THE FUTURE OF INSURANCE IS CONNECTED
LEVERAGING CONNECTED DEVICES TO BECOME A LIFETIME RESILIENCY PARTNER

6 TOP TRENDS DRIVING CHANGE IN A CONNECTED WORLD

**INDUSTRY AGNOSTIC**

01 Digital and physical experiences
88% of customers expect companies to offer enjoyable digital experiences

02 Intelligent ecosystems
Systems that connect to deliver convenient, fast, enjoyable experiences set brands apart

03 Personalization
60% of consumers say they’re likely to become repeat buyers based on personal experiences

**INSURANCE SPECIFIC**

04 Data transparency
Data is being democratized, putting new and better data in the hands of policyholders and carriers

05 Adoption
Discounts proving insufficient to drive adoption and lack of awareness have been major barriers

06 Cost pressures
Connected devices can be used to avoid or mitigate claims while simultaneously growing the top line

FACING TREMENDOUS HEADWINDS, CARRIERS ARE INTEGRATING CONNECTED DEVICES INTO THEIR STRATEGIES

80% of Fortune 500 insurers have been involved in some type of partnership regarding connected devices

35% of insurers have gained competitive advantages from their investments in data and analytics

66% of major global companies have at least one asset at high risk of physical climate-change impacts

CONNECTED DEVICES UNLOCK THE ABILITY TO AVOID CLAIMS, GROW REVENUE, AND EVEN REIMAGINE ENTIRE BUSINESS MODELS...

...AND THEY PROVIDE A MECHANISM TO ENGAGE IN MORE MEANINGFUL WAYS, INCREASING THE LEVEL OF TRUST AND TRANSFORMING THE RELATIONSHIP BETWEEN CARRIER AND CONSUMER FROM TRANSACTOR TO RESILIENCY PARTNER

PERSONALIZATION
More sophisticated insights bring risk closer to capital, enabling more personalized products and pricing

CUSTOMER INTIMACY
Increased carrier permissions engage customers in more meaningful ways, providing protection and insight beyond traditional coverage

PREMIUM GROWTH
More granular data unlocks capacity in restricted markets, bringing new coverage opportunities to underserved populations

EFFICIENCY
Increased process efficiencies through early detection allows the customer to spend more time focusing on the things that matter most to them

LOSS CONTROL
Proactive and predictive monitoring reduces frequency and severity of claims, enabling customers to take a more active role in preventative risk management
WE ARE PURPOSE-BUILT TO SHEPHERD YOU TO AND THROUGH THE CONNECTED INSURANCE JOURNEY

AT CAPGEMINI INVENT, WE BRING TOGETHER BEST-IN-CLASS CAPABILITIES TO DESIGN AND IMPLEMENT SUSTAINABLE CONNECTED-DEVICE BUSINESS MODELS THAT REIMAGINE HOW YOU ENGAGE CUSTOMERS SUSTAINABLE

By combining human-centered design to understand behaviors, product realization to engineer hardware solutions, and data and analytics to glean intelligence, we partner with our clients to innovate and transform their business, helping them navigate today, while plotting a course for the future.

OUR PORTFOLIO OF CAPABILITIES IS DESIGNED TO SERVE YOU THROUGHOUT THE CONNECTED INSURANCE JOURNEY

INTERESTED TO LEARN MORE ABOUT BECOMING A CONNECTED INSURER? WE’RE HERE TO HELP

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