



Chris Murumets

Chief Executive Officer and Co-Founder
LOGiQ³ Group



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Innovation Panel

Alice Keung

Senior VP and Chief Information Officer
Economical Insurance

Tim Ramza

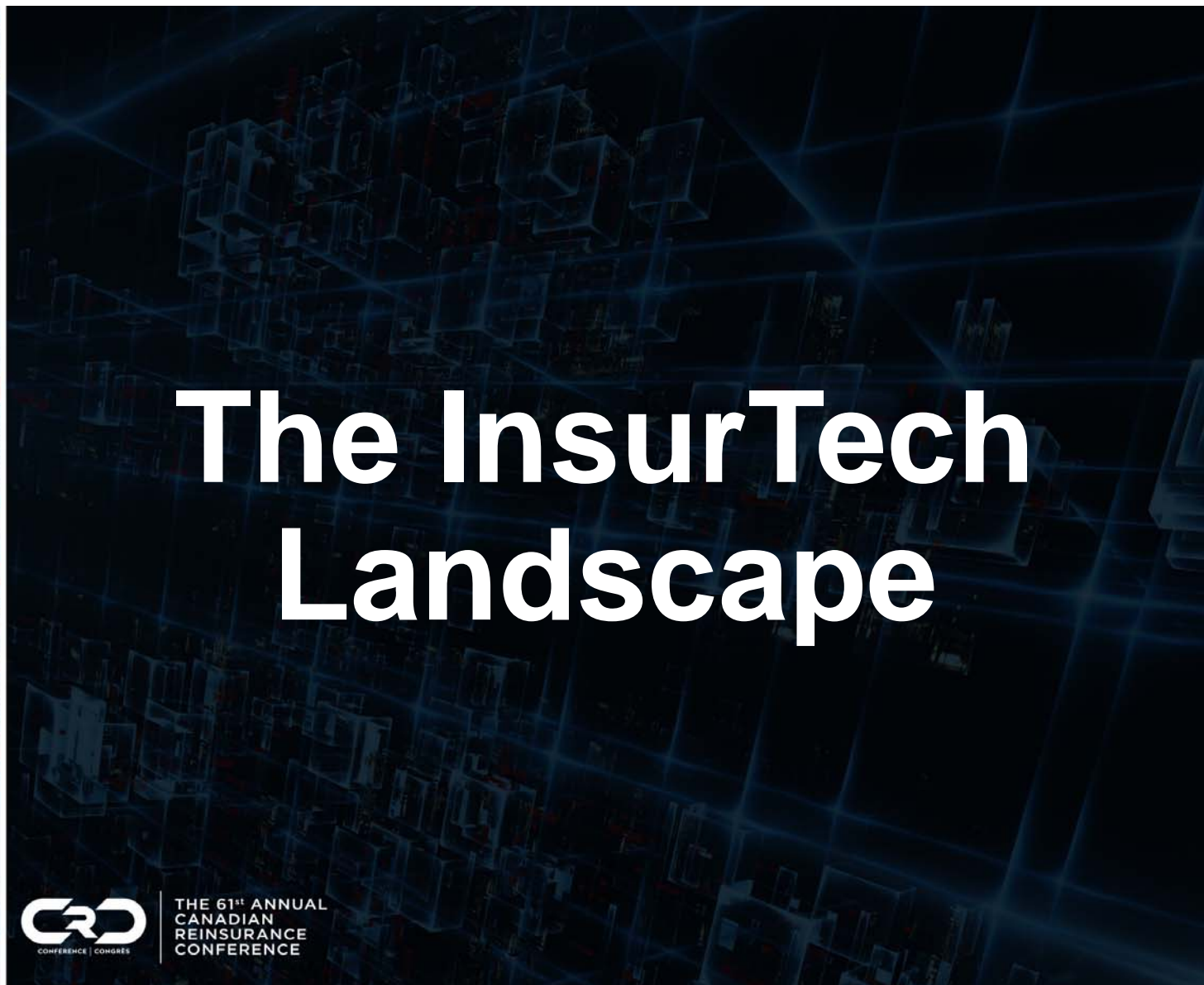
Executive VP and Chief Innovation Officer
Manulife

Mark Showers

Interim CEO, RGAX – Americas
Chief Solutions Officer, RGAX



INSURANCE
ReVOLUTION

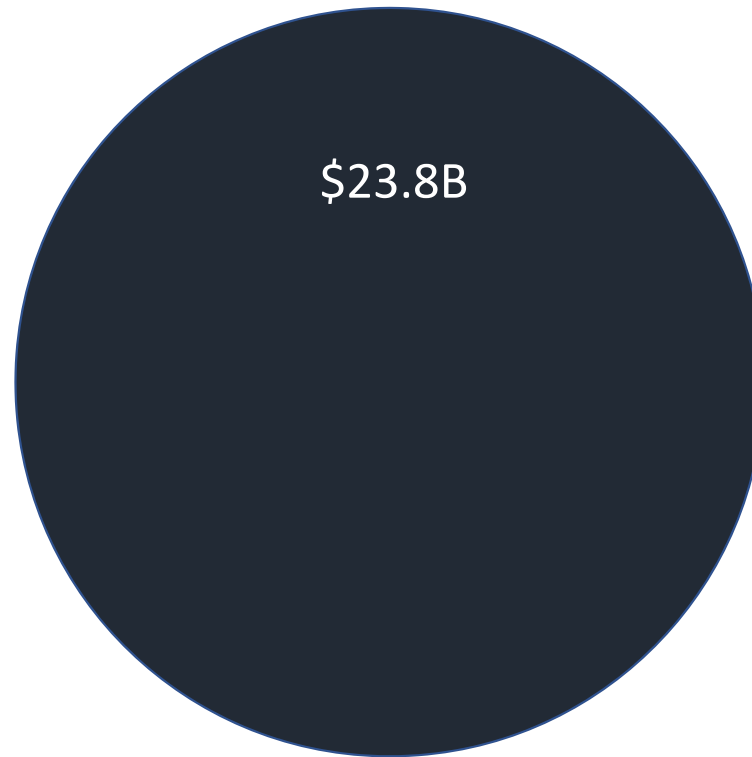


The InsurTech Landscape



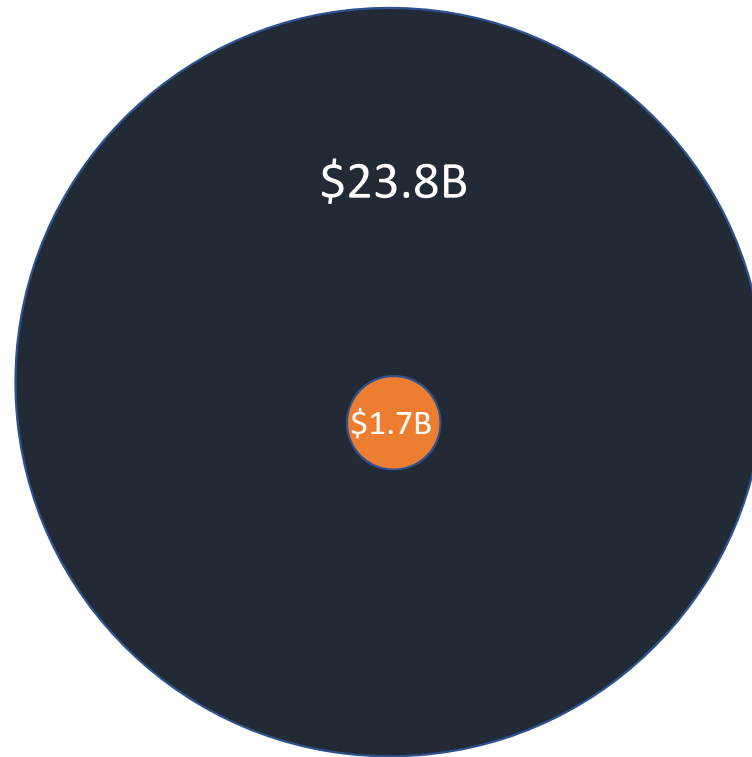
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2016 FinTech Investing



Source: CB Insights

2016 InsurTech Investing



Source: CB Insights

2016 Insurtech Landscape

1050

**INSURTECH
STARTUPS
GLOBALLY**



**\$1.7B
IN FUNDING**

**57%
DEAL
GROWTH**



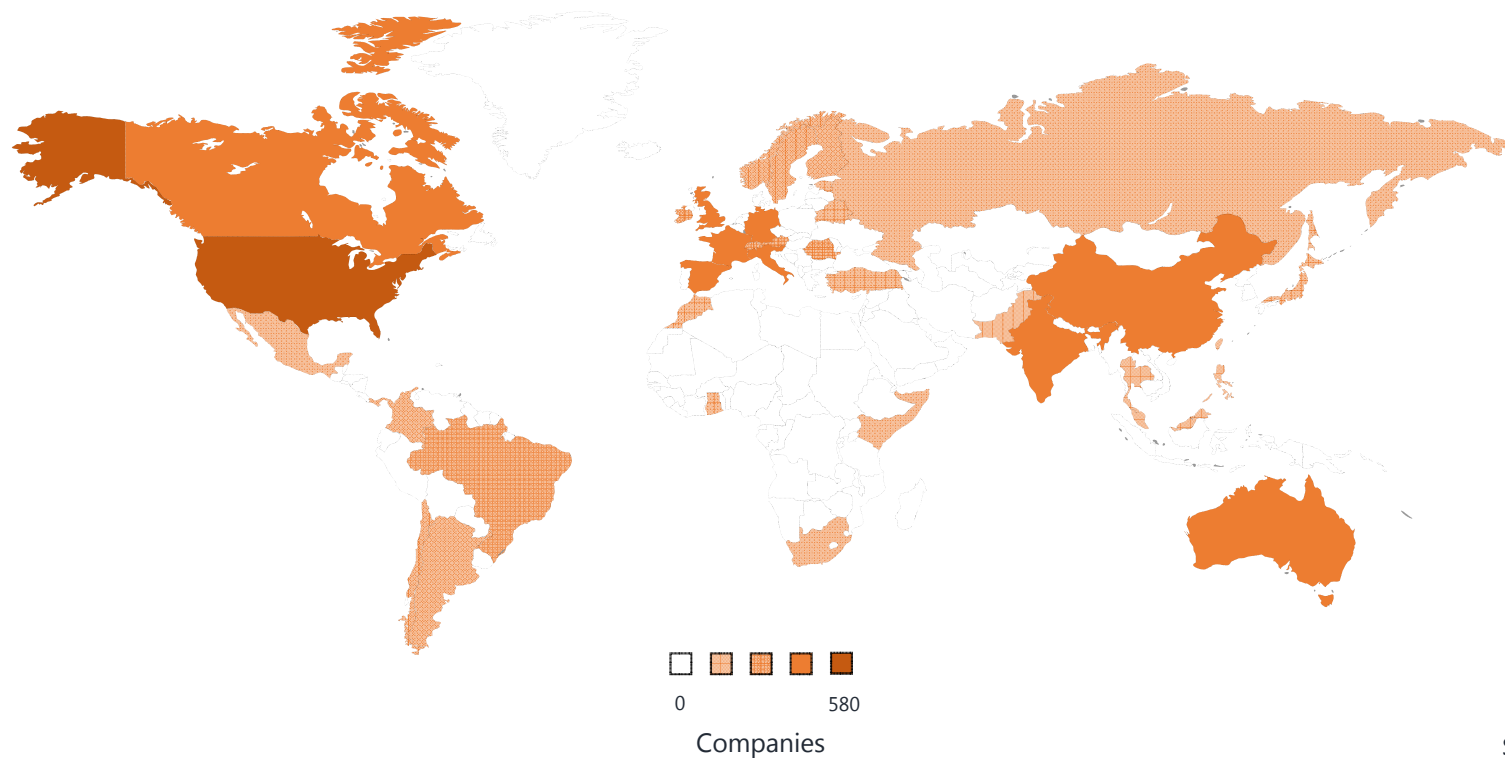
Source: CB Insights, Venture Scanner



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Insurtech Startups by Country



Source: Venture Scanner

Insurtech US Deals by Geography

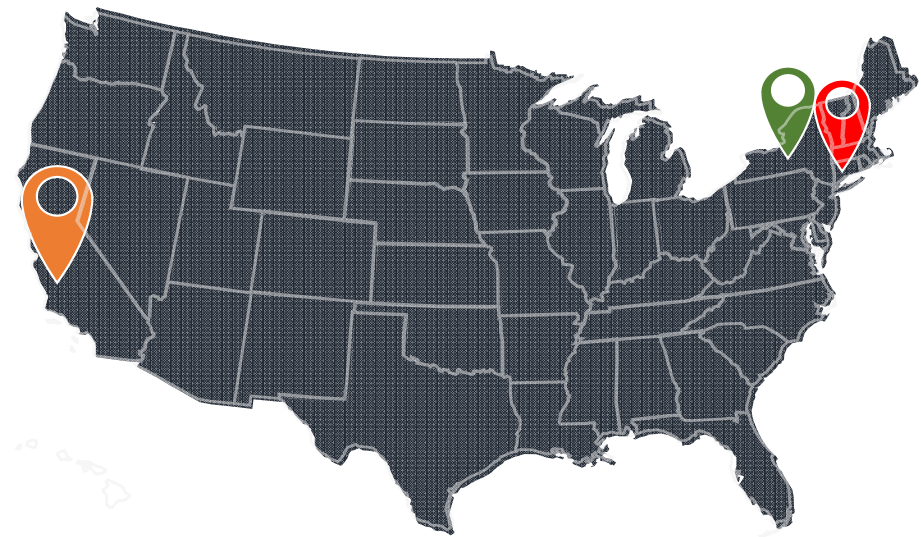


36% Silicon Valley

32% Other

20% New York

12% Mass.



NEW YORK



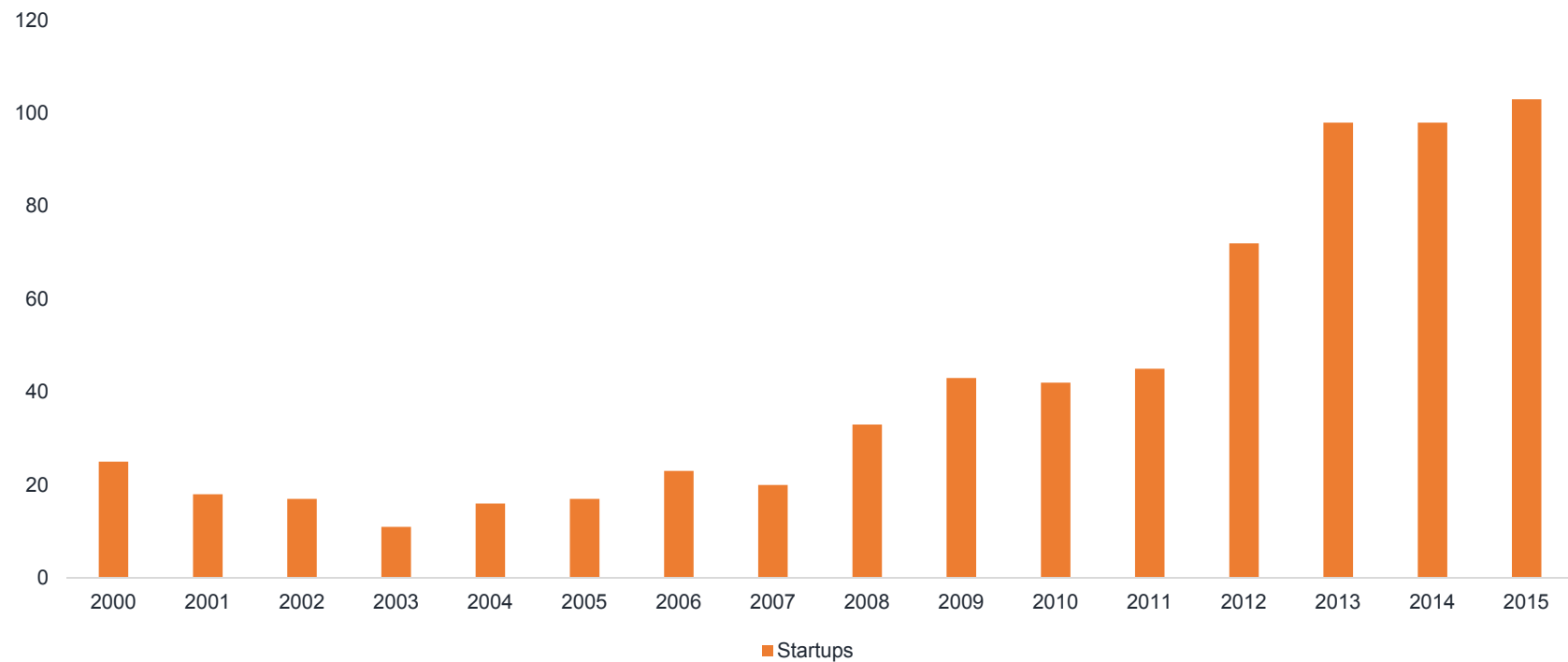
MASS.



SILICON VALLEY

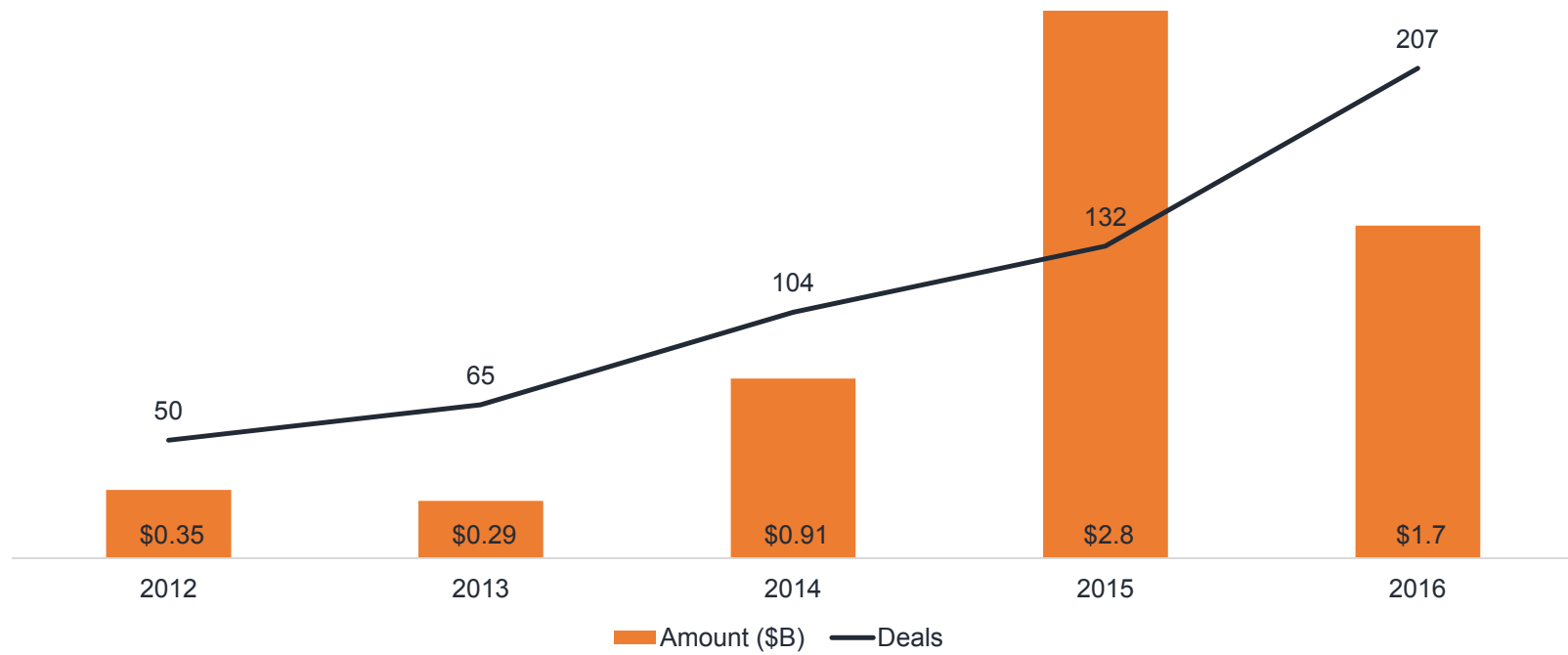
Source: CB Insights

Insurtech Startups Founded by Year



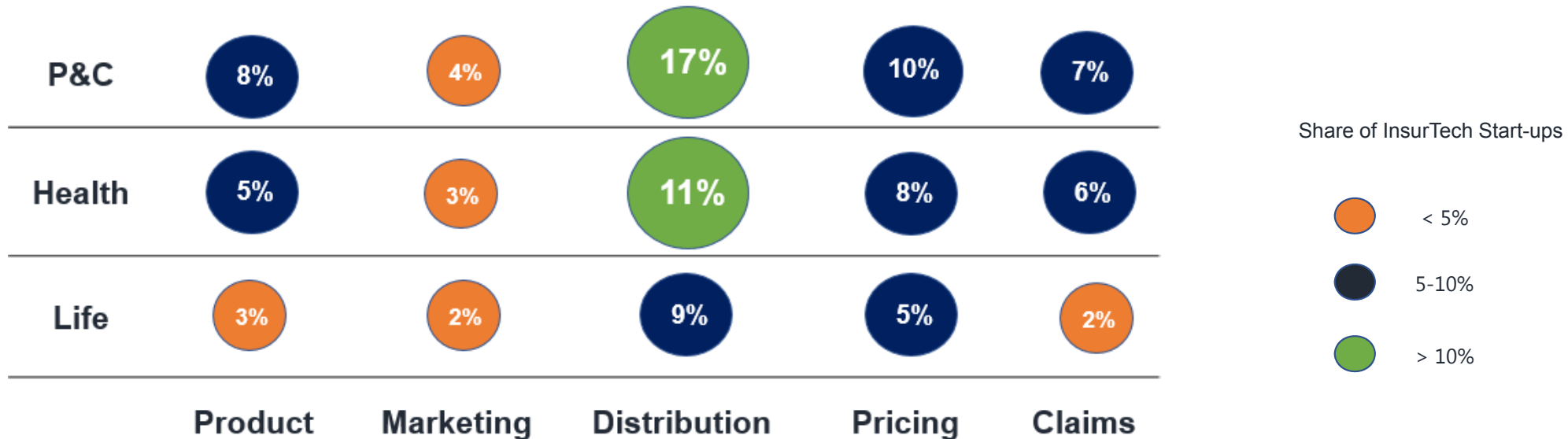
Source: Venture Scanner

Insurtech Annual Financing Trend



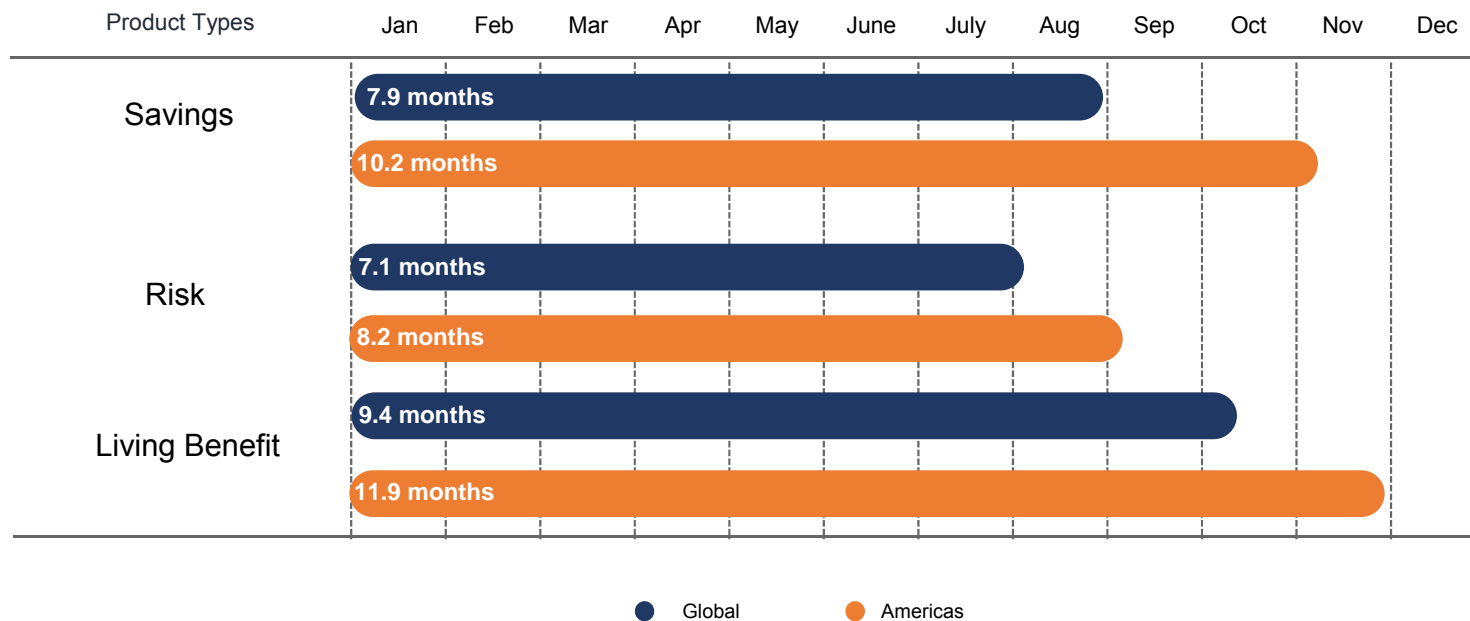
Source: CB Insights

Insurtech Startups by Line of Business



Source: McKinsey

Average Time from Idea to Launch

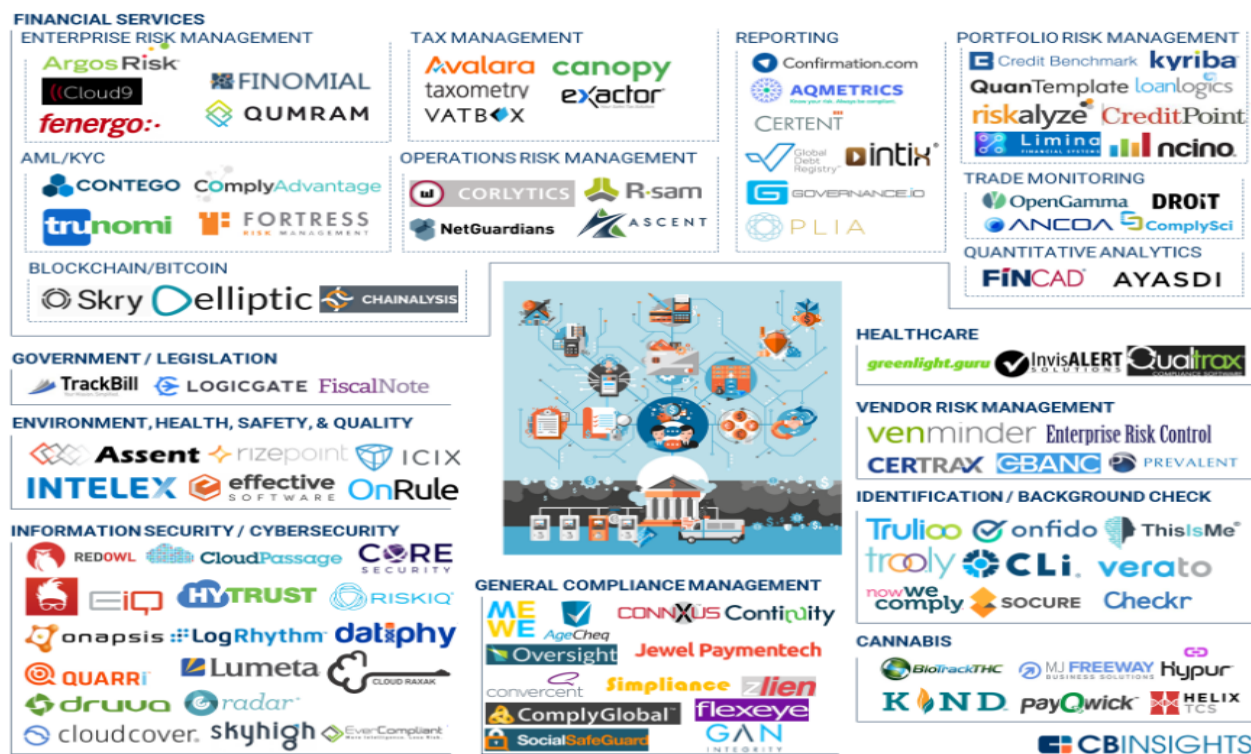


Insurtech Startups by Category



Source: Venture Scanner

Regtech Startups by Category



Source: CB Insights

Top US 10 Fintech Deals 2016

OSCAR	\$400M (Series C // Q1'16)
Payoneer	\$180M (Growth Equity // Q4'16)
Clover	\$160M (Series C // Q2'16)
stripe	\$150M (Series D // Q4'16)
PaySimple	\$115M (Private Equity // Q4'16)
metromile	\$103M* (Series D // Q1'16)
affirm	\$100M (Series C // Q2'16)
Betterment	\$100M (Series E // Q1'16)
bright HEALTH	\$80M (Series A // Q2'16)
SE StoneEagle	\$76M (Growth Equity // Q1'16)

Source: CB Insights

Notable US InsurTech Start-ups

trōv

metromile


oscar

Lemonade™

 Ladder

Notable Canadian InsurTech Startups



Most Active VC Firms in InsurTech



Source: CB Insights



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(Re)Insurers Active in InsurTech





INSURANCE
ReVOLUTION

Mark Showers

RGAx

It's time to reimagine, rethink and
reinvent insurance **to make life better**



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Eight tech revolutions that will impact life insurance

InsureTech

Startup Speed

"Run for Your Life"

Blockchain

Distributed Ledger

"Penny Lane"

Content Marketing

Virality of Content

"Paper-back Writer"

Elder Tech

Aging Economy

"When I'm 64"

Wearables / IoT

Quantified Self

"I Me Mine"

Platform Markets

Sharing Economy

"With a Little Help From my Friend"

AI/ML

Cognitive Computing

"One and One and One is Three"

CRISPR-Cas9

Gene Editing

"Dr. Robert"

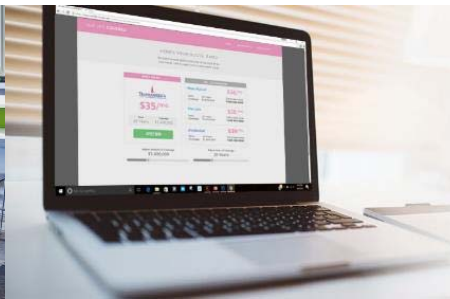
What is RGAx?

RGAx was created to make big leaps, not just baby steps.



An Innovation Studio

We keep our idea monster well fed by tapping our internal genius as well as brilliant external partners. Ideas are turned into formal problem statements, and we test proposed solutions vigorously until they are proven scalable.



A Business Accelerator

Business concepts that pass validation are inherited by our entrepreneurs in residence and internal staff to lead prototype initiatives; Once we hit scalable metrics they move into full-blown lines of business / businesses with their own P&L, Staff, etc.



Subject Matter Experts

Our team's skill set runs deep, with experience in actuarial, underwriting, product, industry research, health, and other disciplines. We put that experience to work, building the future of insurance with our underwriting, marketing, distribution, and data analytics.

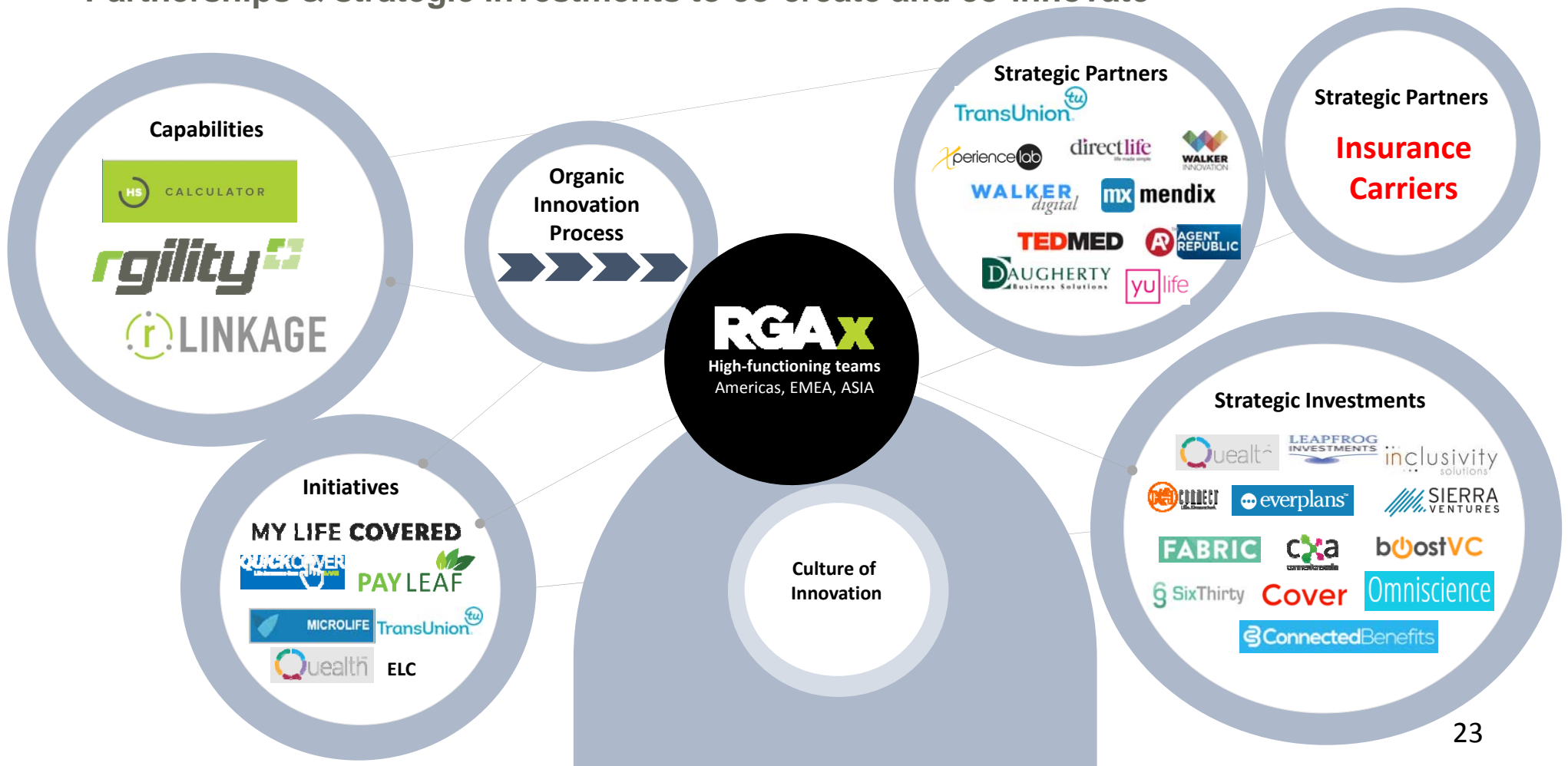


A Network of Strategic Partners

We rocket-power our solutions by co-innovating and co-creating with some of the brightest players in the business. By putting our heads together and pooling resources, one plus one can start to look like something much, much bigger.

Innovation requires an ecosystem

Partnerships & strategic investments to co-create and co-innovate



Making life insurance tangible:

Comprehensive Secure Life Planning Platform



Everplans helps grow business and empower agents:



**Starting New
Conversations**



**Better
Fact Finding**



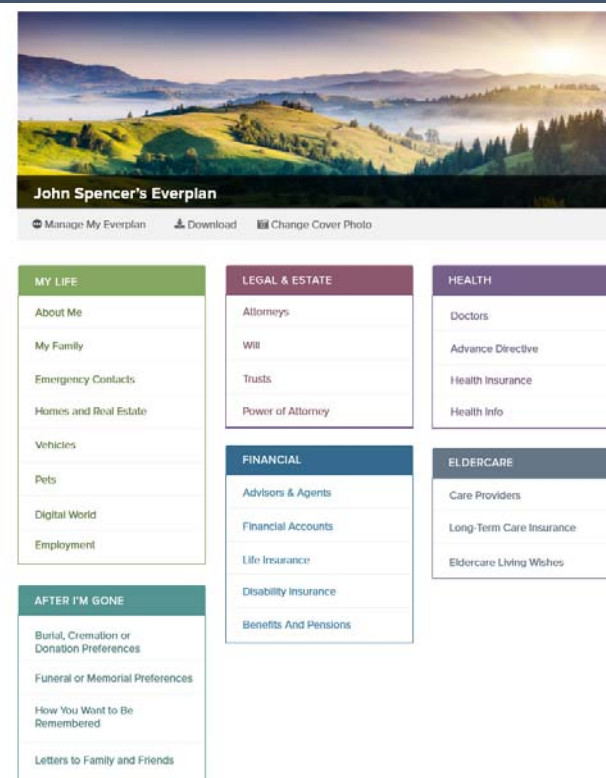
**Networking
and Referrals**



**Building
Customer Loyalty**

Over 95% of consumers surveyed stated they need help in organizing their documents, including a secure place to store documents so family members could access easily.

Overview of platform



Integrated software platform designed for older adults and those with disabilities



Family of Offerings



For our clients in Senior
Living Communities
(Today)



For our clients supported by
Professional Caregivers
(2017)

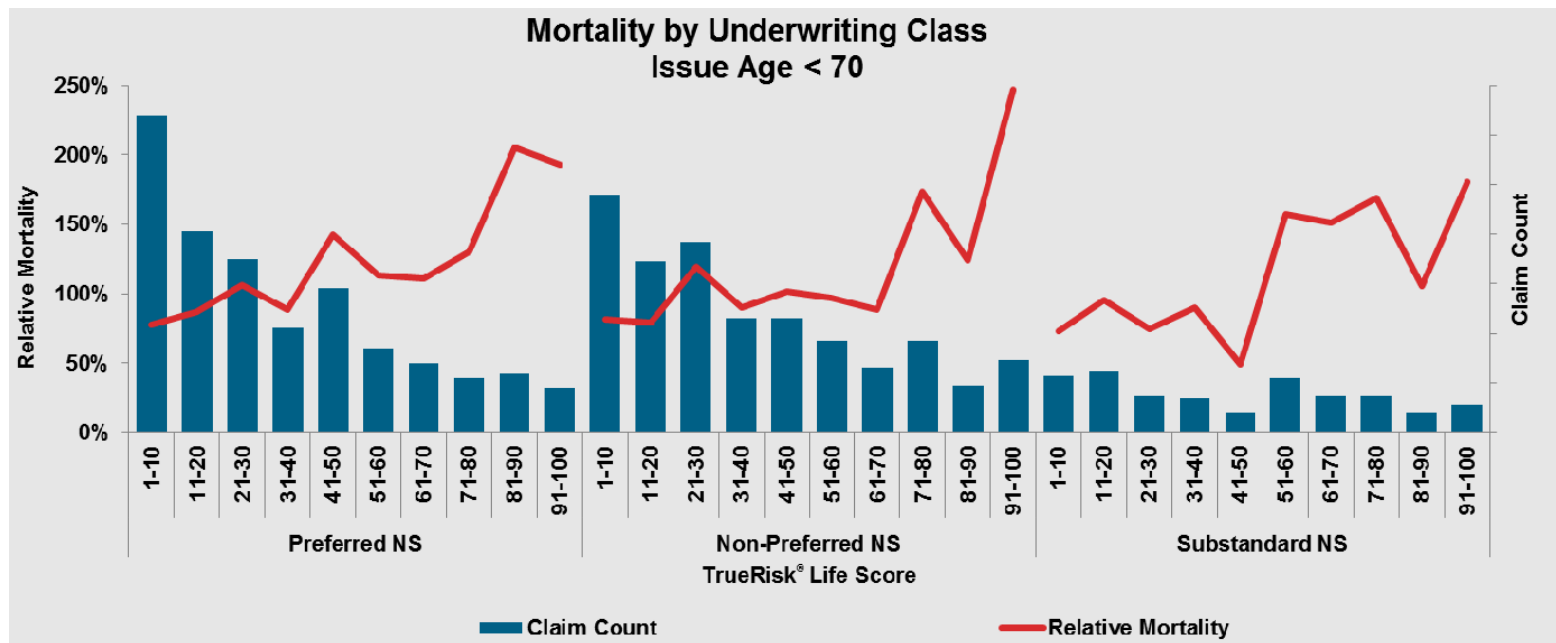


For our clients living at home
& their family caregivers
(2017)

TrueRisk[®] Life Model validation – insured lives study

Fully Underwritten Mortality Study

Segmentation exists within risk classes; Mortality for worst TRL scores (71-100) are about double that of best risks (1-10); Non-smokers are shown, but results are similar for smokers.





It's time to reimagine, rethink and
reinvent insurance **to make life better**





Tim Ramza

Chief Innovation Officer

Manulife



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From an insurance product manufacturer to a global wellness champion

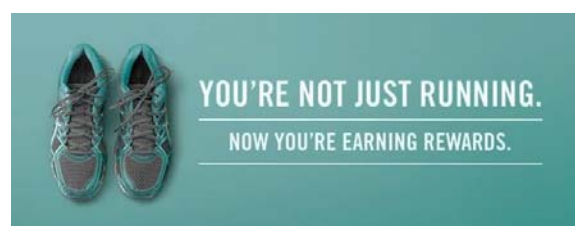
Launched wellness solutions in the US, Canada and Asia in 2016; leveraged learnings and enhanced offerings with each new launch



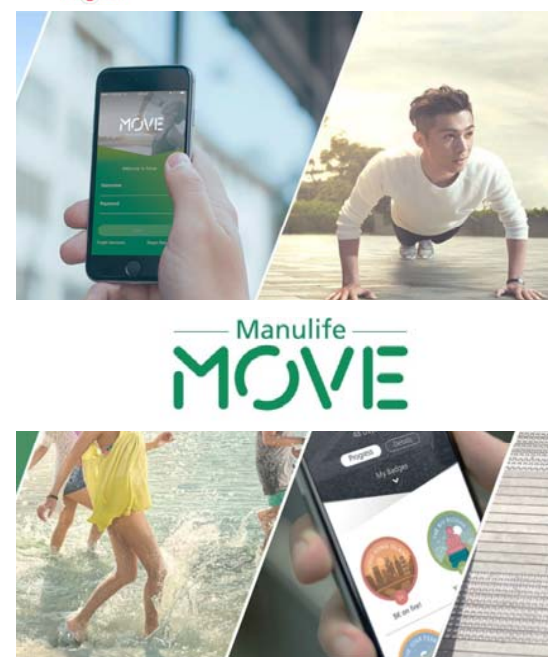
US



Canada

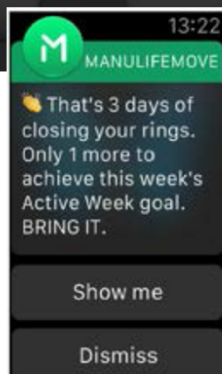
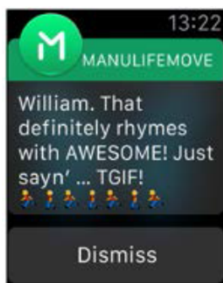
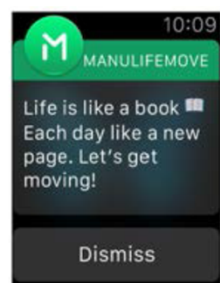
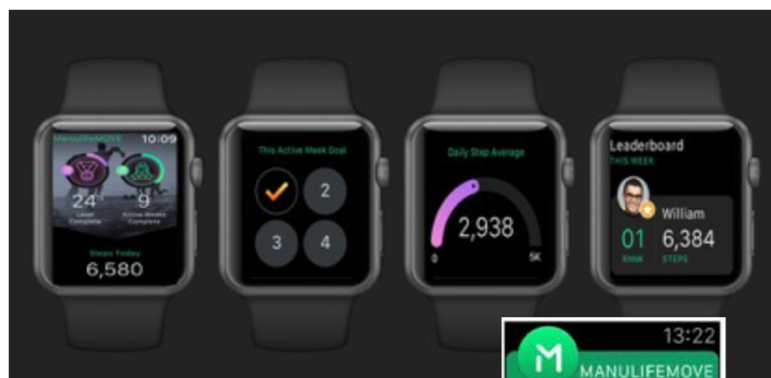


Asia

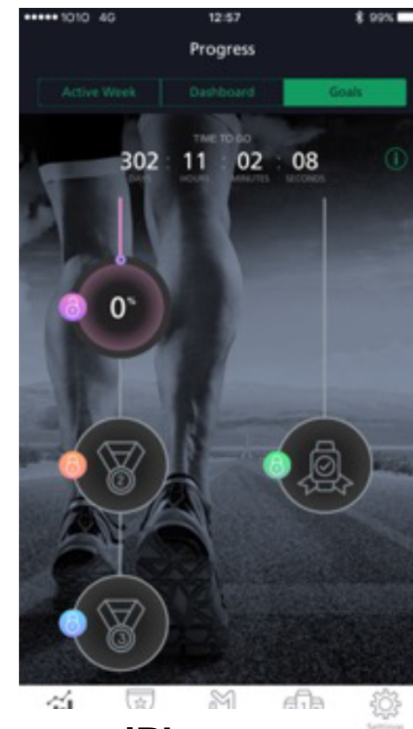
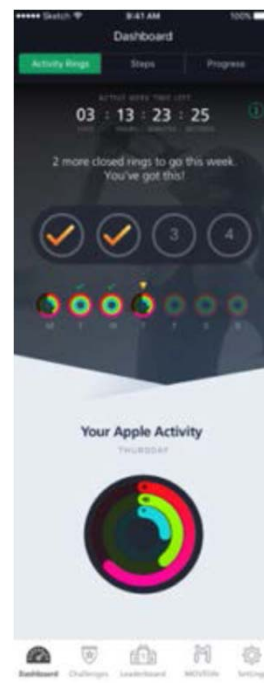


Evolving capabilities and enhancing products through partnering

Launched partnership with Apple to establish a benchmark for integrated experience



Move app on Apple watch



Move app on iPhone



Alice Keung

Senior Vice President and Chief
Information Officer
Economical Insurance



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