

# Digital affects every part of the insurance value chain.

## Example: Auto Insurance

	Product	Marketing	Underwriting/ pricing	Distribution	Claims	Service
Trend	Product becomes more personalized and usage based	Digital drives more effective marketing via better targeting and conversion	Availability of new data drives the next S-curve in pricing accuracy	Policies bound digitally become the norm (eg, 50% of auto policies)	Claims adjustment done digitally via integration with connected car sensors	Higher portion of service transactions completed digitally (online, mobile, social)
Examples from today	<ul style="list-style-type: none"><li>• Metromile insures ride-sharing drivers (eg, reaching ~150,000 Uber drivers)</li></ul>	<ul style="list-style-type: none"><li>• &gt;65% of consumers get auto quotes online; 40% on mobile</li><li>• 65% of European insurers plan to professionalize their online marketing</li></ul>	<ul style="list-style-type: none"><li>• Select carriers' programs have predicted rise in claims frequency and severity as car usage rose post-recession</li></ul>	<ul style="list-style-type: none"><li>• Direct channel growing at 2x rate of other channels</li><li>• 70% of European insurers plan to install multiaccess training program for their physical sales channel</li></ul>	<ul style="list-style-type: none"><li>• Guidewire claims platform is becoming the industry standard</li></ul>	<ul style="list-style-type: none"><li>• +50% of service transactions completed digitally at leading carriers</li></ul>

# **Mckinsey Report Insurance Claims**

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Lianos, Georgios Dimitropoulos, Stefan  
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