



Munich Re L&H Italy

Digital Health

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Digital Health



Concept:

Covid Pandemic has showed that access to health can be leverage through digital solutions in a more convenient, fastest and cheaper way than traditional health products.

Also, usage of mobile solutions has exploited in all age bands, and there is great interest in the population for this kind of tools



Real Examples:

- Digital services
- Insurance Covers



Variations:

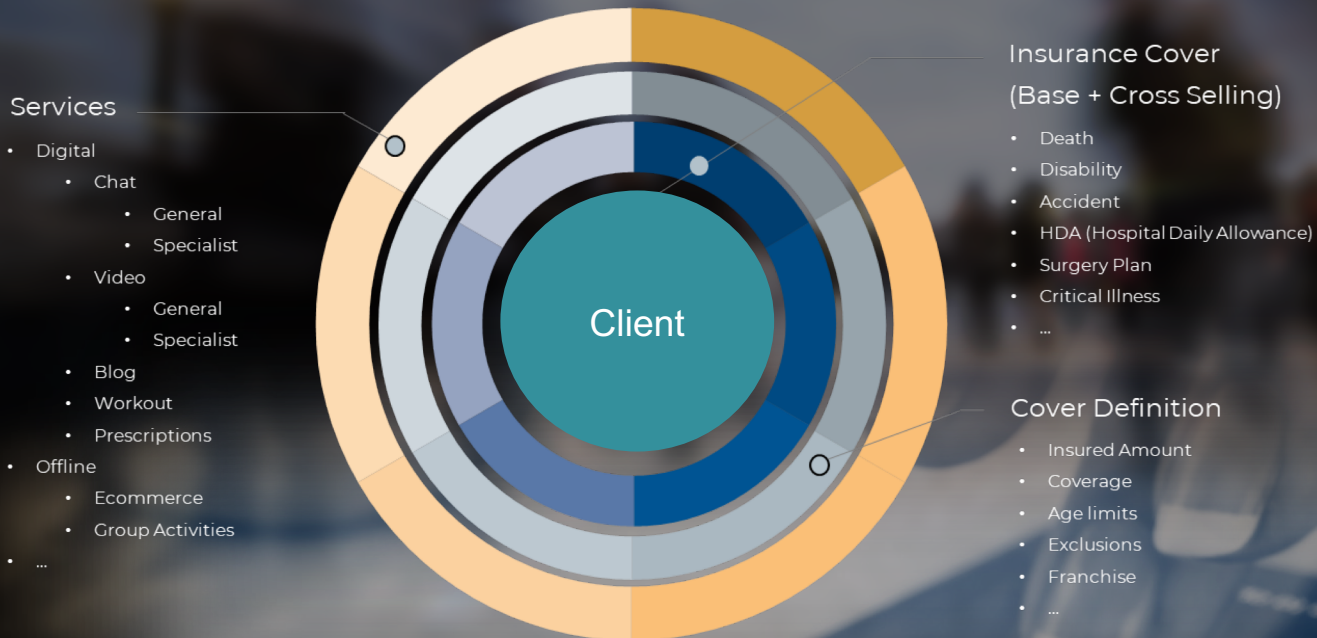
There are a big variety of digital solutions and insurance covers that can be attached to build specific solutions for target groups such as millennials, sporty, women, elder,... or to create a product for a specific price range.



Considerations:

Digital Health also open an interesting opportunity to find alternative distribution channels such as retailers, Telcom,... that fits well with the concept and offers an important opportunity to access mass market.

Digital Health



N I C H E ▶▶ ◀◀ T A R G E T ▶▶ ◀◀ P R I C E

Innovation through Tech



Concept:

New technologies allow insurance companies to push the boundaries of insurance or create a more appealing offering to our clients. In Life & Health insurance also bring us the possibility to be closer to our clients, help on the prevention of the claims and send the right message through the right channel.



Real Examples:

- Niche Products
- Chronic Diseases
- Wellbeing
- Genetics



Variations:

Although the base of the technology is similar from provider or insurtech to provider, their applications or their core is usually different what allows us to match the solution to our business objectives. i.e. Step counter is a usual tech nowadays, however we can use it to motivate not so active population or to target a more active people.



Considerations:

Tech is an enabler not the whole solution.

There are many providers out there so it's important to have a profound and worldwide knowledge on which one is the right choice.

Usually these kind of solution are kind of unique in our markets so be ready to learn through the journey and iterate.

Niche Products: Seniors



Core cover:
Accidental Seniors

Potential Riders / Services to complement

- Mixed product – Accidental cover + Life Cover
- Fixed Sum Assured predefined
- Covers ~50 pathologies
- 55-85 years old
- Fixed Premiums per age range
- Simplified UW

Surgical Plan

- Complementary to Accidental Cover
- List adapted to more frequent pathologies for Elder people

HDA

- Hospital daily allowance

Care Services

- Home and residential assistance
- Home adaptation
- Health services provided at home
- Professional sessions
- 24/7 Telemedicine & Tele pharmacy
- Promotion of healthy life

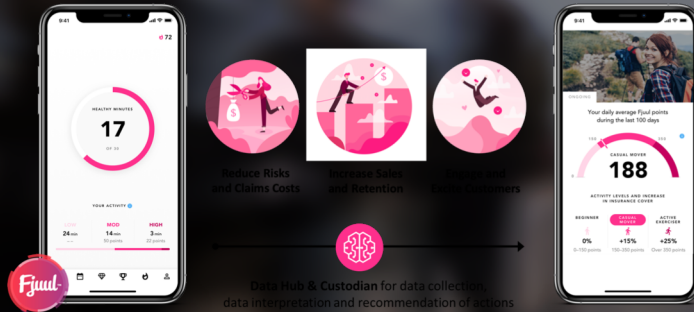
Innovation through Tech – Diabetes under Control



3 Innovation through Tech – Prevention & Wellbeing



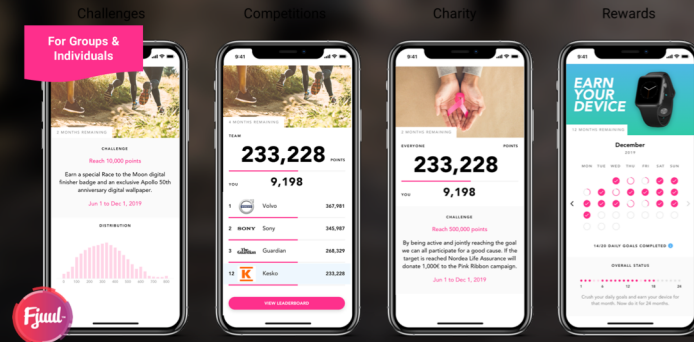
DIGITAL HEALTH AND ANALYTICS PLATFORM



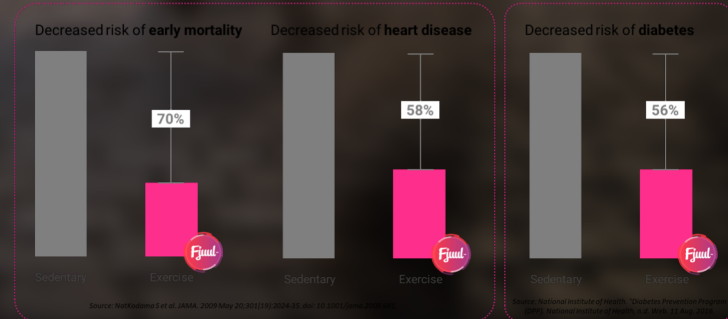
LEVERAGING THE POWER OF DATA



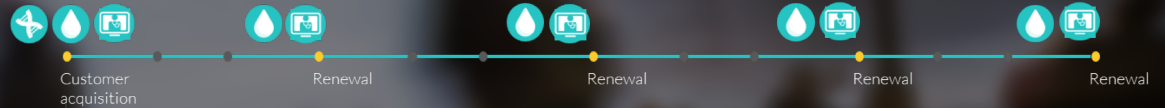
GAMIFICATION & REWARDS



MAJOR IMPACT ON RISK AND COST REDUCTION



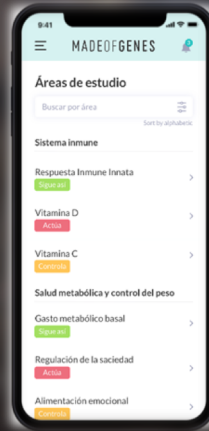
Innovation through Tech – Genetics World



Innovation

Engagement

Loyalty



Results



Recommendations



Follow-up



Notifications