



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

The future is shifting from **“repair and replace”** to **“predict and prevent”**

80%

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

35%

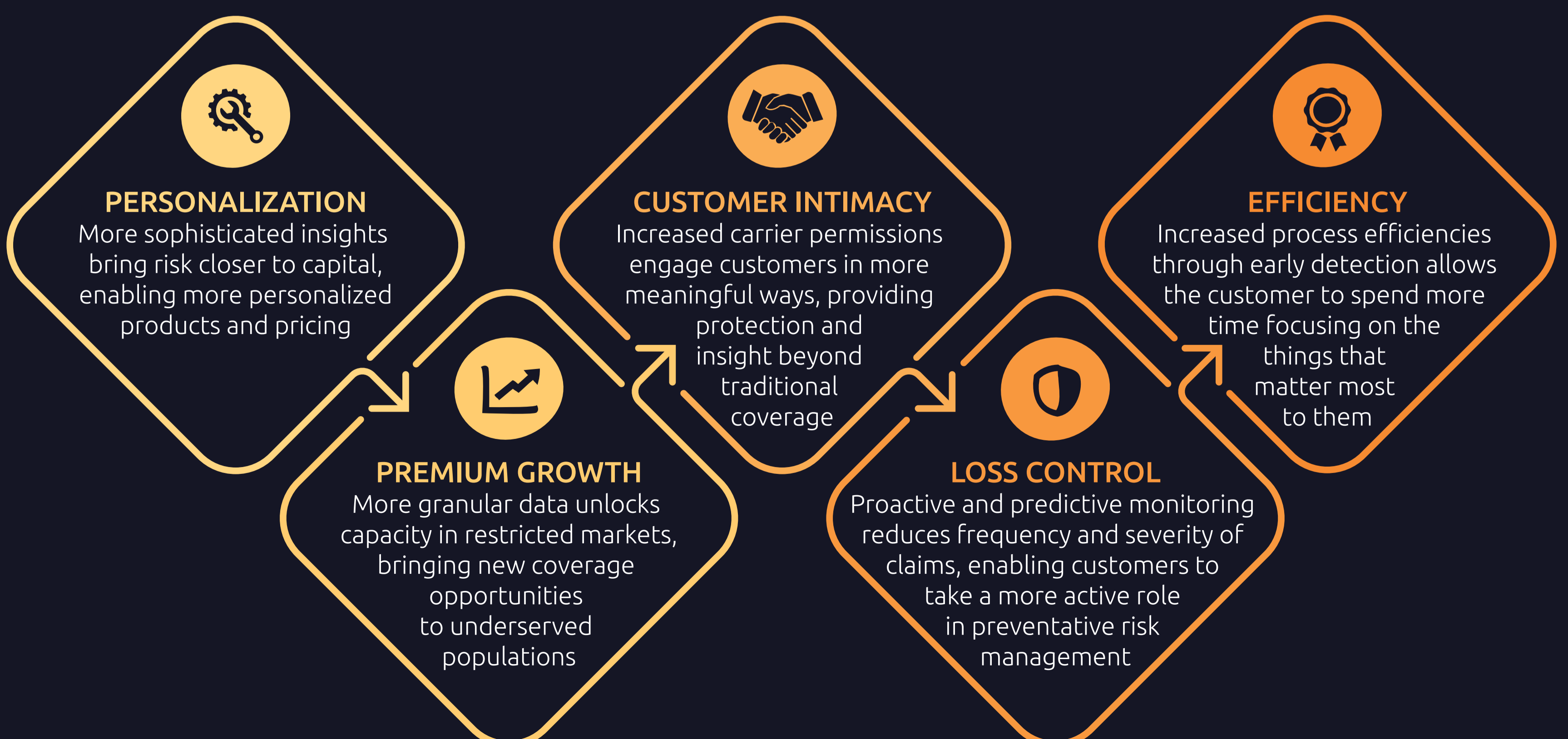
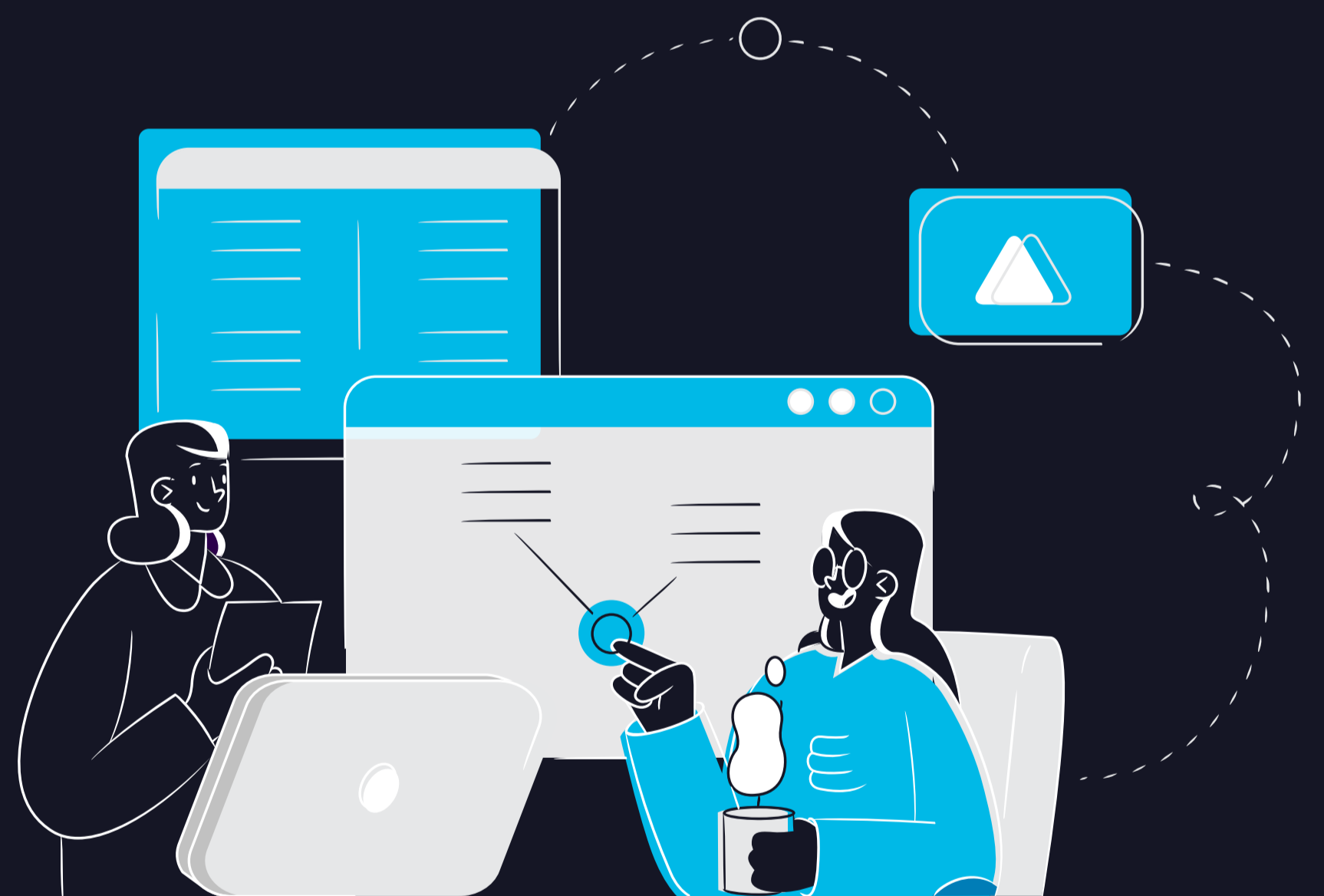
of insurers have gained competitive advantages from their investments in data and analytics

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**

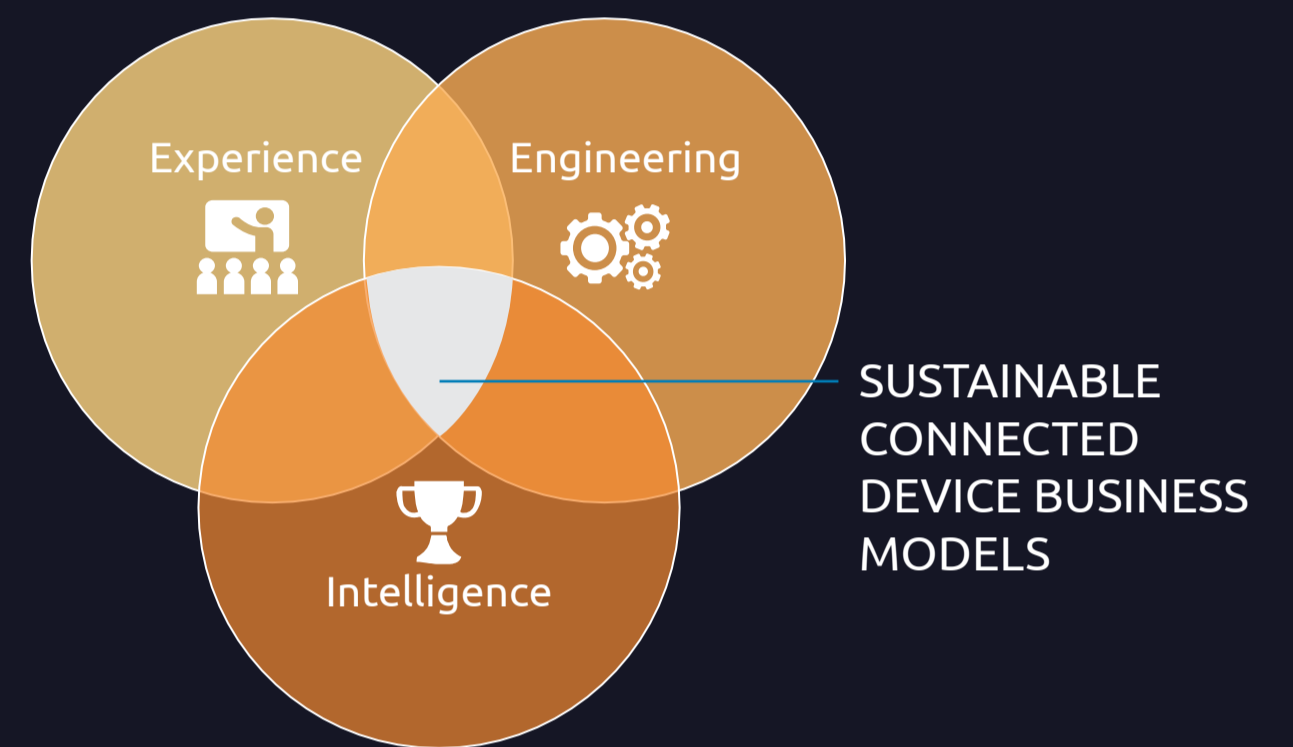


WE ARE PURPOSE-BUILT TO SHEPHERD YOU *TO* AND *THROUGH* THE CONNECTED INSURANCE JOURNEY



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 **clean 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



Keith Gage
EVP, Insurance
Capgemini Invent
keith.gage@capgemini.com



Daniel Kessler
Senior Director, Insurance
Capgemini Invent
daniel.b.kessler@capgemini.com



Logan Smith
Senior Manager, Insurance
Capgemini Invent
logan.smith@capgemini.com