

## Crystal Ball Gazing – 2020 and beyond



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# CUSTOMER FOCUS AND BESPOKE POLICIES



CUSTOMER  
RETENTION



INDIVIDUALS NOT  
SEGMENTS



BIG DATA



CUSTOMER  
CONTROLS OPT IN



USAGE BASED  
PRODUCTS

# HEALTH AND WELLBEING

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- Customers physical and mental well being
- £81 billion amount of productivity lost to UK businesses
- Health & Life Insurance leading the way
- Wearable Devices

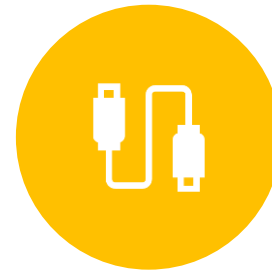
# ENVIRONMENTALLY FRIENDLY OPTIONS



RECYCLING THEIR PHONES



PURCHASING  
REFURBISHED ONES

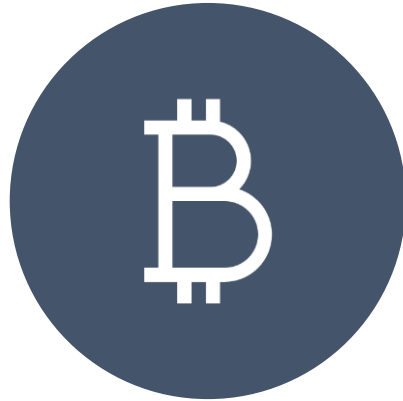


WORKING WITH INSURERS  
TO EXTEND MORE COVER  
TO REFURBISHED PHONES



PROTECT YOUR GADGET –  
LEADING THE WAY

# ARTIFICIAL INTELLIGENCE (AI)



MORE THAN HALF A MILLION INSURANCE FRAUDS, TOTALLING £1.3 BILLION, WERE DETECTED IN THE UK DURING 2017



AI AND MACHINE-LEARNING TOOLS ENABLE INSURERS TO SPOT AND FLAG UNUSUAL PATTERNS



REPAIR-AND-REPLACE MODEL TO A MORE PREDICT-AND-PREVENT APPROACH