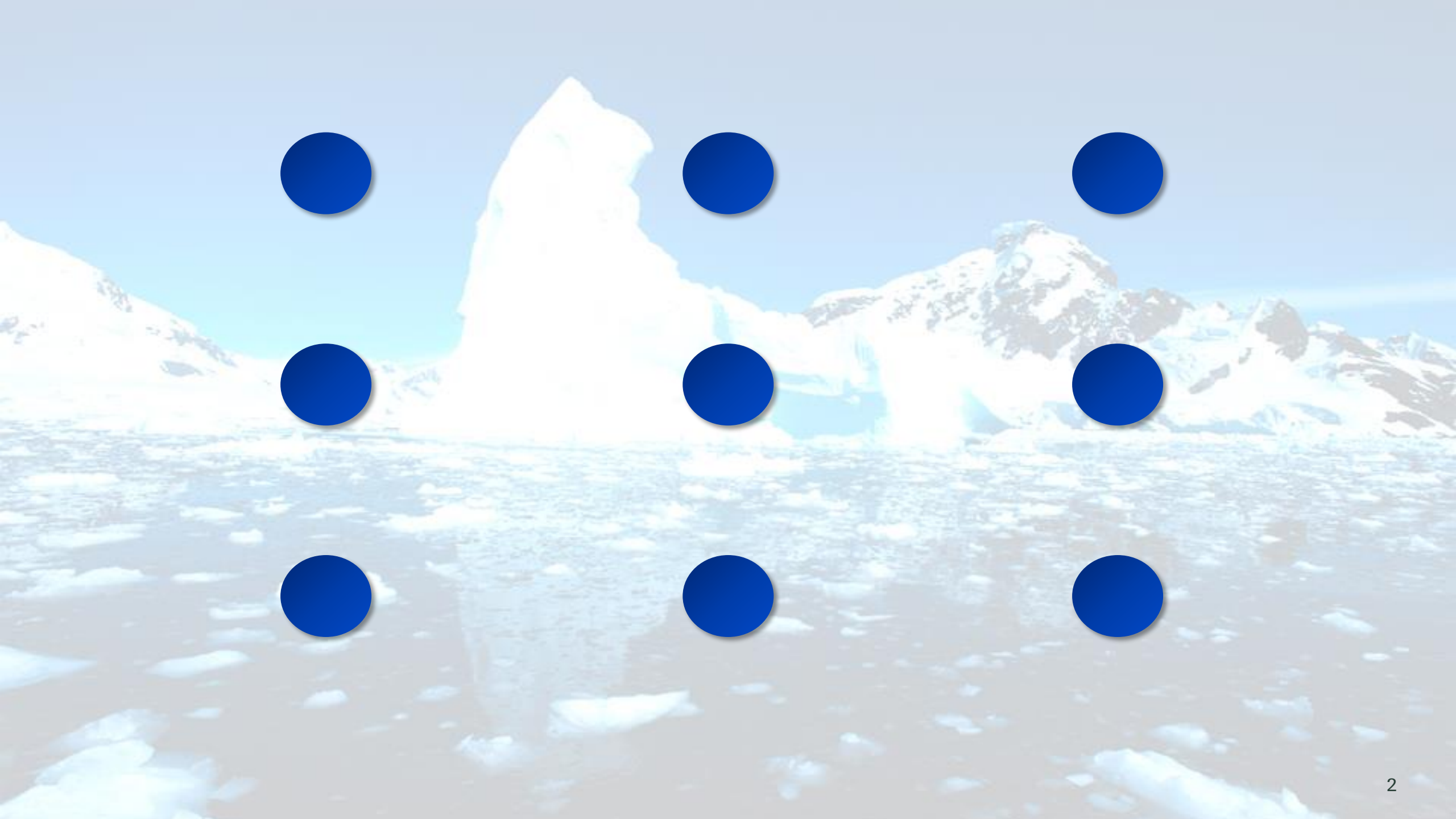
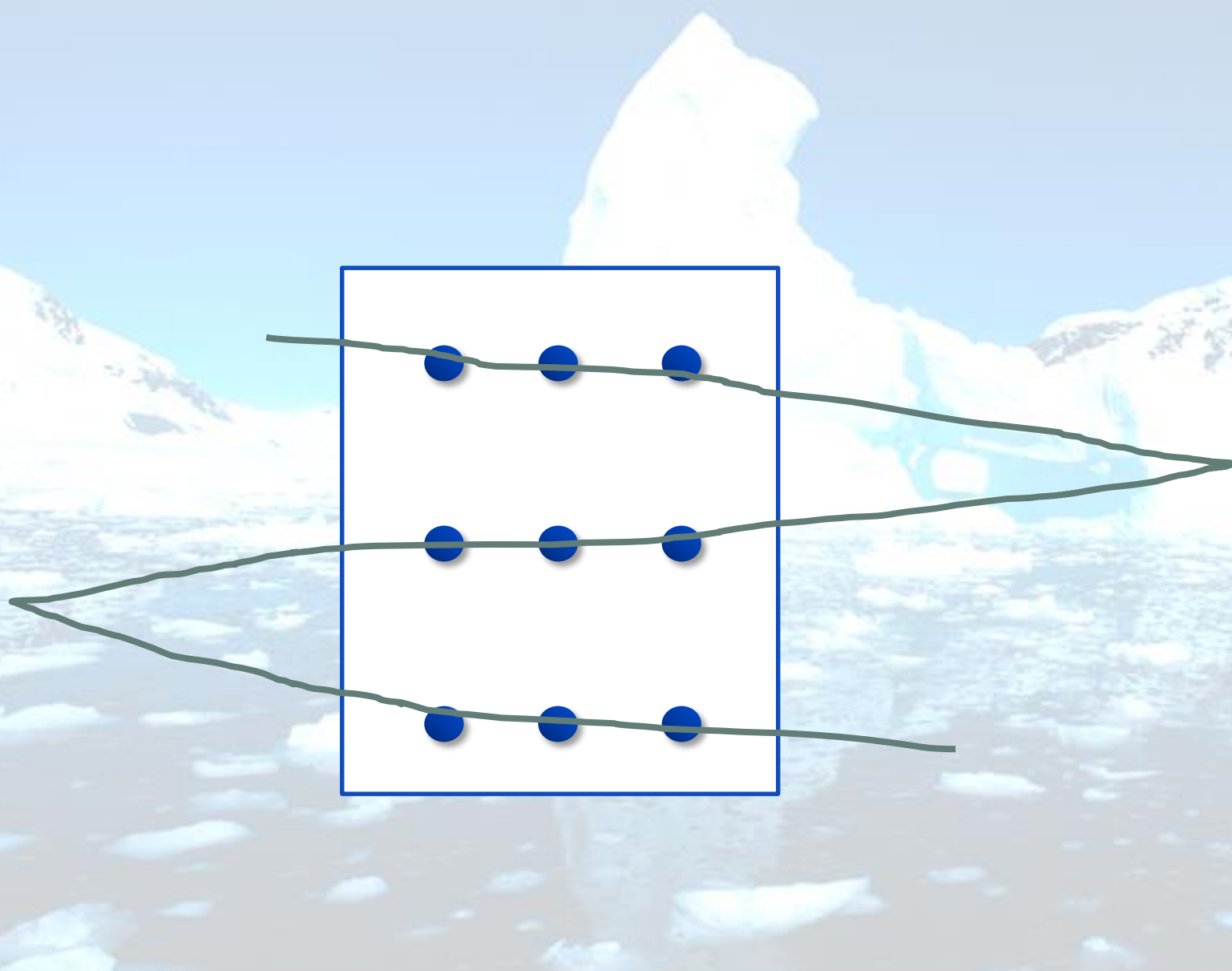


What's *next* in protection solutions

Lee Li Hui, Health and Medical Solutions Innovation Manager, Asia, Swiss Re



A diagram illustrating the iceberg metaphor. A white rectangular box is positioned in the center-left, containing nine blue dots arranged in a 3x3 grid. Three dark green lines extend from the box: one from the top-left corner, one from the middle-left edge, and one from the bottom-left corner. These lines curve to the right and converge at a single point, which is the tip of a large iceberg. The iceberg is white with a jagged peak and is set against a background of a blue sky and a body of water filled with smaller ice floes. The text 'Thinking outside the box' is written in blue to the right of the iceberg.

Thinking
outside
the box

Closing the Asia protection gap



Risk Pools



Technology



Partnerships

New risk pools

Globally 17.7m **CVD** deaths pa ~
70% in Asia

422m adults have **diabetes** ~ 60% in
Asia and projected to increase by 55%
by 2035

USD11 tn to support **65+** ~ insurance
contributes only 5%

- China 0.8tn 2%
- Japan 1.6tn 7%

USD2.1 tn **Health & Wellness**
industry – Asia ~USD1tn?

New risk pools, new customer segments, new approach to insurance
Greater opportunities to diversify and grow Asia health insurance

Diabetes - a debilitating condition



#2 cause of ill health & death
Contributes 10% of disease burden



Kidney Failure
2 in 3 new kidney failure cases are due to diabetes



Blindness



Heart attack
1 in 2 heart attack cases has diabetes



Stroke
2 in 5 stroke cases have diabetes



Amputation

What is the best indicator of a patient's adherence to disease management program?

Sources:

- Singapore burden of disease study, 2010
- Singapore national registry of diseases office, 2014

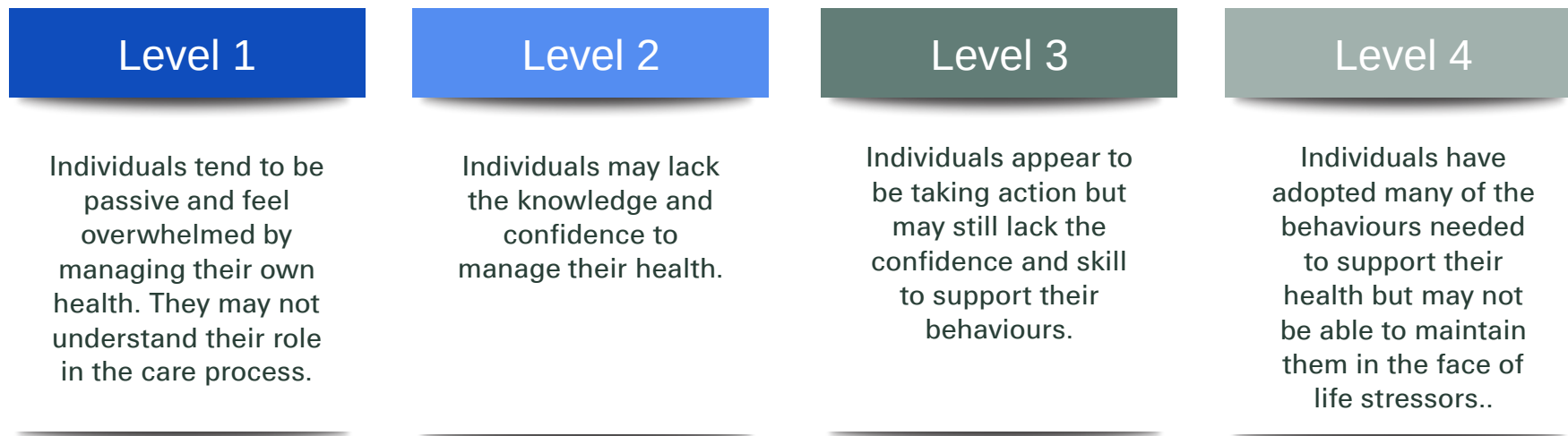
Endocrinologist says....



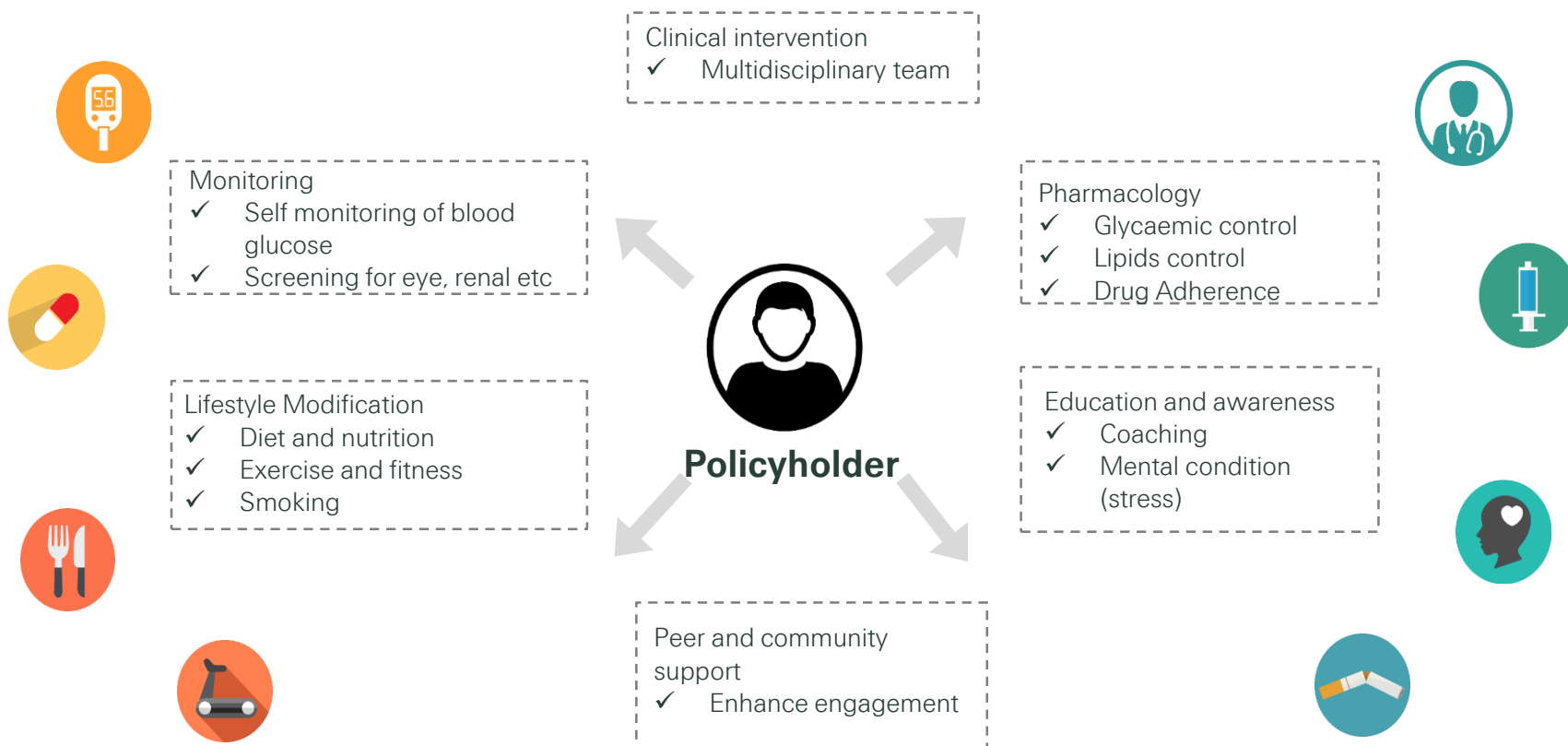
Understanding behaviour

Patient activation describes the knowledge, skills and confidence a person has in managing their own health and care.

- People with higher levels of knowledge, skills and confidence experience better health, have better outcomes, report better experience of care, engage in healthier behaviours, and have fewer episodes of emergency care that leads to lower costs
- Less activated patients had 8 percent higher costs in the base year and 21 percent higher costs in the following year than more activated patients.



Consumer journey in disease management



Blood glucose control reduces the risk of many complications:



57%
Heart Attack/
Stroke



50%
Kidney disease



76%
Eye disease



42%
Any
cardiovascular
disease



Risk Pools



Technology



Partnerships

Focus on consumers

Consumer journey for insurance applications

- 1 Details of applicant
- 2 Details of proposed insured
- 3 Details of plan applied for
- 4 Details of previous and concurrent insurance applications
- 5 Lifestyle questionnaire
- 6 Health Details
- 7 Declaration



Simplifying the consumer journey

Public

Private

 MyInfo

 PolicyPal



???

???

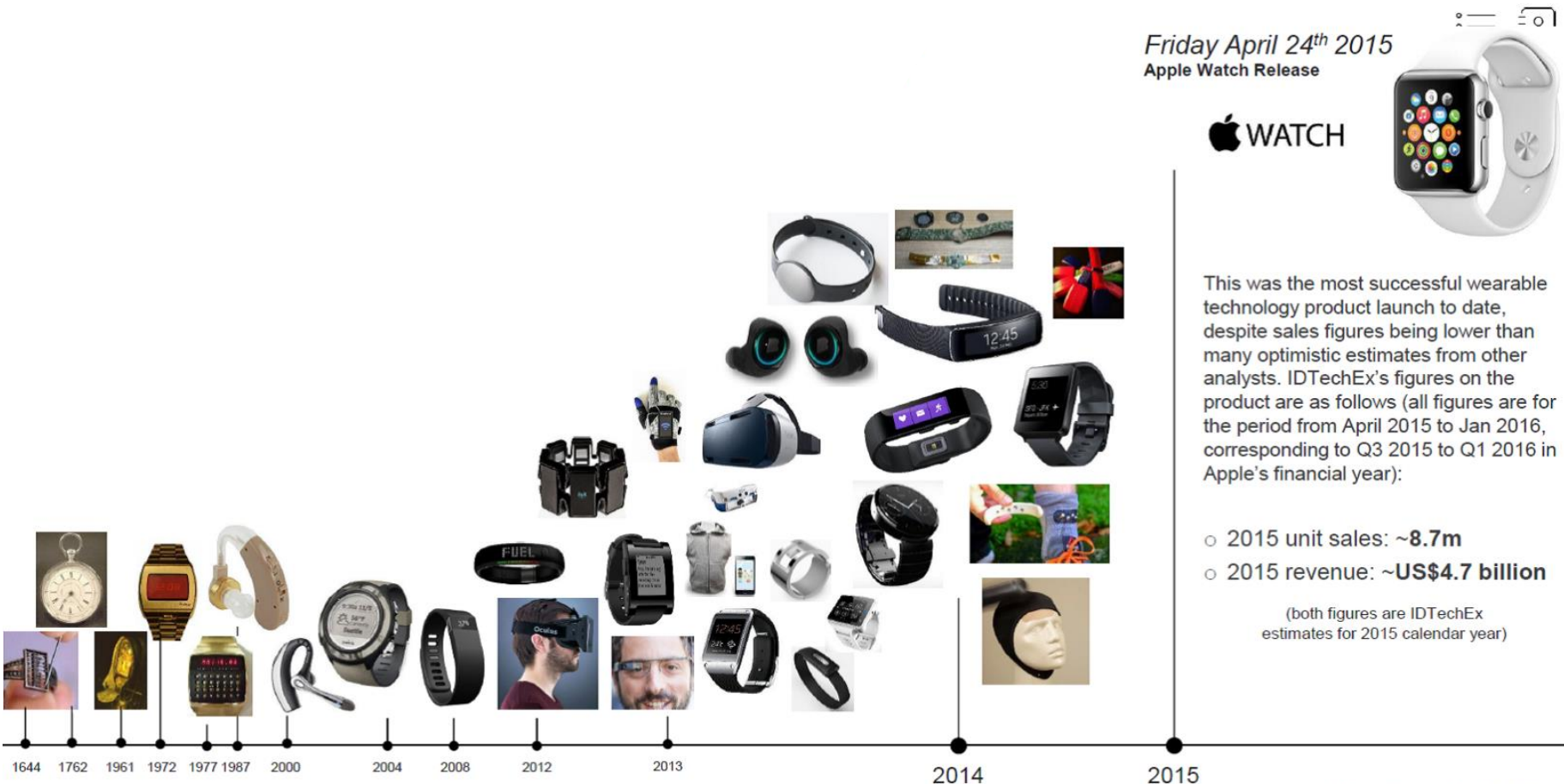
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- 1 Details of applicant
- 2 Details of proposed insured
- 3 Details of plan applied for
- 4 Details of previous and concurrent applications
- 5 Lifestyle questionnaire
- 6 Health Details
- 7 Declaration

Consumer wearable evolution

50% of Chinese finds very important to access their health data from wearables / mobile

Source: A.T Kearney 2017



Friday April 24th 2015
Apple Watch Release

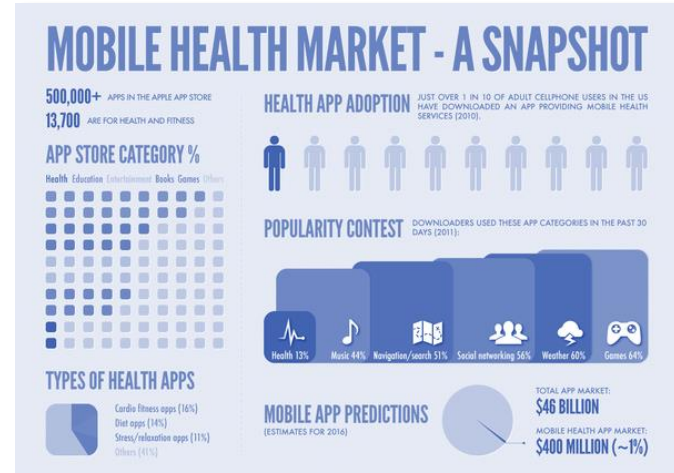
APPLE WATCH



This was the most successful wearable technology product launch to date, despite sales figures being lower than many optimistic estimates from other analysts. IDTechEx's figures on the product are as follows (all figures are for the period from April 2015 to Jan 2016, corresponding to Q3 2015 to Q1 2016 in Apple's financial year):

- 2015 unit sales: ~8.7m
- 2015 revenue: ~US\$4.7 billion

(both figures are IDTechEx estimates for 2015 calendar year)



Wearable Agnostic

Stick on, scan in, read out

Easy to integrate into your practice



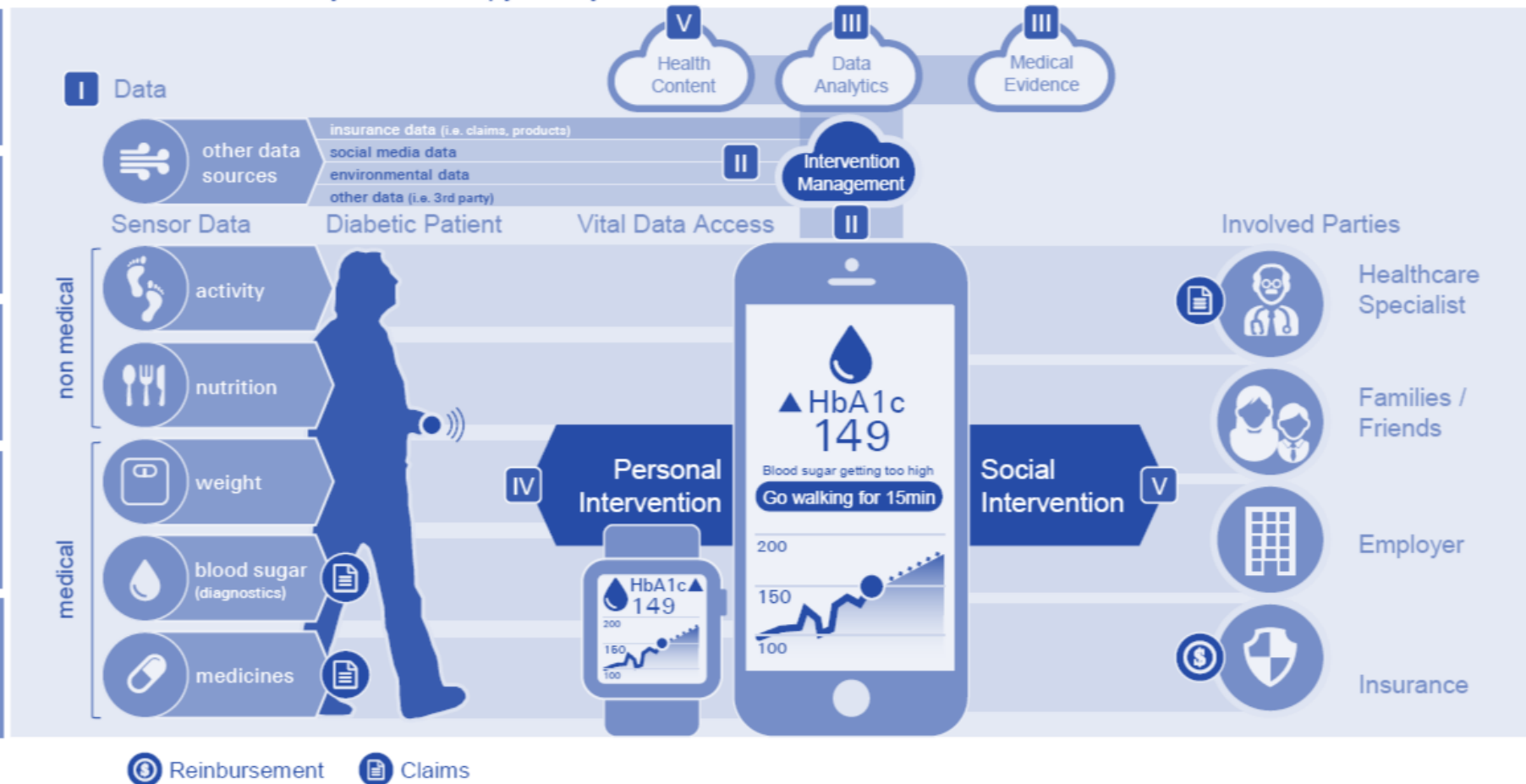
Disease prediction and management

Wearable application to disease management

Health eco system "Diabetes"

I	Data Collection	Sensors, data sources and data collection
II	Data Access	Devices or software application allowing access to information
III	Data Analytics	All data analytics functions
IV	Intervention	Physical activity, nutrition or medical intervention
V	Support & Motivation	Content, social environment, coaching / channels

Customer Disease Journey in the therapy eco system





Risk Pools



Technology



Partnerships

Swiss Re supports across the consumer health continuum



Health and wellness

Diagnosis

Health Management

Treatment

Rehabilitation

Recovery

Support and encourage individuals to live a healthy and active life

Support timely and early diagnosis with options for personalised care pathways

Support and motivate individuals to manage their health

Support personalised treatment options to achieve better health outcomes

Support subsequent diagnosis and post treatment rehabilitation and monitoring options

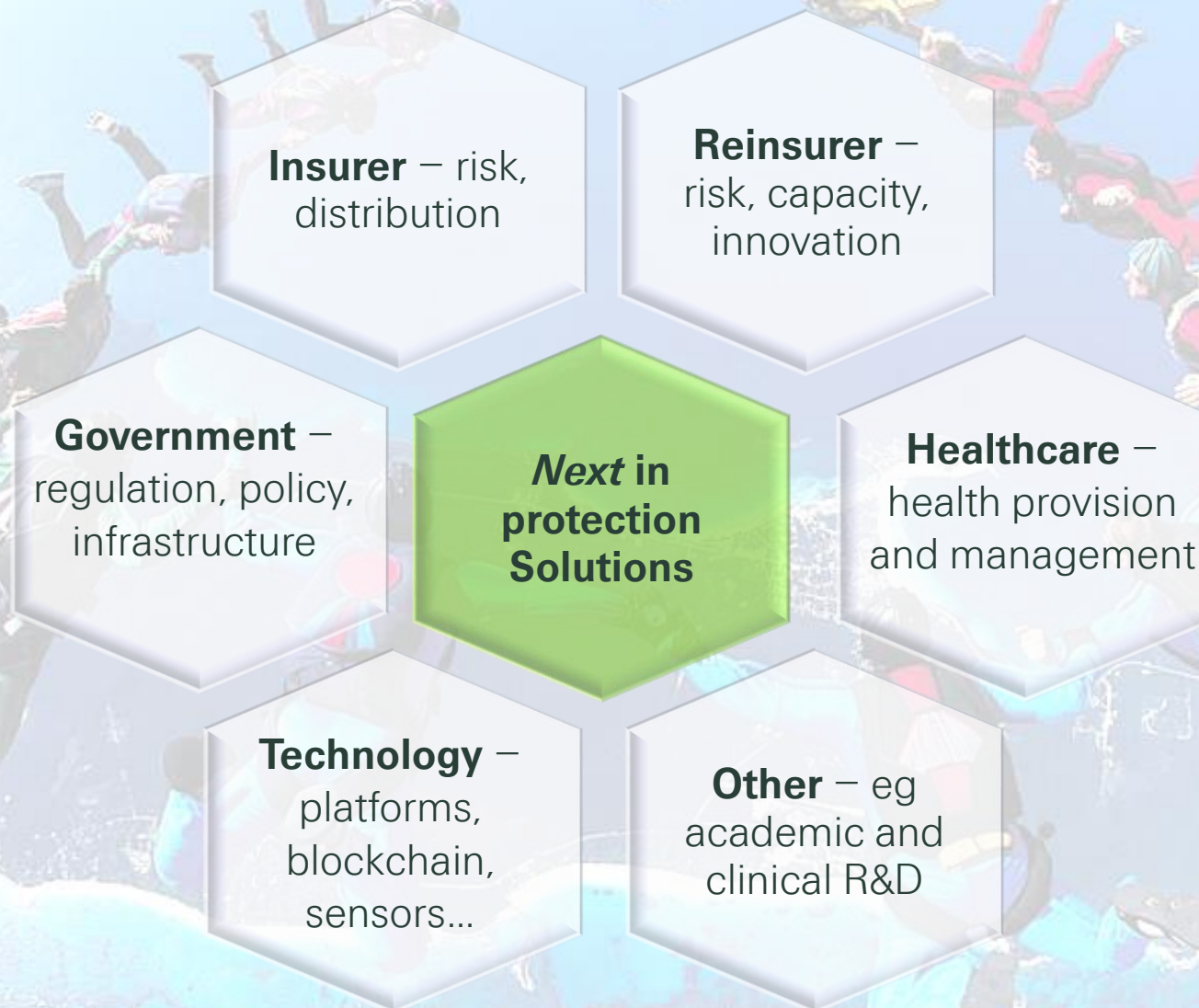
Support recovery and care at home

Traditional

Existing Pilots

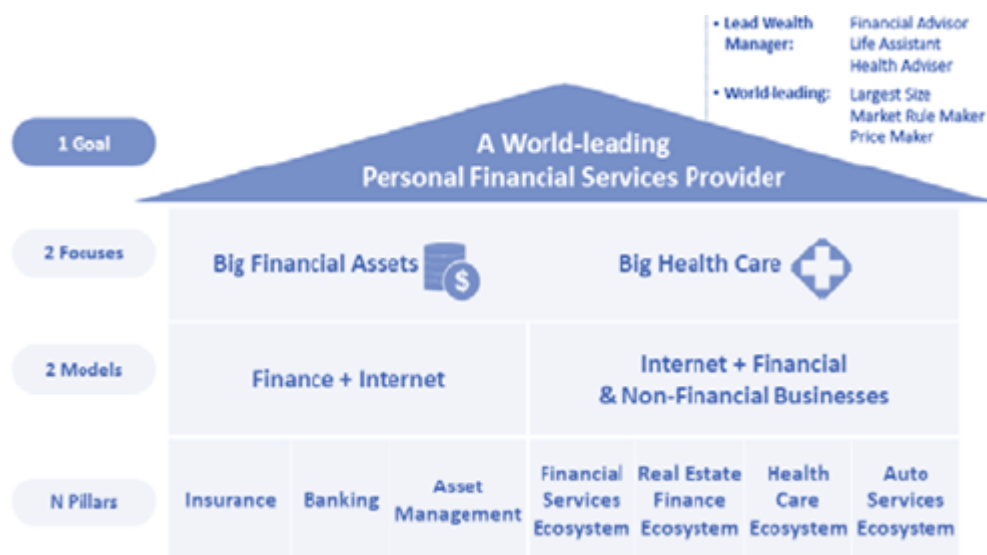
Long Term Vision

New business models & synergistic collaborations



Ping An - world's most valuable insurance brand

Ping An insurance business model



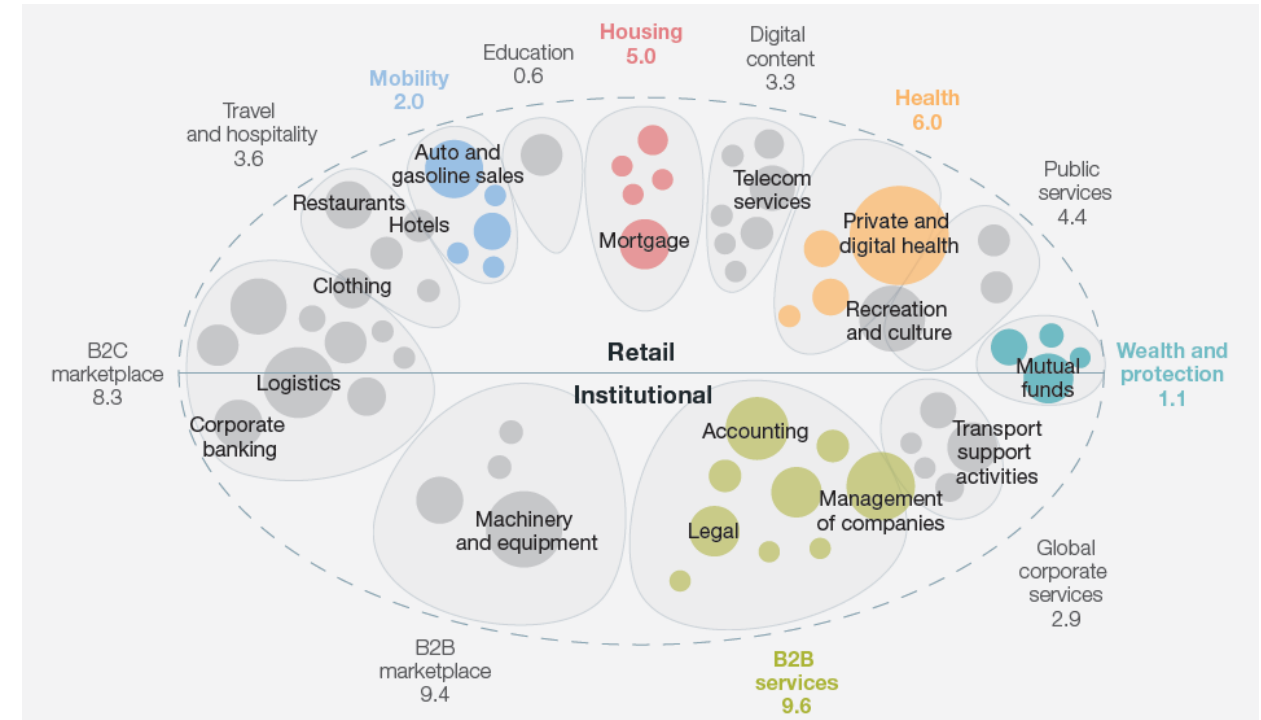
Ping An – ecosystem orchestrator



New ecosystems are likely to emerge in place of traditional industries by 2025

Ecosystem illustration

Estimated total sales in 2025, \$trillion



Circle sizes show approximate revenue pool sizes. Additional ecosystems are expected to emerge in addition to those depicted; not all industries or subcategories are shown.

Insurance could be featured as the risk-mitigation service for each of these 12 ecosystems

Closing the Asia protection gap – Pilots in action



Risk Pools



Technology



Partnerships



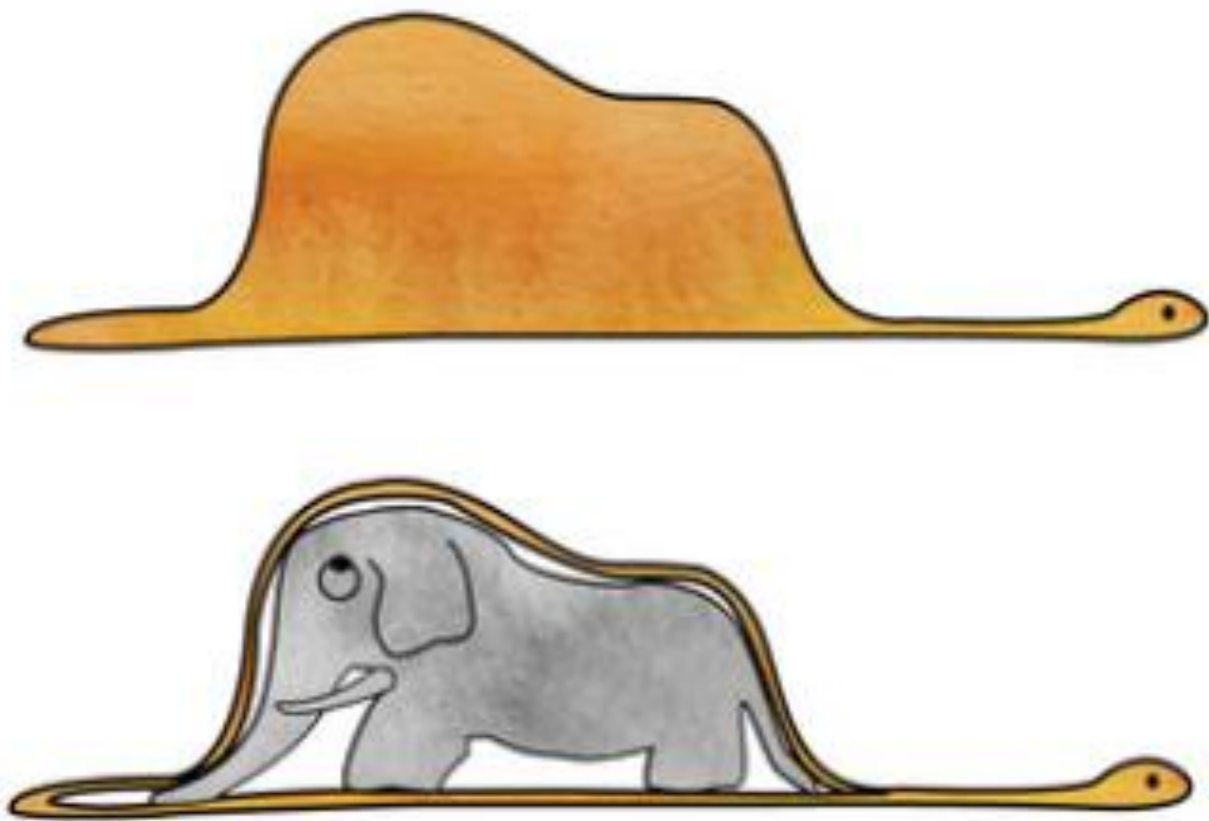


Technology is an enabler –
redefining customer experience

New risk pools –
redefining what and how we underwrite

Synergistic partnerships –
redefining health insurance propositions

Next in protection solutions – It's exciting times and we've only just begun!



*"My picture was not a picture of a hat.
It was a picture of a boa constrictor digesting an elephant"*

-The Little Prince



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