



## 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

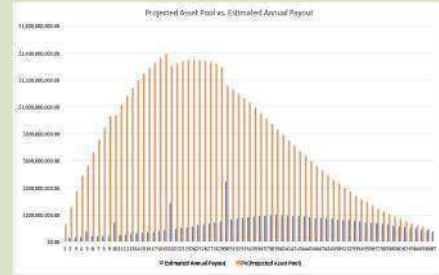
电话：+852 6143-3758  
 网站：www.hedgespa.com  
 电邮：enquiries@hedgespa.com

**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。

IFRS BALANCE SHEET		Solvency II	
<b>Assets &amp; Liabilities</b>	<b>IFRS Balance Sheet</b>	<b>ASSETS</b>	
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
Intangible assets		Loans and mortgages	361
Government Bonds	266		
Corporate Bonds	976		
Collateralised securities	65		
Real estate	45		
Cash and cash equivalents	37		
<b>TOTAL ASSETS</b>	<b>1,501</b>		
Liabilities		<b>LIABILITIES</b>	
Deferred acquisition costs/revenue share	11	Technical provisions	
Rebated provisions		Best Estimate - non-life	2,674
Best Estimate-life	174	Risk Margin - non-life	
Risk Margins		Best Estimate - life	114
Provisions other than technical provisions	3	Risk Margin - life	
Insurance and reinsurance payables	36		
Trade payables	46		
Other liabilities	775		
<b>TOTAL LIABILITIES</b>	<b>998</b>		
Excess of assets over liabilities	503		



## 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](http://www.hedgespa.com)

Email: [enquiries@hedgespa.com](mailto: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.

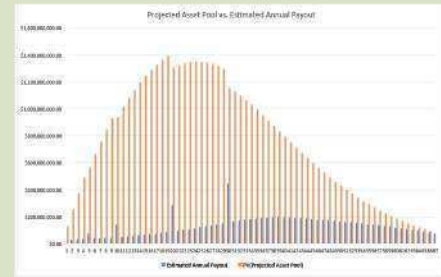
**Pioneer in fintech/ESG products:** as reported by Forbes, Waters Technology, and The Nikkei.

**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	
<b>Assets &amp; Liabilities</b>	<b>IFRS Balance Sheet</b>	<b>ASSETS</b>	
Assets		Investments	
Goodwill	3	Government Bonds	657
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		
<b>TOTAL ASSETS</b>	<b>1,531</b>		
<b>Liabilities</b>		<b>LIABILITIES</b>	
Deferred acquisition costs/revenue share	11	Technical provisions	
Rebated premiums		Best Estimate - non-life	2,674
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 reinsurance payables	36		
Trade payables	46		
Other liabilities	77		
<b>TOTAL LIABILITIES</b>	<b>306</b>		
Excess of assets over liabilities	1,225		



## 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。

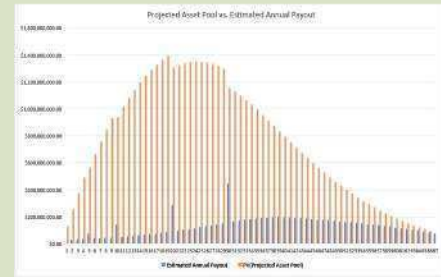
- ・ 許容できるリスクで米国債より高いリターンを実現する
- ・ ビッグデータ・AI技術を活用したアルファエンジンやシナリオ分析を活用



# 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

## 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。

IFRS BALANCE SHEET		Solvency II	
<b>Assets &amp; Liabilities</b>	<b>IFRS Balance Sheet</b>	<b>ASSETS</b>	
Assets		Investments	657
Goodwill	3	Government Bonds	1,247
Deferred 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	287	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		
<b>TOTAL ASSETS</b>	<b>1,501</b>		
Liabilities		<b>LIABILITIES</b>	
Deferred acquisition costs/reversals share	11	Technical provisions	2,674
Rebated premiums		Best Estimate - non-life	
Best Estimate-life	114	Best Estimate - life	114
Risk Margins	3	Risk Margin - non-life	
Provisions other than technical provisions	3	Risk Margin - life	
Insurance and inter-medial payables	36		
Trade payables	46		
Other liabilities	713		
<b>TOTAL LIABILITIES</b>	<b>936</b>		
Excess of assets over liabilities	565		