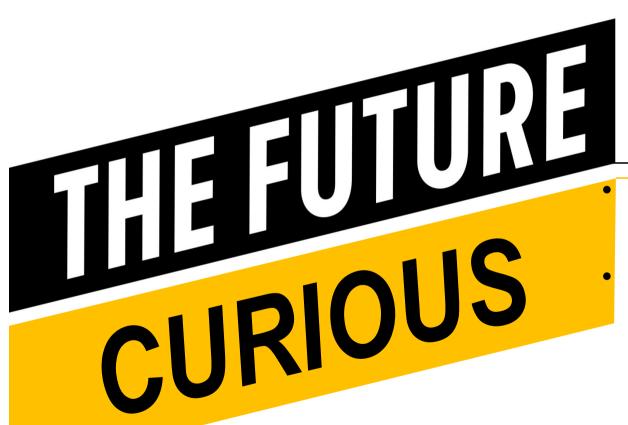


TRENDS, TRIFLES AND TRUTHS

JULES CONSTANTINOU
REGIONAL MANAGER
GEN RE: LIFE: UK + IRELAND



HOW TECHNOLOGY AND OTHER FACTORS WILL RESHAPE THE BUSINESS MODEL OF L&H INSURERS.

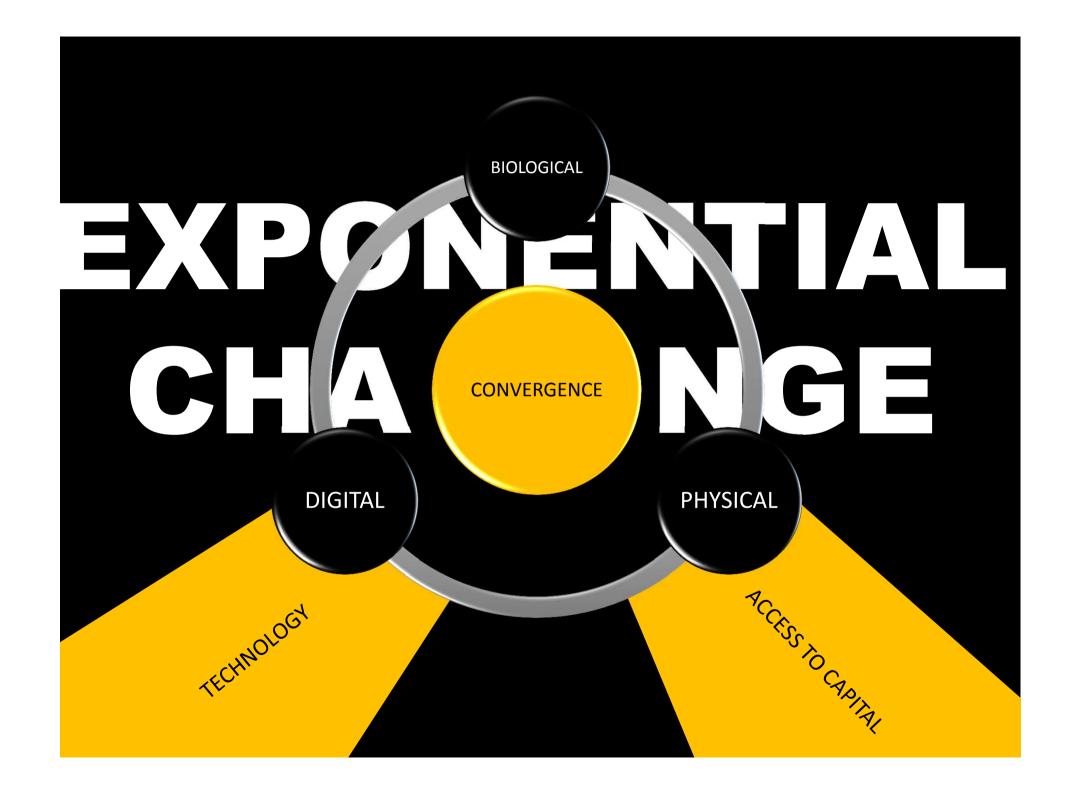
HOW CUSTOMERS WILL BECOME DRIVERS FOR CHANGE.

IDEAS ON HOW PROVIDERS
MIGHT INNOVATE TO IMPROVE
CUSTOMER ENGAGEMENT AND
RETENTION

THE FUTURE CAN NO LONGER BE EXTRAPOLATED FROM THE PAST ...

...AND IS COLLAPSING INTO THE PRESENT"

-Industrial Revolution the



FUTURE OF INSURANCE



forumers are at last electeding thair staid image and emiracing change.



Will consumers buy products based on the internet of things?

10 AND SERVICE

Technology and new platforms

12 NOW MACHINES CAN DETECT FRAUD

Medino kaming from data can





Enhancing Customer Experiences

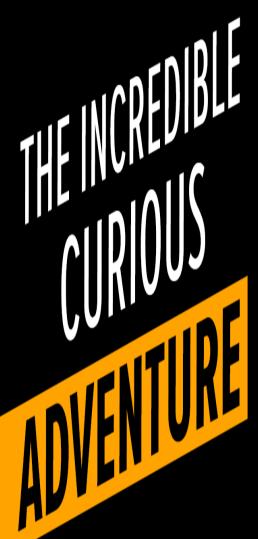
Discover the Future of Insurance - visit: www.thisisnumero.com







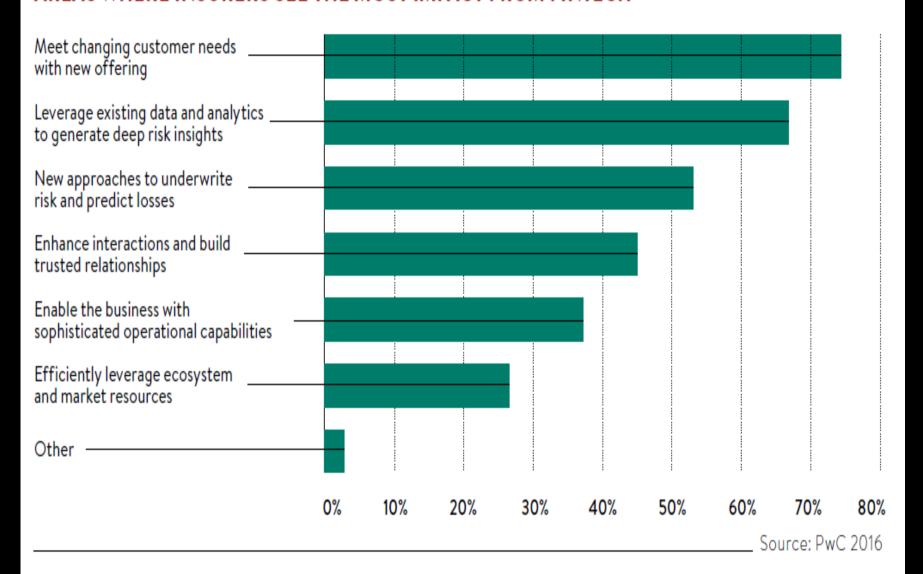




... seeing the future



AREAS WHERE INSURERS SEE THE MOST IMPACT FROM FINTECH



PATERNALISTIC "SAFE" BRANDS



WITH YOU FOR LIFE





Lemonade

ACTUARY and UW DOMINATED

Top 10 skills



in 2015

- Complex Problem Solving
- 2. Coordinating with Others
- 3. People Management
- 4. Critical Thinking
- Negotiation
- Quality Control
- 7. Service Orientation
- 8. Judgment and Decision Making
- 9. Active Listening
- 10. Creativity -

COMMUNITY OF CREATIVE TALENT

in 2020

- 1. Complex Problem Solving
- Critical Thinking
- 3. Creativity
- 4. People Management
- 5. Coordinating with Others
- Emotional Intelligence
- Judgment and Decision Making
- 8. Service Orientation
- 9. Negotiation
- Cognitive Flexibility

JLL City Momentum Index 2015 – European Top12

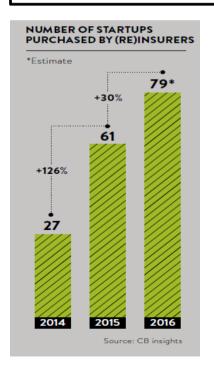


ACTUARY and UW DOMINATED

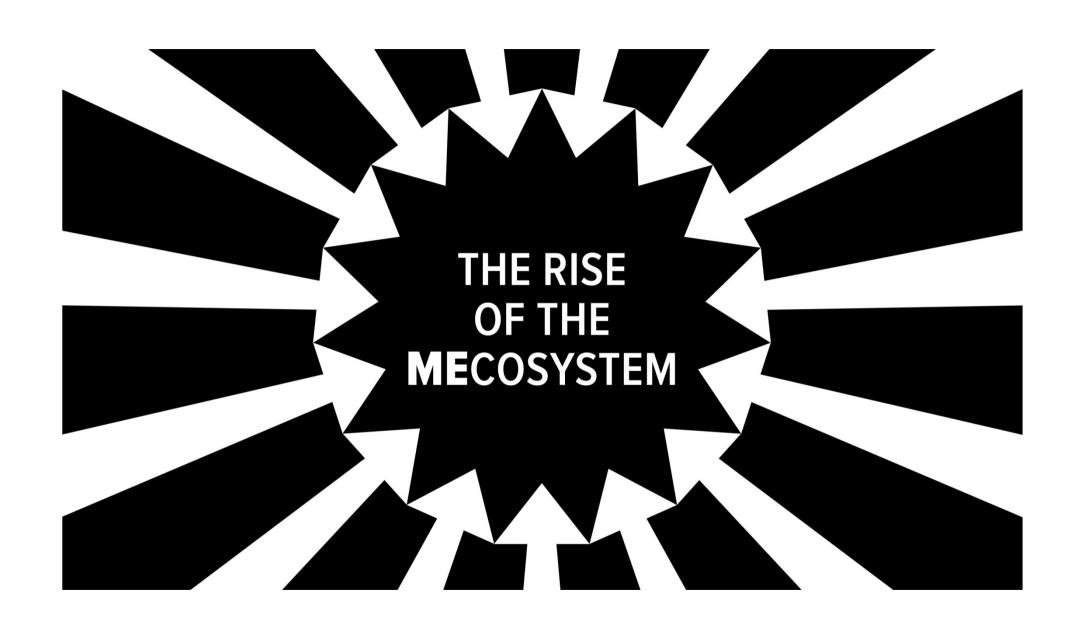


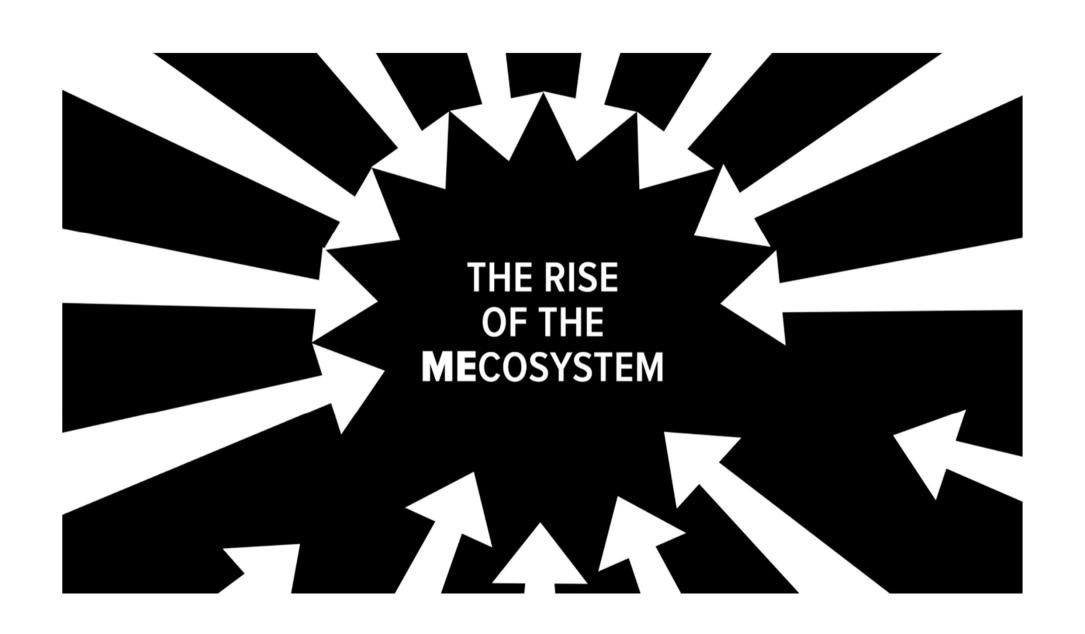
No single tool from this insurtech box has the power to transform the market, but together they do

COMMUNITY OF CREATIVE TALENT



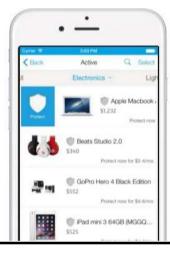
















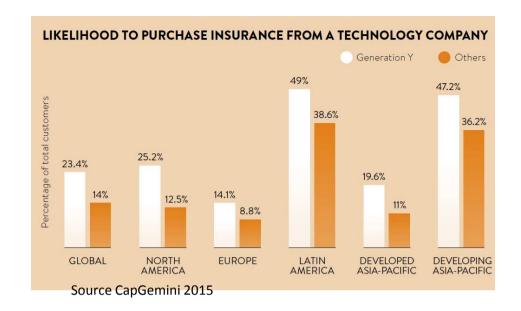
CONSISTENT COVER FOR LIFE

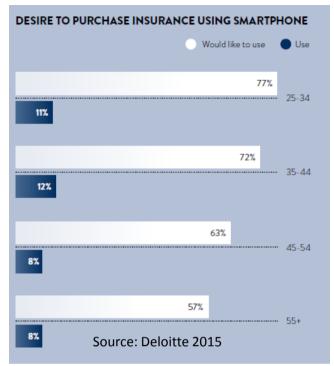


2 | AUTO INSURERS | SHIFTING TOWARDS | USAGE-BASED | INSURANCE

ON DEMAND COVER FOR NEED







ADVISOR DRIVEN

CUSTOMER DETERMINED

Android

- 10. Pocket First Aid & CPR (Jive Media)
- 9. Glucose Buddy Diabetes Log (Azumio)
- 8. Fooducate Healthy Food Diet (Fooducate)
- 7. Instant Heart Rate (Azumio)
- 6. Emergency First Aid/Treatment (Phoneflips)
- RunKeeper GPS Track Run Walk (FitnessKeeper)
- 4. First Aid (American Red Cross)
- 3. Lose It! (FitNow)
- 2. White Noise Lite (TMSoft)
- 1. Weight Watchers Mobile (Weight Watchers International)



LIFE ENABLER

TOP MHEALTH APPS



Reference Drugs, Conditions, Procedure

Medical News Medscape Education

Directory

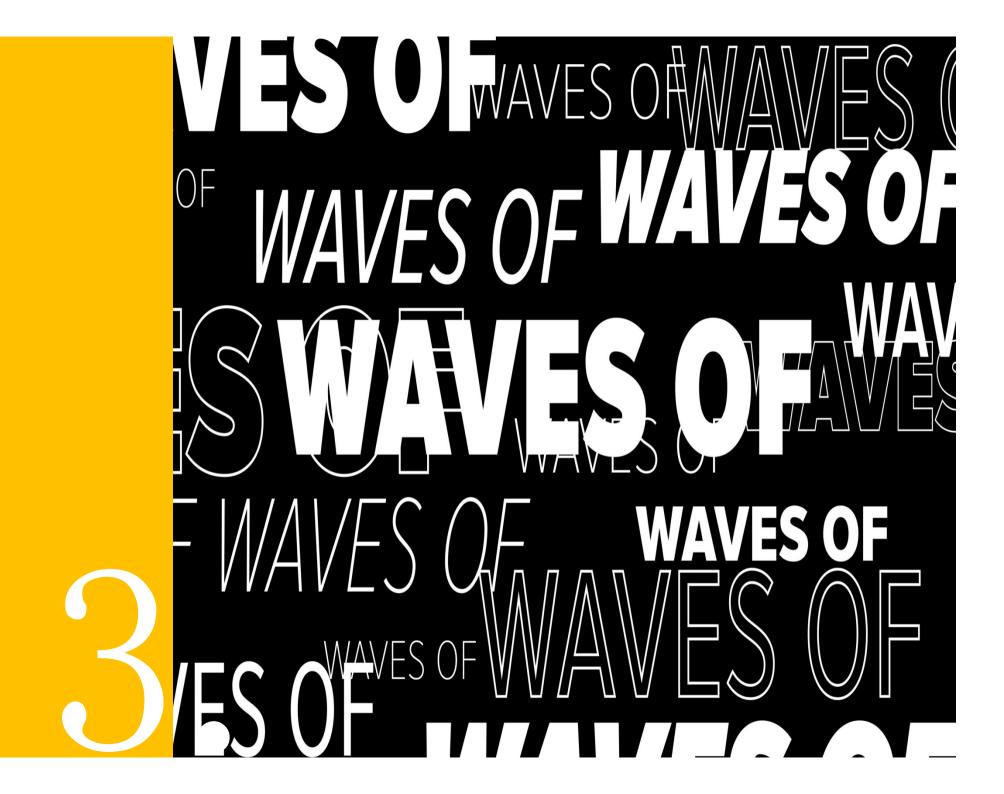
Saved

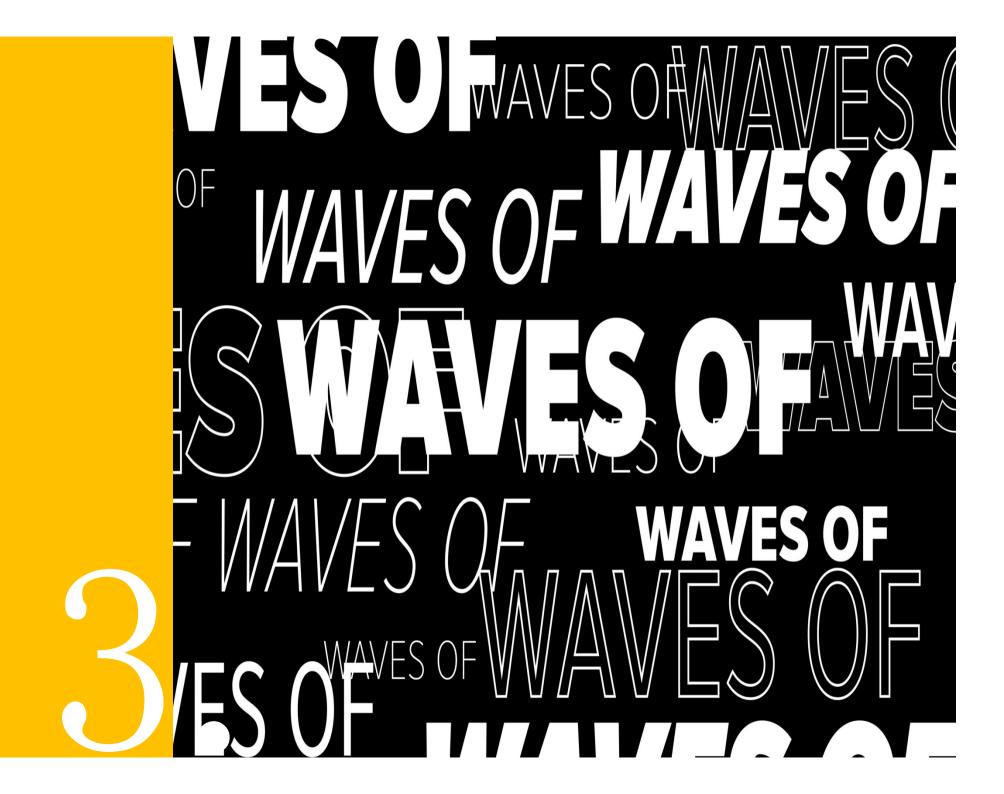
500 m





CONSUMER





DISRUPTION

GENERAL





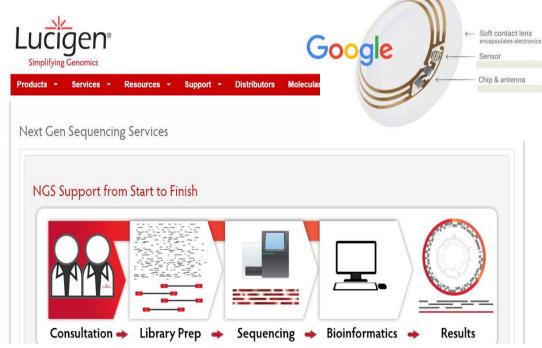
1 INCREASED USE OF INTERNET OF THINGS BY INSURERS

PRECISION





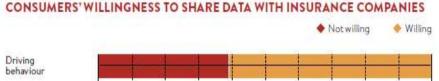






As machines learn more about us, they are able to predict our risk profiles at much greater accuracy and granularity than was possible before

ONE OF MANY



Health data

Exercise data

Home waterflow information

Personal finance details

Purchasing data

Check-in data on social media

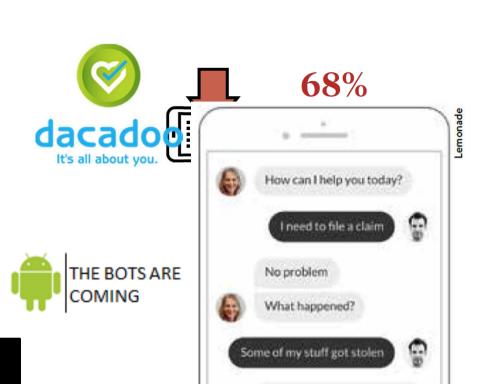
Status updates and photos on social media

Internet browsing history 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

MANY OF ONE

Information becomes **CURRENCY**

Source: Celent 2016



DICTATED GRUDGE PROCESS







PARTICIPATIVE GAMEFICATION

Ok, let's list the stolen items so we can pay you instantly

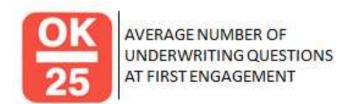


8.5 MILLION IN THE UK UNINSURED

3,000,000,000 IN THE WORLD UNCONNECTED



RESPONSIVE



PRE-EMPTIVE



INSURABLE INTEREST

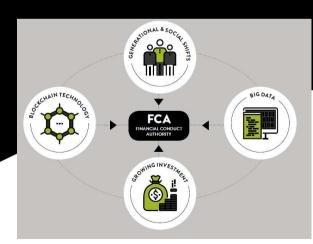


REDEFINED





REGIONAL PLAYER



GLOBAL OFFER "UNFETTERED BY REGULATION"







OBSOLETE

