



A SMAART assistant to monitor, steer and grow your health insurance portfolio

The Sophisticated Monitoring And Analysis of Risk Tool (SMAART) is a comprehensive toolset for success in health insurance that serves your need to monitor, steer and grow your health portfolio.

From reserves setting to loss ratio monitoring, to pricing and renewal, SMAART keeps you on track and always on top of your business.

Get business SMAART

Activities such as profitability monitoring, reserving and underwriting decisions based on historical claims data can be complex, and most importantly, time-consuming. Managing risk and ensuring profitability for group or individual health insurance is an ongoing, dynamic process, and SMAART can play a pivotal role in supporting your work as actuaries, underwriters, and managers.

SMAART provides:

- Advanced monitoring across the entire health insurance portfolio
- Flexible and dynamic reserving
- Superior pricing of group renewals
- Performance comparison of various product lines

Advanced system features

SMAART's flexible actuarial factors enable insurers to set reserves and anticipate trends and patterns. Underwriters can track business renewal processes, set renewal strategies for group business, and monitor deviation from targets. Moreover, the Tool's dynamic visualization provides managers with easy access to KPIs that allow them, at a glance, to monitor the health of their business at a given point in time. Simulations performed at the group policy level, help you assess the impact of large claims, policy loadings and benefit adjustments on your health portfolio.

SMAART is:

- Cloud-ready
- Role-based
- Secure and compliant
- Fast to deploy and easy to use
- Equipped with data import mechanism
- Armed with dynamic KPI visualization

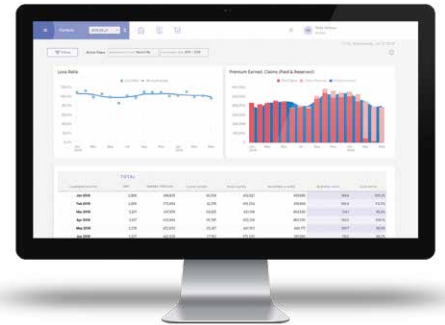
SMAART - A Comprehensive Solution

SMAART is a comprehensive toolset for success in health insurance that consists of:

Portfolio Tool

Performance monitoring and reserving for the entire health insurance book of business

The Portfolio Tool enables you to monitor KPIs such as loss ratio, burning cost, utilization rate, and average cost of the entire health book of business. Using embedded analytical algorithms and methods built and approved by experienced actuaries, the system calculates loss ratio automatically. It also simplifies reserve setting and provides you with incurred claims projection based on multiple methods within seconds!

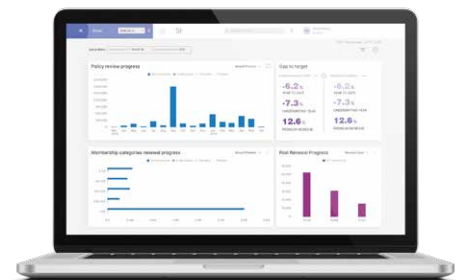


Group Tool

Performance monitoring and renewal for group business

The Group Tool utilizes the reserves set on the Portfolio level, to calculate incurred claims and loss ratio for each group policy. It safeguards the profitability of your group business by supporting you to:

- Monitor the group business performance based on monthly exposure and claims data
- Estimate the ultimate loss ratio of each group policy until the expiry date, regardless of the number of experience months
- Forecast premium increases or discounts for the upcoming renewal period, allowing you to achieve the configured target loss ratio. These premium adjustments can be calculated for a given product, a pool of policies or a specific policy.
- Simulate renewals and run "what-if" scenarios to identify and exclude claims' outliers



Individual Tool

Performance monitoring for individual business

The Individual Tool utilizes the reserves set on the Portfolio level to calculate incurred claims and loss ratio for each individual policy and safeguards the profitability of your individual business.

Policy Performance Monitor

The Policy Performance Monitor enables performance monitoring and detailed analysis at Policy level and utilizes the reserves calculated on the Portfolio level to:

- Monitor daily incurred loss ratio
- Monitor historical trends of a specific policy for active membership, loss ratio, incurred claims
- Monitor enrolment transactions performed against a specific policy
- Perform demographics analysis on a historical basis for age, gender, relation, nationality, etc.
- Track top claims, diagnosis, claimants and providers based on claims paid amount or number of claims
- Monitor claims payment status per provider, plan type and benefit

Visualizer

A portfolio steering initiative designed by Munich Re to further enhance health portfolio monitoring and tracking. Using a segmented portfolio approach, Visualizer enables stakeholders to steer their portfolio from different vantage points to understand their performance and devise or adjust an optimal profit-making strategy. The platform's powerful visualization allows users to view information from top level KPIs with dynamic drill-down capabilities to further analyze the portfolio on a granular level. Now, SMAART users can explore more data and gain new insights much faster.

Cloud and on-premise deployment options

SMAART can be deployed on-premise or in the cloud (public or private) depending on your business needs, budget and the regulatory environment in which you operate.

Flexible software licensing

We know that organizations have different preferences when it comes to software licensing. Therefore, we offer flexible and scalable licensing models, including SaaS, perpetual license and subscription.

Picture credit: Getty Images

If you have any questions feel free to contact MR HealthTech representatives at sales@mrhealthtech.com

MR HealthTech Ltd ('MRHT') is a company incorporated in the jurisdiction of Cyprus, with its registered address at 2 Amfipoleos, Megaro Markou, Flat/Office 301, Nicosia Cyprus and is a subsidiary of Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft in München (Munich Re), a company incorporated in Germany and regulated by BaFin. Munich Re's registered address is Königinstrasse 107, 80802 München, Germany. This presentation is not intended to provide the sole basis for any evaluation by you and you agree that the merits or suitability of any such potential transaction to your particular situation will be independently determined by you including consideration of the legal, tax accounting, regulatory, financial and other related aspects thereof. In particular, MRHT owes no duty to you to exercise any judgement on your behalf as to the merits or suitability of any transaction. The information contained herein is provided to you on behalf of MRHT and all intellectual property and copyrights belong to MRHT. You agree that it may not be copied, reproduced or otherwise distributed by you (other than to your professional advisors) without prior written consent from MRHT.