



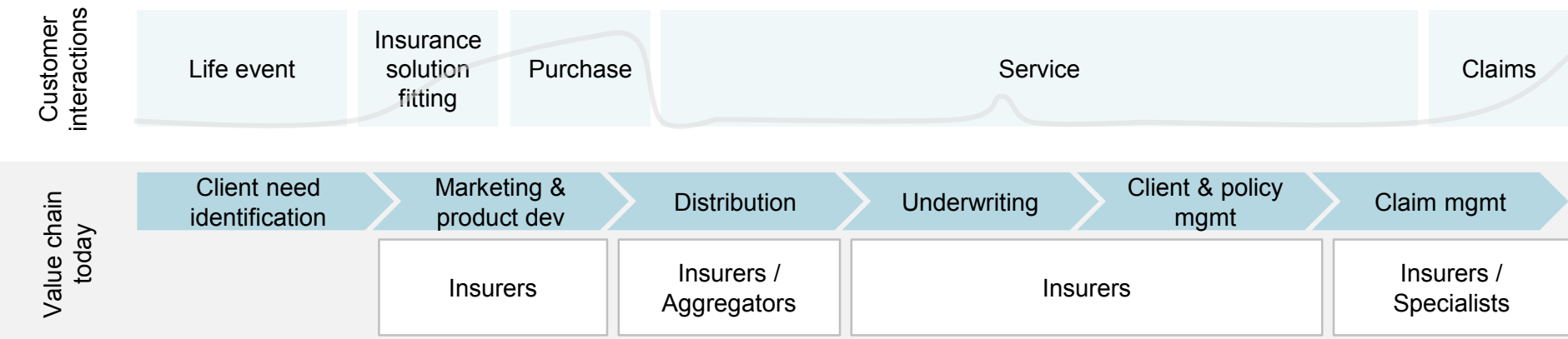
INSURTECH OG MARKEDSTRENDER

Rune Smådal
2018

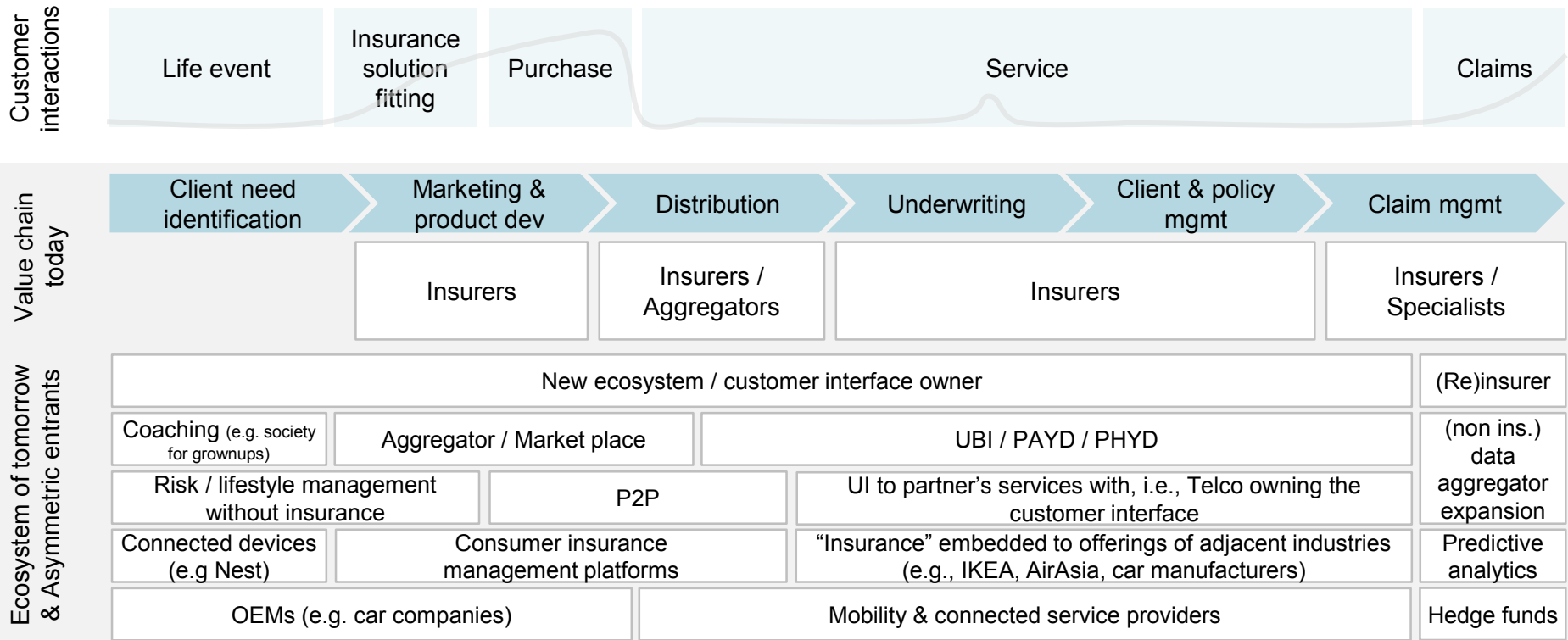


Relax, we'll help you!

DEN SOM “EIER” KUNDEKONTAKTEN BLIR VINNEREN, OGSÅ INNENFOR FORSIKRING



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INSURANCE TECHNOLOGY STARTUPS ARE RAISING FUNDING IN 13 CATEGORIES, TO DATE 545 COMPANIES RAISED 6.5 BN USD



RISK OF ACTING..

**THERE ARE RISKS AND COSTS
TO ACTION**

...



VS. EXISTENTIAL RISK

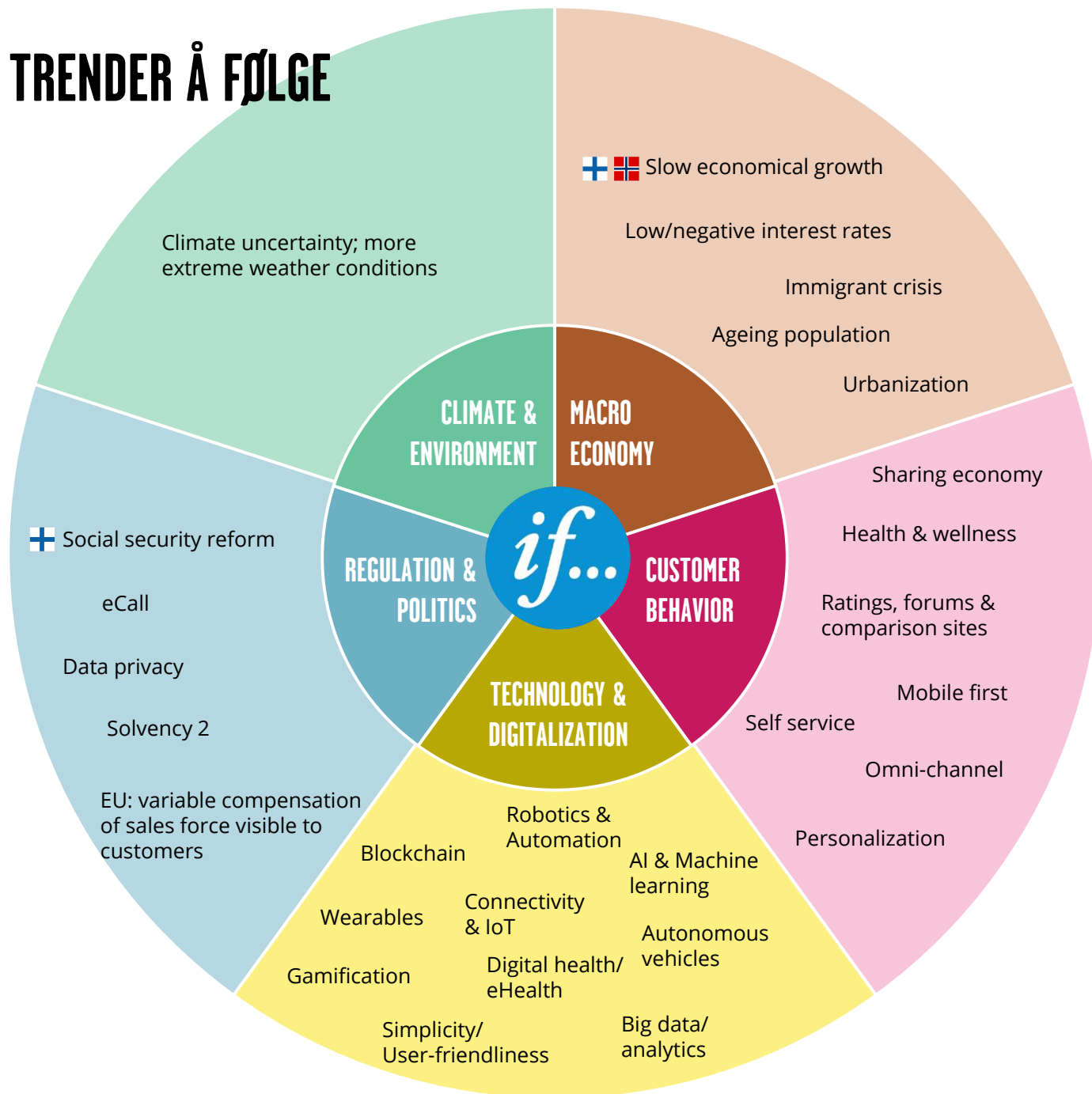
**THERE ARE RISKS AND COSTS
TO ACTION**

**BUT THEY ARE FAR LESS THAN
THE LONG RANGE RISKS OF
COMFORTABLE INACTION**

- JOHN F. KENNEDY



MANGE TRENDER Å FØLGE



WHAT IS TECHNOLOGY?

Enabler

- Gives you tools to solve your problems

Competitor

- Gives others tools to compete with you

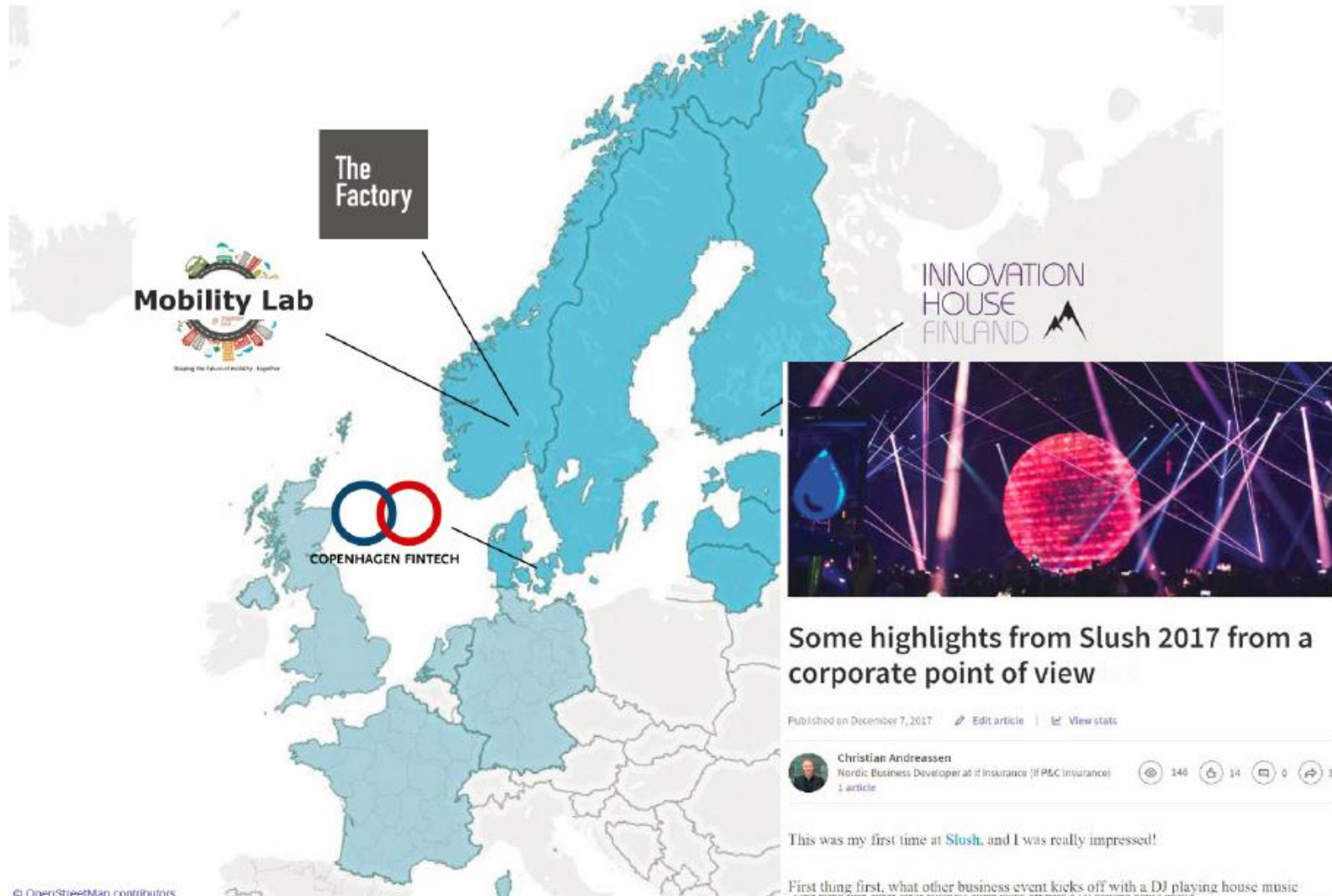
Disruptor

- Changes people's behavior and value system



Relax, we'll help you.

IF HAR EN STERK TILSTEDEVÆRELSE I INNOVASJONSHUBER



ET MOTORMARKED I ENDRING

Vi følger trendene og ligger i forkant med nye forsikringsløsninger!

**ONLINE
SALG**

**ØKT
SIKKERHET**

**CONNECTED
CAR**

BILDELING

LEASING

MILJØ



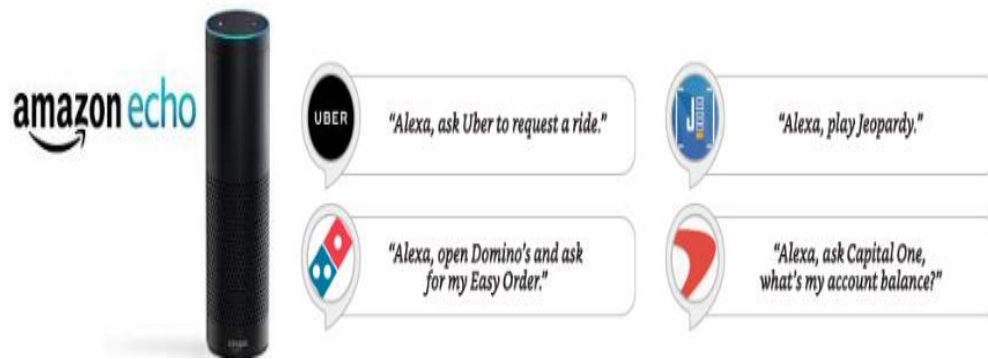
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NY TEKNOLOGI — ENDRING I KUNDEKONTAKT, RISIKOBILDE OG FORBRUKSMØNSTER

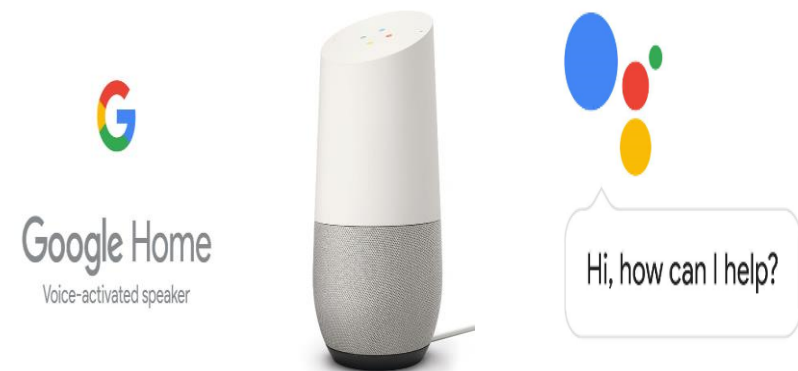


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VOICE-CONTROLLED INTELLIGENT PERSONAL ASSISTANTS — A FUTURE CHANNEL FOR CUSTOMER ENGAGEMENT?



*Launched late 2014, approx. 10 million sold devices
(currently available in the US, UK and Germany)*



*Launched late 2016, approx. 1 million sold devices
(currently available in the US and UK)*



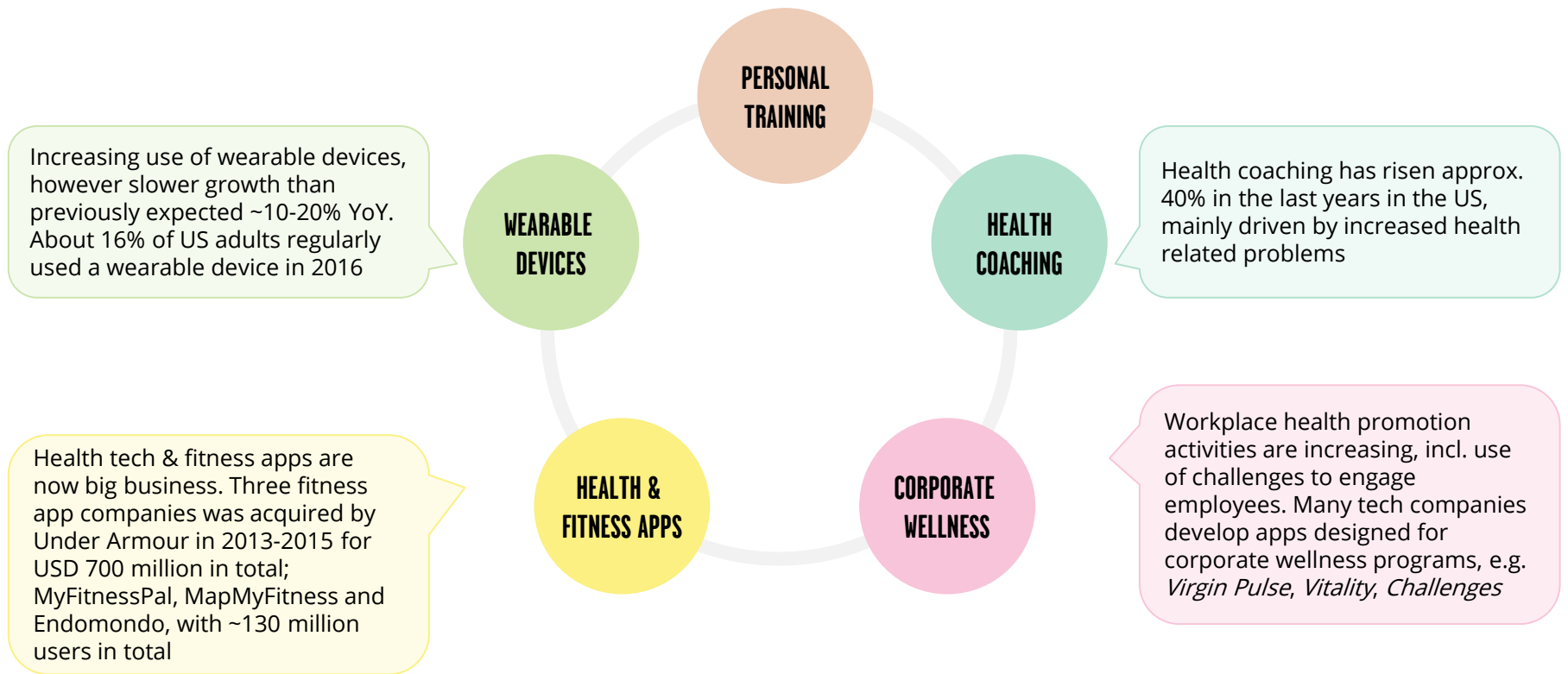
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BLOCKCHAIN – EN HJØRNESTEN FOR EN MULIG DISRUPSJON?



Relax, we'll help you.

GLOBAL HEALTH AND WELLNESS TRENDS



Relax, we'll help you.

VÅRE STRATEGISKE

fokusområder

