

Unlock the intelligence in your portfolio data.

## Data insights out of the box: hr | bluebox

Insurance companies collect data routinely as part of their business process and this data has the potential to be an extremely useful resource on which to base strategic business decisions. Enter our exclusive hr | bluebox service for our reinsurance clients, in which we help you to identify patterns, trends and connections in your existing data, to communicate these results effectively and to formulate management actions. Why do some life & health policies lapse in the first year of purchase, for example?

**hr | bluebox**  
data insights out of the box

### What is hr | bluebox?

With hr | bluebox, we can help you make better decisions today about tomorrow's opportunities. Our streamlined hr | bluebox data analytics service offers top-quality insights into your portfolio data using a combination of our artificial intelligence model – which we optimise for your business – together with personalised interpretation and advice from our analysts. It's a two-way process, requiring human commitment from you and us.

### How is it different?

We offer much more than a machine solution. With our tools and strategies, we can generate insights traditional methods fail to find. Our data scientists add value by scrutinising and enriching your portfolio data. Our advanced AI techniques identify meaningful patterns, allowing us to work with you to suggest possible ways to improve your future portfolio. We add the human touch by:

- Checking and improving data quality
- Customising our AI model to fit your individual portfolio
- Translating the results into tangible business actions
- Evaluating the impact of these actions

### Is it a software solution?

It's much more. Using machine learning facilitates our analysis and helps us to detect complex drivers of early lapses. However, the workflow can never be fully automated and implementing results in a real-world situation requires much more than simply fitting a mode, which is why the input of our expert data scientists is so important.

Our data scientists do the fine-tuning so that machine learning can do the heavy lifting and your business can apply the strategic thinking.

## A walk through the process

Your local Hannover Re contact can arrange a meeting with our team so we can discuss the hr | bluebox solution in more detail. Should you decide to go forward with this service, you will then share your anonymised data with us. Our next steps are to cleanse and prepare your data before we train your individual AI-based model to transform it into constructive intelligence.

The results are presented on a dashboard. They include an overview of your portfolio, how it changes over time, views of different segments, analyses of lapses and predictive insights. Together, we then look at these results and we jointly come up with possible future management actions, which we pull together in a report. Finally, we do a presentation based on our report, which we then hand over to you.

## Is it unique to life & health insurance?

This valuable service is initially being offered in life & health but we can also see strong potential applications in areas such as customer retention for property & casualty businesses and we intend to expand the offering there in due course.

## The power of your data at the heart of your business

Let us help you unlock the opportunities in your portfolio data with hr | bluebox: our all-inclusive data preparation, visualisation and strategy-based service for tomorrow's insurers. We add the human touch.

## Contact

Reach out to your local Hannover Re contact to put you in touch with us.

