



Opportunities for (Nat) Cat Modelling:

**How will insured risks change?**

**What will we insure in the future?**

## AXA's ambition 2020

- "From Payer to Partner"
- "New customer experience"



## Allianz renewal agenda

- "Digital by default"
- "True customer centricity"



## AVIVA – strategic framework

- "Digital first"



## Generali – key strategic pillars

- "A better experience and greater value for our clients"



## Economic drivers

Urbanisation

Inflation/Deflation

Shift to emerging economies

Service industry vs. production industry

## Social drivers

Aging

New family structures

## Environmental drivers

Climate change

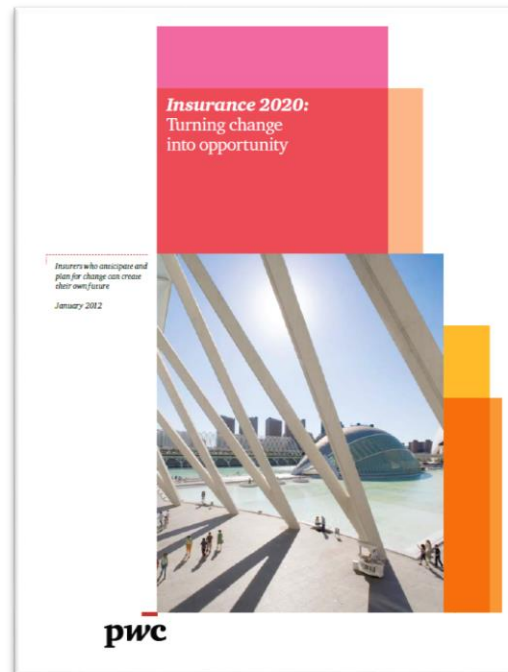
Sustainability

## Political drivers

Tax treatment

Globalization – renationalization

Terrorism



**New insured Risks:  
Property freshly  
defined vs. small  
additions?**

- Sharing economy – “insure for use”
- Supply chain risks
- Indemnity Services vs. Indemnity covers?
- Cyber beyond property

**Cat exposed risks:  
major change or  
gradual shift?**

- Supply chain – Intercompany BI, CBI?
- Internet of Things – loss prevention?
- Property cyber exposure?
- New perils – power outage, solar storm

**New model needs &  
opportunities vs.  
perfecting the status  
quo?**

- More data, more analytics, more depth?
- Modelling the ‘obvious’: Pandemics, Terror, Solar Storm
- Index products? Internet of Things – new data, indices?
- Loss prevention vs. risk assessment?



## New insured Risks

“Property”  
freshly  
defined?

A few small  
additions?

## Cat exposed Risks

Major and  
dramatic  
change?

Gradual shift?

## Cat modelling

New model  
needs &  
opportunities?

Perfecting the  
status quo?

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