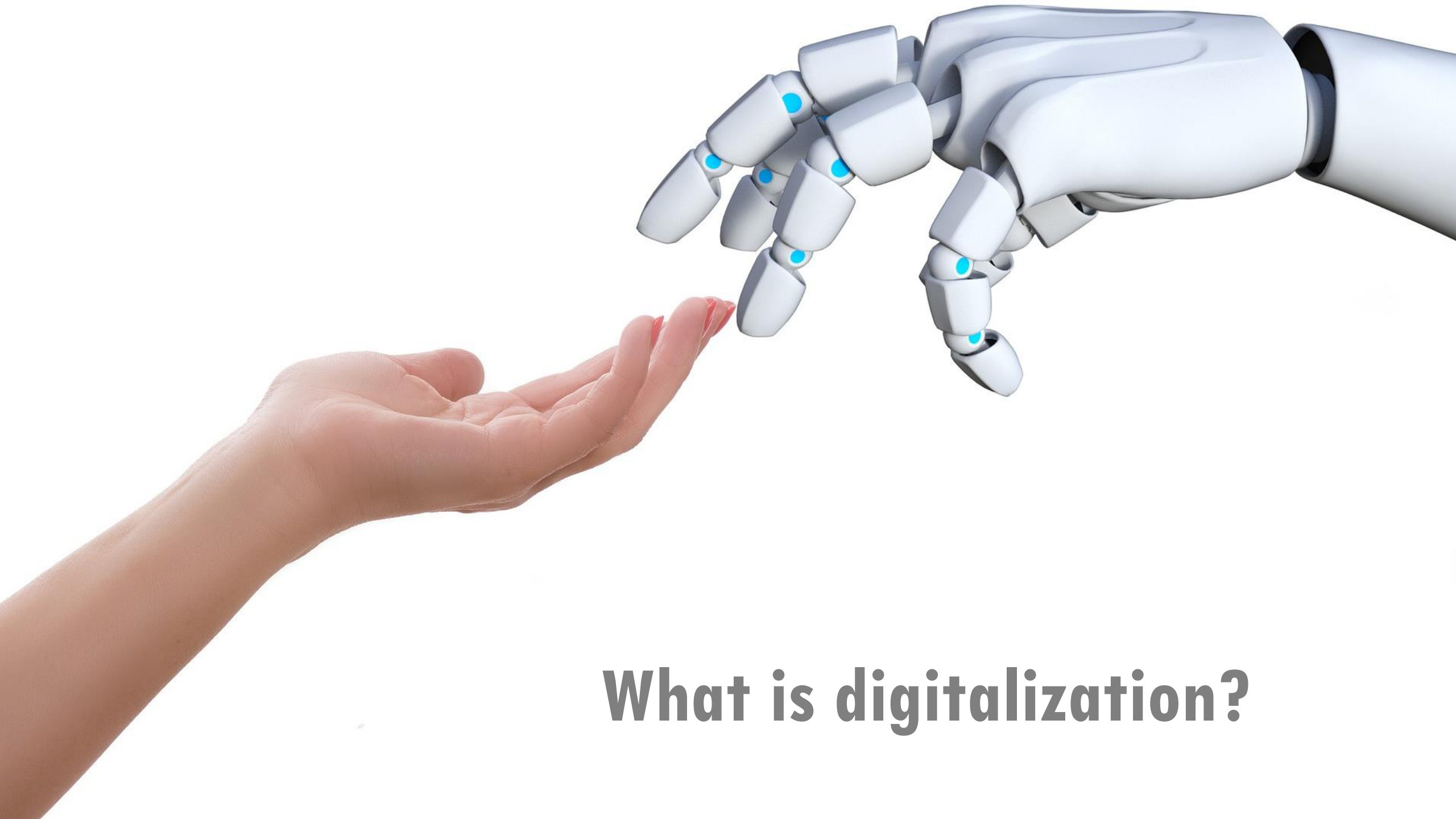
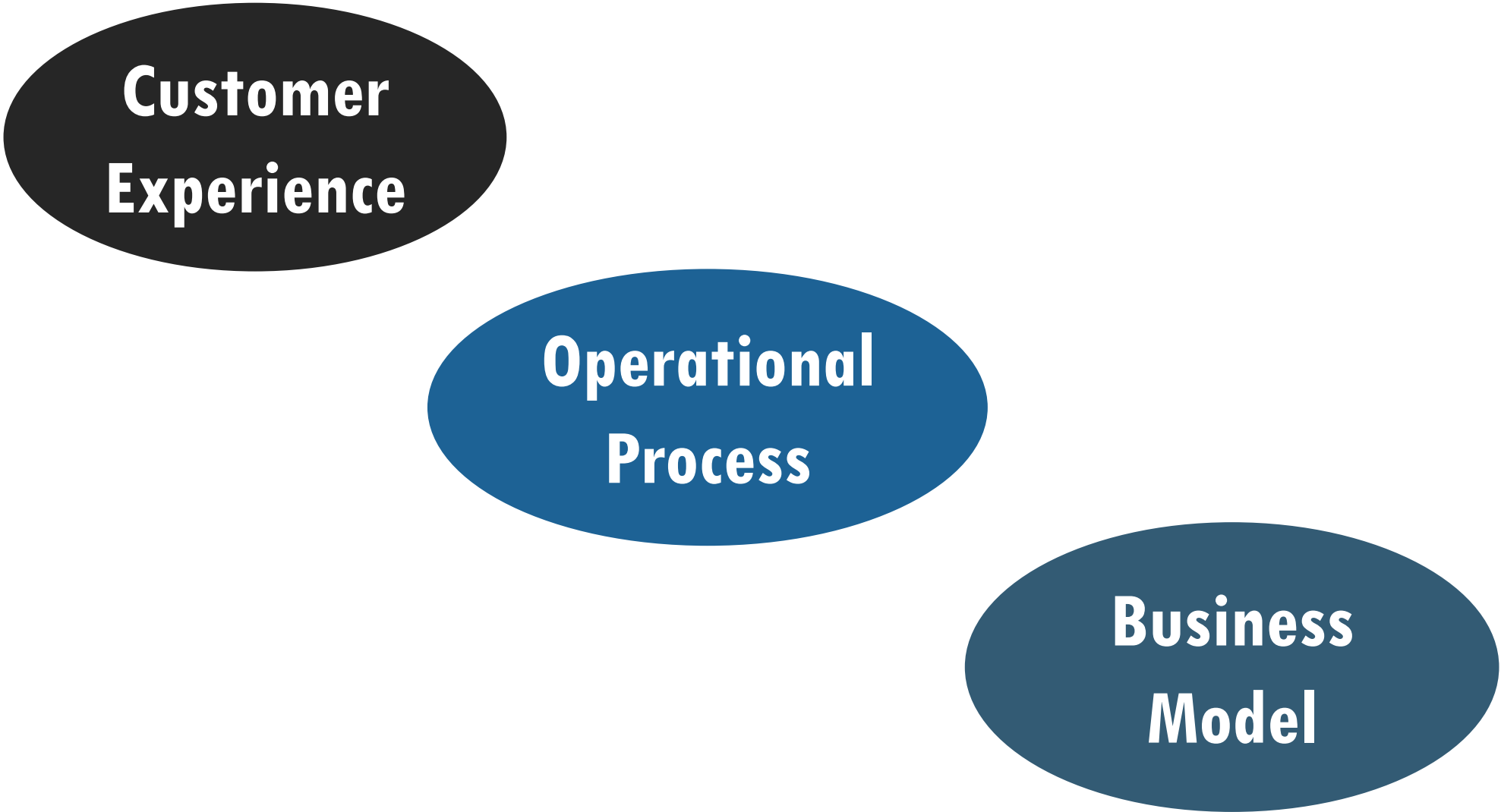




What is digitalization?



**Customer
Experience**

**Operational
Process**

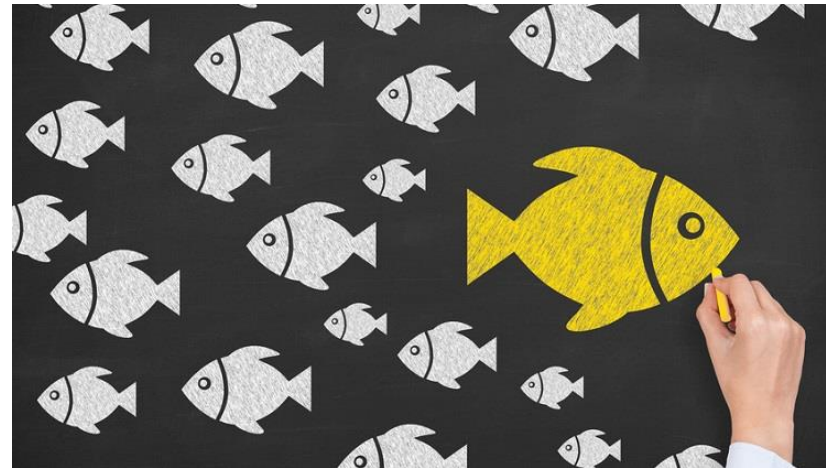
**Business
Model**



INNOVATION



**TRANSFORMATION
OF BUSINESS
MODELS**



CHANGE

FROM PLACE TO SPACE



TECHNOLOGY HAS REVOLUTIONIZED MANY TRADITIONAL MARKETS...

Booking.com



iTunes



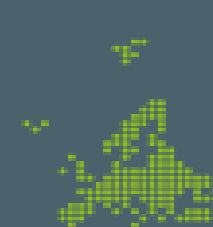
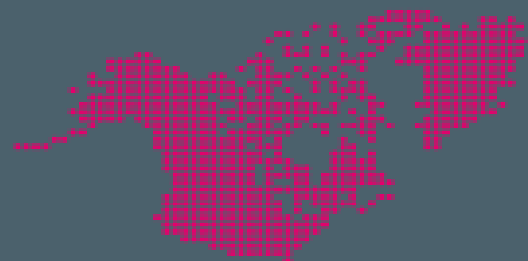
Alibaba.com



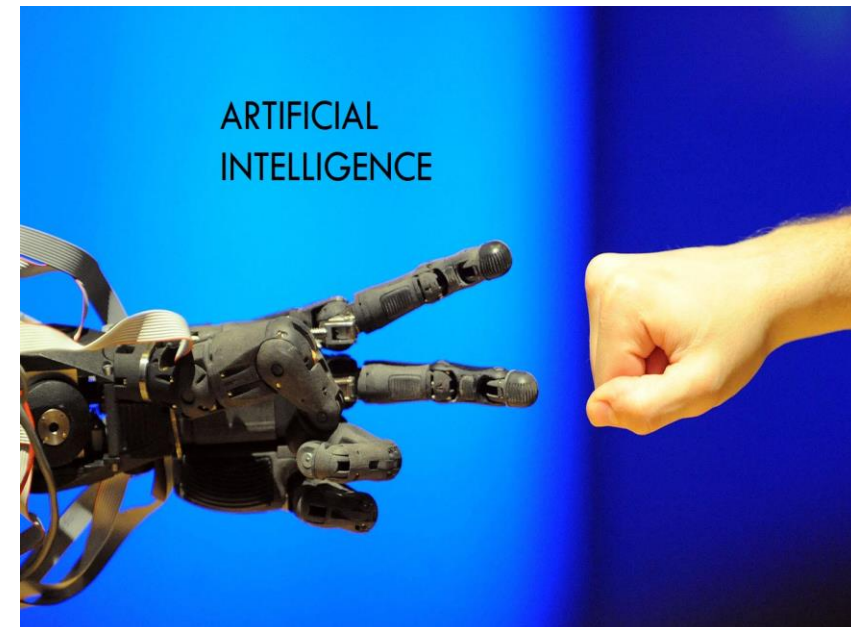
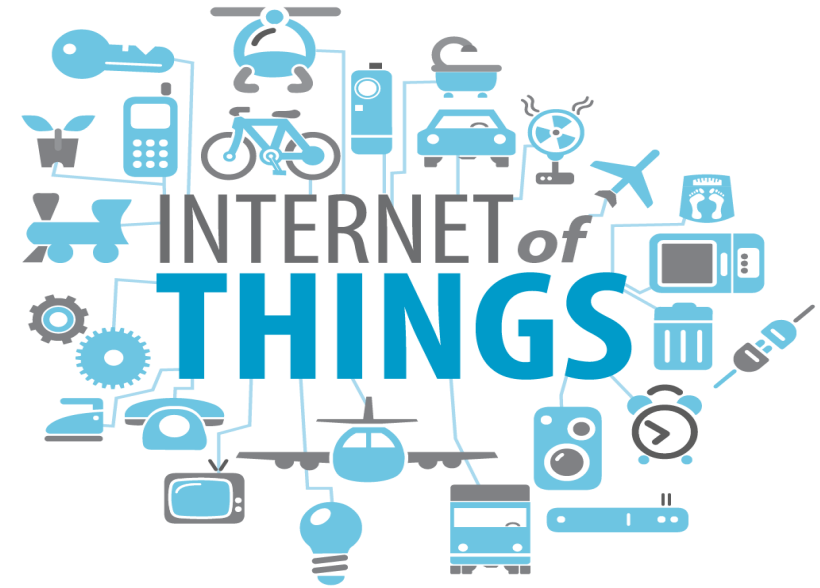
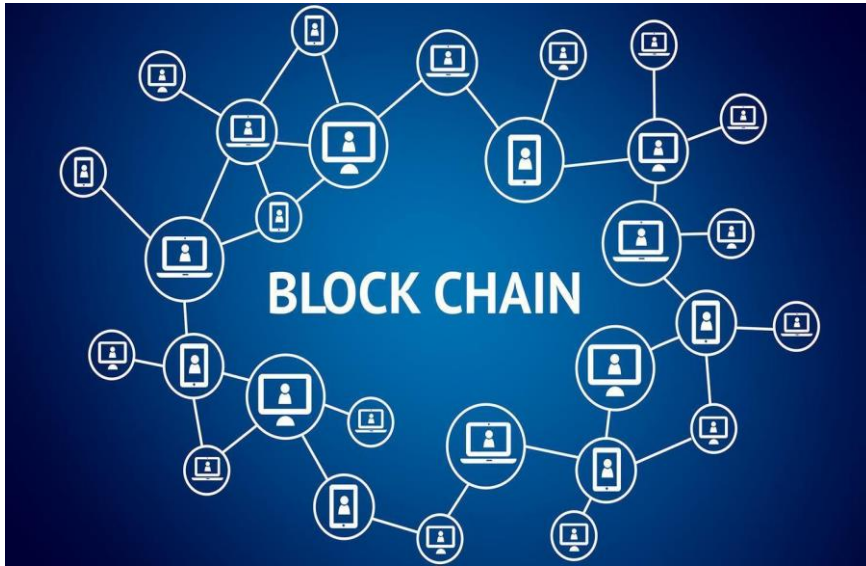
Apple

amazon

TOP PRIORITIES (MONEY + TIME + STAFF + TRAINING) BY REGION (INSURERS AND REINSURERS)



	WORLD			NORTH AMERICA			ASIA-PAC			EUROPE		
1 st		Digital Innovation	59		Digital Innovation	54		Digital Innovation	60		Digital Innovation	59
2 nd		Customer Centricity	56		Analytics	53		Customer Centricity	55		Customer Centricity	56
3 rd		Analytics	51		Underwriting	53		Analytics	53		Analytics	51
4 th		Claims	47		Customer Centricity	51		Distribution	43		Claims	49
5 th		Underwriting	44		Claims	46		Claims	38		Regulation	40
6 th		Product Development	41		Product Development	43		Product Development	38		Product Development	38
7 th		Regulation	35		Distribution	31		Pricing	36		Pricing	35
8 th		Distribution	33		Regulation	29		Underwriting	33		Underwriting	34
9 th		Pricing	30		Risk Management	29		Regulation	31		Distribution	31
10 th		Risk Management	21		Pricing	26		Internet of Things	29		Internet of Things	24
11 th		Internet of Things	19		Cybersecurity	17		Mobile	16		Mobile	19
12 th		Mobile	18		Mobile	17		Fraud	15		Risk Management	16
13 th		Cybersecurity	12		Internet of Things	13		Risk Management	14		Cybersecurity	13
14 th		Fraud	10		Fraud	9		Cybersecurity	11		Fraud	11
15 th		Investment Management	4		Investment Management	9		Investment Management	8		Investment Management	4



INSURTECH START-UPS

Automotive
(158 Companies)

Employee Benefits
(90 Companies)

Enterprise/Commercial
(153 Companies)

Health/Travel
(158 Companies)

Data/Intelligence
(122 Companies)

Consumer Management
(95 Companies)

Education/Resources
(38 Companies)

User Acquisition
(117 Companies)

Life, Home, P&C
(153 Companies)

P2P Insurance
(32 Companies)

Product
(41 Companies)

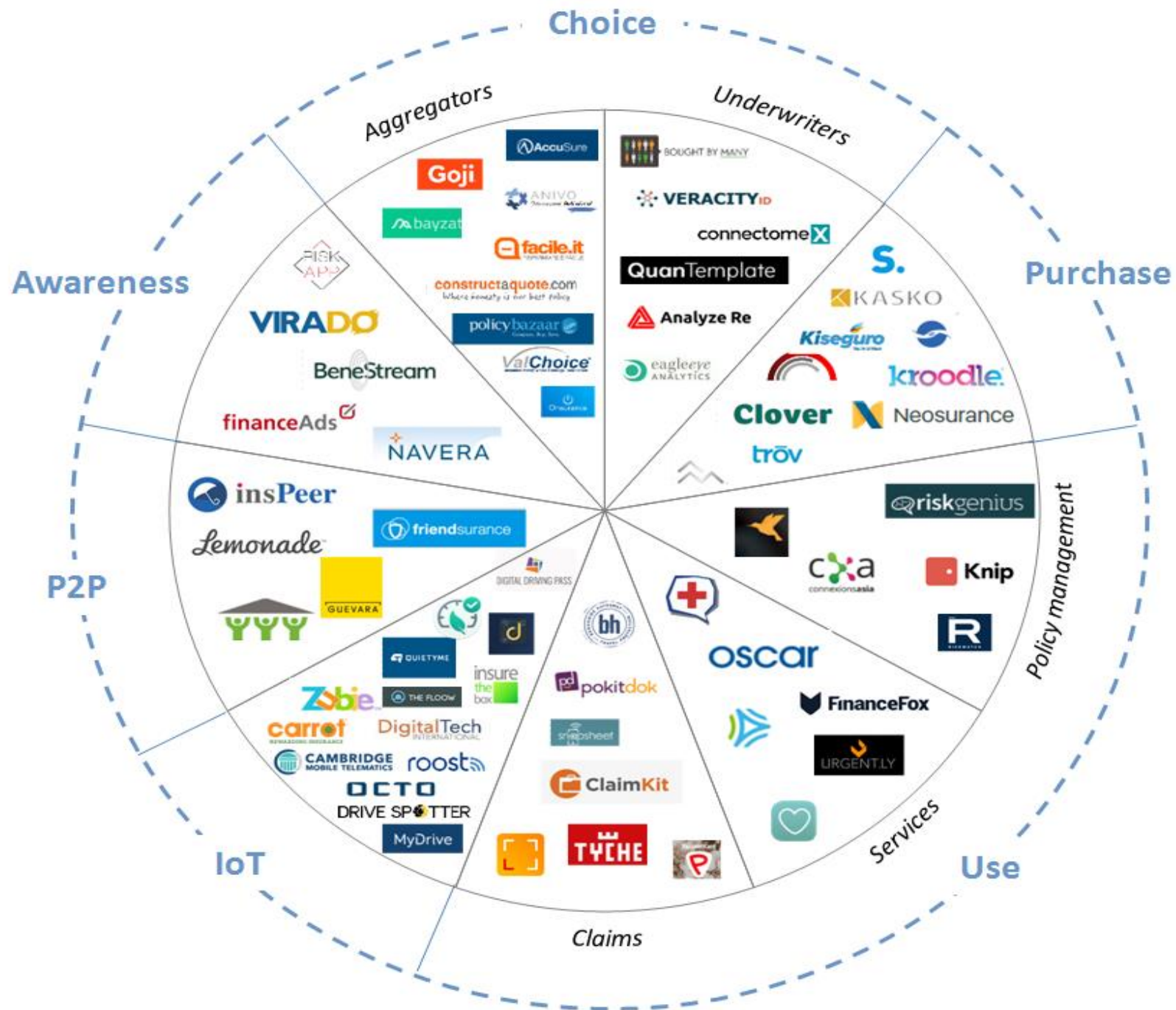
Reinsurance
(33 Companies)

INSURANCE TECHNOLOGY

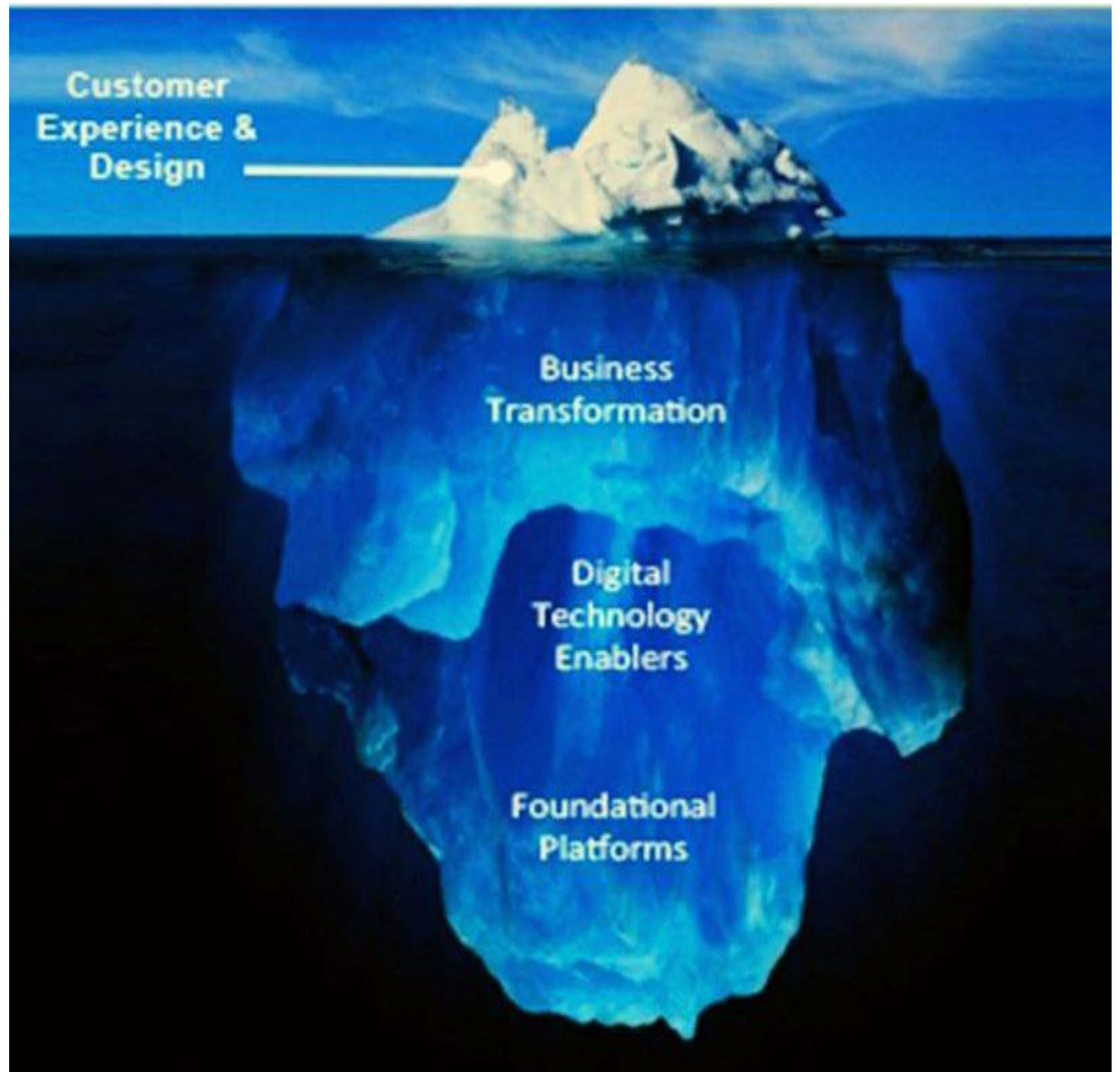
**VS/ VENTURE
SCANNER**

Comparison/Marketplace
(406 Companies)

Infrastructure/Backend
(287 Companies)



The Digital Iceberg





The best way to
predict the future
is to **create** it.

Peter Drucker



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