

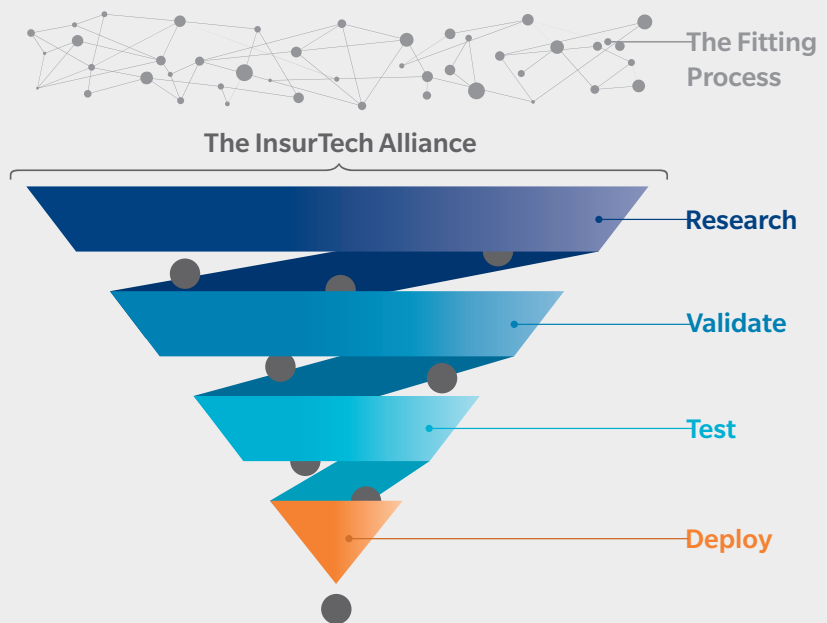


GC Genesis: Unlocking innovation through InsurTech and insurer-forward research

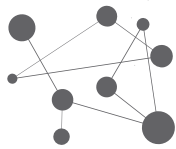
With thousands of InsurTech companies across the globe and over 50 new start-up companies being formed each month; data, analytics, and digital technology trends have never been more compelling. With this vast array of services, how do you know where to start, which companies are appropriate partners and vendors, and the best capabilities available to accelerate your own strategic plans?

Let GC Genesis help you navigate the InsurTech landscape to accelerate and de-risk your strategic journey.

The best decisions start with a broad perspective...



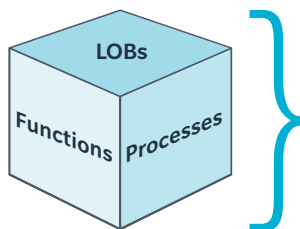
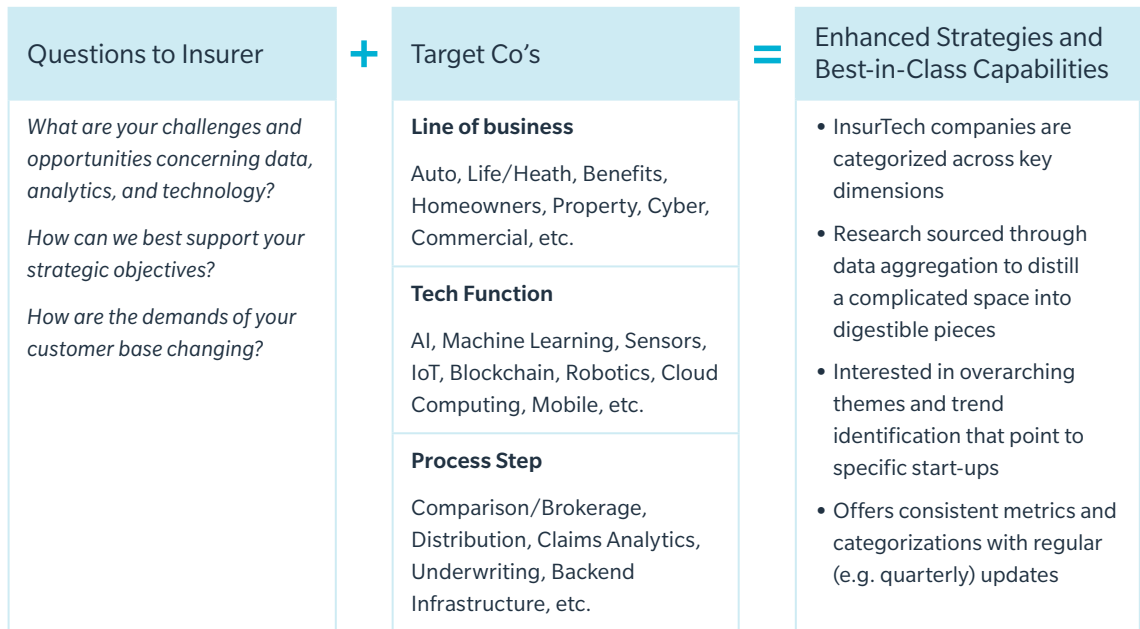
...consider several options, are thoughtfully distilled and are not guess work - there is nothing more expensive than technology which does not work.



Form a broad perspective of InsurTech: The GC Genesis Fitting Process

Start with a process that sorts and organizes thousands of InsurTech companies and identifies those aligned with your needs and are worth your time.

- 1** **"As Is" Capability Assessment:** Assessment of current corporate growth, profit and cost reduction strategies. Review of current state capability, architecture and business needs.
- 2** **Fitting Report:** Strategic and comprehensive overview of InsurTech landscape; Specific start-ups identified for potential partnerships aligned with business needs and future state architecture.
- 3** **Roadmap:** Develop a delivery roadmap from "current state" to new capabilities, aligning carrier objectives to data, analytics, and technology (DAT) enhancements highlighting short, medium, and long term opportunities.



GC Genesis simplifies thousands of possible combinations into emerging capability trends & best-in-class companies

Insurer + Target Co's = Enhanced Strategies and Best-in-Class Capabilities



Dive deep into start-up capabilities to find the right partners: Introducing the InsurTech Alliance

A cost effective and state of the art insurer-focused, collaborative, scientific and engineering approach led by Numerati® Partners for testing, before you buy, digital technology.

The ITA’s member companies direct the activities of Numerati® Partners, who leads the scientific, engineering & technical research evaluations of start-up companies. Numerati® Partners is affiliated with the RiskEcon® Lab for Decision Metrics @ Courant Institute of Mathematical Sciences, New York University. Numerati® Partners brings a wealth of experience in evaluating digital technology start-up companies. They have deep expertise in InsurTech (and the broader RiskTech landscape) to provide you with expert advice on a variety of innovative capabilities impacting you and the insurance industry.

InsurTech Alliance member companies have access to the vast start-up community and Numerati’s unique technical evaluation engine.



- 1,000’s of start-ups
- Sourcing capabilities
- Technical evaluation engine
- Private sector
- Data scientists
- Software engineers
- Public sector
- Think tanks
- Academia

InsurTech Alliance Process

| | |
|---|--|
| 1 | Thought leadership and research on DAT capability trends. |
| 2 | Deeper research pieces on specific start-up companies. |
| 3 | Individual technology learning sessions with members of the Numerati® Partners’ network. |
| 4 | Proofs-of-concept on individual start-up companies. |
| 5 | Pilots on individual start-up companies (funded separately). |
| 6 | Insurer/start-up contracting support. |
| 7 | Quarterly and annual meetings & symposiums; Quarterly podcasts covering new innovation developments. |

Four Ways to Participate in GC Genesis:

Given the level of change and opportunity, creating flexible options for ease of participation in GC Genesis is a key consideration. Wherever you are in your own journey to understand – and to keep abreast of this rapid change – we can meet you there and help move you forward.



GC Genesis Fitting Process Only



Subscriber in InsurTech Alliance



Subscriber & GC Genesis Fitting Process



Founder of InsurTech Alliance

To find out how Guy Carpenter can help you navigate the InsurTech Alliance please reach out to:

Claude Yoder

Global Head of Innovation and
Product Development
claude.yoder@guycarp.com
917-937-3172

Jay Woods

Mutual Company Specialty Leader
jay.woods@guycarp.com
917-937-3357

Pete Thomas

Managing Director
peter.thomas@guycarp.com
336-263-9198

Guy Carpenter & Company, LLC provides this presentation for general information only. The information contained herein is based on sources we believe reliable, but we do not guarantee its accuracy, and it should be understood to be general insurance/reinsurance information only. Guy Carpenter & Company, LLC makes no representations or warranties, express or implied. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such. Please consult your insurance/reinsurance advisors with respect to individual coverage issues. Readers are cautioned not to place undue reliance on any historical, current or forward-looking statements. Guy Carpenter & Company, LLC undertakes no obligation to update or revise publicly any historical, current or forward-looking statements, whether as a result of new information, research, future events or otherwise.

Statements concerning tax, accounting, legal or regulatory matters should be understood to be general observations based solely on our experience as reinsurance brokers and risk consultants, and may not be relied upon as tax, accounting, legal or regulatory advice, which we are not authorized to provide. All such matters should be reviewed with your own qualified advisors in these areas.

This document or any portion of the information it contains may not be copied or reproduced in any form without the permission of Guy Carpenter & Company, LLC. The trademarks and service marks contained herein are the property of their respective owners.

© 2018 Guy Carpenter & Company, LLC