



保険会社と年金向け

AIとビッグデータを駆使した分析で、重責を担う投資家のために

2.資産・負債管理

負債をカバーするために、ポートフォリオを効率的かつ効果的に管理する。

- ・ 許容できるリスクで米国債より高いリターンを実現する
- ・ ビッグデータ・AI技術を活用したアルファエンジンやシナリオ分析を活用



会社概要

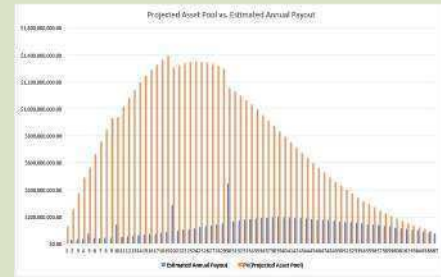
電話番号：+852 6143-3758
 ウェブサイト：www.hedgespa.com
 電子メール：enquiries@hedgespa.com

信頼性の高いチーム：データ分析の最先端研究で知られ、世界のトップアセットハウスでの関連経験を持つ2人の教授が率いる。
 世界的な評価：MAS Fintech Award、香港銀行協会賞、EFMA-Accenture Innovation in Insurance Award、Japan Finopitch Awardなどを受賞しています。
 香港、日本、韓国、シンガポール、スイスなど、世界のトップクラスの金融機関と取引。
 フィンテック/ESG製品のパイオニア：Forbes、Waters Technology、日本経済新聞で紹介されました。
 シンガポール政府からの資金提供：技術やビジネスモデルのリスクに対応するため、当初はシンガポール政府から資金提供を受けています。

1.サープラス・ペイアウト・プロフィール

保険料と保険金支払いの情報から、予測される資産プールと数理計算上の価値が、その他の入力パラメータとともに自動生成されます。

- ・ ユーザー定義パラメータ
- ・ 自動生成
- ・ さまざまな人口構成に対応



3.ソルベンシーIIスタイル・レポーティング

- ・ 投資収益と技術的準備の自動計算
- ・ 投資判断に先立ち、投資の妥当性を文書化
- ・ 受動的な報告から能動的な改善へ：マルチシナリオ分析による効果的なポートフォリオ管理で必要資本を最小化

IFRS BALANCE SHEET		Solvency II	
Assets & Liabilities	IFRS Balance Sheet	ASSETS	
Assets		Investments	657
Goodwill	3	Government Bonds	1,247
Intangible acquisition costs/Gross	365	Corporate Bonds	403
Deferred tax asset	5	Collateralised securities	
Property for own use	16	Derivatives	
Holdings in related undertakings, including participations	207	Deposits other than cash equivalents	7
Intangible assets		Loans and mortgages	361
Government Bonds	266		
Corporate Bonds	316		
Collateralised securities	16		
Real estate	45		
Cash and cash equivalents	31		
TOTAL ASSETS	1,501		
Liabilities		LIABILITIES	
Deferred acquisition consideration share	11	Technical provisions	2,674
Rebated provisions		Best Estimate - non-life	
Best Estimate-life	114	Best Estimate - life	114
Risk Margins	3	Risk Margin - non-life	
Provisions after fair technical provisions	3	Risk Margin - life	
Insurance and inter-medial payables	36		
Trade payables	46		
Other liabilities	713		
TOTAL LIABILITIES	898		
Excess of assets over liabilities	603		



FOR INSURERS AND PENSIONS

AI and Big Data-Driven Analytics for Liability-Driven Investors

2.Asset-Liability Management

Manage portfolio efficiently and effectively to cover liability

- Achieve higher return than US treasury at an acceptable risk
- Use alpha engine and scenario analysis powered by Big Data and AI technology



About Us

Phone: +852 6143-3758

Website: www.hedgespa.com

Email: enquiries@hedgespa.com

Highly credible team: headed by 2 professors known for leading-edge research in data analytics with relevant experience at top global asset houses.

Global recognition: winner of MAS Fintech Award, HK Institute of Bankers Award, EFMA-Accenture Innovation in Insurance Award, Japan Finopitch Award, and many others.

Working with top global financial institutions: including those in Hong Kong, Japan, South Korea, Singapore, and Switzerland.

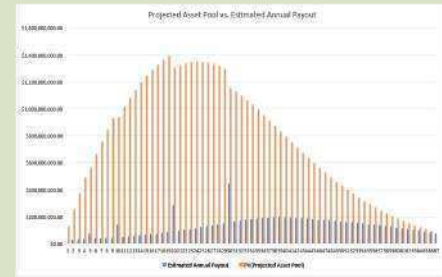
Pioneer in fintech/ESG products: as reported by Forbes, Waters Technology, and The Nikkei.

Funded by the Singapore Government initially: so that we have addressed relevant technology and business model risks.

1.Surplus-Payout Profile

From premium and payout information, projected asset pool and actuarial value will be auto-generated with other input parameters:

- User-defined parameters
- Auto-generation
- Tailored to different population demographics



3.Solvency II Style Reporting

- Auto-computation of investment returns and technical provision
- Documentation for suitability of investments ahead of decisions
- From passive reporting to proactive improvements: minimise capital requirement through effective portfolio management powered by multi-scenario analysis

IFRS BALANCE SHEET		Solvency II	
Assets & Liabilities	IFRS Balance Sheet	ASSETS	
Assets		Investments	
Goodwill	3	Government Bonds	557
Deferred acquisition costs/Gross	265	Corporate Bonds	1,247
Deferred fee asset	5	Collateralised securities	403
Property for own use	16	Derivatives	
Holdings in related undertakings, including participations	207	Deposits other than cash equivalents	7
Investments		Loans and mortgages	361
Government Bonds	266		
Corporate Bonds	976		
Collateralised securities	65		
Real estate	45		
Cash and cash equivalents	31		
TOTAL ASSETS	1,531		
Liabilities		LIABILITIES	
Deferred acquisition costs/revenue share	11	Technical provisions	
Rebated premiums		Best Estimate - non-life	2,574
Best Estimate-IF	174	Best Estimate - life	114
Risk Margins		Risk Margin - non-life	
Provisions after fair technical provisions	3	Risk Margin - life	
Insurance and intermediaries payable	36		
Trade payables	46		
Other liabilities	775		
TOTAL LIABILITIES	936		
Excess of assets over liabilities	595		



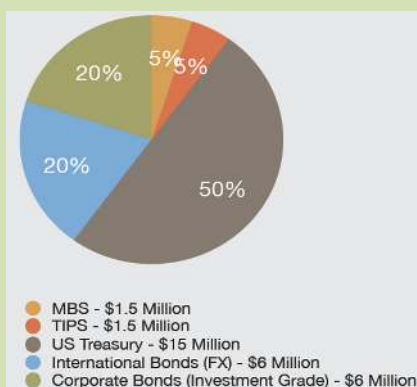
面向保险公司和养老金

AI和大数据驱动分析，面向负债驱动型投资者

2.资产负债管理

有效地管理投资组合以覆盖负债

- 在可接受的风险下获得比美国国债更高的回报
- 使用由大数据和人工智能技术驱动的阿尔法引擎和情景分析



联络我们

电话：+852 6143-3758

网站：www.hedgespa.com

电邮：enquiries@hedgespa.com

高度可信的团队：由2位在数据分析领域以前沿研究而闻名的教授领导，他们在全球顶级资产公司拥有相关经验。

全球认可：获得新加坡金管局金融科技奖、香港银行家协会奖、EFMA-埃森哲保险创新奖、日本Finopitch奖等。

与全球顶级金融机构合作：包括香港、日本、韩国、新加坡和瑞士的机构。

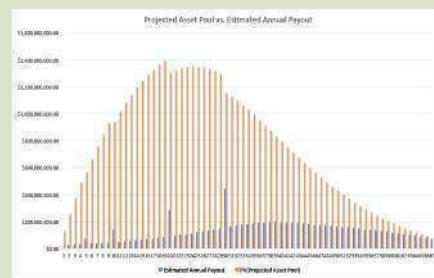
金融科技/ESG产品的先锋：如《福布斯》、《沃特科技》和《日经》的报道。

最初由新加坡政府资助：因此我们已经解决了相关的技术和商业模式风险。

1.查看盈余-赔付概况

根据保费和赔付信息，预测资产池和精算值将与其他输入参数一起自动生成。

- 用户定义参数
- 自动生成
- 为不同的人口统计学而定制



3.Solvency II风格报告

- 投资回报和技术准备的自动计算
- 在作出决定之前提供投资适宜性的文件
- 从被动报告到主动改进：通过多情景分析的有效投资组合管理，将资本要求降到最低。

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Assets & Liabilities	IFRS Balance Sheet	ASSETS	
Assets		Investments	
Goodwill	3	Government Bonds	657
Deferred acquisition costs/Gross	365	Corporate Bonds	1,247
Deferred tax asset	5	Collateralised securities	403
Property for own use	16	Derivatives	
Holdings in related undertakings, including participations	207	Deposits other than cash equivalents	7
Investments		Loans and mortgages	361
Government Bonds	266		
Corporate Bonds	376		
Collateralised securities	16		
Real estate	45		
Cash and cash equivalents	37		
TOTAL ASSETS	1,000		
Liabilities		LIABILITIES	
Deferred acquisition costs/revenue share	11	Technical provisions	
Rebated provisions	11	Best Estimate - non-life	2,674
Best Estimate-life	174	Risk Margin - non-life	
Risk Margins	3	Best Estimate - life	114
Provisions other than technical provisions	3	Risk Margin - life	
Insurance and reinsurance payables	36		
Trade payables	46		
Other liabilities	775		
TOTAL LIABILITIES	998		
Excess of assets over liabilities	2		