

# Trends in Emerging Asia

01

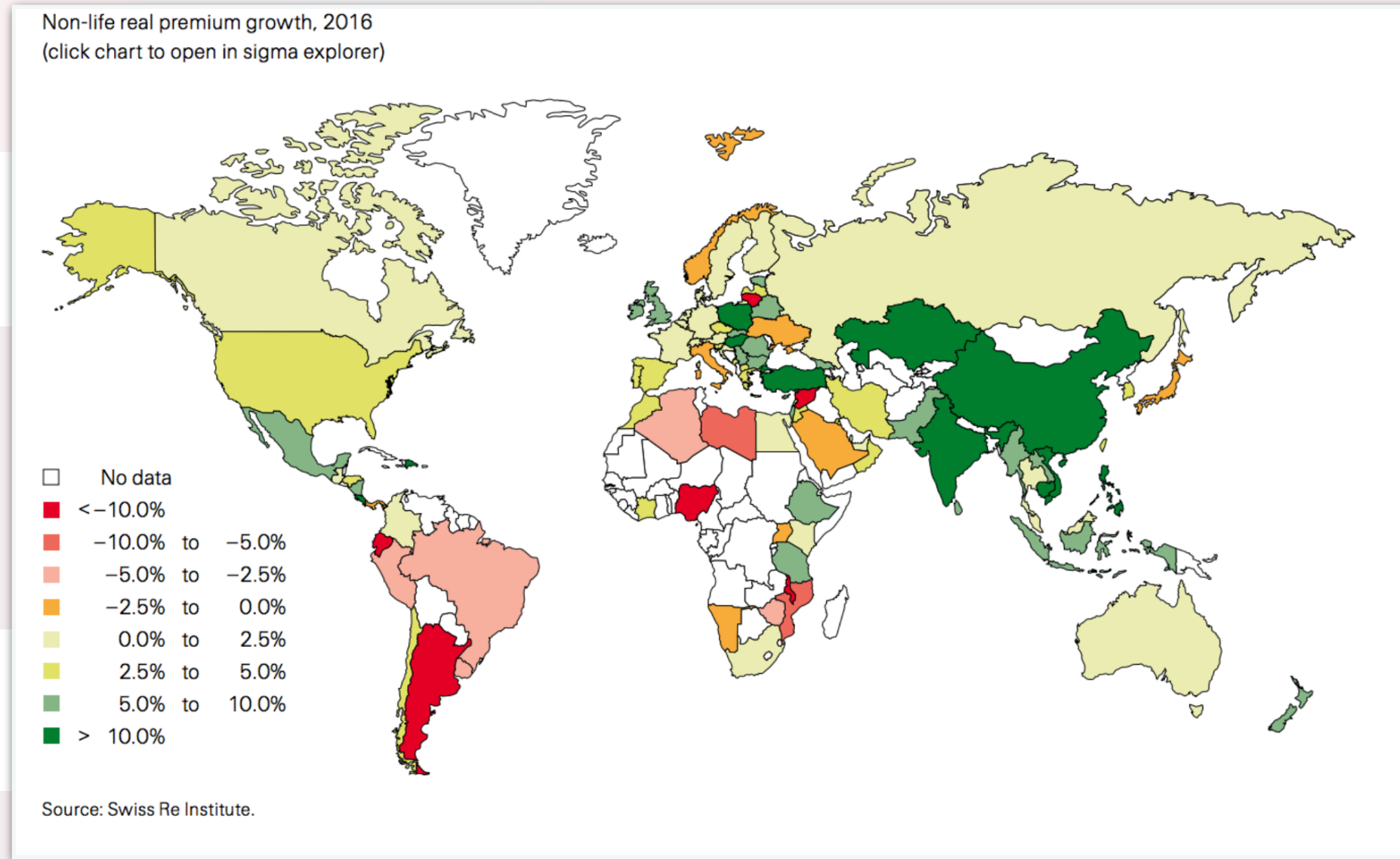
Emerging Asia is now the fastest region of growth in the global insurance industry

02

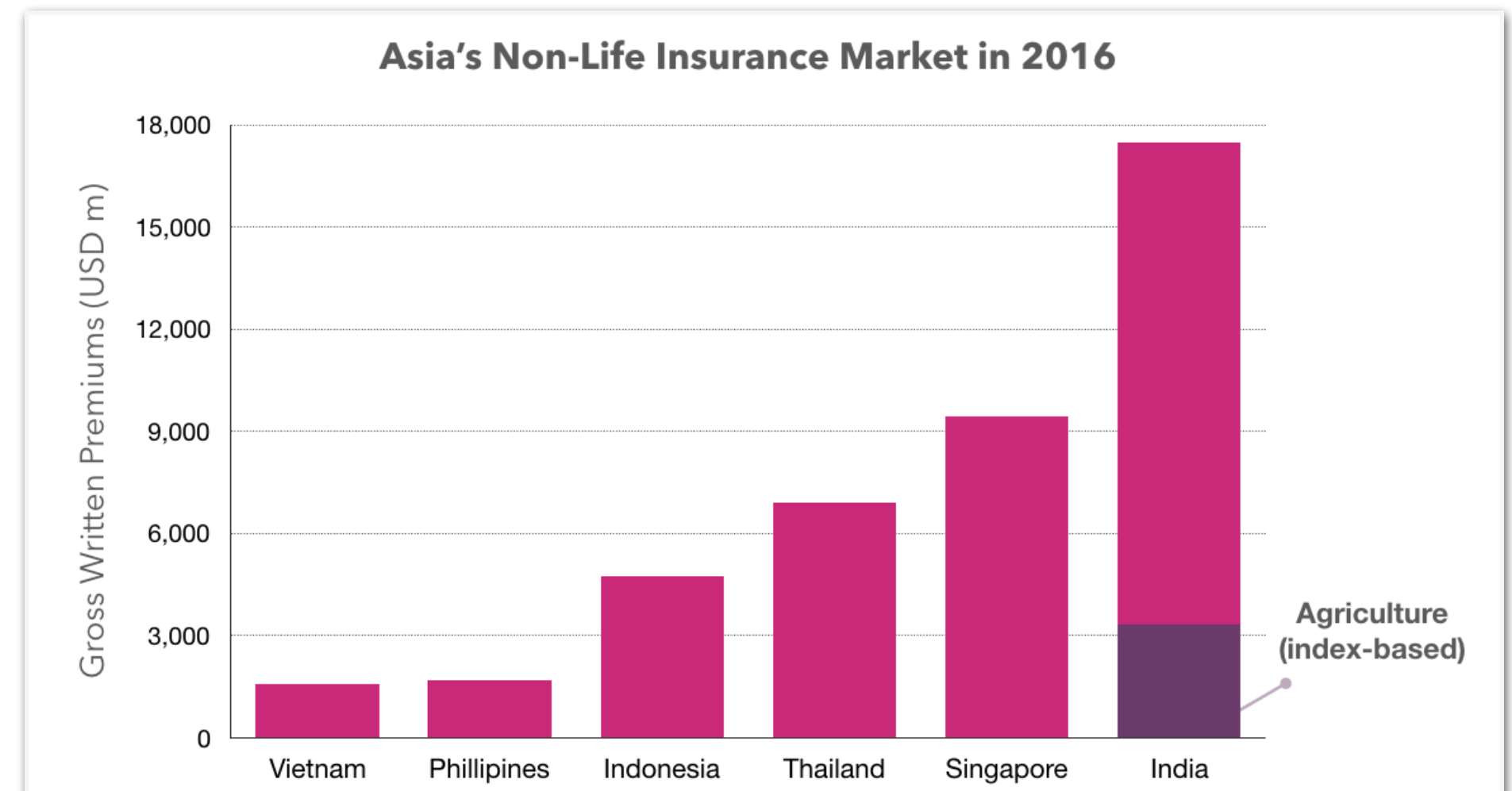
Low-premium, high-volume market conditions require fundamentally new approaches to insurance

03

With technology, index-based insurance is widely tipped to be a key driver of insurance growth in emerging Asia



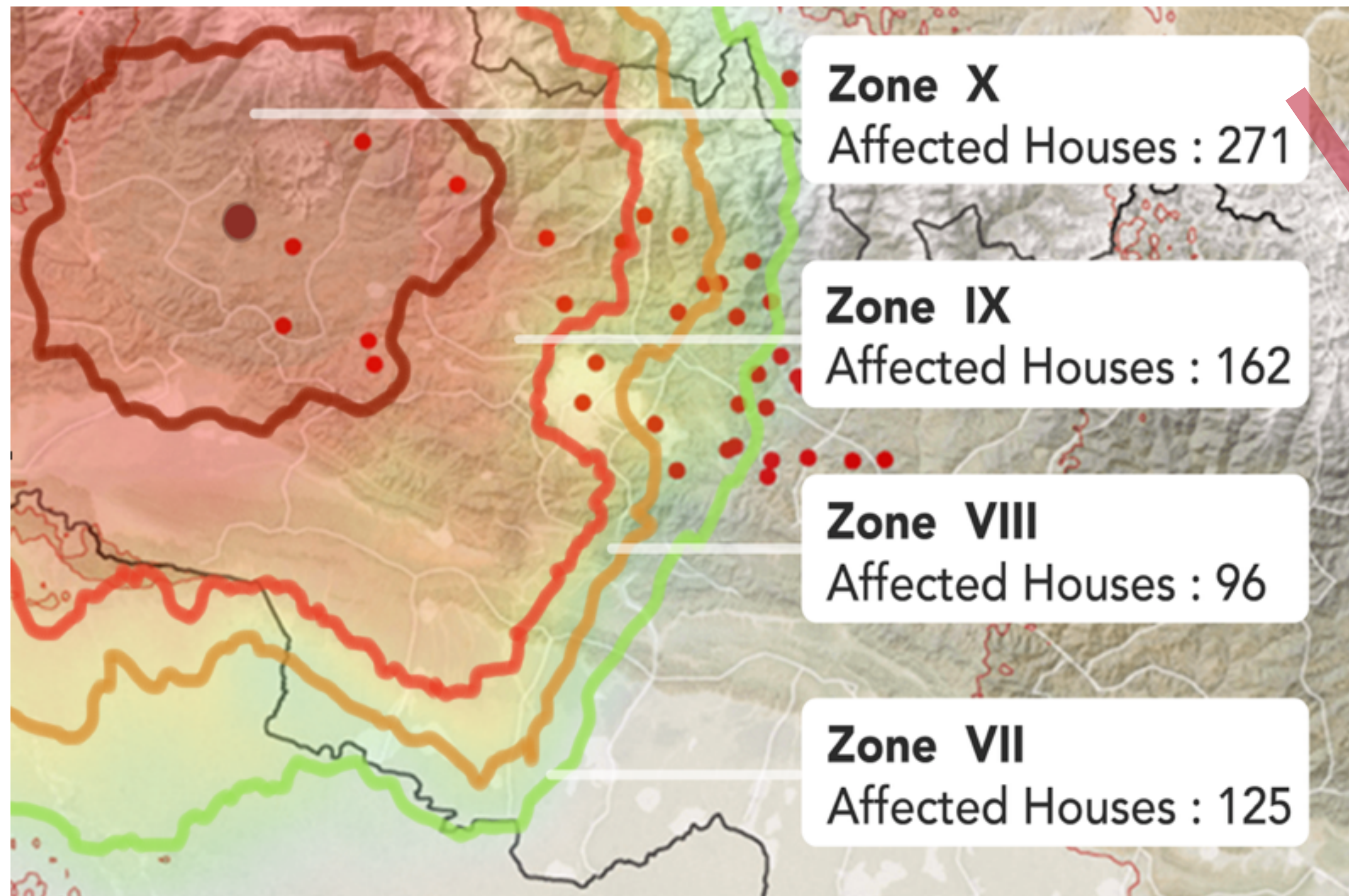
Average Expense Ratio for P&C Insurance in USA (2009-2015)





# Powering New Breeds of Index-based Insurance Products

Special Focus: Natural Catastrophe Insurance for the Masses



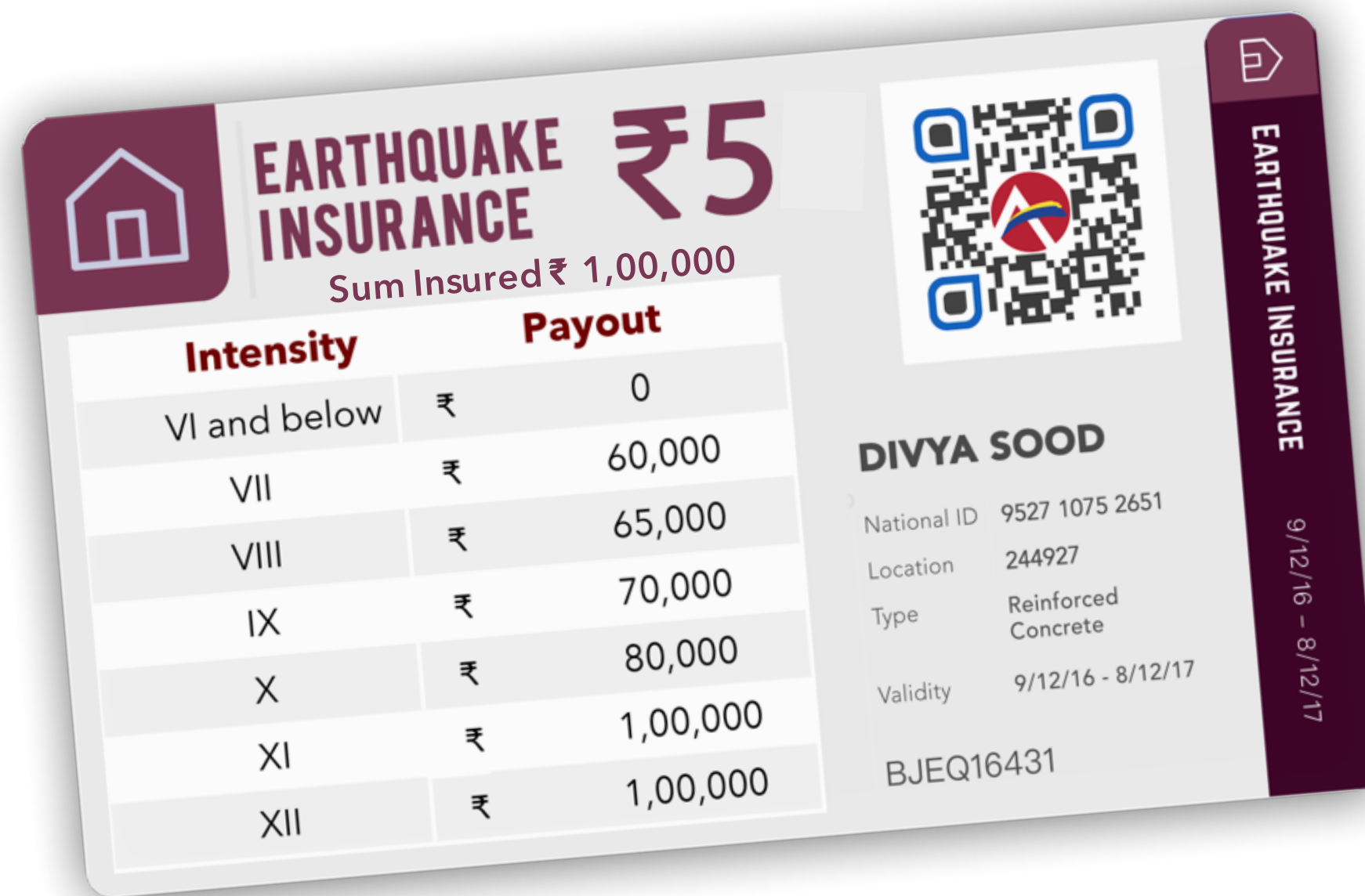
Earthquake Intensity Level (MMI)	Payout (% Sum Insured)
>VI	0%
VII	20%
VIII	40%
IX	60%
X	70%
XI	100%
XII	100%

Disaster payments based on suitable indices by independent and trusted reporting agencies

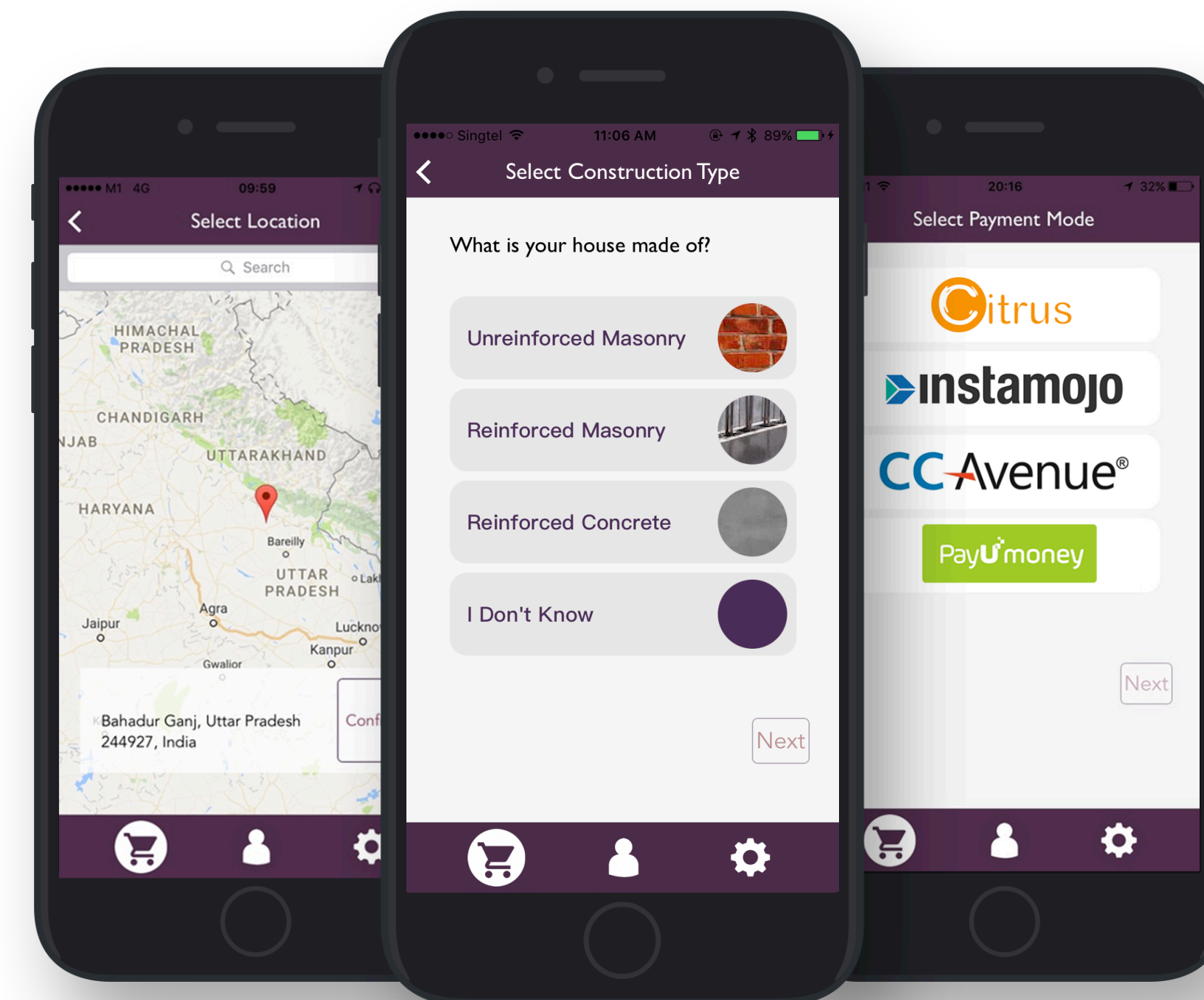


# Transforming Sales and Distribution Processes

Special Focus: Natural Catastrophe Insurance for the Masses



Offers a practical and transparent approach for insuring the masses



Higher precision and efficiency in collection of underwriting data

# Enabling Rapid and Efficient Settlement Processes

Special Focus: Natural Catastrophe Insurance for the Masses

Integrated portfolio management systems via secure cloud platforms

Automated claims processes using high-resolution GIS digital maps and data

