently and emphatically speak about and manage menopause, at work
- Tools to qualify women's health representatives and measure compliance with CSRD

*Digital Platform*



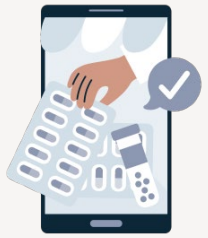

## 2 Treatment for women in menopause

- Access to specialized doctors – getting the diagnosis right is the first step
- HRT where required and suitable
- Access to specialized doctors to adjust / change HRT as required

*Treatment infrastructure*

DIGITAL CLINIC, SPECIALIZED GYNECOLOGISTS

DIGITAL PHARMACY



DIRECT AT HOME HRT DELIVERY

LAB TESTS WHEN REQUIRED

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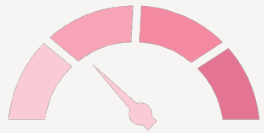
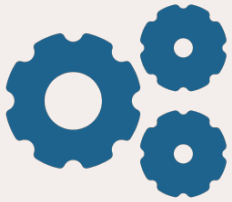
# Hvild Women's Health *Insurance Model*

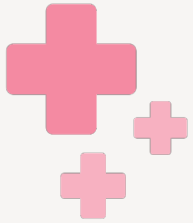


Risk cover model developed with and underwritten by SCOR

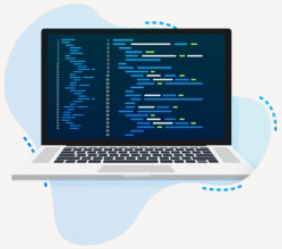
Pharmaceutical services is sub-provided by Apomed



Eir provides insurance fronting and admin systems



Medical services are sub-provided by Oslo Vitality Clinic



Hvild performs development and distribution, policy issue, claims management, and provides all underlying benefits

Licensed by the Norwegian regulator, with EU cross border authorization

HVILD

# *Why me…?*

«Raised in finance» and got bankers in the DNB group to sell funds and insurance,

- *which everyone said they would never succeed in doing.*
- *but made the company a market leader with billions in subscriptions in both areas*

Got SATS to deliver quality yoga with competent and happy yoga instructors,

- *which everyone said was impossible,*
- *but has resulted in more than one million annual yoga visits (Europe´s largest)*

Getting businesses to include women´s health in the workplace in their strategies,

- *which many say we cannot achieve*
- *just watch this space!*

*Instagram:* @anitahegge

HVILD

# SCOR Sweden Re:s
# Nordic Life Insurance Conference

## Stockholm 11 okt 2024

SCOR
The Art & Science of Risk

# Aktuariepriset

# Aktuariepriset

**Christian Cypris**
**Head of Pricing and Data for Central Europe and Nordics, SCOR**

# Aktuariepriset

**Rasmus Thunberg**
**Affärschef Kollektivavtalad Affär, Skandia**

# Vinnare Aktuariepriset

# Vinnare Aktuariepriset

## Vilma Guevara Härkönen

## Folksam

# ON CLAIMS RESERVING WITH MACHINE LEARNING TECHNIQUES

Vilma Guevara Härkönen

Aktuarie, Folksam

Folksam

# AGENDA

**Introduktion**

**Metoder**

**Resultat**

**Slutsatser**

# INTRODUKTION

01

Försäkringsbolag lägger undan pengar för att kunna betala framtida ersättningar för skador eller krav som kan uppstå senare. Reserv är som en ekonomisk buffert.

02

För att skatta reservens storlek används välbeprövade traditionella statistiska modeller som har varit branschstandard i årtionden.

03

Maskininlärningsmetoder är fortfarande relativt nya och har ännu inte fått bred användning inom branschen för reservsättning.

04

Implementera tre olika maskininlärningsmodeller för att skatta reserven och kassaflöden och jämför dessa med traditionella modeller.

05

Maskininlärning ger mer precisa skattningar av reservens storlek och minskar systematiska skattningsfel jämfört med traditionella modellerna.

# RESERVSÄTTNINGSMODELLER

## Vad vet vi idag?

- Antal skador till idag
- Skadekostnad till idag
- Datum då skadan inträffat
- Datum då skadan anmälts till försäkringsbolaget
- Datum för genomförda utbetalningar

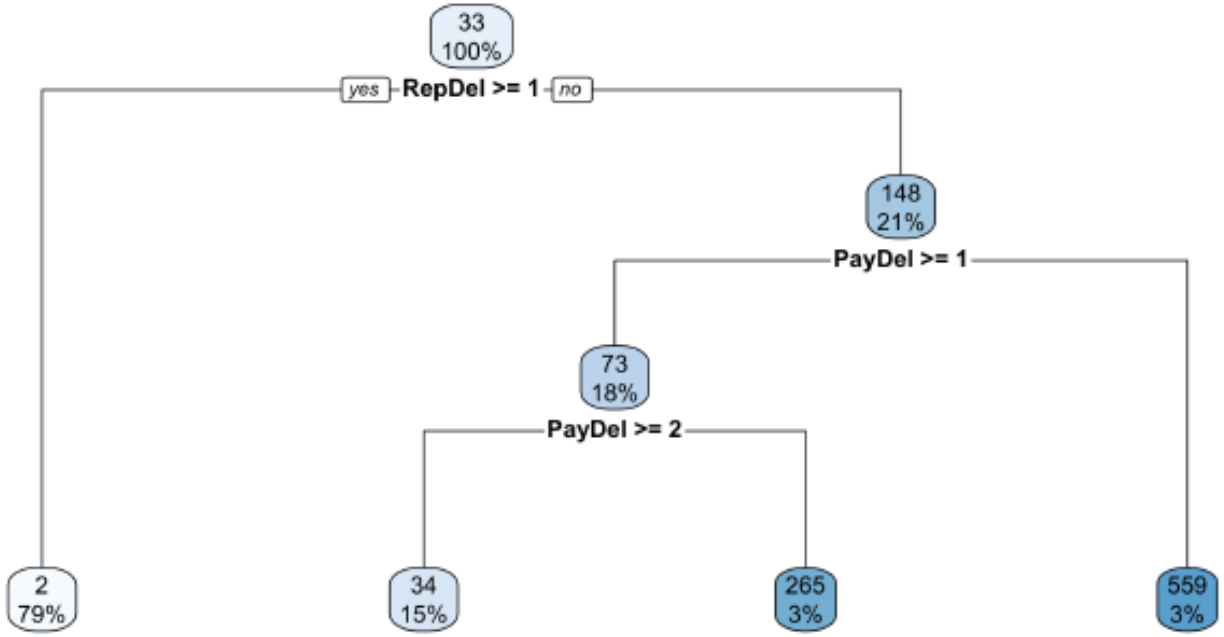
## Vad vill vi uppnå?

- Kommande utbetalningar på skador som redan har anmälts
- Skadekostnad och antal skador för inträffade men ännu ej anmälda skador till försäkringsbolaget

## Hur?

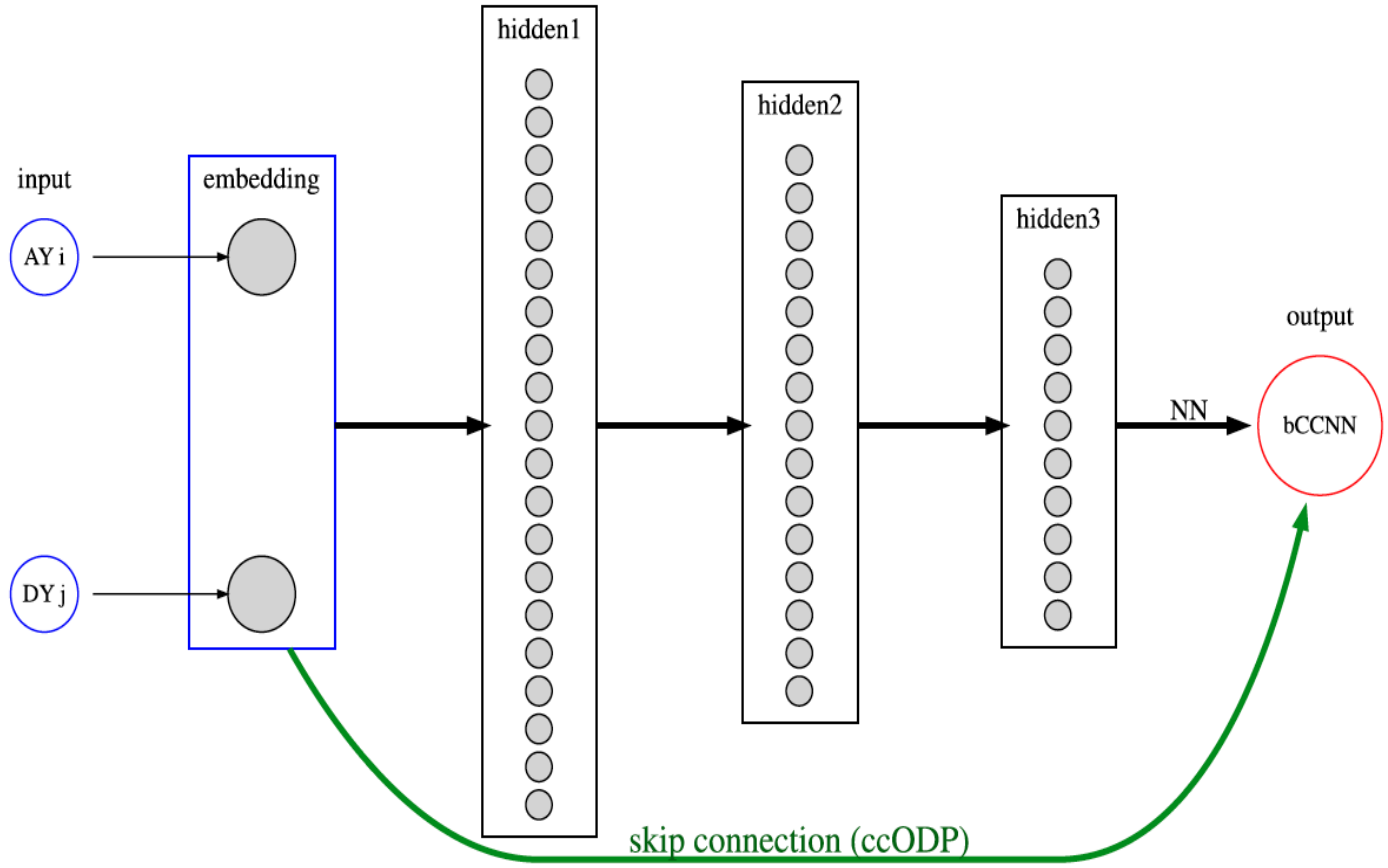
- Historisk data
- Statistiska modeller som skattar förväntade antal skador och skadekostnader

# GRADIENT BOOSTING MACHINES (GBM)

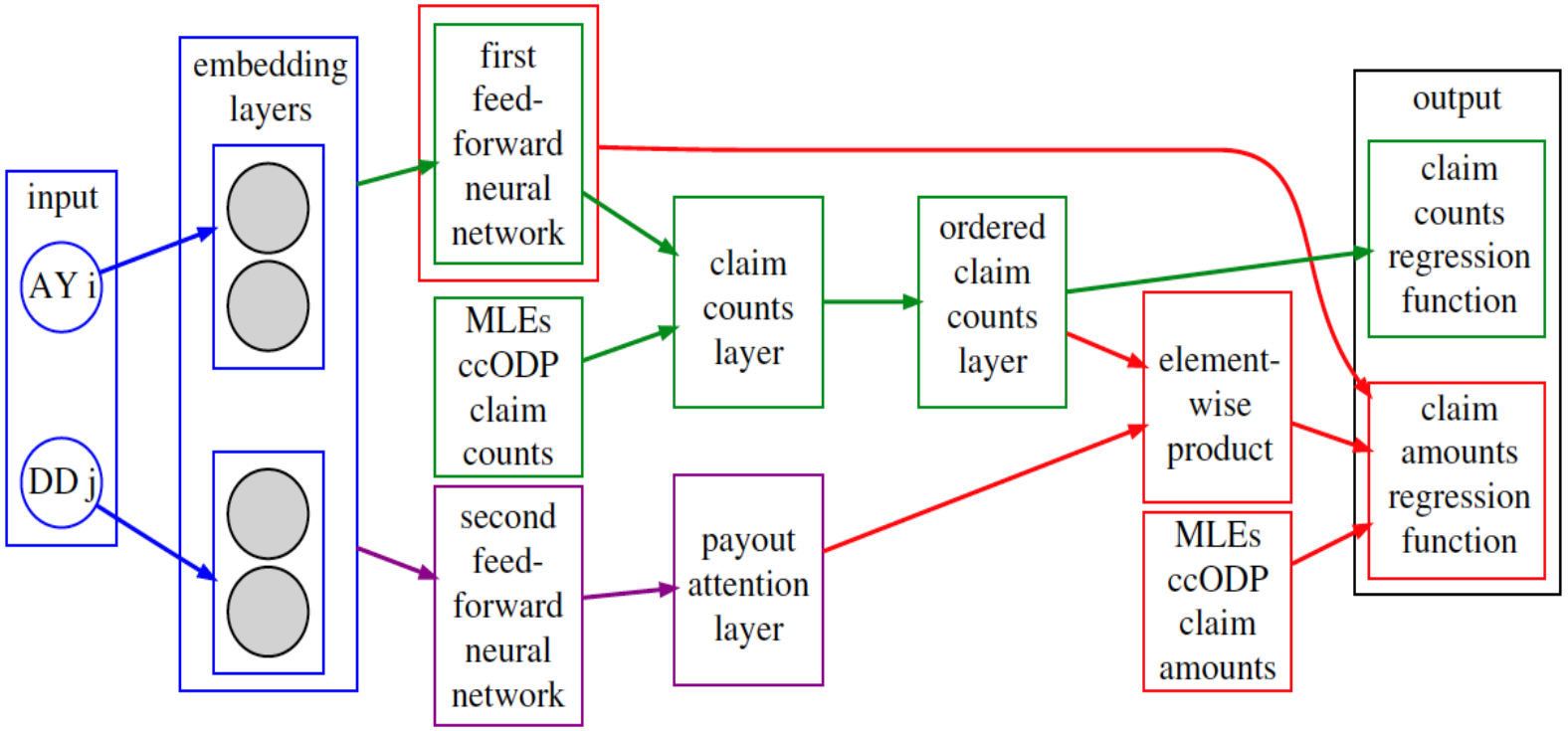



- Trädbaserade modeller där observationer fördelas med Ja/Nej-frågor
- Kombinera flera svara skattare för en starkare skattare
- Anpassa flera träd med låg djuphet
- Fyra hyperparametrar:
  - Djuphet (Depth*)*
  - Bootstrap-aggregering (Bagging*)*
  - Krympning (Shrinkage)
  - Minimum antal observationer per blad
- Modellen anpassas och de hyperparametrar som minimerar prediktionsfelet väljs

# NEURALA NÄTVERK (NN)



# ARKITEKTUR AV DUBBEL NEURAL NÄTVERK



# DATA

## Simulerad

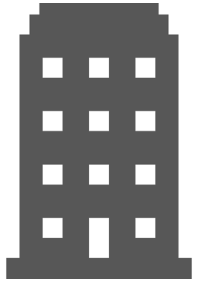
Sex olika produkter

12 skadeår

Skador inträffade mellan 1994 till 2005

Enklare att prediktera

*Från: Gabrielli, A. & Wüthrich, M. V. (2018). An Individual Claims History Simulation Machine. Risks, 6(2):29.*



## Folksam

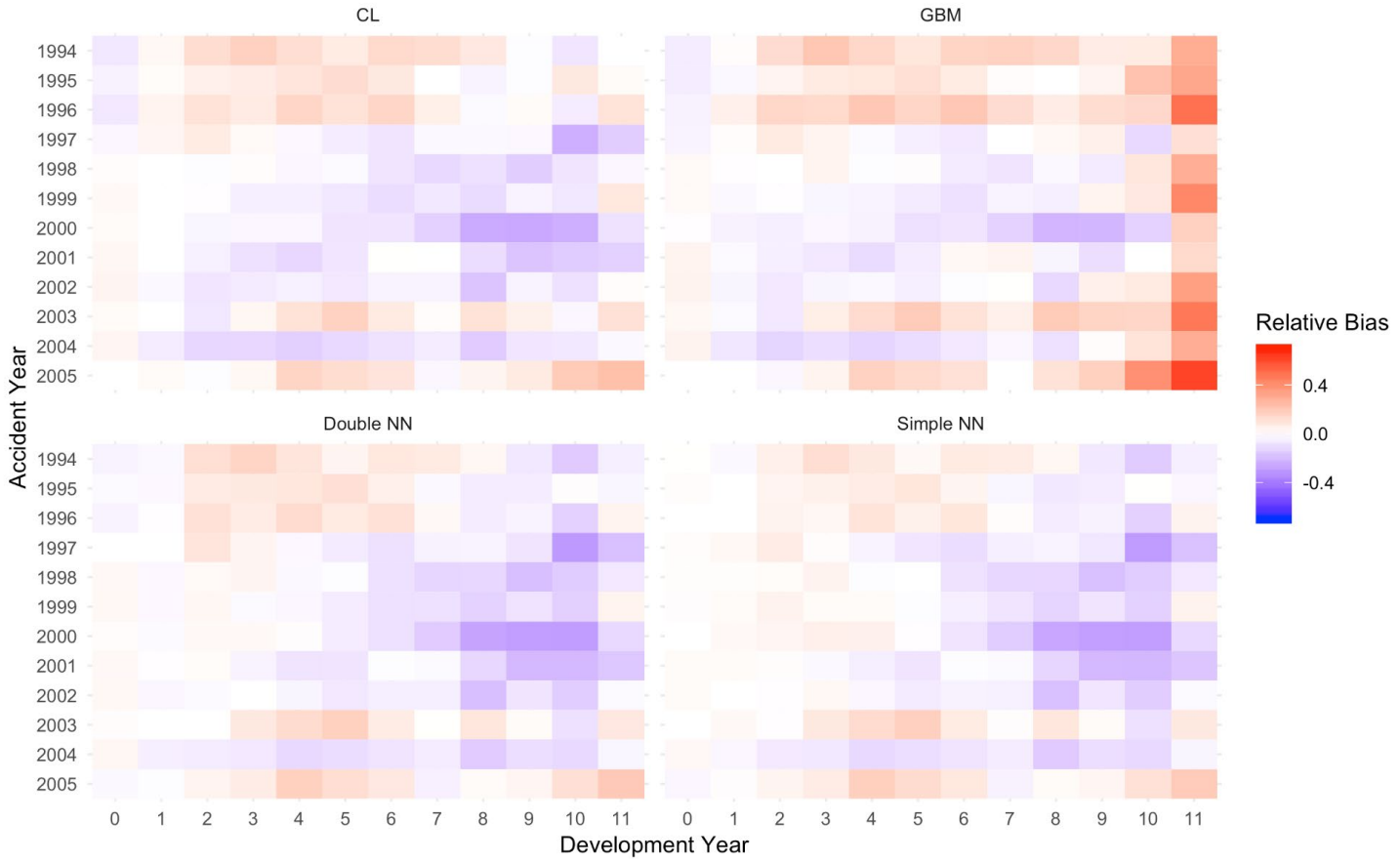
Tre olika produkter

10 till 16 skadeår

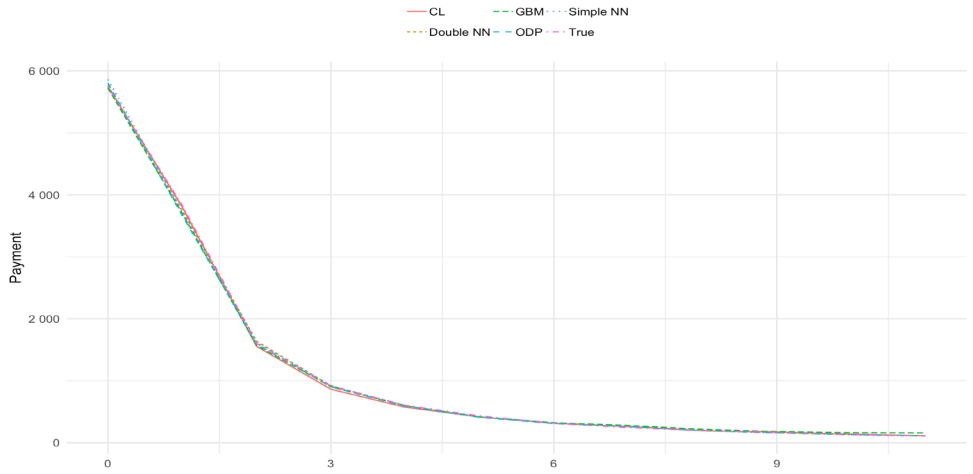
Skador inträffade mellan 1990-2007

Mer utmanande att prediktera framtida utbetalningar

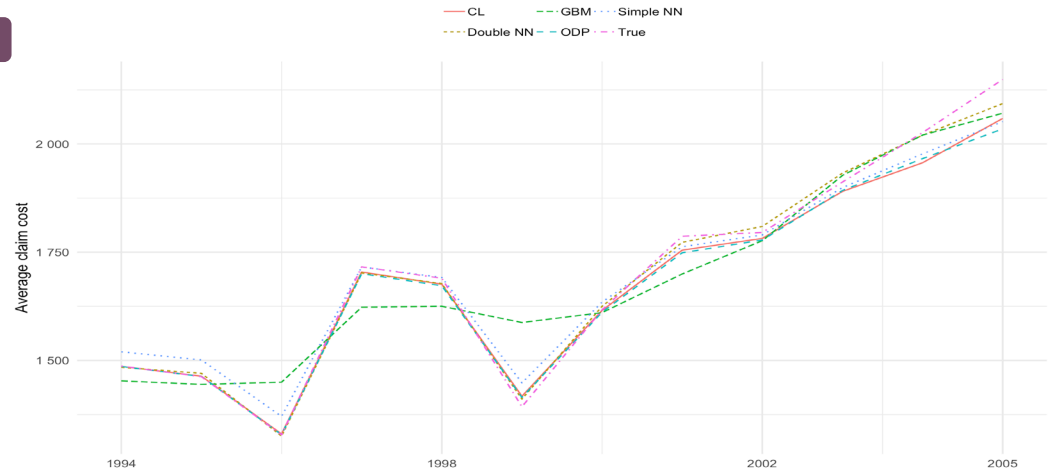
# SKATTNINGSFEL MED OLIKA MODELLER

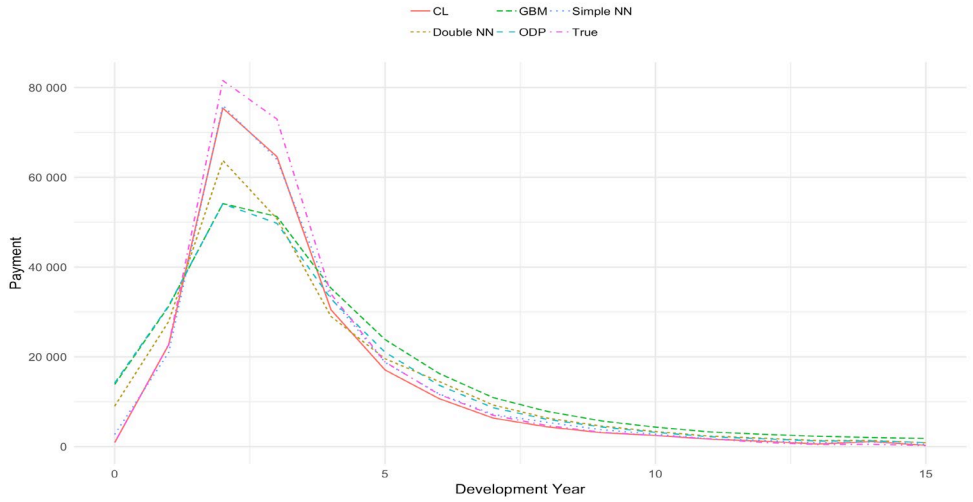


# SKATTAD KASSAFLÖDE OCH MEDELSKADA

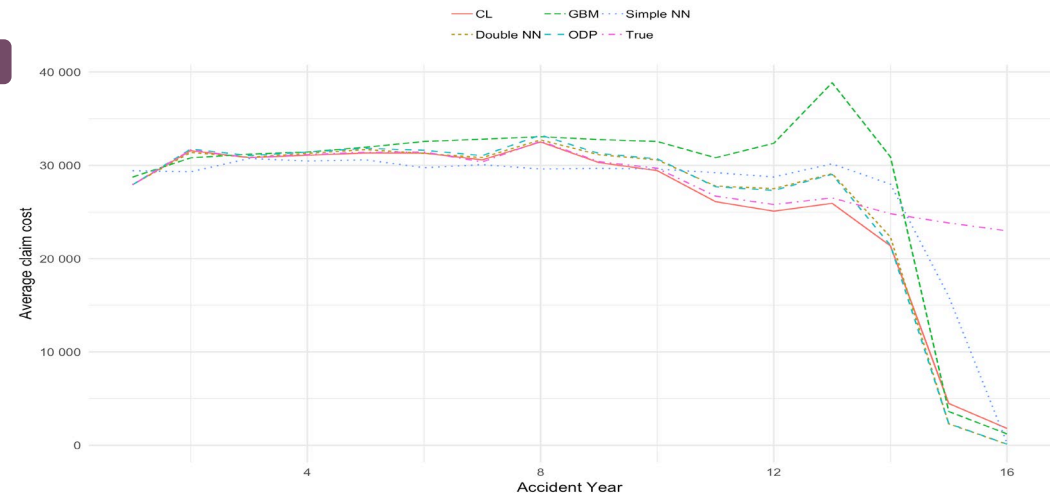



Simulerad



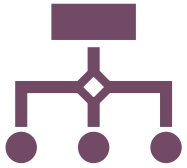




Folksam



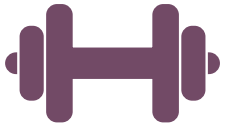
# SLUTSATSER

**Maskininlärning kan förbättra reservsättning**



**Vilken modell är bäst?**

Punktskattning? GBM
Minst variation? CL/NN
Minimera skattningsfel? CL/ODP
Enkel implementering? GBM



**Förbättringar**

Olika uppdelningar av träning- och valideringsdata
Kategoriska förklarande variabler
Finjustering av neurala nätverk

TACK!

# SCOR Sweden Re:s
# Nordic Life Insurance Conference

## Stockholm 11 okt 2024

SCOR
The Art & Science of Risk
Paus – åter kl. 12:20
SCOR Sweden Re:s
Nordic Life Insurance Conference

SCOR
The Art & Science of Risk
Välkomna tillbaka
SCOR Sweden Re:s
Nordic Life Insurance Conference

# SCOR Sweden Re:s
# Nordic Life Insurance Conference

## Stockholm 11 okt 2024

SCOR
The Art & Science of Risk
Jonas Helgesson
Fördomar
SCOR Sweden Re:s Nordic Life Insurance Conference

# ETT CP-BRA LIV

Jonas Helgesson

# 6 saker jag har lärt mig som CP-skadad

# 1. Alla kan ha en dålig start

# 2. Etiketter ska man sätta på julklappar - inte människor

# 3. Se det möjliga

# 4. Skit händer!

# 5. Omgivningen är viktig

# 6. Livet är en FET bonus!

Tack för ni har lyssnat!!!

SCOR
The Art & Science of Risk

# SCOR Sweden Re:s Nordic Life Insurance Conference

## Stockholm 11 okt 2024

# Closing

## SCOR Sweden Re:s Nordic Life Insurance Conference

October 11, 2024

Svein Børre Solvang, CEO

Driving
value creation.
Shaping
the reinsurer
of tomorrow.
FORWARD
2026

# Livförsäkringskonferens 13 oktober 2023

- Tackmail till deltagarna
- Utvärderingen gick till 208 personer
- Enkät på 7 frågor med fritext

SCOR
The Art & Science of Risk

# Feedback on the 2023 Conference

- The best conference ever
- To cold in the conference hall. I was freezing and the chairs were very uncomfortable
- Very interesting about the vegan diet but to negative about meat
- The lunch should have been aligned with the vegan speech
- Rishi Behl: Great english and interesting on consumer studies
- Too many figures from Rishi Behl
- Stefan Löfven very charismatic and interesting speech
- Stefan Löfven didn't bring any news and to vague
- Great to see SCOR`s engagement regarding actuarial science
- Actuarial price. I did not understand anything, as always
- Interesting from the actuary despite I am not an actuary. Very surprising
- Why do you not have a medical underwriting price?
- More cake and sweets during the breaks
- The food 10000 times better than last year. Great wine but breakfast was a disaster
- Where are the female speakers?
- Next year I want to hear something about AI

- Not his best performance, closer to his worst
- I think he believe he is funny, but he is not
- I was late and missed his presentation, and thank God for that
- Nice & friendly



SCOR
The Art & Science of Risk

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**Please give us your valuable feedback also in 2024**

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