

Deloitte.



Will Boss Baby buy
insurance from you?

Emma Logan

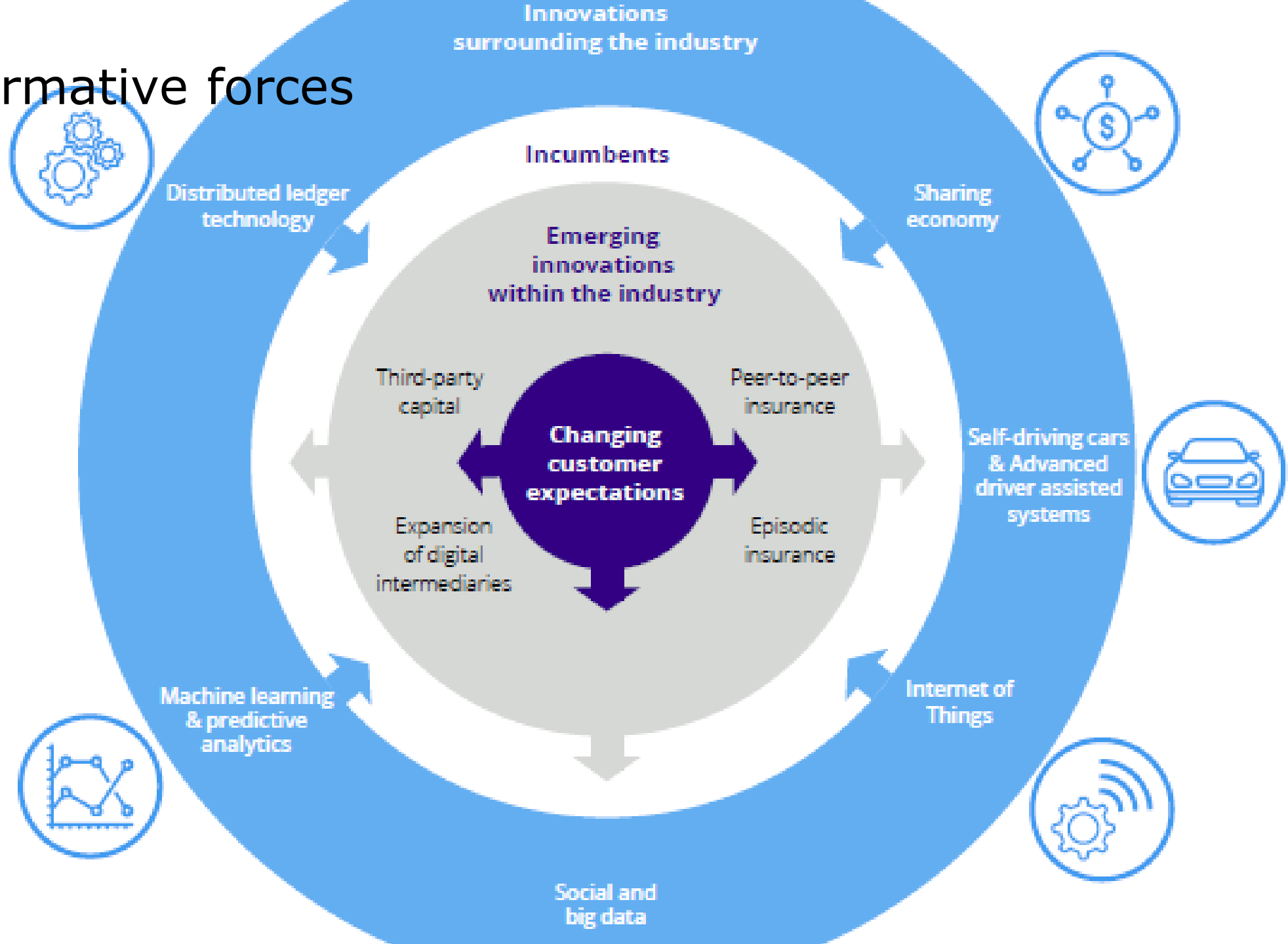
Boss Baby



TURBULENCE AHEAD
The future of general insurance

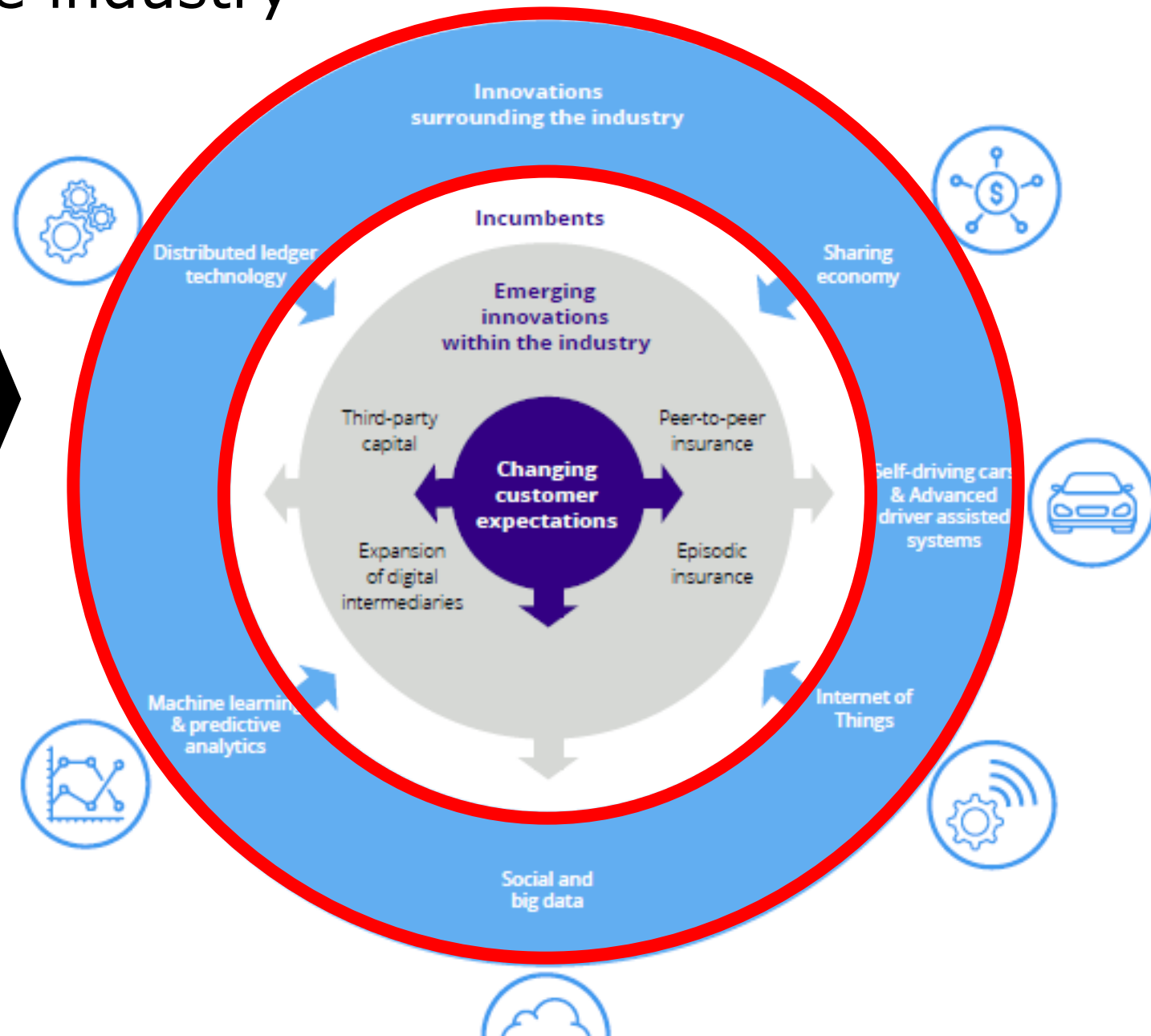


Transformative forces



Innovation surrounding the industry

1. Sharing economy
2. Self driving cars
3. IoT
4. Social and big data
5. Machine learning and predictive analytics
6. Distributed ledger



The sharing economy



Big data, social data



QUICK QUIZ

Out of 16 industries, how highly did customers rank insurers for online experience?

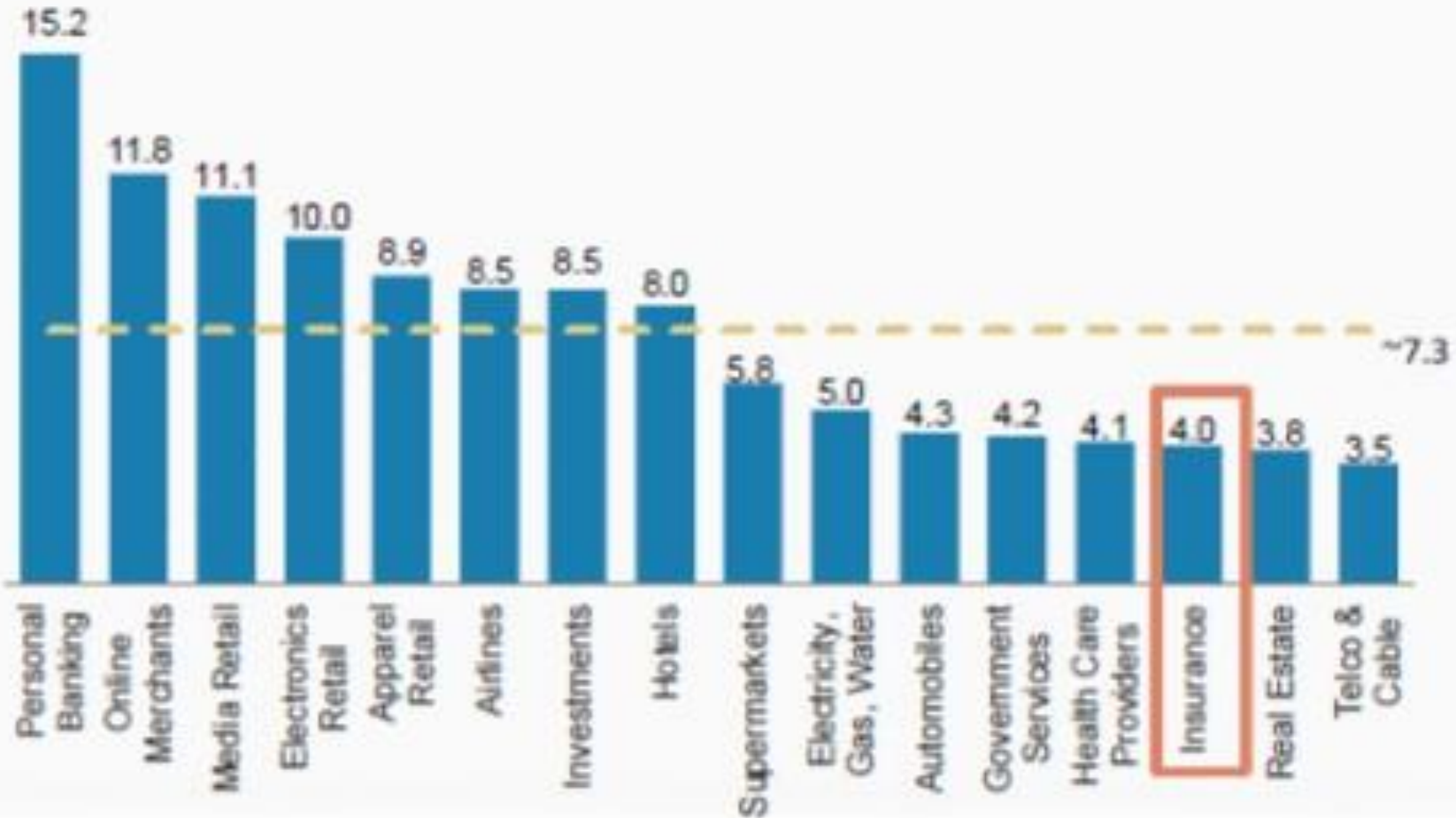
- A: First
- B: Tenth
- C: Fourteenth
- D: Last

Exhibit 9

Insurance online experience lags behind

Consumer satisfaction with online experience, by industry

Relative satisfaction utility score



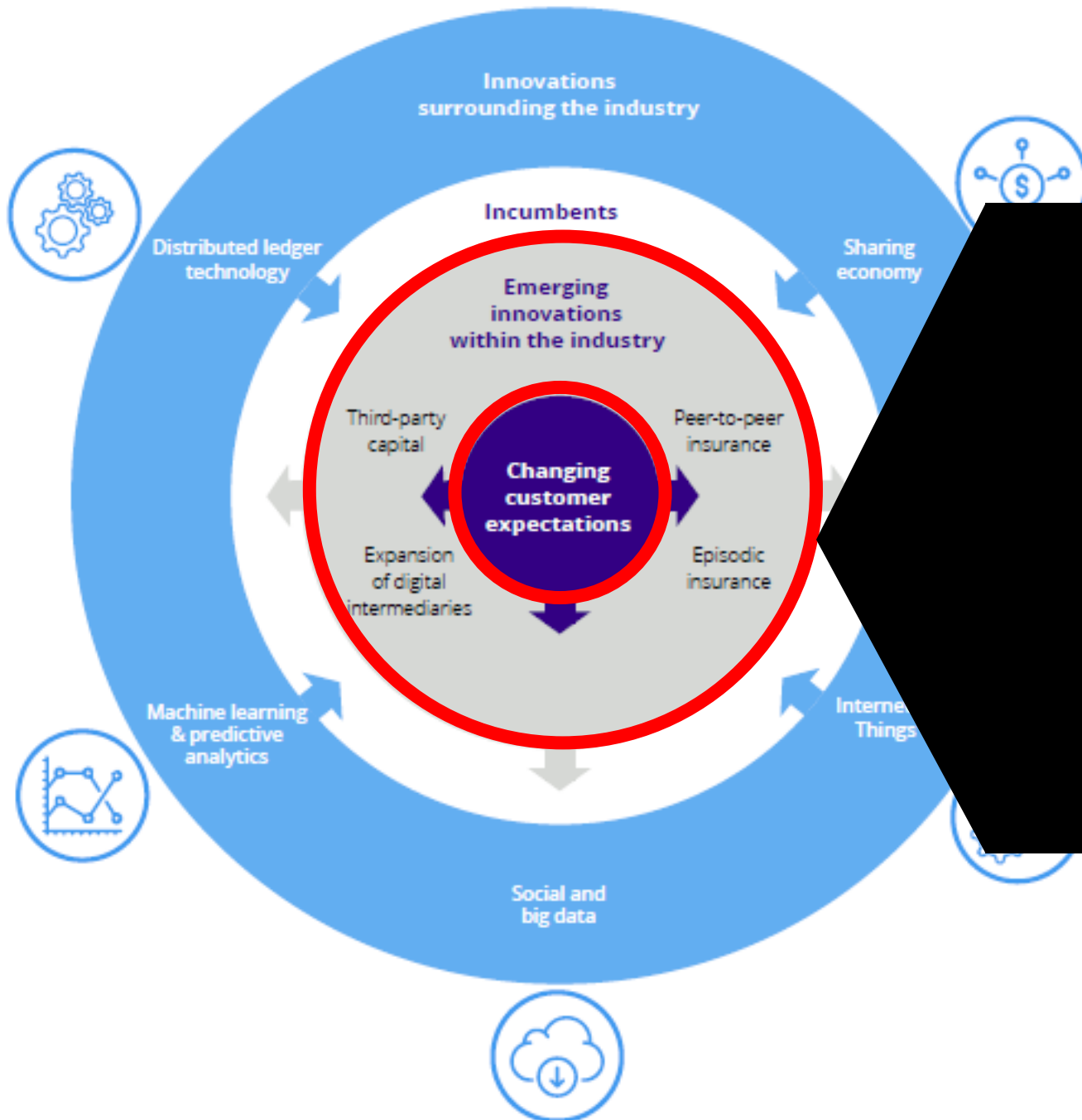
sonnet[Insurance](#) ▾[Claims](#)[Get a Quote](#)A man and a woman are shown on a rooftop garden in a city. The man is on the left, wearing a grey t-shirt, and the woman is on the right, wearing a brown jacket. They are both looking down at a large potted plant with purple and white flowers. In the background, there are several tall apartment buildings under a clear sky. The overall scene is bright and sunny.

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Innovation from within



1. Expansion of digital intermediaries
2. Episodic insurance
3. Alternative capital
4. Peer to peer insurance

New entrants are testing the boundaries of insurance

Expansion of digital intermediaries

Episodic

Proliferation of 3rd party capital



Peer-to-peer insurance

Digital intermediaries – new entrants

nextinsurance

EMBROKER



insureon

58%

use online
aggregators

 **Brolly**

 **Knip**

coverwallet

FIGO
PET INSURANCE 

INSURIFY

 **SCHUTZKLICK**
by simplesurance-group



BOUGHT BY MANY

Peer-to-peer insurance

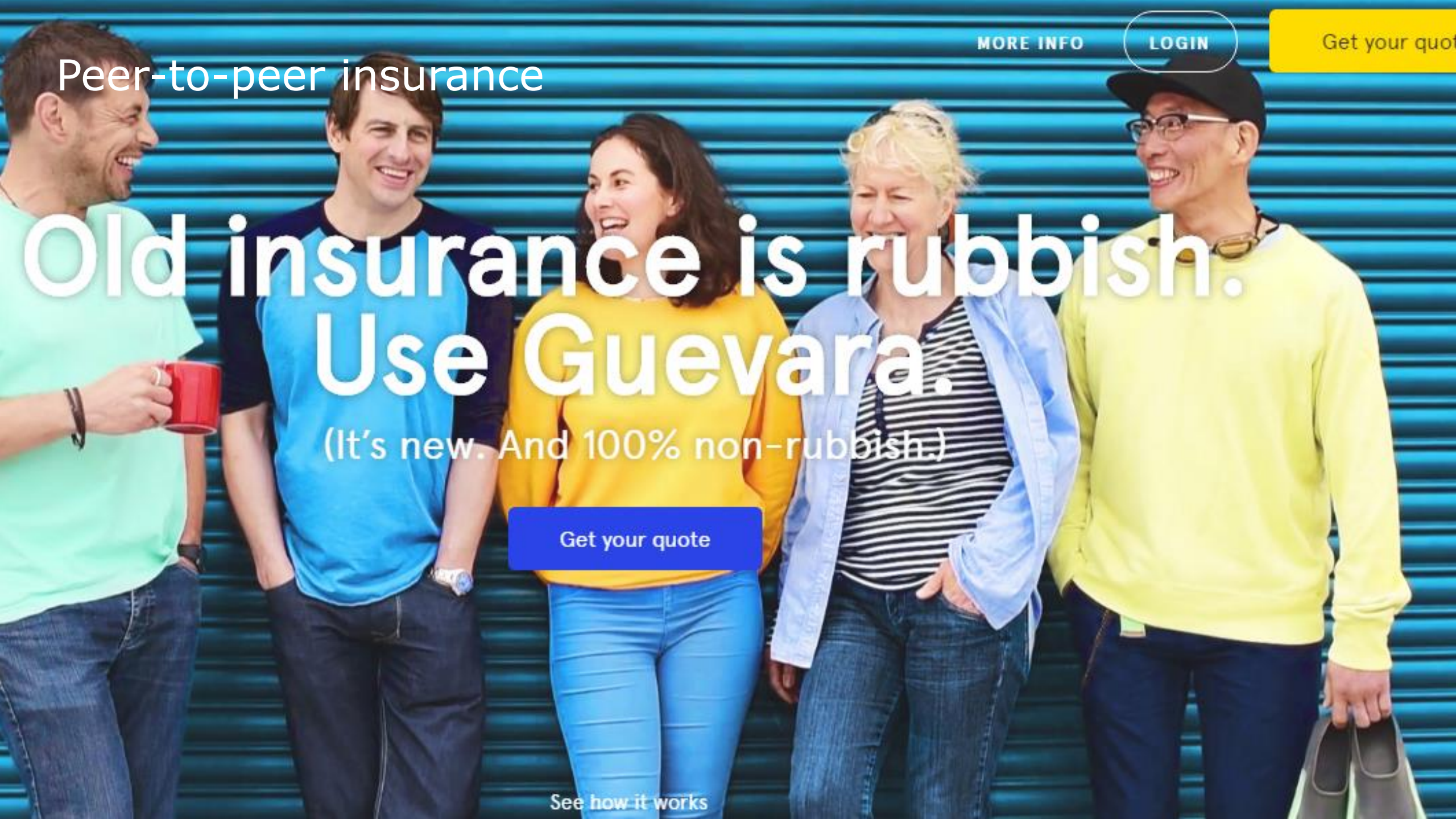
Expansion of digital intermediaries

Episodic

Proliferation of 3rd party capital



Peer-to-peer insurance



Peer-to-peer insurance

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Episodic insurance

Expansion of digital intermediaries

Episodic

Proliferation of 3rd party capital



Peer-to-peer insurance

On demand / episodic insurance



Episodic insurance – new entrants

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QUICK QUIZ

Do you have a plan yet?

- A. Yes** and we're executing on it. We're insurtech experts waiting for the rest of the world to catch up.
- B. It's in the works.** I hear a lot of talk but I'm not seeing much action yet.
- C. No.** That's why I've come to this conference. I'm really worried about my job and the future of my organisation!



Deloitte.

Thank you

Emma Logan