



## **MS Amlin partners with leading InsurTech company Cytora to deploy AI underwriting**

*MS Amlin will use Cytora's AI underwriting technology to improve and help automate underwriting decisions across its commercial property portfolio.*

**18 June 2018, London, UK.** MS Amlin, a leading global (re)insurer, and Cytora, the artificial intelligence company, have today announced a new partnership to deploy artificial intelligence into commercial underwriting processes. As a result of this deal, MS Amlin will use Cytora's products, powered by its Risk Engine technology, to improve underwriting performance and drive premium growth across MS Amlin's commercial portfolio.

The partnership will enable MS Amlin to use the Cytora Terminal platform to power open market underwriting with the aim of improving underwriting performance. Cytora will also provide MS Amlin with risk scores through its Risk Engine API integration with Acturis to improve risk selection and pricing in their SME automated trading book, with the aim of achieving significant premium growth over the next three years.

The partnership reinforces Cytora's commitment to transforming commercial insurance through data and technology, and underlines MS Amlin's strategic focus on driving operational excellence through innovation.

**Dr. Paul Taffinder, Director of Strategy & Innovation, MS Amlin, said:** "AI technology is transforming the way insurers do business. This new and exciting partnership with Cytora is a testament to MS Amlin's commitment to digital innovation and the use of smart technology, further cementing our position as an insurer of the future."

**Ted Aerts, Head of Strategy, Digital & Operations P&C, MS Amlin, said:** "MS Amlin's underwriting knowledge and specialist expertise, aligned to Cytora's technology, is a formidable combination. We are focused on increasing digital integration, improving operational efficiency and the user experience for our brokers and clients, and this

partnership with Cytora helps us improve all three. We look forward to working with the team at Cytora.”

**Richard Hartley, Chief Executive Officer, Cytora**, said: “We’re excited to partner with MS Amlin, an ambitious insurer and proven market leader who shares our vision to make insurance more frictionless and data-driven. The opportunities AI opens up for the insurance industry are vast, from improving profitability and reducing expenses, to providing more practical cover that is easy to access and seamless to purchase. Cytora is dedicated to making this possible. ”

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**About Cytora**

Cytora is an artificial intelligence company powering a new way for commercial insurers to target, select and price risk. With the Cytora Risk Engine, insurers can measurably grow premium and reduce loss ratios, while delivering more accurate prices to customers.

**For more information please visit [www.cytora.com](http://www.cytora.com).**

**About MS Amlin**

MS Amlin is a leading global (re)insurer, part of the global top-10 insurance group MS&AD, with operations in the Lloyd’s, UK, Continental European and Bermudian markets. With a 300-year record and c.2,100 people in 26 locations worldwide, we deliver continuity for businesses facing the most complex and demanding risks. Our role places us at the forefront of the Property & Casualty, Marine & Aviation and Reinsurance markets.