

GIC 2014

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Digitalizing the Insurance Industry

How to capture the customer interest via digital?
unleashing the fun from within

redefining / standards





Shall **all**
Industries
go digital?

Is the Insurance Industry like....

.....

Can we go digital?



Digitalisation of customers' behaviour



Customers want to **access** information on
their own, anytime, anywhere,
Then **analyze** it and make their **own opinion**



Customers **choose** their **servicing** points being
physical, digital, mix of both
They decide **when and where** it happens



Customers decide how they want to **interact**
with companies, at which **frequency** and
to do what

Digital revolutionized the customer experience

Offer customization

Always-on

24/7 shops



Always there for you

Personalized & unique for you

Constant service availability

Always-on

24/7 shops



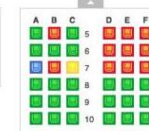
Whatever needed for you

Autonomy & freedom

Selfcare accounts

Self-service shops

Select Seat



Confirm Seat



And it is only the beginning

Big to be bigger

Fast to be faster

To service

Instant delivery *Instant servicing*



To Purchase

1-click purchase

1-scan purchase

amazon.com

Buy now with 1-Click®



To access information

1-click information

1-tweet Q&A



Easy to be easier

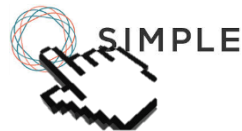
Immediate to be instant

Consumers inspire to new desire, New value enhanced

Comfortable rather than simple

Progressive & Intuitive

- Minimalist
- Straightforward
- Self tutorials
- Polymorph to profile



I go to get

Consistent & constant

- Keep history
- Advise & suggest
- Know you



More & better

- Services
- Product
- People
- Interaction



And it is only the beginning

New **inspiration**, new **desire**,
new **value enhanced**

Keep me in good shape

- Health programs and alerts
- Gamified health
- Coaching



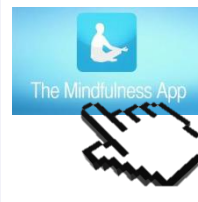
Promote my values

- My money for people I share values with
- My money to spread my values



Help me remain mindful

- Fighting disturbances of the connected society
- Keeping focus



Pursue my ideals

- Treating employees well
- Treating the planet well



And what the insurance industry does?



If you look at it



Digital services leverage on **data** and **connectivity**
Primary **need** of the Insurance industry

Digital allow **ultra targeting** & **segmentation**
Primary **goal** of the insurance industry



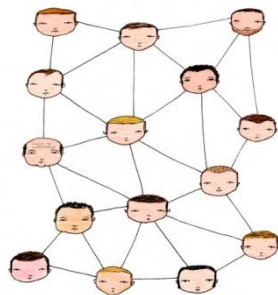
When Insurance needs meet digital capability

- Our underwriting questions
- Risk assessment
- Past experience

are available on digital



Everyone is connected



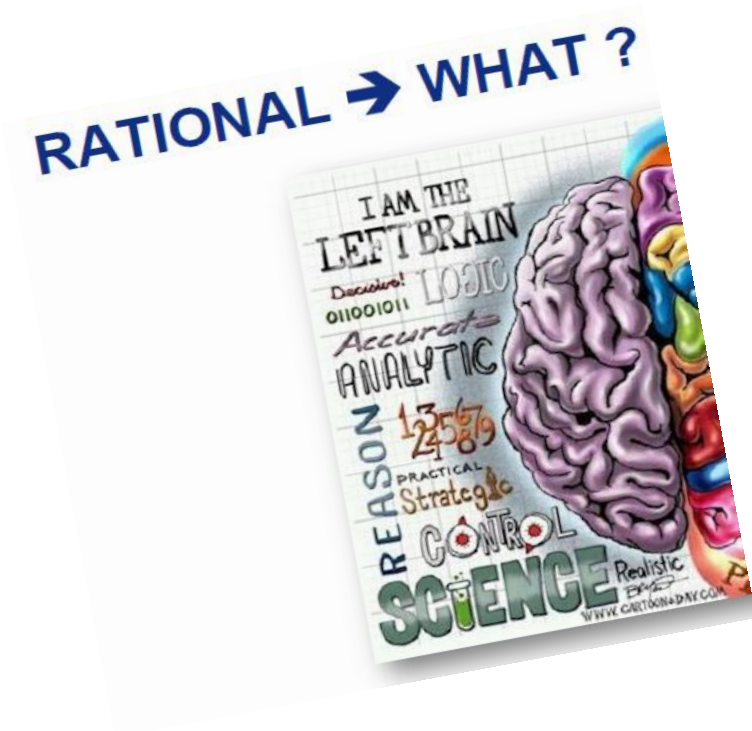
We are all connected, and shall remain so,
more plus

Unconnected connectivity

- Remote analyses
 - Mood detection
 - Face recognition
 - Body vitals...
 - geolocation

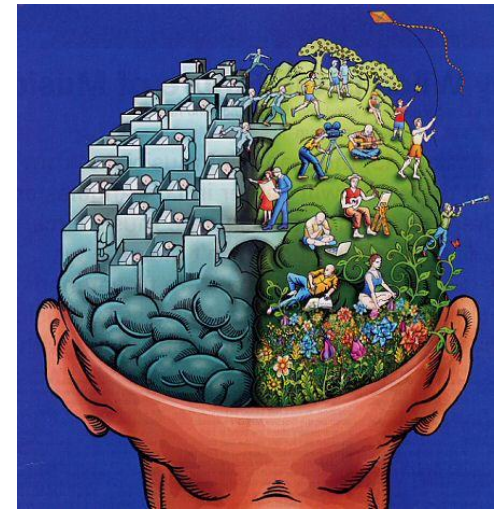


What is missing then to succeed in digital?



We have it

- Logical
- Detail oriented
- Facts & rule
- Order/pattern
- Strategic
- Pragmatic



We need to use the data & info collected differently

- Behavioral & attitudinal product design
- Multiple & infinite proposition
- Suitable & unique solutions



Give the message they want to hear

- Capacity to design the offer that fits one
- Ultra customization of product



The product is made on spot

- Build your own product
- Buy what you want and not what you need



New way of engaging customer

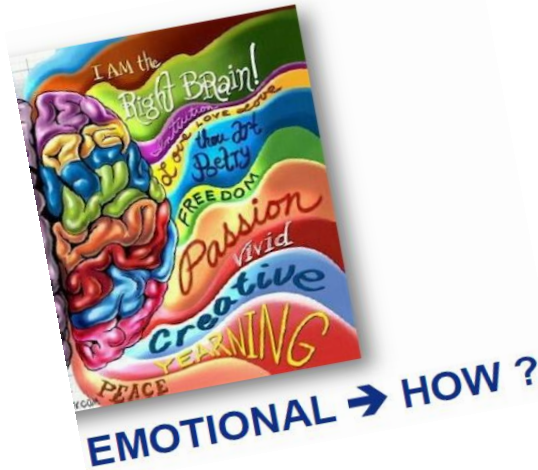
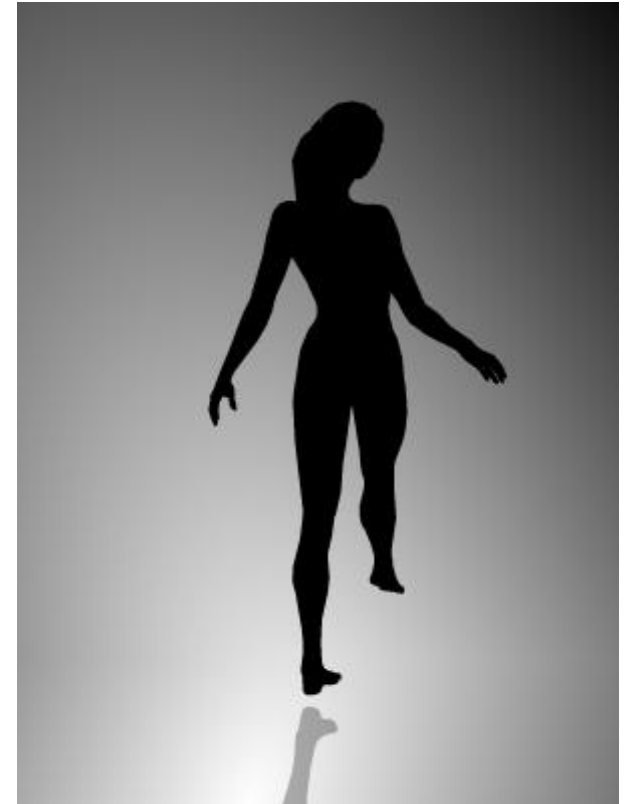
- Social Network
- Video gone viral
- Interactive email



We might just need to be

Maybe more

- Fun
- Exciting
- Different
- Dynamic
- Entertaining
- Social.....



To **Engage** & be able to interact with customer

& make the insurance journey attractive

How to capture the customer interest via digital?



Let's unleash the fun from our own within!

Let create a true customer journey