

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	• Metromile insures ride-sharing drivers (eg, reaching ~150,000 Uber drivers)	• >65% of consumers get auto quotes online; 40% on mobile • 65% of European insurers plan to professionalize their online marketing	• Select carriers' programs have predicted rise in claims frequency and severity as car usage rose post-recession	• Direct channel growing at 2x rate of other channels • 70% of European insurers plan to install multiaccess training program for their physical sales channel	• Guidewire claims platform is becoming the industry standard	• +50% of service transactions completed digitally at leading carriers

Mckinsey Report Insurance Claims

Zhe Xu



Mckinsey Report Insurance Claims:

Mckinsey Report Insurance Claims Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the energy of words has be evident than ever. They have the ability to inspire, provoke, and ignite change. Such could be the essence of the book **Mckinsey Report Insurance Claims**, a literary masterpiece that delves deep in to the significance of words and their effect on our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall impact on readers.

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