

SCOR Sweden Re:s Nordic Life Insurance Conference  
October 12th 2018

WELCOME

Svein Børre Solvang



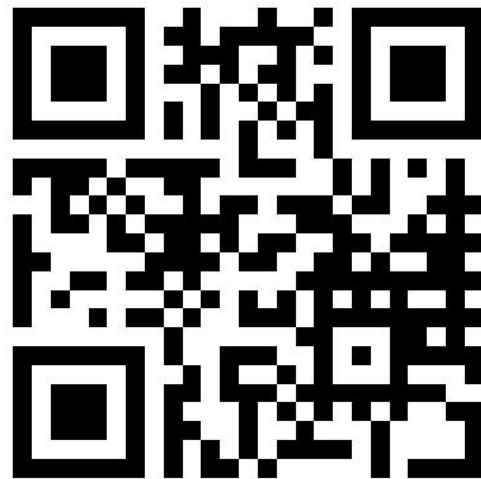
# Translation Service



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Program & list of attendees are now available online

[www.beekast.com/nordic18](http://www.beekast.com/nordic18)





Improving Health and Wellness will contribute to the society as a whole

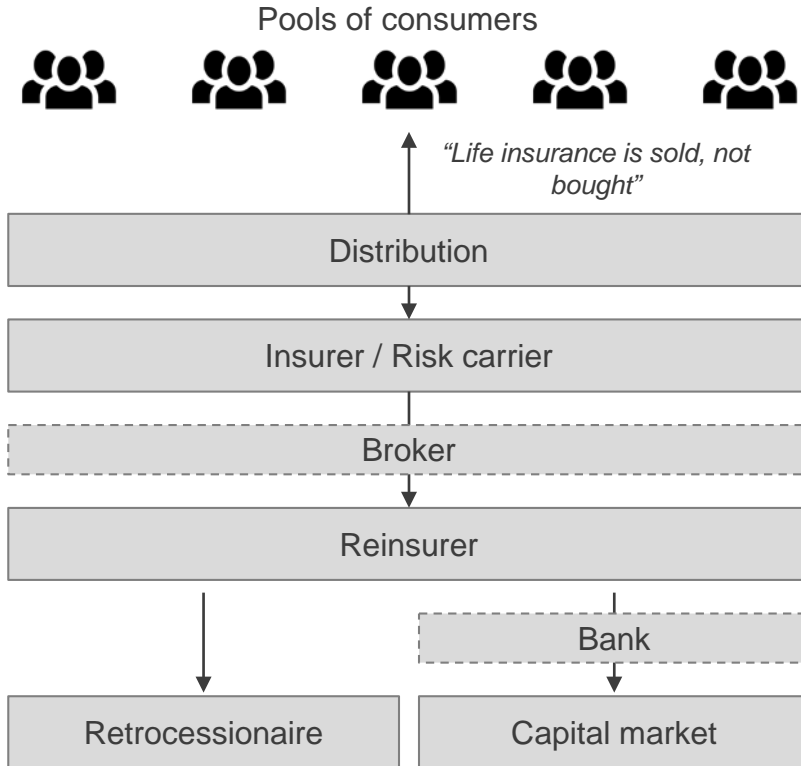


# Health is the new wealth

As we believe in the active role of the life (re)insurance industry in offering policyholder benefits that promote healthy lifestyle choices and help manage medical conditions

# Pace of change increasing in the Life insurance industry

## Moving from traditional risk-driven value chains...



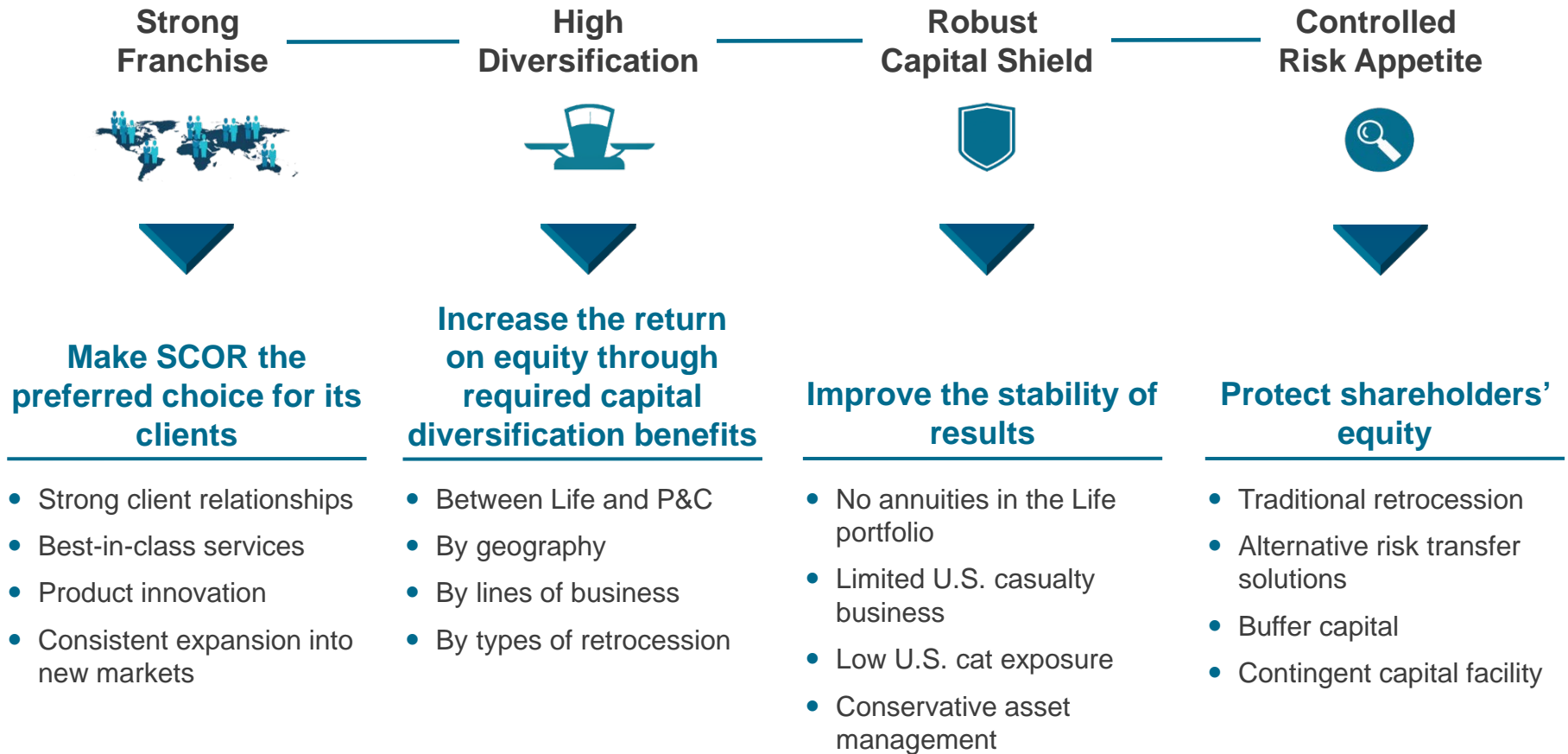
## ...to new consumers' needs ecosystem



The change in the life insurance industry is challenging the traditional role of life reinsurers while offering new opportunities for growth



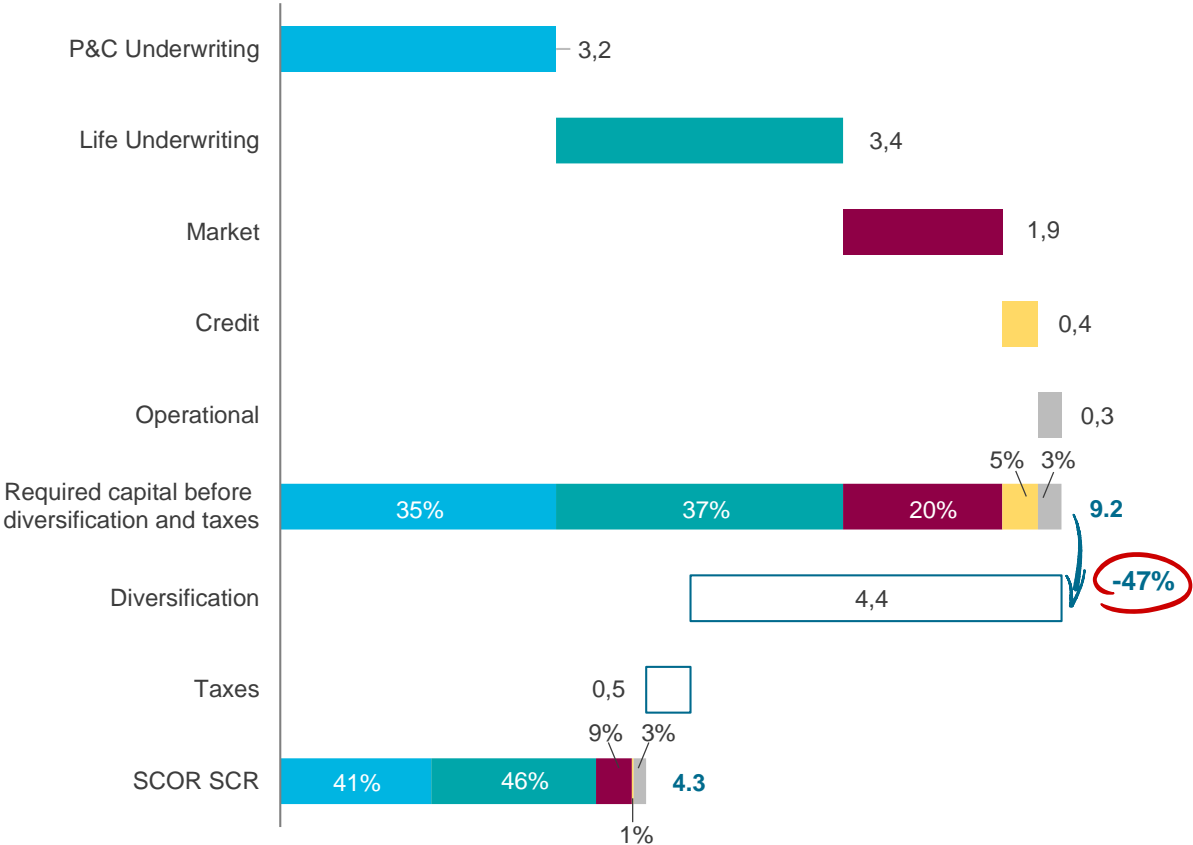
# SCOR continues to leverage on its proven strategic cornerstones



# SCOR maintains a well-balanced risk composition that provides superior diversification benefit

## H1 2018 risk capital breakdown by risk category

In EUR billions (rounded) – as at the end of H1 2018



## Remarks

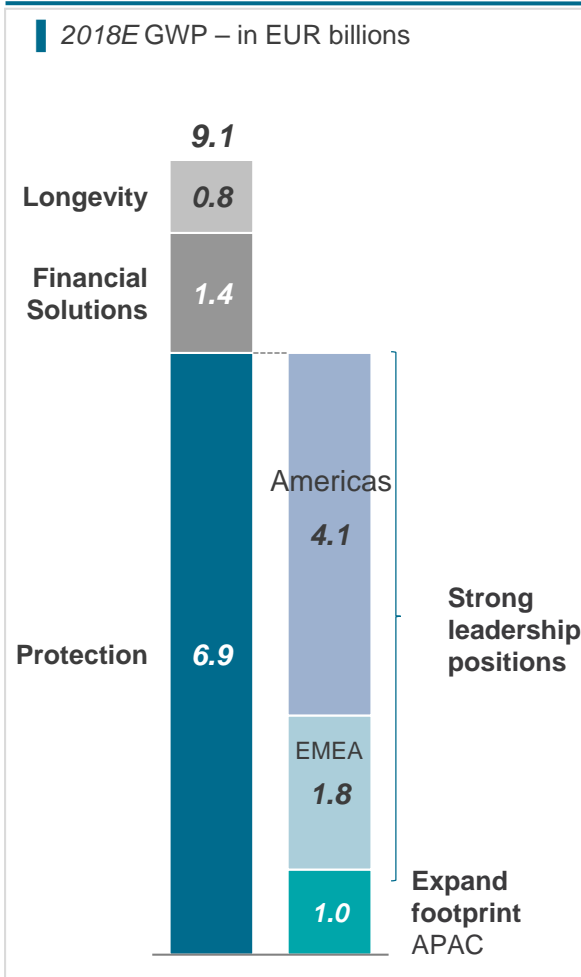
- SCOR’s balanced P&C and Life portfolio and business model strength reflect a very strong diversification benefit which is stable since YE 2017
- There is further substantial diversification within the risk categories shown
- SCOR’s required capital is mainly driven by underwriting risks
- Market, credit and operational risks make a minor contribution to required capital



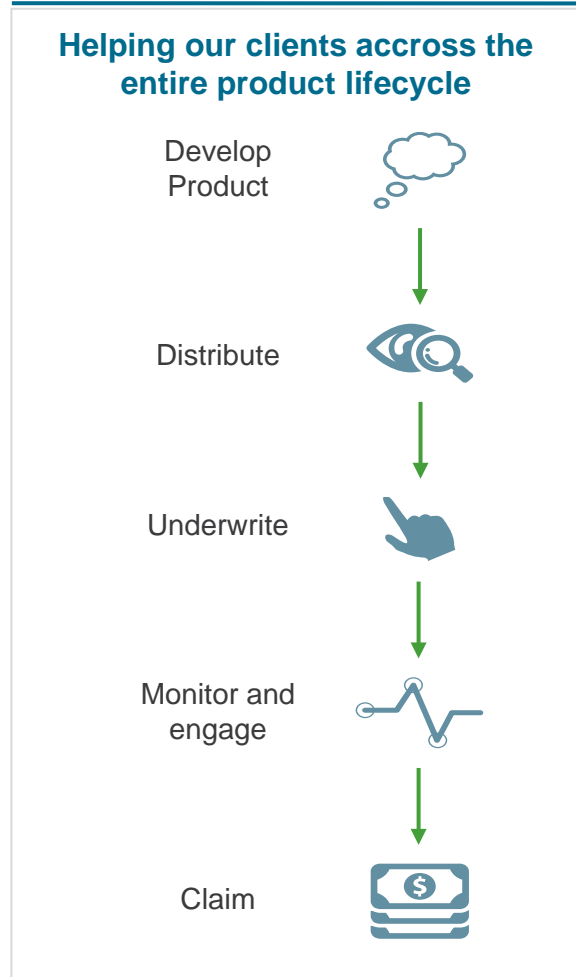


# SCOR Global Life business is built on a strong protection base

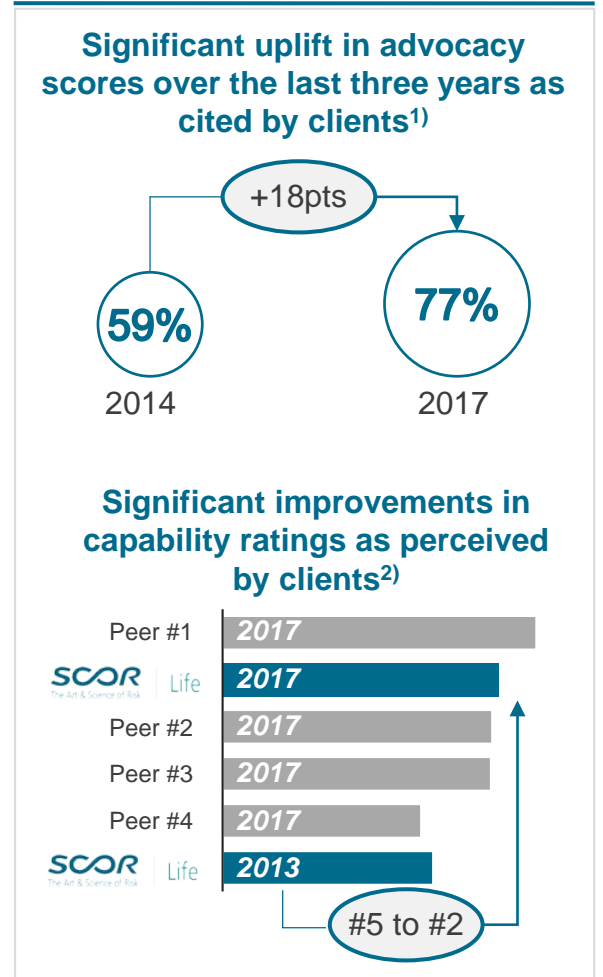
## A diversified book with a core Protection business



## A complete offering to support our clients



## A customer centric approach to the way we do business



# Medical Underwriting

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Leading provider of medical underwriting services in the Nordic market




PRIO

Web based juvenile medical manual



solem

Web based medical manual



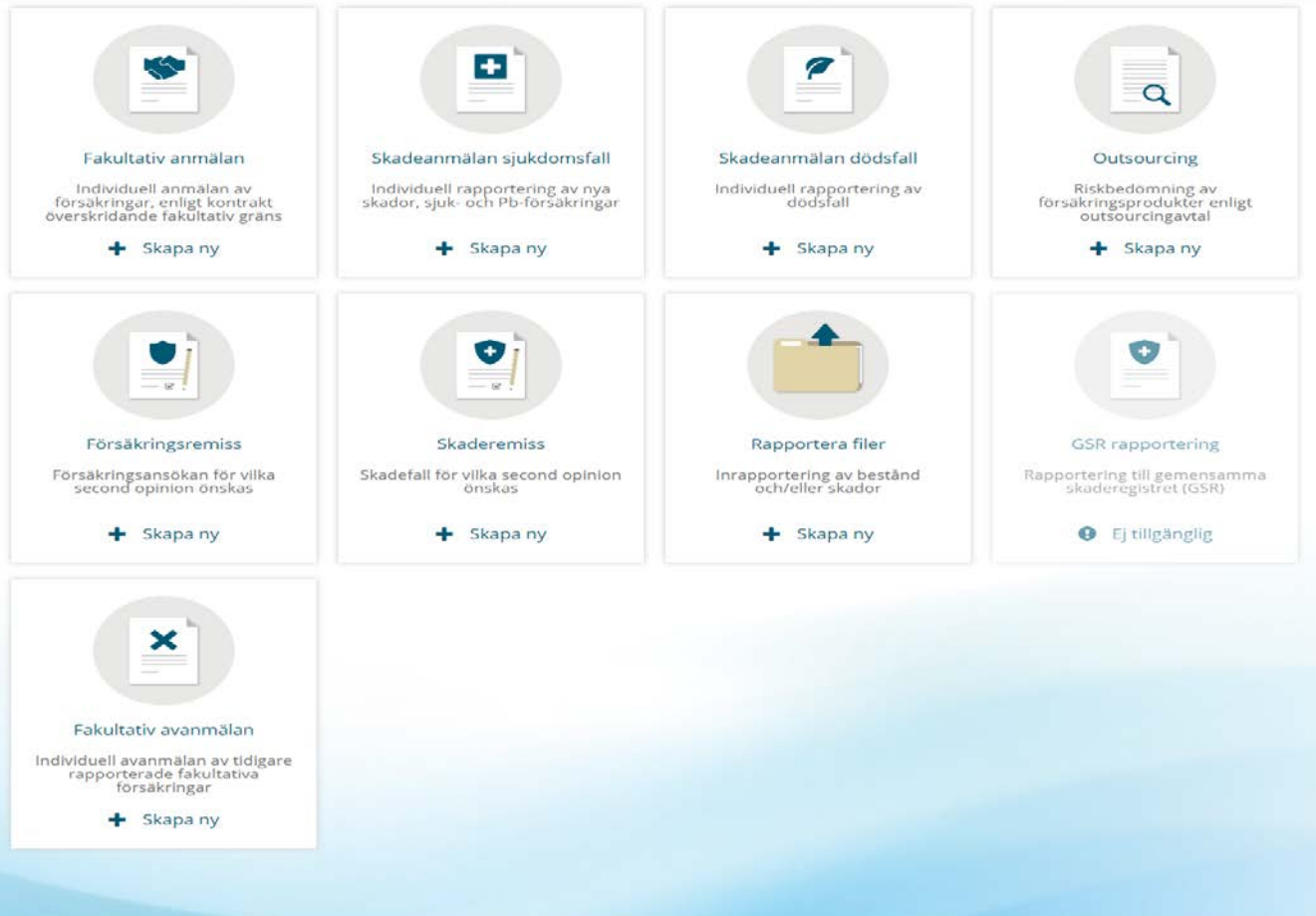
Via outsourcing we do everything from **Second Opinion** to a full **Medical Underwriting Service**.

# Customer Portal

+ NYTT ÄRENDE

■ BOLAGETS ÄRENDEN

📁 DIGIHEALTH



The screenshot displays a grid of service tiles in the customer portal. The tiles are organized into three main sections: 'NYTT ÄRENDE' (New Case), 'BOLAGETS ÄRENDEN' (Company Cases), and 'DIGIHEALTH'. Each tile contains an icon, a title, a brief description, and a '+ Skapa ny' (Create new) button. The tiles are as follows:

- Fakultativ anmälan**: Individuell anmälan av försäkringar, enligt kontrakt överskridande fakultativ gräns. + Skapa ny
- Skadeanmälan sjukdomsfall**: Individuell rapportering av nya skador, sjuk- och Pb-försäkringar. + Skapa ny
- Skadeanmälan dödsfall**: Individuell rapportering av dödsfall. + Skapa ny
- Outsourcing**: Riskbedömning av försäkringsprodukter enligt outsourcingavtal. + Skapa ny
- Försäkringsremiss**: Försäkringsansökan för vilka second opinion önskas. + Skapa ny
- Skaderemiss**: Skadefall för vilka second opinion önskas. + Skapa ny
- Rapportera filer**: Inrapportering av bestånd och/eller skador. + Skapa ny
- GSR rapportering**: Rapportering till gemensamma skaderegistret (GSR). Ej tillgänglig
- Fakultativ avanmälan**: Individuell avanmälan av tidigare rapporterade fakultativa försäkringar. + Skapa ny

- A quick, secure and reliable way of exchanging files and information with SCOR Sweden Re
- Provides functionality to report
  - Individual life
  - Claims
  - Outsourcing
  - Referrals
  - Digihealth
  - Files
  - Etc.



# ON THE ROAD OF DIGITALIZATION

**DIGIHEALTH**

Provides Perfect  
Client Service

*Short Time To Market*

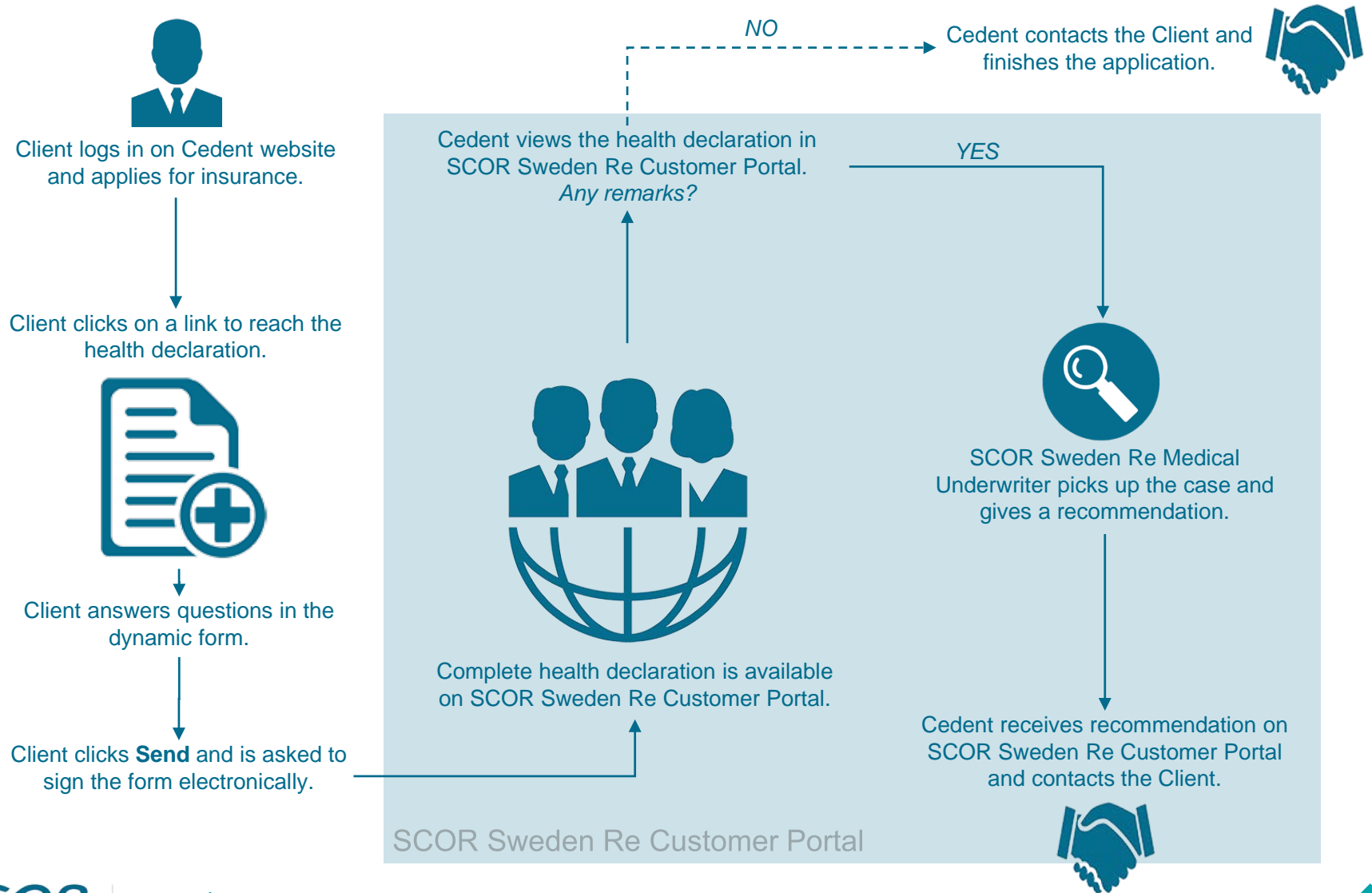
*Decreasing Lead Time*

*Integrated with  
Medical Underwriting Services*

*No involvement from cedent IT*

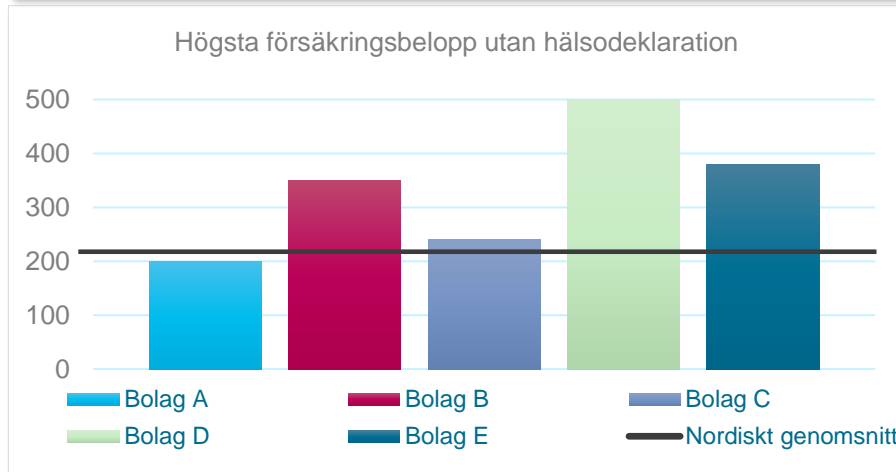
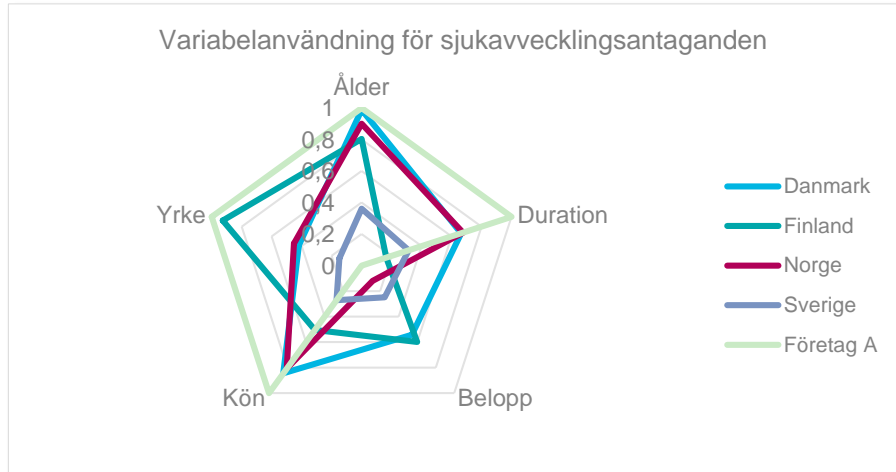
*No infrastructure cost for cedent*

*Details  
Implementation about 4-10 weeks*



# Marknadsanalyser, Benchmarking och Aktuariellt stöd

## Nordiska och landspecifika benchmarksurveys



## Kundexklusiva analyser och service

### Ad hoc analyser

- Sjukavvecklingsantaganden
- Dödlighet och insjuknande
- Tariff-benchmarking
- Produktjämförelser

### Knowledge sharing

- Marknadsöversikter och rapporter
- Produktutveckling
- Stöd vid villkorsskrivning
- Perspektiv från flera marknader

### Kontinuerlig service

- Resultatanalyser
- Reseravsättning
- Avräkningar





# Workshops, Seminars & Trainings

## INBJUDAN

TORSDAGEN DEN  
15 NOVEMBER 2018

Kl. 14:00-17:00 inkl. kaffepaus  
Välkommen till GT30/Dome,  
Grev Turegatan 30, Stockholm

**SCOR**  
The Art & Science of Risk

Sweden Re

## Hjärtsjukdomar hos barn

Dags för SCOR Sweden Re:s  
medicinska höstföreläsning-  
"Hjärtsjukdomar hos barn"

Föreläsare: Ulf Ergander,  
Barnhjärtläkare,  
Astrid Lindgrens Barnsjukhus

*Anmälan till mig senast den 9 november 2018*



Contact with  
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Tel:0707-585330



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WELCOME

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