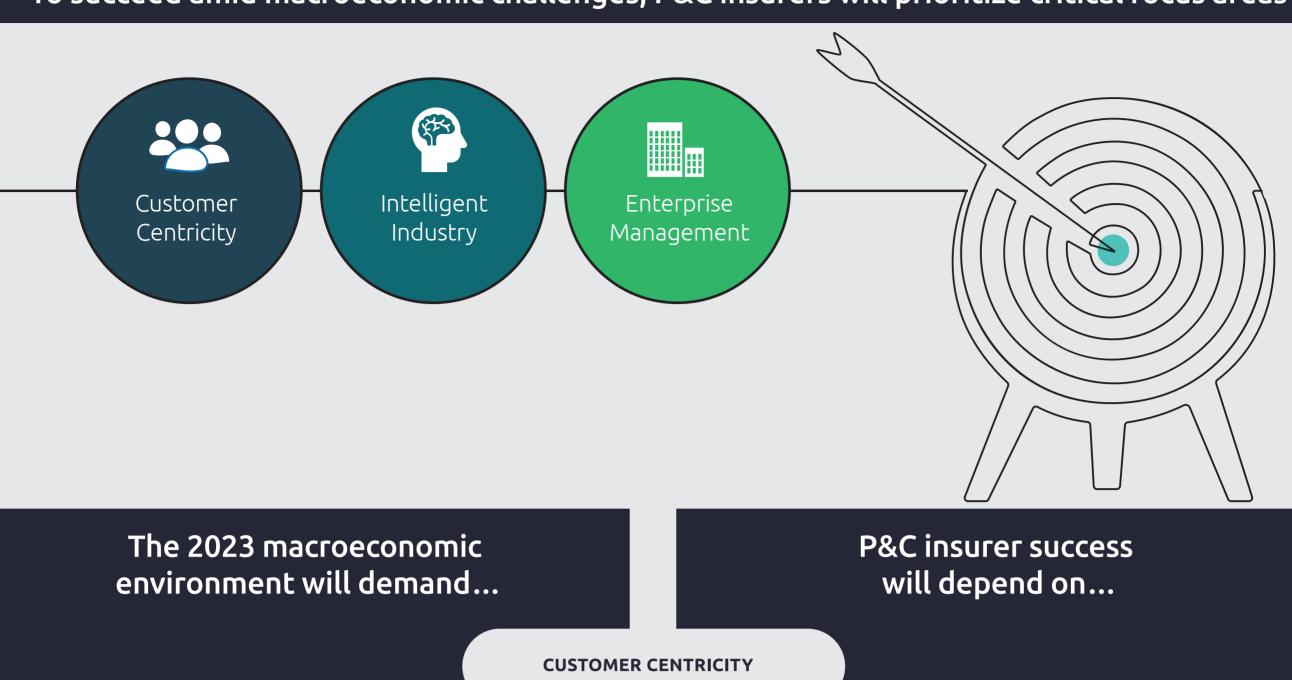


TOP TRENDS IN P&C INSURANCE 2023

To succeed amid macroeconomic challenges, P&C insurers will prioritize critical focus areas



Customized and scaled

embedded insurance

Hyper-personalized value-added services

Increased adoption of usage-based policies

Redesigned risk prevention strategy using data and behavioral science

Deploying behavioral nudges to deepen customer engagement

Collaborating with

ecosystem providers

Leveraging sensors and loT to tap into new market segments

Transforming from payers to preventors

INTELLIGENT INDUSTRY

Risk engineering services and innovative risk-prevention

Automated underwriting and data mastery

Drones embedded with

Al imaging tools

Evolving risk models by leveraging proprietary and third-party data

Modernizing inspection processes and generating more precise loss estimates

Deploying advanced
AI/ML technologies for
predictive analytics

ENTERPRISE MANAGEMENT

Sustainability focus, net-zero emission targets

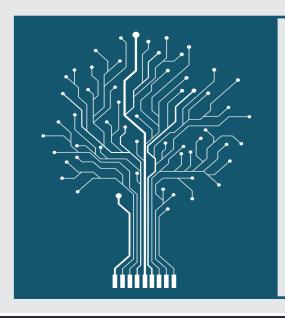
Robust customer-data security

Immersive digital and customer experiences

Prioritizing sustainability within corporate strategy

Investing in cybersecurity and collaborating with cybersecurity SaaS experts

Attracting the right talent and encouraging an organizational change culture



Digitalization will boost product innovation, open new business models, and help carriers leverage advanced tech solutions. As a result, firms will strengthen their core systems, optimize costs through streamlined IT operating models, and build a resilient, future-ready enterprise.