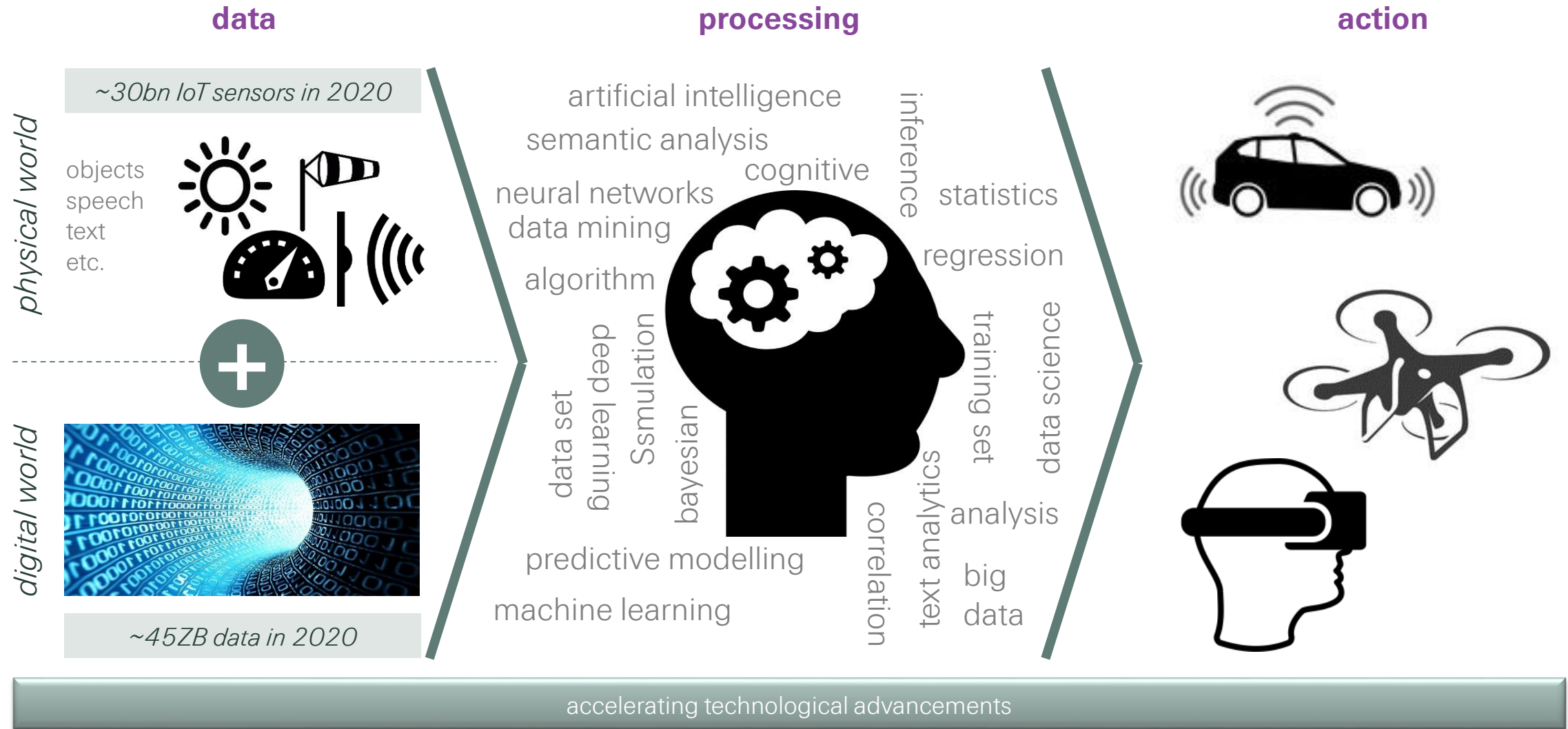


Smarter Everything

Connected - Intelligent - Autonomous

Prof. Dr. Roland Siegwart, Professor of Autonomous Systems, ETH Zurich
Dr. Rainer Baumann, Head Group Digital Information, Swiss Re

From data to action



Interconnected digital world transforms all aspects of insurance

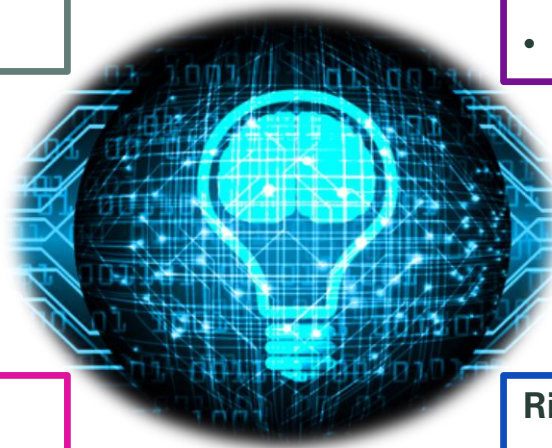
Examples

Customer interaction

- E-marketplaces and online distribution
- Robo-advisor and recommendation, e.g. like you
- Segment-of one

Risk landscape and solutions

- New risks, e.g. Cyber
- Transfer of liability from individuals to machine / product, e.g. from driver to car manufacturer
- Insurance as a service, i.e. imbedded in a product
- Usage-based insurance
- Individualized products



Claims management

- Parametric and sensor triggered claims
- Public news and picture based early assessment
- Drone based assessments
- Machine enhanced claims management, e.g. for processing, fraud detection
- Automated processing with smart contracts

Risk assessment and management

- From historic statistical to forward-looking individual assessments
- Ubiquitous sensors-based risk prevention, e.g. wearables and industrial IoT
- Machine enhanced risk assessment, e.g. pattern detection and information extraction

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