

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">Metromile insures ride-sharing drivers (eg, reaching ~150,000 Uber drivers)	<ul style="list-style-type: none">>65% of consumers get auto quotes online; 40% on mobile65% of European insurers plan to professionalize their online marketing	<ul style="list-style-type: none">Select carriers' programs have predicted rise in claims frequency and severity as car usage rose post-recession	<ul style="list-style-type: none">Direct channel growing at 2x rate of other channels70% of European insurers plan to install multiaccess training program for their physical sales channel	<ul style="list-style-type: none">Guidewire claims platform is becoming the industry standard	<ul style="list-style-type: none">+50% of service transactions completed digitally at leading carriers

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