



REIMAGINE THE INSURANCE EXPERIENCE

VIDEO TRANSCRIPT

Let's reimagine the business of insurance, together.

The need to protect is a basic human instinct.

And though most agree insurance is essential, many don't want to pay for something they don't think they'll use much.

Younger generations are used to getting everything for free online...

And they'd rather choose products from digital startups.

Insurers are facing a crisis of relevance and trust.

What if we could put people—not policies—in the center of the experience?

It's time to reimagine the insurance experience. Together.

The basic tenets of insurance have remained unchanged for centuries. Yet now, people think differently about what they value and how products are customized.

They'd rather have insurance integrated into their daily lives than something they renew once a year.

Today, most insurance offerings are centered around an asset with limited protection for it.

Consider, instead, protection that blurs traditional product boundaries into a single, customized offering, integrated into their lives.

What if people could choose a connected insurance experience that caters to their physical, emotional and financial wellbeing? Like an auto policy that also includes maintenance, roadside assistance, and minor body repairs.

One that also offered discounts on public transport on days when it's better to leave the car at home. This would change perceptions of what value insurance actually provides.

In today's world, the customer and the insurer are calculating whether a loss will occur. And the customer only recognizes value when a loss happens.

What if we flipped this?

What if a customer, could team up with the insurer, and take on risk--together?

In the future, we'll see solutions that help customers mitigate risks and recover after a loss.



Today, insurance policies are written for specific assets with countless caveats that narrow their usefulness.

In the future, we imagine a blurring of the lines between insurance and warranties to protect the overall cost of ownership.

By removing many of the asterisks, customers become confident the insurer is 'all-in' with them.

Insurers that embrace meaningful reinvention for more human experiences will thrive on the road ahead.

Let's reimagine the business of insurance, together.

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