

NEXT GENERATION INSURANCE.

NEW PRODUCT AND SERVICES THAT WILL TAKE MARKET BY STORM.

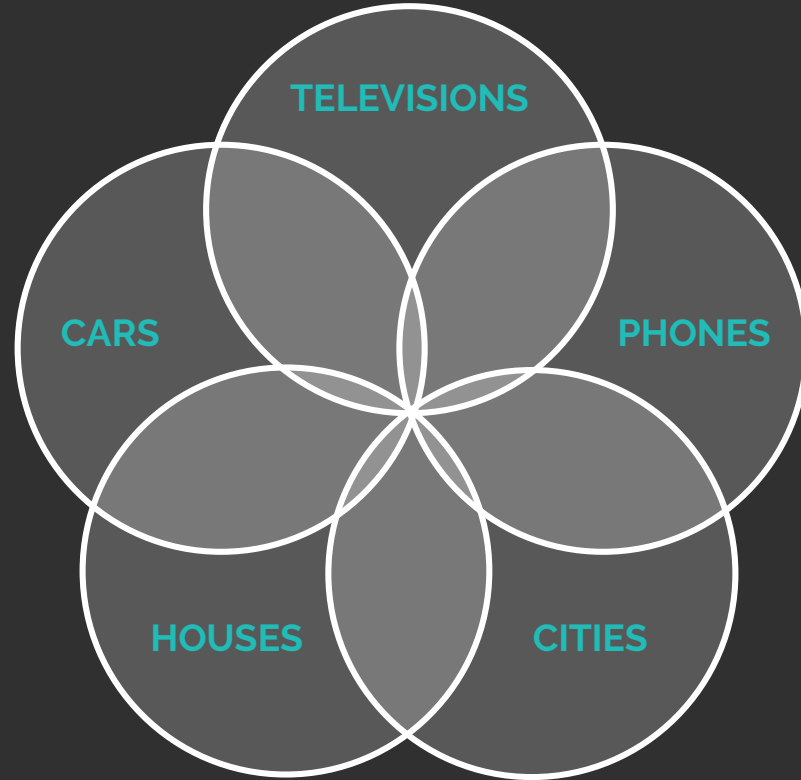
BARNA ERIK

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ALL THINGS
around us have
become **SMART &
CONNECTED**





**BUSINESS AS
USUAL IS NOT
SUFFICIENT ANY
LONGER**

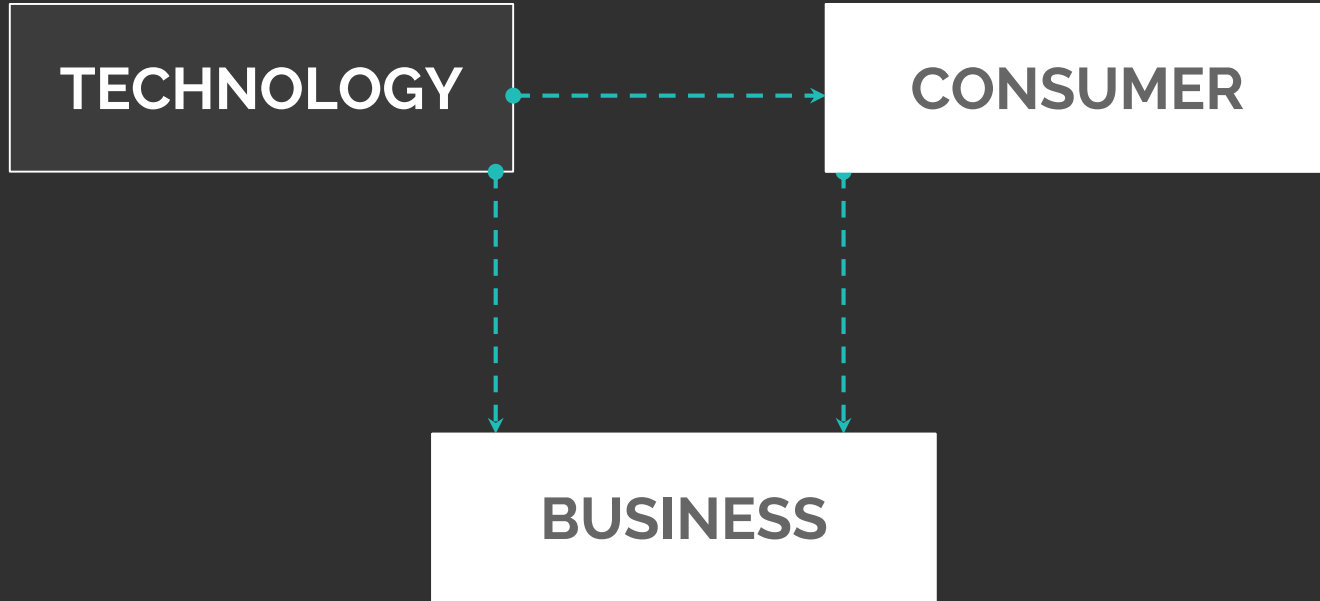
**DIGITAL TECHNOLOGY IS
TRANSFORMING EVERY ASPECT OF
THE INSURANCE INDUSTRY**

**INNOVATION & DIGITALIZATION ARE NOW PART OF THE
EVERYDAY LIFE OF ALL COMPANIES THAT WANT TO**

#RESIST



**LIFE
IS
HARD®
WORK SOFT**





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**CHANGING
CONSUMER NEEDS
OPEN UP
A NEW UNIVERSE OF
PRODUCTS**

MOBILE **IS GAINING GROUND** FOR
CUSTOMERS WHO THINK OF
PRODUCTS AND SERVICES WHILE
ON THE GO

**DIGITALIZATION IS JUST A TOOL!
NOT THE SOLUTION**





CONSUMER NEEDS

CONVENIENCE

COMMODITIZATION

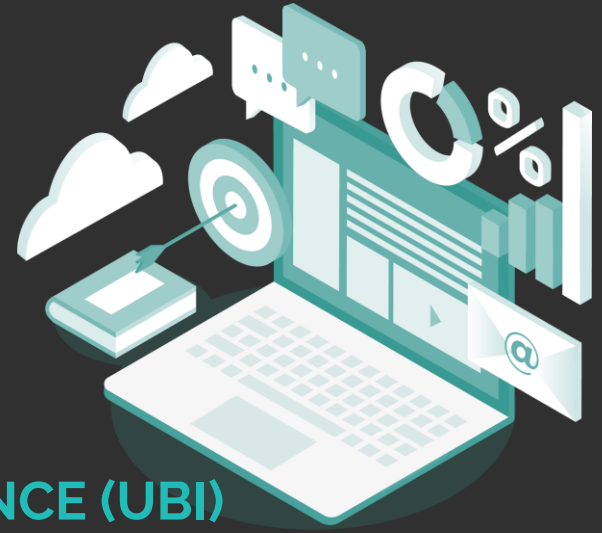
SIMPLE PRODUCTS

PRICE

PERSONALIZED
PRODUCTS



NEXT GENERATION INSURANCE PRODUCTS AND SERVICES



1.

SMARTPHONE USAGE-BASED INSURANCE (UBI)

Especially for customers who think of products while on the go

2.

TELEMATICS BASED INSURANCE

Provides a direct source of customer insight that enables a range of strategic and tactical opportunities to drive revenue, cut costs, and build deeper, more profitable relationships.



NEXT GENERATION INSURANCE PRODUCTS AND SERVICES



3.

IoT BASED HOME INSURANCE

To lower premiums and frictionless services

4.

CHAT BOT AND AI BASED INSURANCE

Chatbots can improve sales and marketing, underwriting, claims, and customer service.



NUMBERS DON'T LIE

Expected growth of annual gross-written premiums for cybersecurity insurance by 2020 (PwC)

300%

Expected growth in the number of people using car-sharing services over the next years, reaching 35M consumers (BCG)

20%

New cars sold, expected to be fully autonomous by 2030 (McKinsey)

15%

Percentage of married Millennials compared to 49% of Baby Boomers when they were the same age (Pew Research)

28%

Of Millennials believe usage-based insurance is a better way to calculate rates (Tower Watson)

72%

Of relationships that customers will manage without interacting with a human by 2020 (Gartner)

85%



There is **one crucial** obstacle

The challenge is to bring all valuable data together!

In the insurance industry there is as silo mentality. The data is in different departments. The industry is using old fashion legacy systems, an additional challenge to bring valuable data together

MERCI

DZIĘKUJĘ

DANKE

БЛАГОДАРИМ ВИ

ΣΑΣ ΕΥΧΑΡΙΣΤΟΥΜΕ

BEDANKT

THANK YOU!

Köszönöm

TEŞEKKÜRLER

GRASCIAS

GRAZIE

MULȚUMESC

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HARD[®]
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