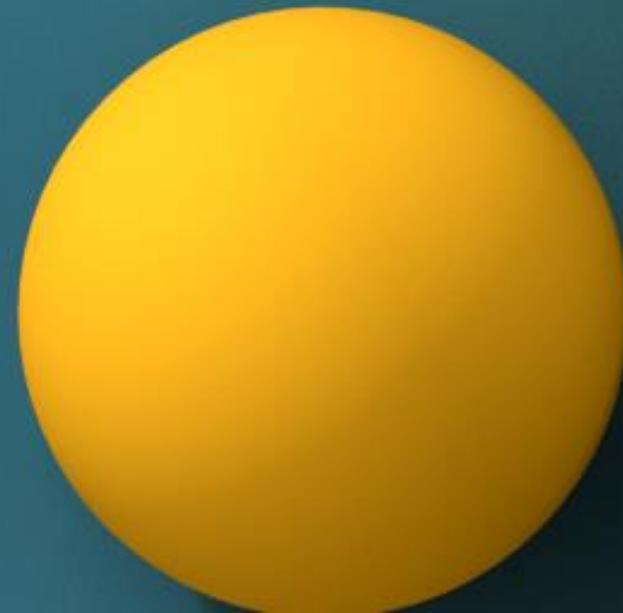


Lumera – The Prudent Revolution

AFM Conference 2022-10-11

Henrik Allert –
VP Industry & Product Strategy



UK Life & Pensions industry – key market forces



Savings Gap



Longevity and Ageing



Portfolio Careers



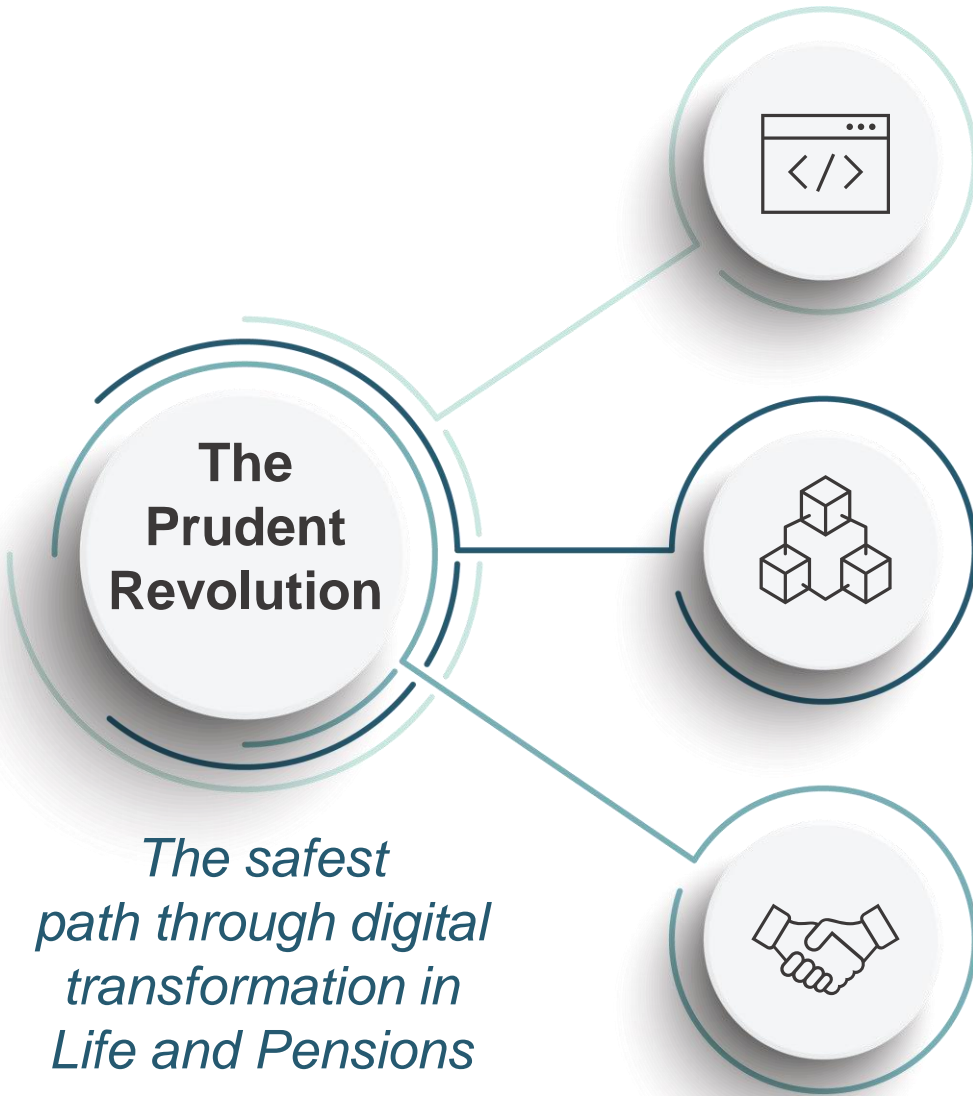
Pervasive Indebtedness



**Changing Customer
and Regulatory
Expectations**



**De-risking of Corporate
funds**



Our technology

An endlessly flexible and composable cloud solution.

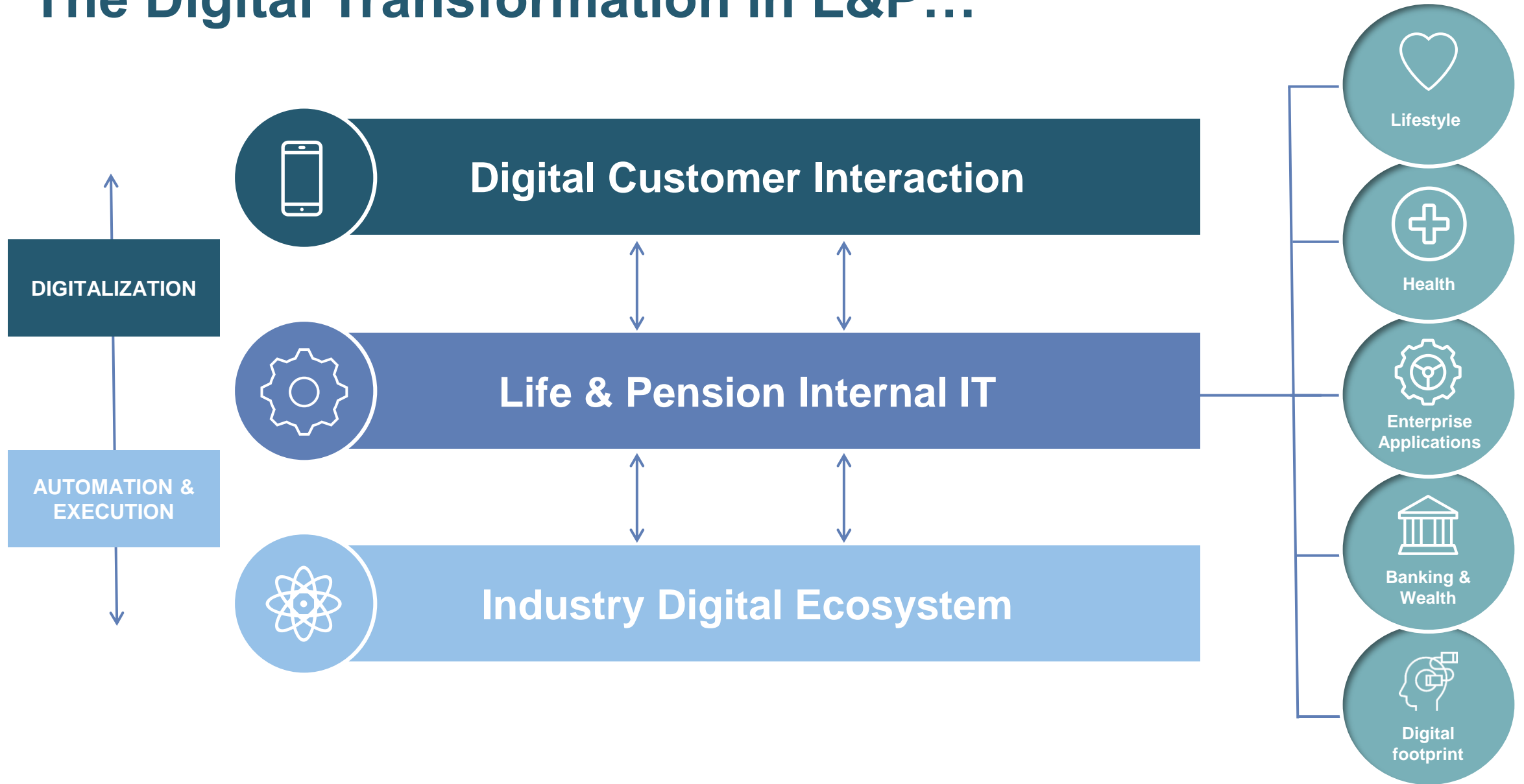
Our implementation

A flawless record of safe implementations and migrations.

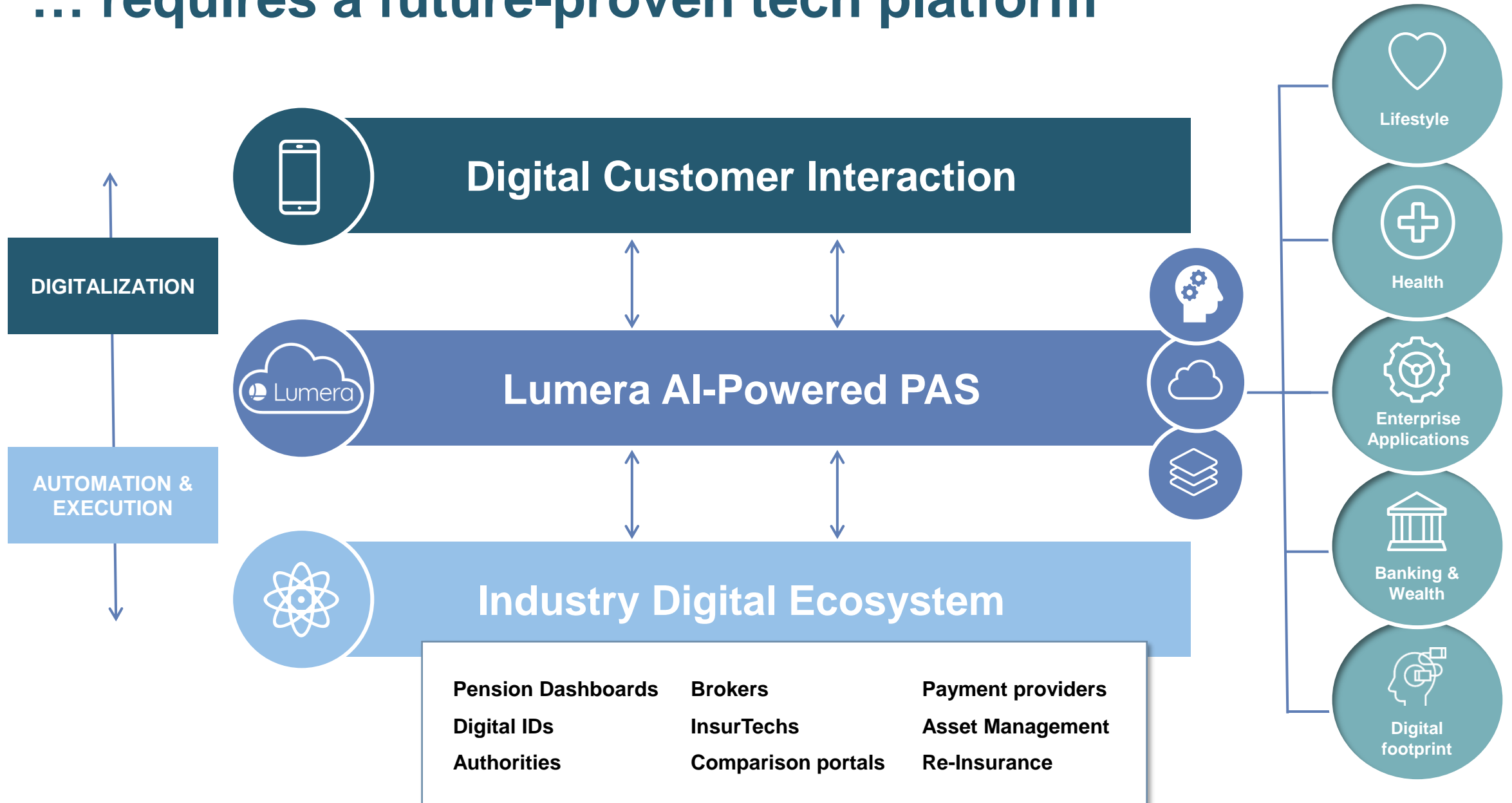
Our customer partnership

Lifelong partnership built specifically to de-risk transformational change.

The Digital Transformation in L&P...

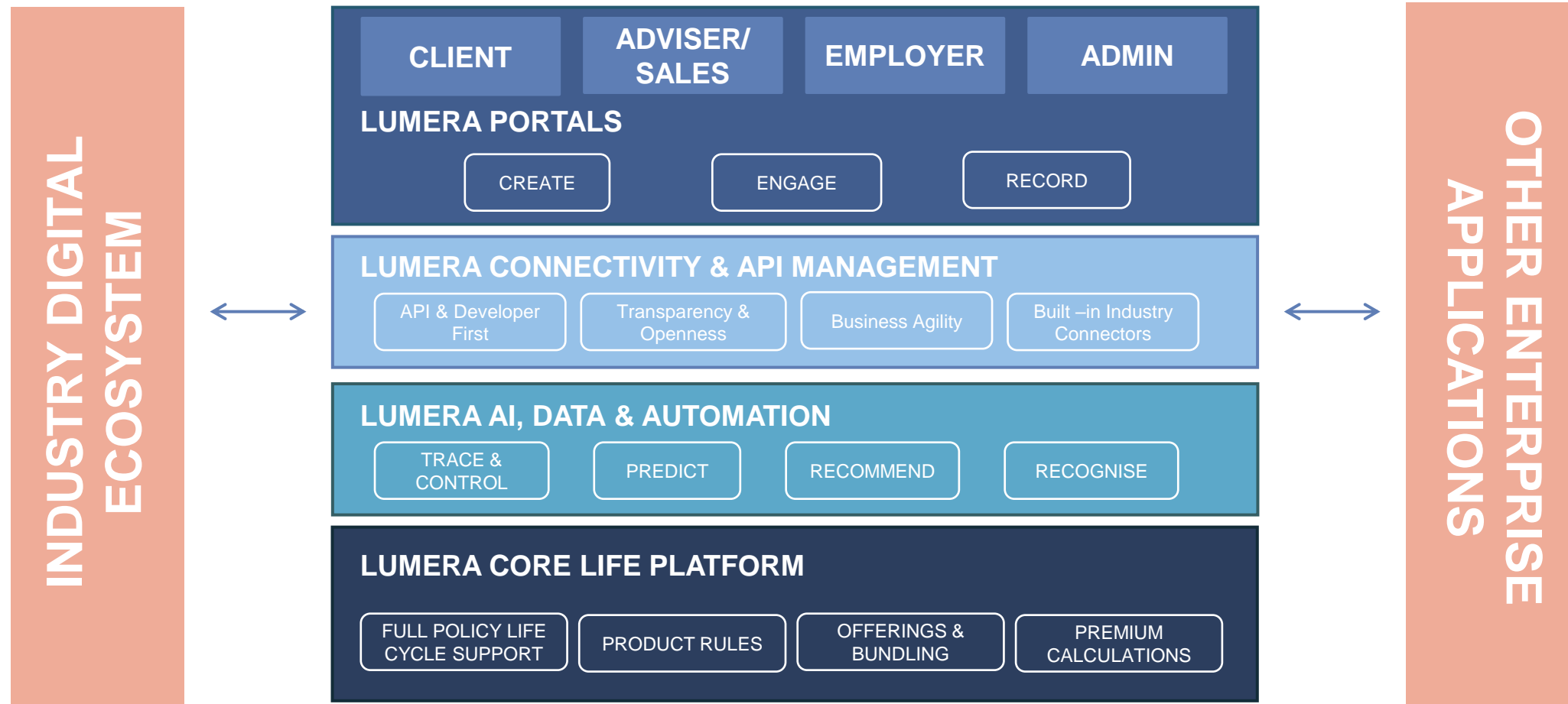


... requires a future-proven tech platform



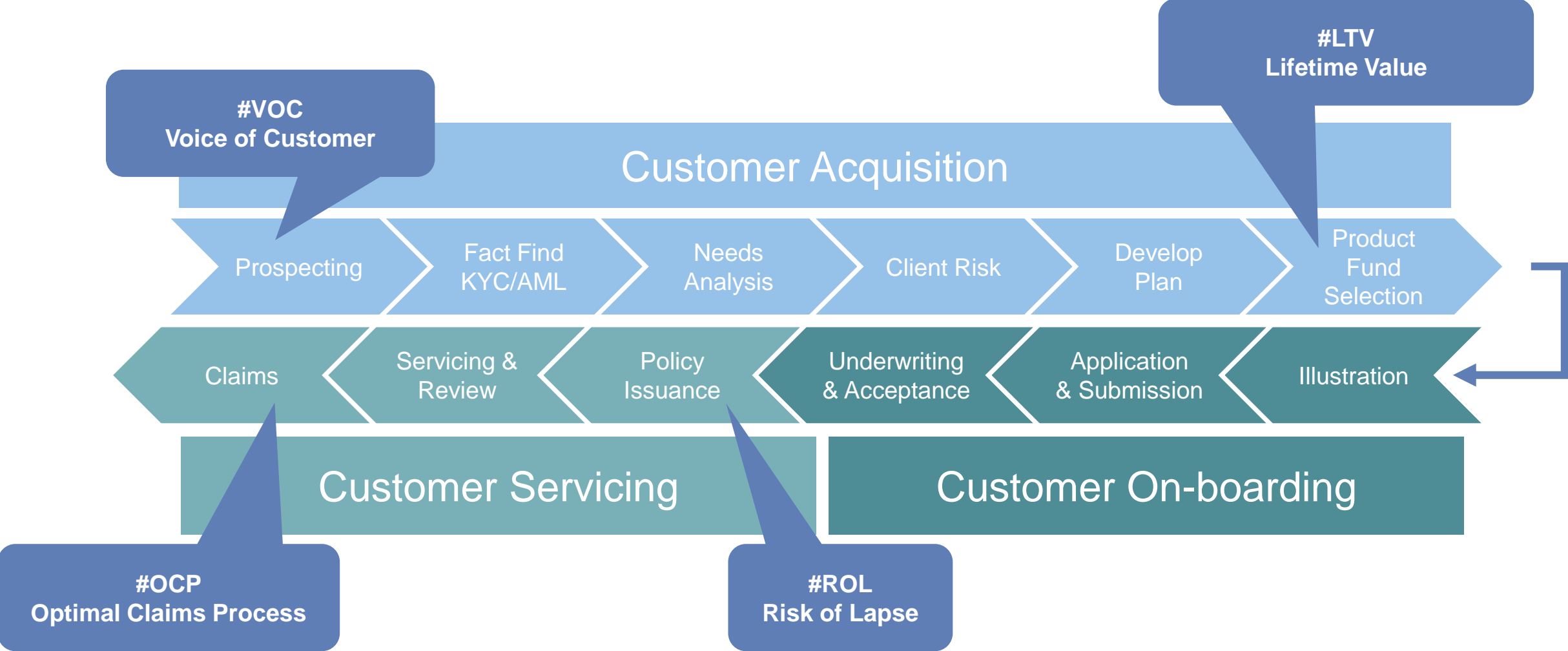
AI-Powered PAS – Composable & scalable business

Optimized unlocking of business value



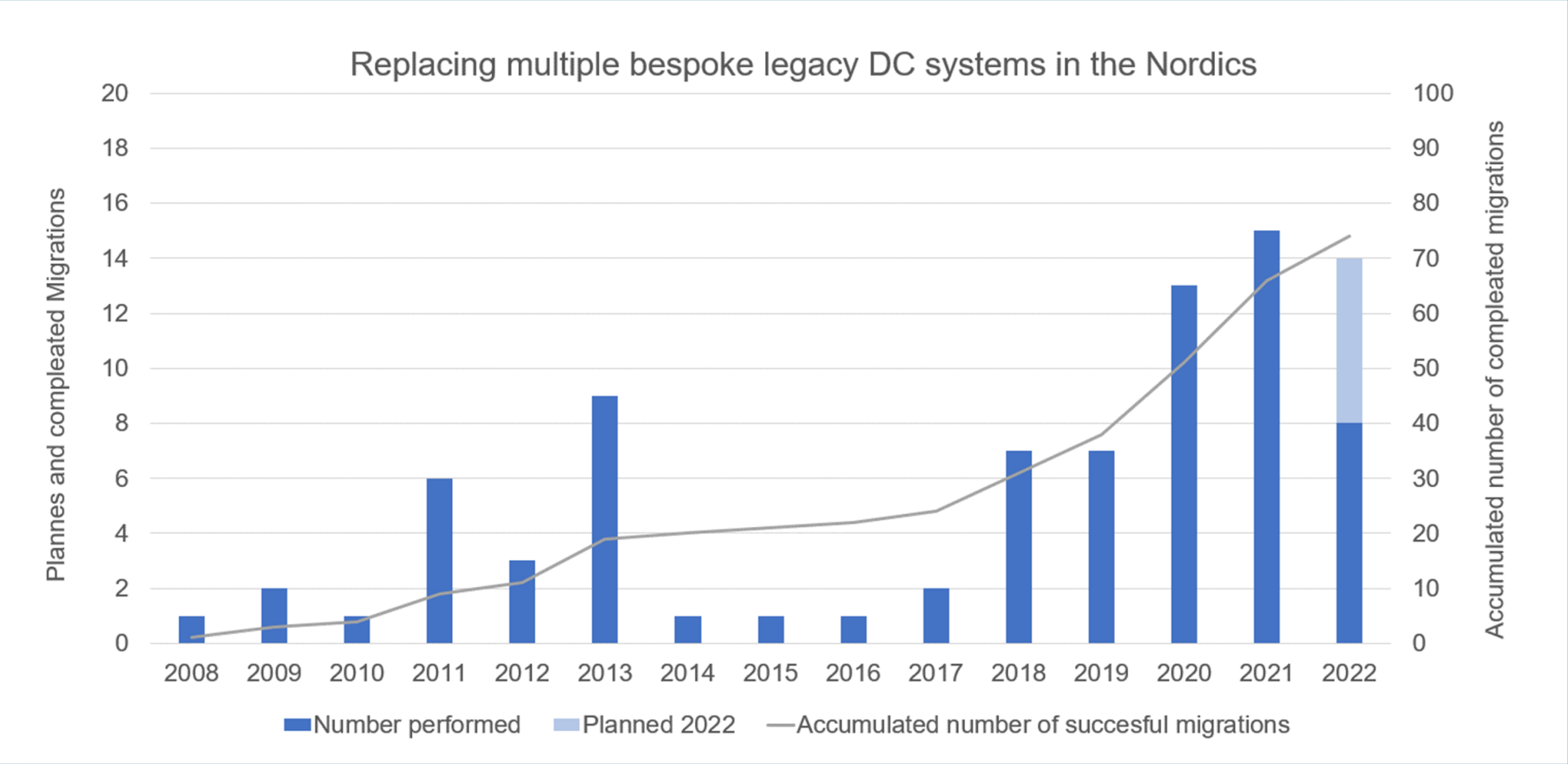
Life & Pensions AI Use-cases

Applied and tailored for the unique industry characteristics



Customer business value creation

Cost efficiency realization – consolidation and process automation



Customer business value creation

Cost efficiency realization – consolidation and process automation



”During fall, more than 2 million policyholders received 30 million EUR in lower fees. It is an important step in AMF’s pursuit of low fees and simple and secure pensions”

Camilla Larsson - Head of Insurance, AMF

- Replaced several systems with one
- Reduced costs with fully-automated setup of 800 000 pension payments per month to customers over the globe (3 administrators)
- System consolidation, process automation & self-service
- Halved yearly fees for policy holders

Customer business value creation

Cost efficiency realization – consolidation and process automation



” Lumeria was a major driving force behind our IT transformation to switch to a modern, standardized and flexible environment to our core fund trading operations. Today, they’re still helping us to continually enhance our platform”

Kjell Rydman - Head of Product Unit Link, Skandia

- Single environment for fund trading management, built to serve both banking customers and the unit linked business
- Handling of over 1000 different mutual funds from over 100 different international providers
- Management of over 14 billion Euros in assets

Customer business value creation

Revenue growth – Digitalization and Business Agility



“A completely new IT platform and a battery of customer-friendly digital solutions lay the foundation for meeting the customers' need for simplicity and flexibility“

Staffan Hansén - CEO, SPP

- Core platform renewal to enable digital transformation
- Digital Occupational Pension Plan - "Digital project of the year" at Swedish CIO Awards 2019
- **Increase in new sales of 34 % in one year**

Customer business value creation

Revenue growth – Digitalization and Business Agility



“As a Nordic niche player, it is crucial for us to have centralized, scalable and cost-efficient systems. Inca’s flexibility made our presence in the Nordic pension market possible”

Fredrik Bodestedt – Change Manager, Nordnet

- Nordic expansion (3 countries) at low cost
- Digital distribution go live in 4 months
- Short time to market for new products and procurements
- Efficient project to become self-selected distributor for EPK in Norway with fully-automatic communication

Customer business value creation

Revenue growth – Digitalization and Business Agility

Using AI & Automation to Optimize Claims Processing & Improve the Customer Experience



VITA
ŽIVLJENJSKA

“Adding the power of AI and automation across our core business operations will help us meet our future goals and improve customer service,”
Tine Pust - Member of Management Board, Vita



“Co-creating the world’s First AI-Powered PAS to underpin the world’s First Ai-Powered Life Insurer for Life, Medical & Savings”,
Mohamed Seghir - CEO, HAYAH Insurance Company P.J.S.C.

The Prudent Revolution

– the safest path through the biggest change in the history of Life and Pensions

Transformation without disruption

- A massive overhaul with surgery-like precision
- A seismic shift with flawless continuity
- The change opportunity of a lifetime, specifically de-risked for Life and Pensions



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Lumera

Breathing new life into Life and Pensions

