

WORLD INSURANCE REPORT 2019



Risk landscape is evolving. Can up? is evolving keep up? **Macro Trends**



- are driving the
 - emergence

Environment

Social and demographic

Business

High-impact new risks, including Rising natural catastrophes Geopolitical risks and protectionism

Health and longevity related risks
New infectious diseases

Cyber risk



Less than 15% of personal policyholders and under 25% of business customers **Emerging Risks**

feel they have

comprehensive

coverage for

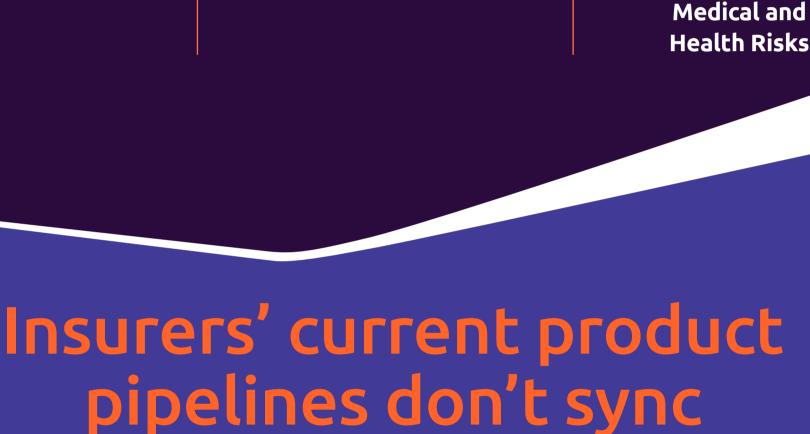
18% of commercial customers

Only 1 in 10 of

individual customers

3% of individuals and





product pipeline to comprehensively cover emerging risks More than 55% of customers are willing to explore new models, but only 26% of insurers are doing so

with customers' risk concerns

Fewer than 40% of life and health insurers have built a

- Insurers can fill the coverage gap
 - Continuous, real-time risk assessment Scanning market dynamics via External customer databases

Behavioral analytics

Machine learning

Artificial intelligence

Advanced analytics

Success pillars for creating

insurance products in a

dynamic risk environment

Adopt a cloud-native approach

Risk control and prevention

Accurate risk quantification via

Automated risk assessment

- Enhance back-end systems to enable data-led strategy tools Connect with InsurTechs and other ecosystem players through integration and open APIs
- The signal engagement engage for model for model for momprehensive comprehensive management risk

3P custome

Policyholders

Greater safety

Reduced premiums

The

Partner

Become more active

in policyholders' daily

lives through

value-added services



Preventer



Insurers

Payer

Cover

potential

loss

enables a win-win scenario for customers and insurers

For more information, download the report at www.worldinsurancereport.com

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