



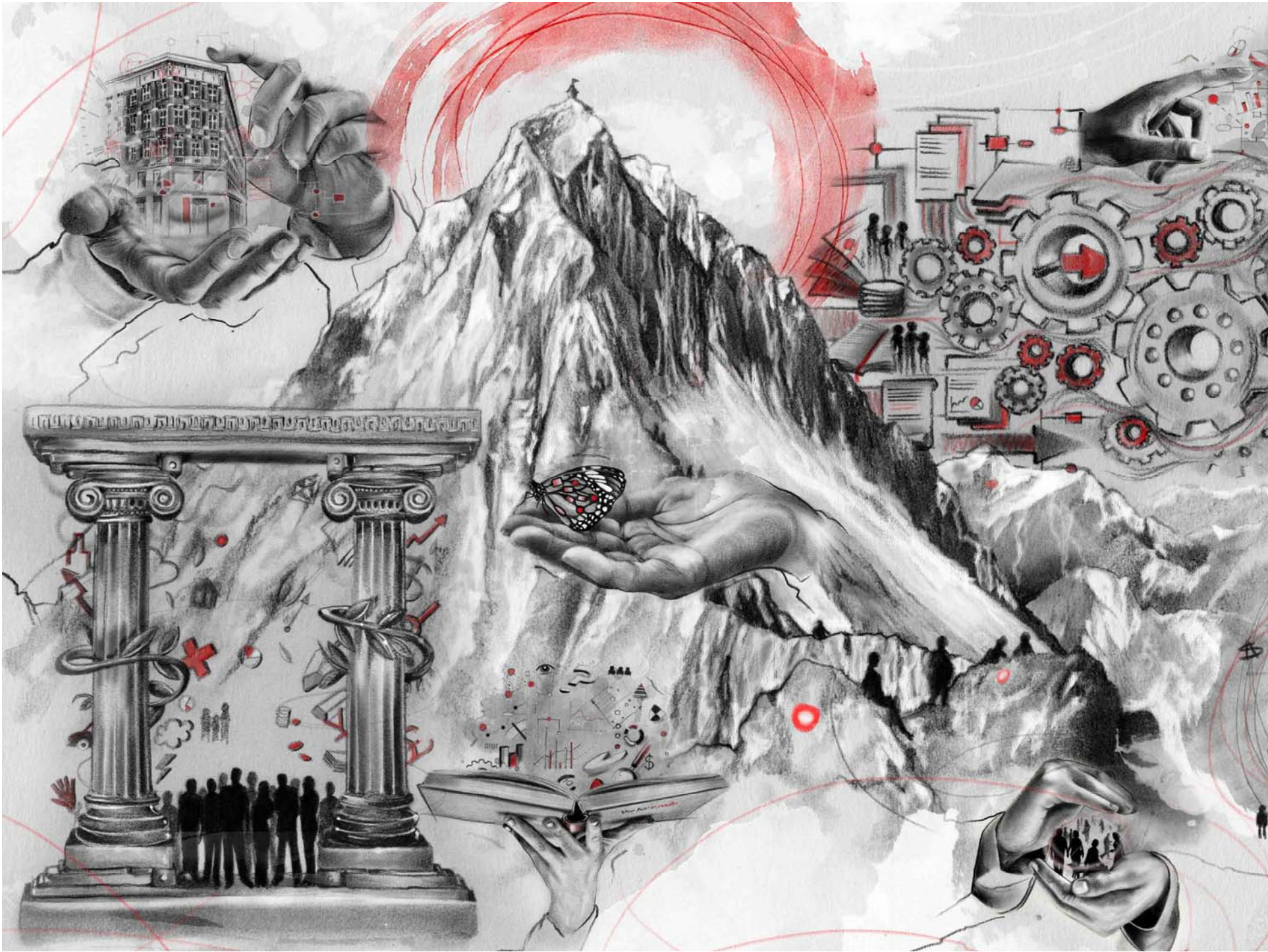
30. susret osiguravača i reosiguravača  
SorS 2019

# **Više lica digitalizacije u osiguranju**

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# Okolina

## Tehnološke promjene

- Big data
- IoT, Senzorika
- AI, neuronske mreže, botovi
- Brži ciklusi inovacija

## Društvene promjene

- Smjena generacija i navika
- Pristup informacijama i znanju
- Starenje evropskog stanovništva
- Povezivanje & socijalne mreže

## Klimatske promjene

- Broj i intenzitet prirodnih katastrofa

## Finansijsko i političko stanje

- Stanje finansijskih tržišta
- Politička nestabilnost



## Grana

- Digitalizacija, automatizacija procesa
- InsurTech
- Novi poslovni modeli
- M&A, alternativne investicije
- Povezanost ekosistema & partnerstva
- Zaoštavanje regulative i zakonodavstva
- Zahtjevnije tržište rada



## Očekivanja stranaka

- Ujednačeno, cjelovito, odzivno, odlično i jednostavno fizičko i digitalno iskustvo
- Digitalna interakcija - bilo gdje, bilo kada
- Trenutna dostupnost
- Prilagodljivost & personalizacija
- Iskustvo vs. vlasništvo (Uber, Airbnb, Netflix...)
- Sloboda izbora
- Self-service

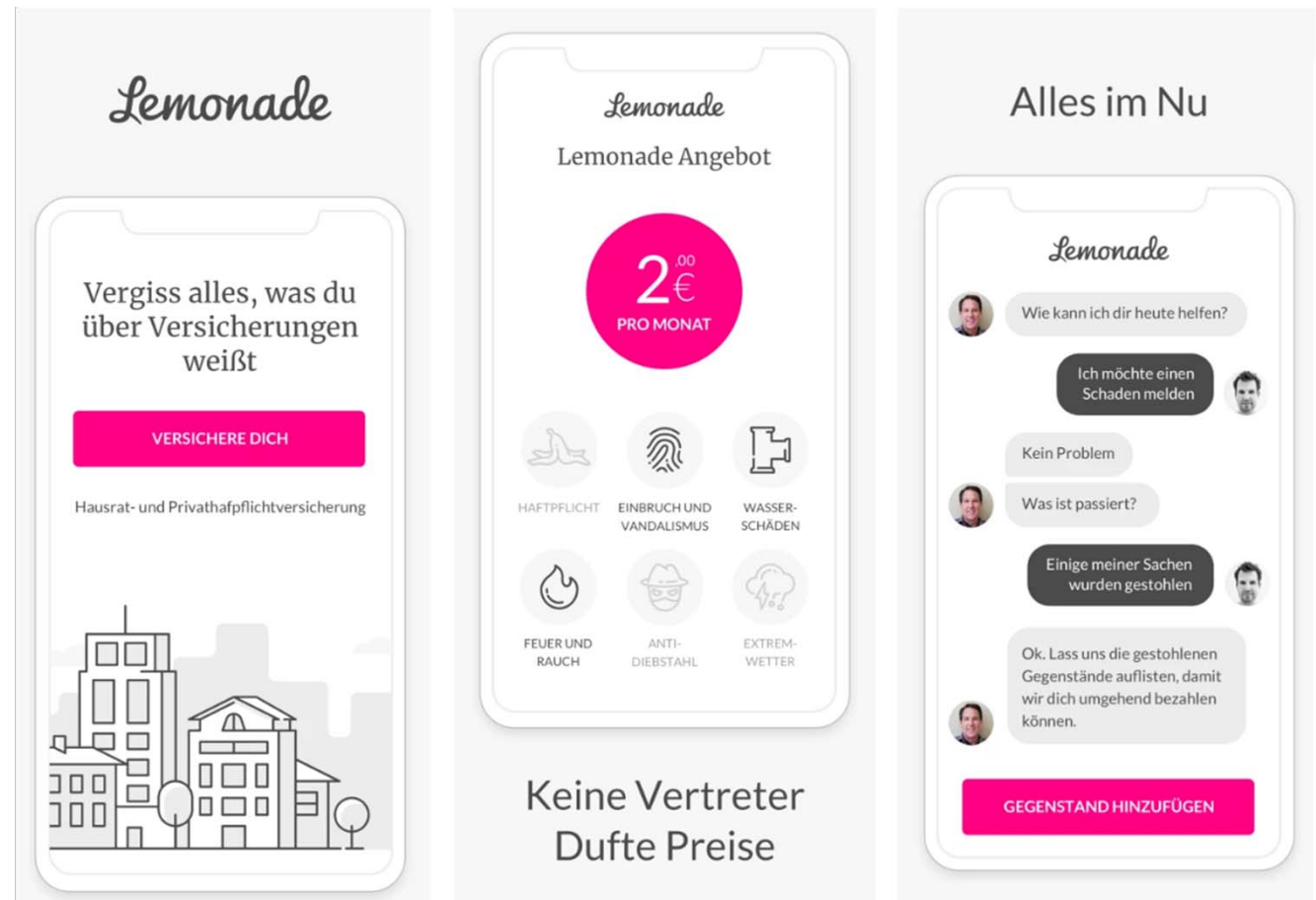


## **Aktuelna pitanja digitalizacij e**

- Gdje smo sa ostvarenjem (futurističkih) prognoza u praksi?
- Kako razlikovati „hard core“ digitalizaciju od obične digitalne šminke?
- Kako saradivati/takmičiti se sa Insurtech partnerima?



# Insurance startup Lemonade expands into Europe





<https://youtu.be/KIWfc9a1YI>

***The Battle Of  
Old Vs. New:  
State Farm  
Robo Agent***



## Ping An: Ecosystem orchestrator

Ping An, a giant Chinese insurer with more than one million employees and agents, has expanded its reach to offer healthcare consultations, auto sales, real estate listings, and banking services to more than 350 million online customers through a single customer portal called the One Account. This new activity also generates customer traffic for Ping An's core services and has helped the company become the world's most valuable insurance brand.<sup>1</sup> Ping An serves an enormous and dynamic consumer market, making the company a directionally relevant example for global insurance organizations that seek to replicate its success in other markets.

<sup>1</sup> "Ping An becomes the world's most valuable insurance brand," Brand Finance, accessed November 14, 2017, brandfinance.com.

### Ping An as an ecosystem orchestrator



Source: McKinsey analysis

中国平安  
PING AN

保险 · 银行 · 投资

### Top 10 Most Valuable Brands

	<b>1</b> ← 1	
中国平安 PING AN 保险 · 银行 · 投资	2019: \$50,465m 2018: \$26,155m	+92.9%
	<b>2</b> ← 2	
Allianz	2019: \$23,105m 2018: \$20,229m	+14.2%
	<b>3</b> ← 3	
中国人寿 CHINA LIFE	2019: \$21,836m 2018: \$14,393m	+51.7%
	<b>4</b> ← 4	
AXA	2019: \$15,654m 2018: \$13,317m	+17.5%
	<b>5</b> ← 5	
平安好医生	2019: \$15,503m 2018: \$10,270m	+51.0%
	<b>6</b> ← 6	
太平洋保险 CPIC	2019: \$10,721m 2018: \$8,738m	+22.7%
	<b>7</b> ↑ 9	
中国人民保险集团 PICC	2019: \$9,139m 2018: \$7,208m	+26.8%
	<b>8</b> ↑ 12	
GEICO	2019: \$8,784m 2018: \$6,546m	+34.2%
	<b>9</b> ↑ 10	
ZURICH	2019: \$8,219m 2018: \$7,169m	+14.7%
	<b>10</b> ↓ 8	
Allstate	2019: \$7,982m 2018: \$7,674m	+4.0%

Vir: McKinsey i Brandfinance.com

Brand Finance Insurance 100 May 2019 9



