



Trender i den digitale utviklingen

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Country Director, Google Norway



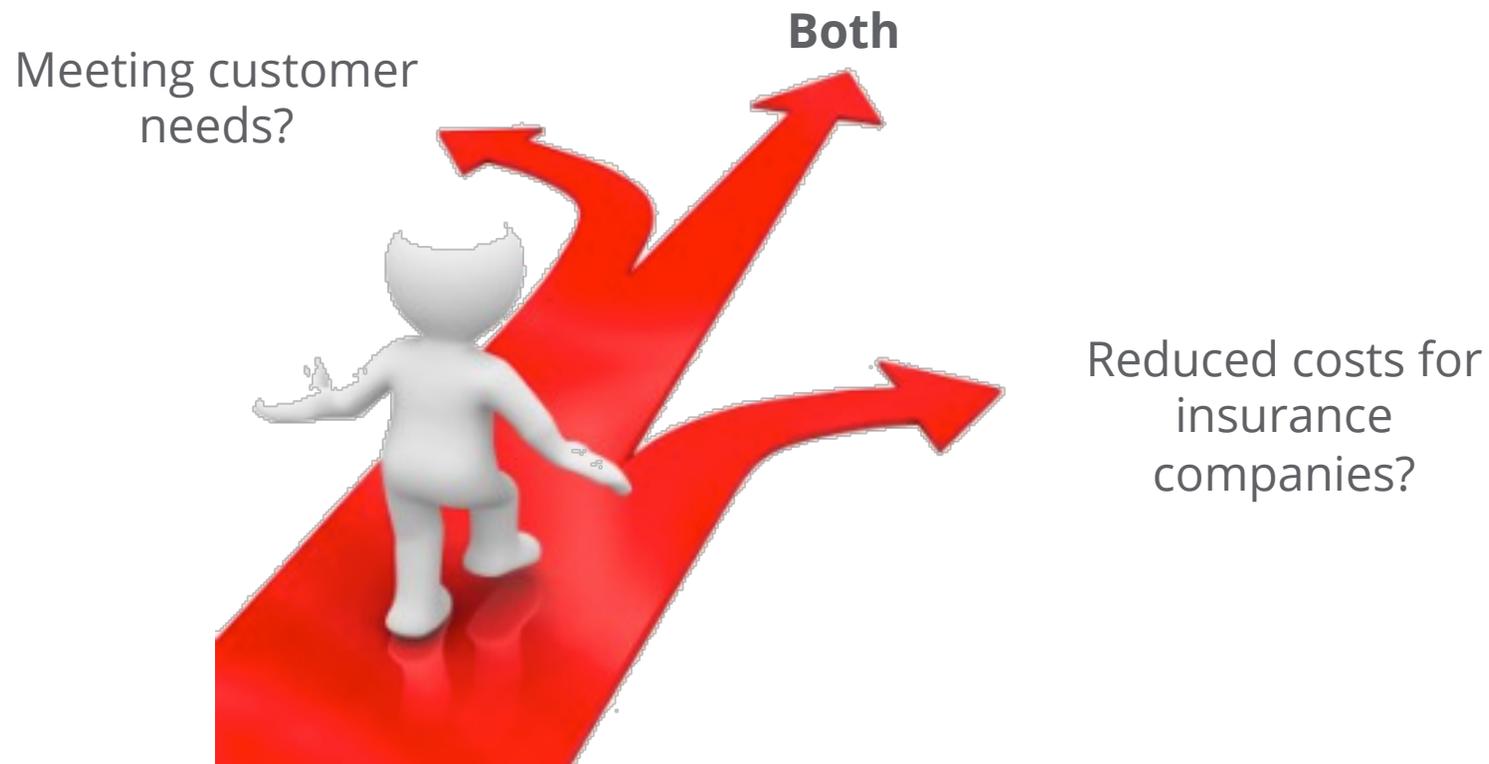
SÅ I GLASSKULEN: Yahoos Marissa Mayer snakket under World Economic Forum i Davos i dag. Der kom hun med spådommer for utviklingen i 2014.

FOTO: MICHEL EULER AP

- 2014 blir et vendepunkt

Yahoos toppsjef Marissa Mayer tror året vi akkurat har gått inn i, blir skillelinjen hvor internett «endrer vårt hverdagsliv fundamentalt».

Hva er, eller burde være, den viktigste driveren for digitalisering av forsikringsbransjen?



Verden er mindre kompleks, eller?

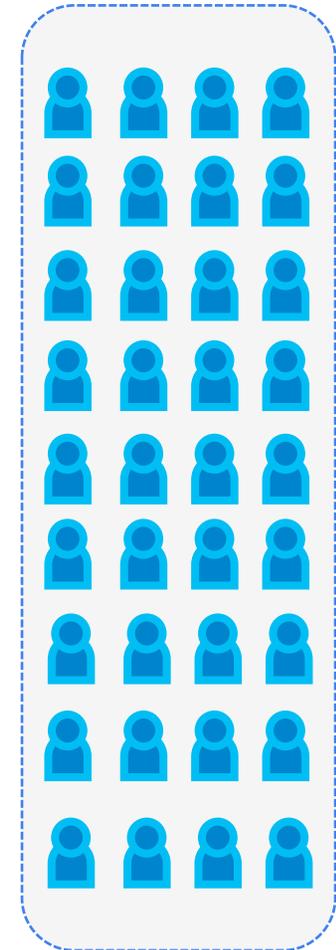


Den gangen det var oversiktlig

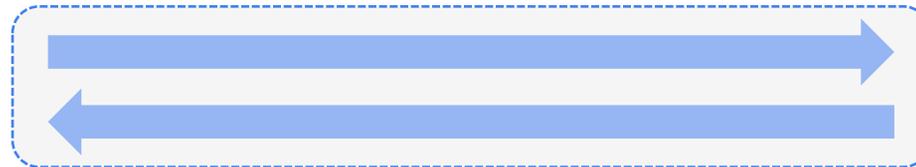
Financial suppliers



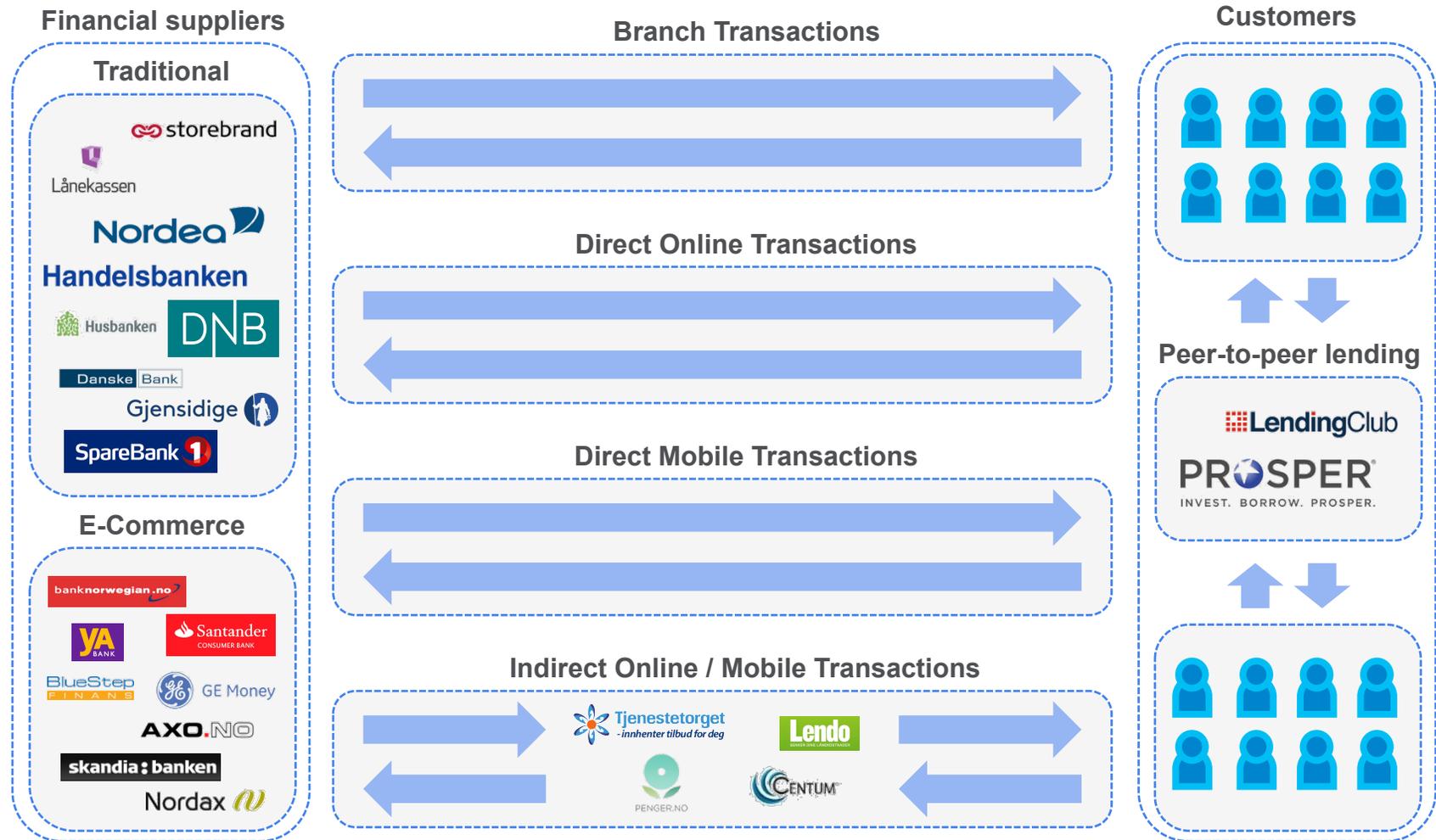
Customers



Branch Transactions



En mer kompleks situasjon



Nye konkurrenter kommer på banen



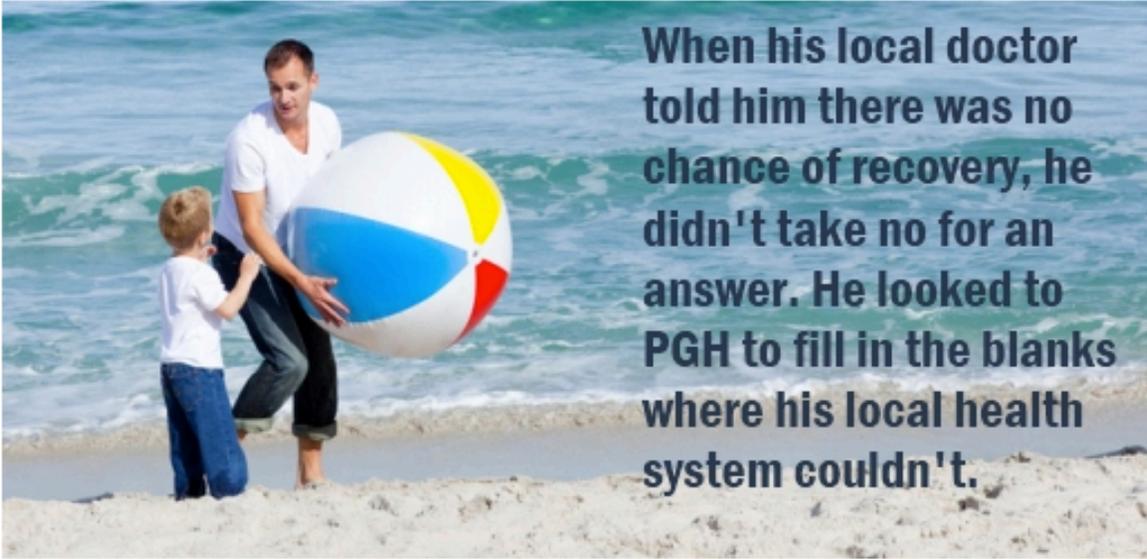
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WELCOME TO PREFERRED GLOBAL HEALTH

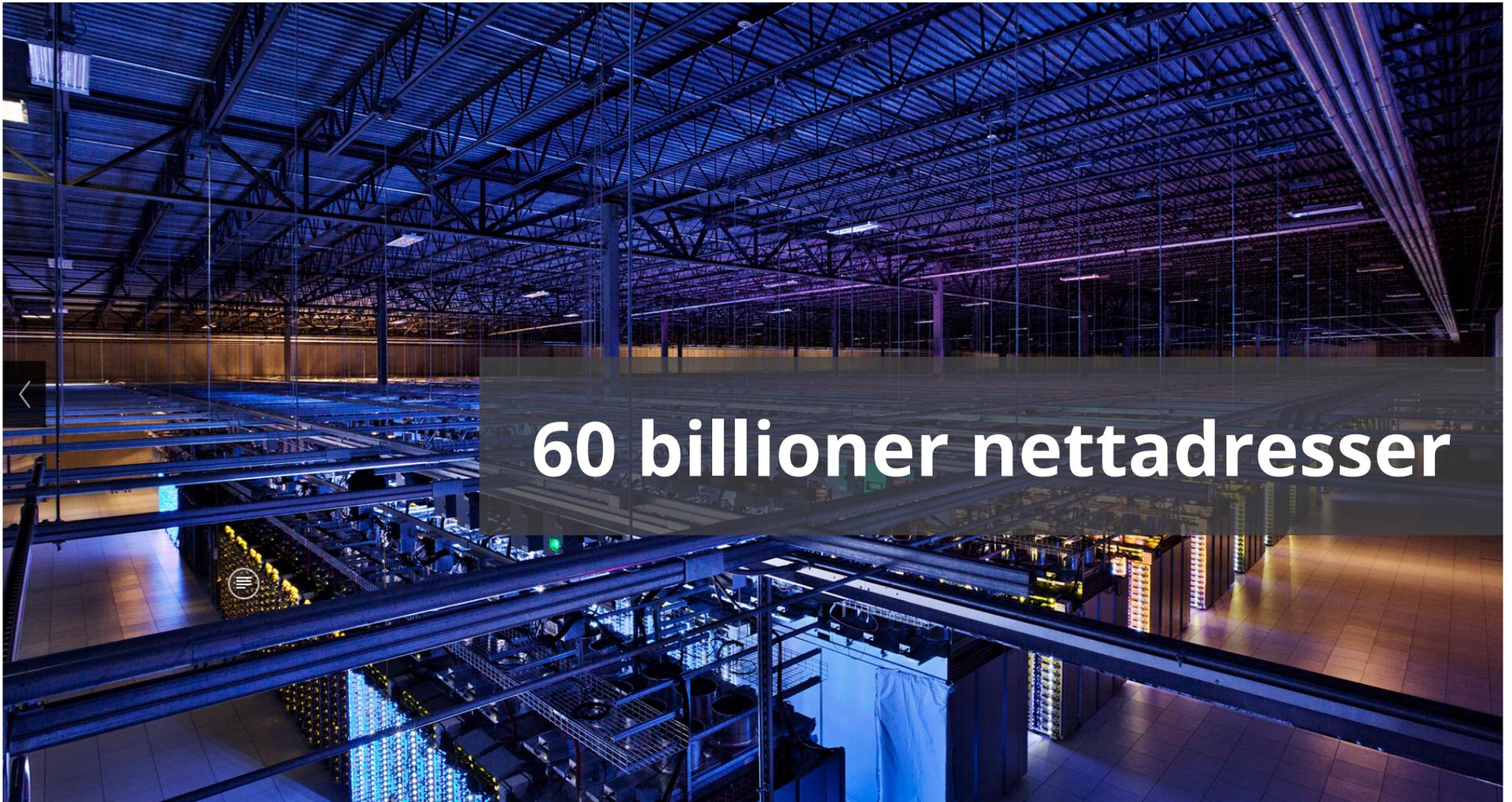
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- OUR PROGRAM
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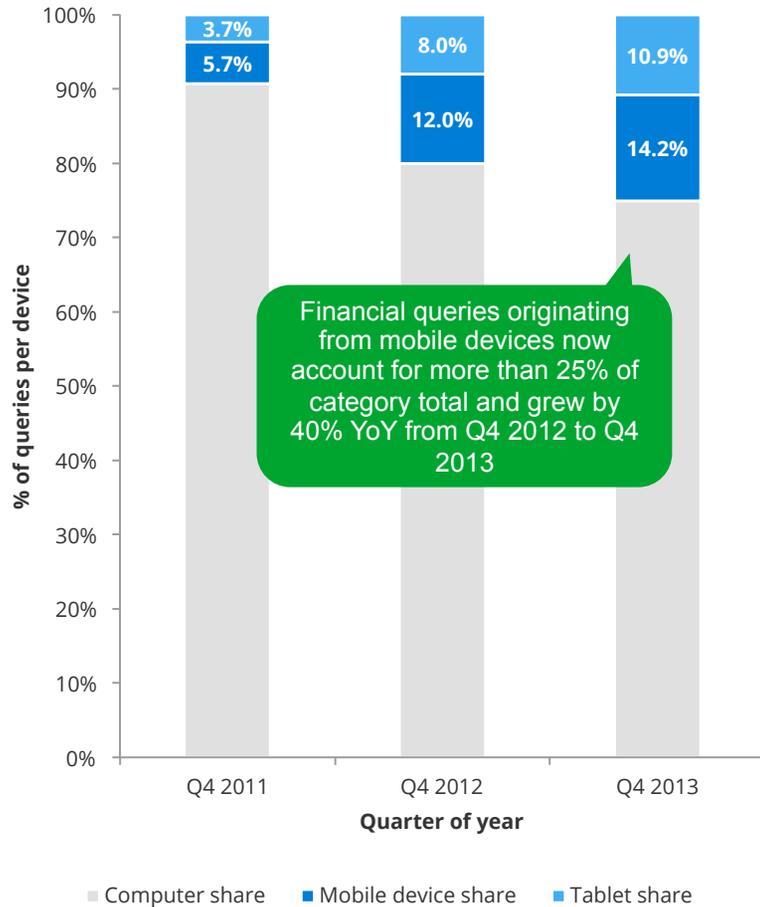
When his local doctor told him there was no chance of recovery, he didn't take no for an answer. He looked to PGH to fill in the blanks where his local health system couldn't.

Enorme mengder informasjon tilgjengelig



Tilgangen til informasjon forandrer forbrukeradferd

Norway - Mobile development on financial queries

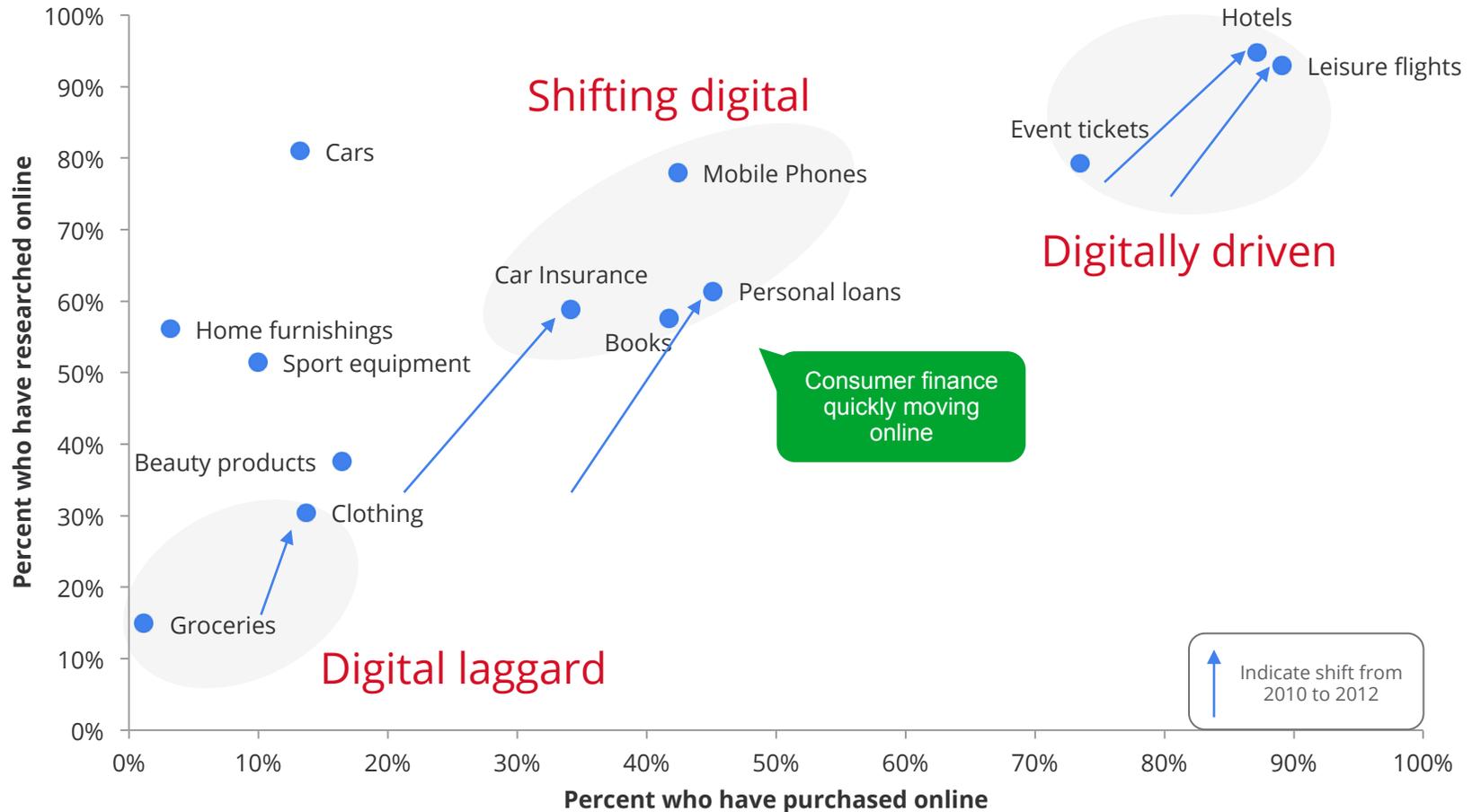


Products purchased online by smartphone buyers

Product	Male	Female	Total
Music and movies	23.7%	28.2%	25.6%
Tickets	28.9%	15.3%	23.1%
Banking and insurance	7.0%	9.4%	8.0%

Forbrukerne går til nettet for å utnytte tilgangen til informasjon

Online research and purchase by Norwegian consumers



Makta er hos forbrukeren



Dårlig service blir spredt i sosiale medier



Shirley @shirts_LI

22m

@scotiabank awful customer service! Tried to cancel my visa. Spoke to 2 ppl and at the end hung up on me. #badservice #scotiabank

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2

RETWEETS



8:47 AM - 22 Jan 2014 - Details

Men, det er håp...



Shirley @shirls_LI

29m

@scotiabank awful customer service! Tried to cancel my visa. Spoke to 2 ppl and at the end hung up on me. #badservice #scotiabank

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RETWEETS



8:47 AM - 22 Jan 2014 · Details

Reply to @shirls_LI @scotiabank



Scotiabank Helps @ScotiabankHelps

15m

@shirls_LI We're sorry for the experience Shirley. Please follow and DM us so we can help out. Thank you ^FA

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Changes

“Technology by itself will not deliver a competitive advantage; what banks do with it to develop a unique, personalized customer experience will matter most of all”

- Bain & Company (2012)

Source: Bain & Company (2012)

BIMA leverer unike forsikringsprodukter til sine kunder

The screenshot shows the BIMA website interface. At the top left is the BIMA logo. Below it is a navigation menu with links: HOME, OUR SERVICES, MICROINSURANCE AND MOBILE, TESTIMONIALS, ABOUT US, NEWS, FAQ, CONTACT. A date stamp '27. JAN 2014' is visible in the top right. The main content area features the headline 'An end-to-end microinsurance solution for mobile operators' and a video player titled 'Bima Introduction' showing a grid of human icons. Below this is a 'HOW IT WORKS' diagram illustrating the flow between a Mobile operator, BIMA Mobile insurance provider, and an Insurance provider.

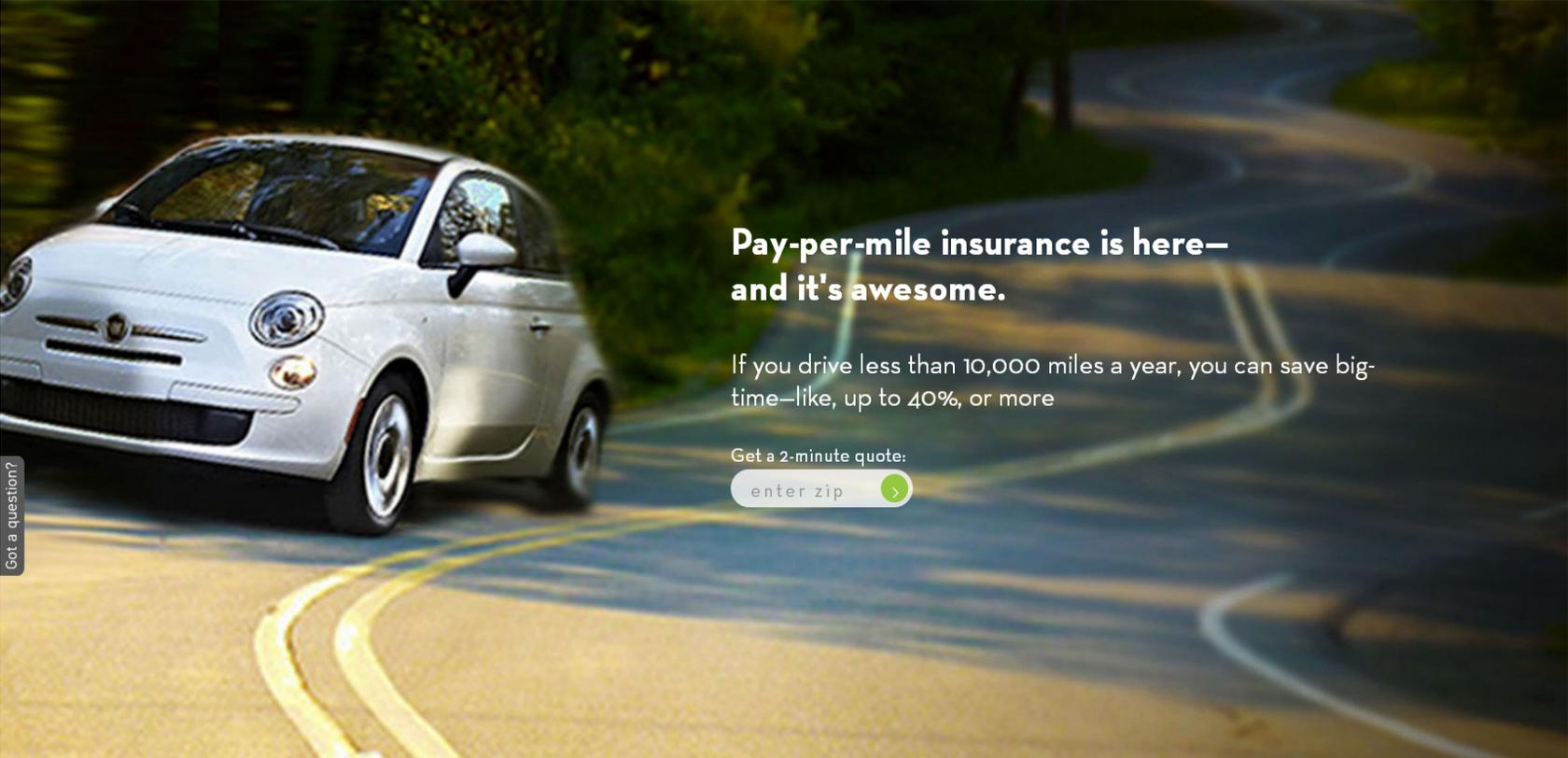
HOW IT WORKS

The diagram shows the following components and their interactions:

- Mobile operator** (represented by a mobile phone icon) and **BIMA Mobile insurance provider** (represented by the BIMA logo) are connected by a double-headed arrow labeled **Product development**.
- BIMA Mobile insurance provider** and **Insurance provider** (represented by an umbrella icon) are connected by a double-headed arrow labeled **Insurance administration**.
- Arrows labeled **Distribution** and **Mobile insurance platform** point from BIMA towards the Insurance provider.

Metromile lar deg betale for "faktisk kjørt"

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**Pay-per-mile insurance is here—
and it's awesome.**

If you drive less than 10,000 miles a year, you can save big—
time—like, up to 40%, or more

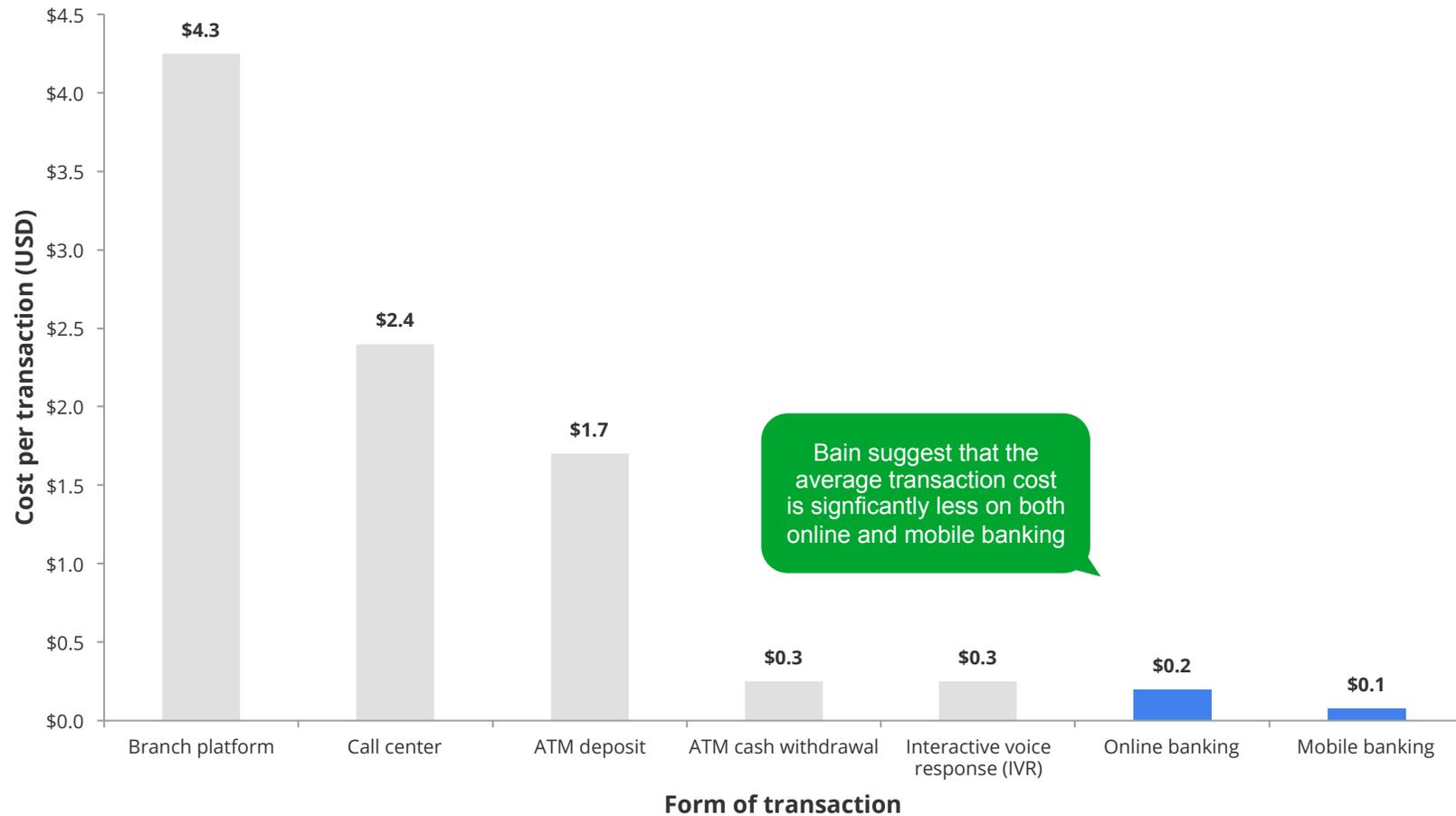
Get a 2-minute quote:
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Store kostnadsreduksjoner ved å gå online

Cost per type of transaction



Investors earn better returns, borrowers pay lower rates.

Invest & Earn Solid Returns

Thousands of investors each month join Lending Club for solid returns.

Investments in Lending Club Notes can provide:

- **Low volatility**
- **Monthly cash flow**
- **Solid returns**

**401(k) Rollovers
and IRAs Available »**

Projected Returns by Grade A–C of 5.38% to 8.55%**

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Fast and free to check your rate.

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What is it for? ▾

How is your credit? ▾

[✉ Respond to mail »](#)

[Check Your Rate](#)

[Learn more »](#)

LATEST STATS: From Zero to \$1 Billion - Read more about the Lending Club story. | [see more »](#)

Forbes
America's Most

“Companies like Lending Club are cutting out the middle man – banks – to offer consumers the opportunity to lend money directly

Featured Borrower



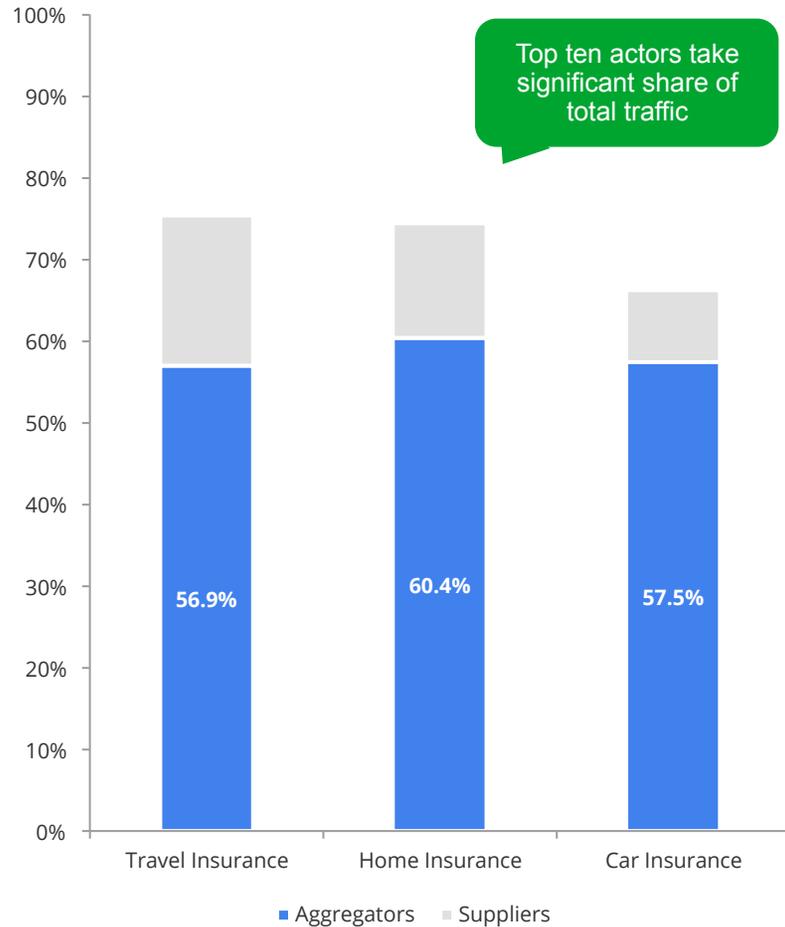
Adrian
Houston, TX
[Debt Consolidation](#)
\$8,000 at 16.56% APR

... og de involverer folk med unik kompetanse

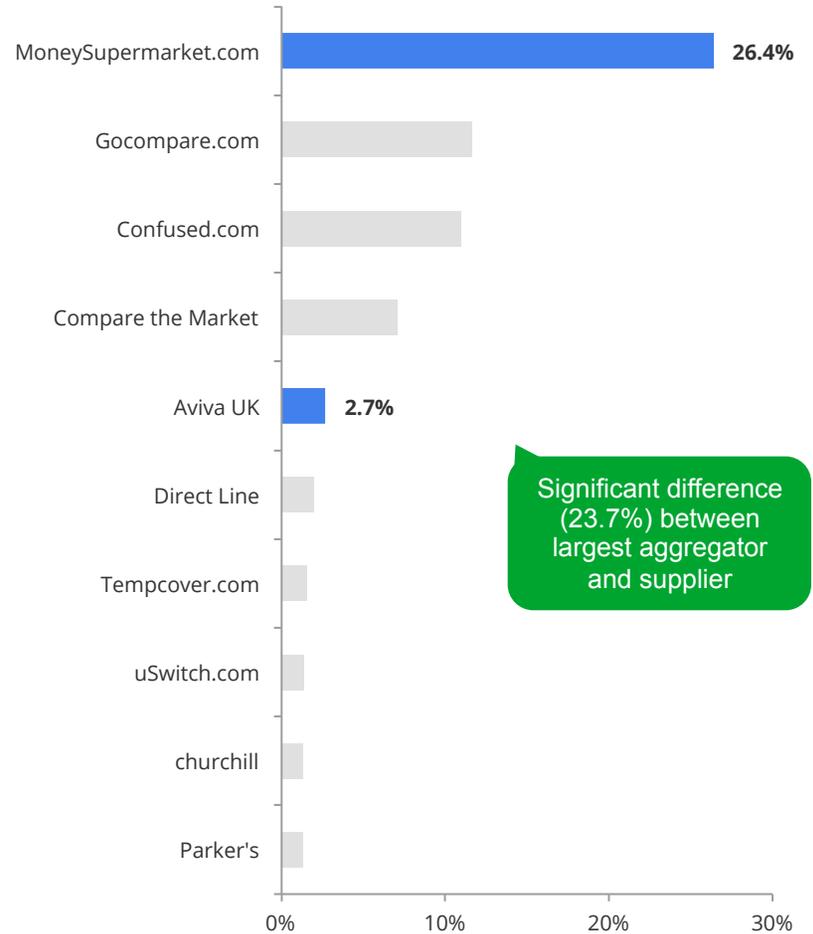


Hvis bransjen ikke leverer, så vil andre gjøre det

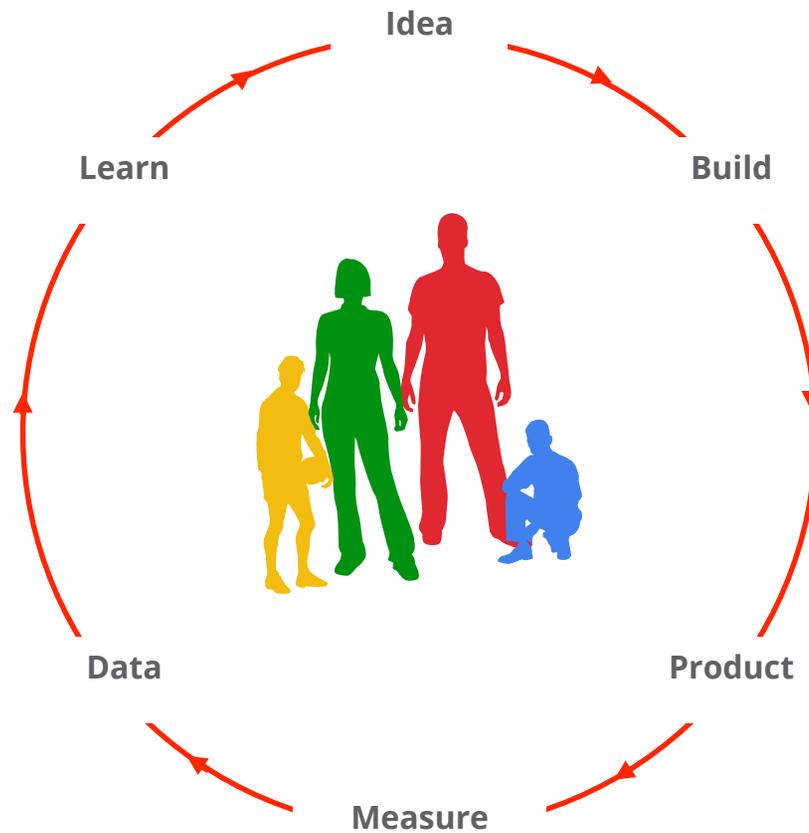
Aggregators hold a significant proportion of clickshare



Significant difference between largest supplier & aggregator



Tilpass strategien til en digital verden





Google



Google™

Takk for
oppmerksomheten!

jg@google.com