INNOVACIÓN, TECNOLOGÍA Y SEGUROS

Sesiones Daños - Ponencia 1

Tendencias de innovación en los seguros

26 CONVENCIÓN DE ASEGURADORES AMIS

Christof Reinert
MunichRe

19 de abril 2016

Trend Radar

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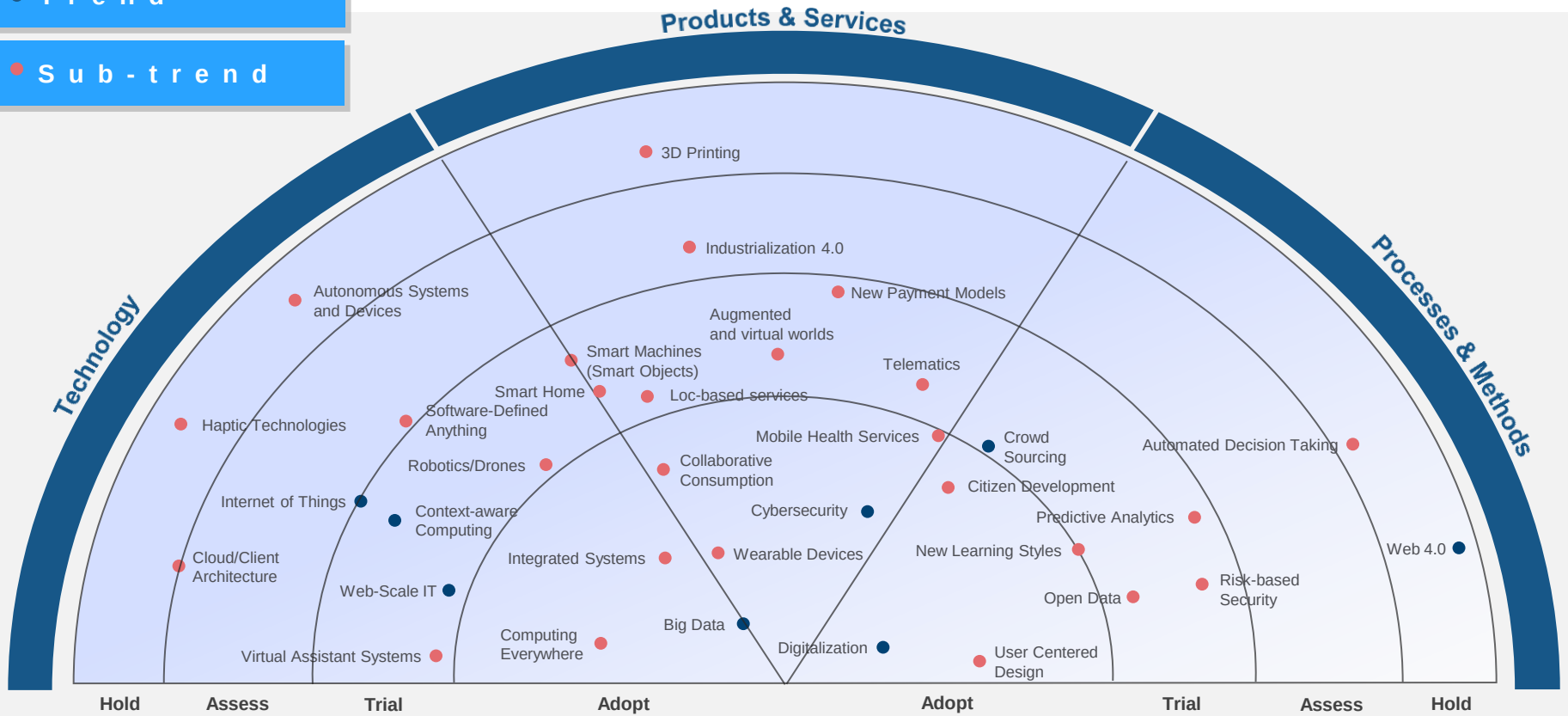
- Trend
- Sub-trend



Results – Top 10 (IT/Technology & Business)

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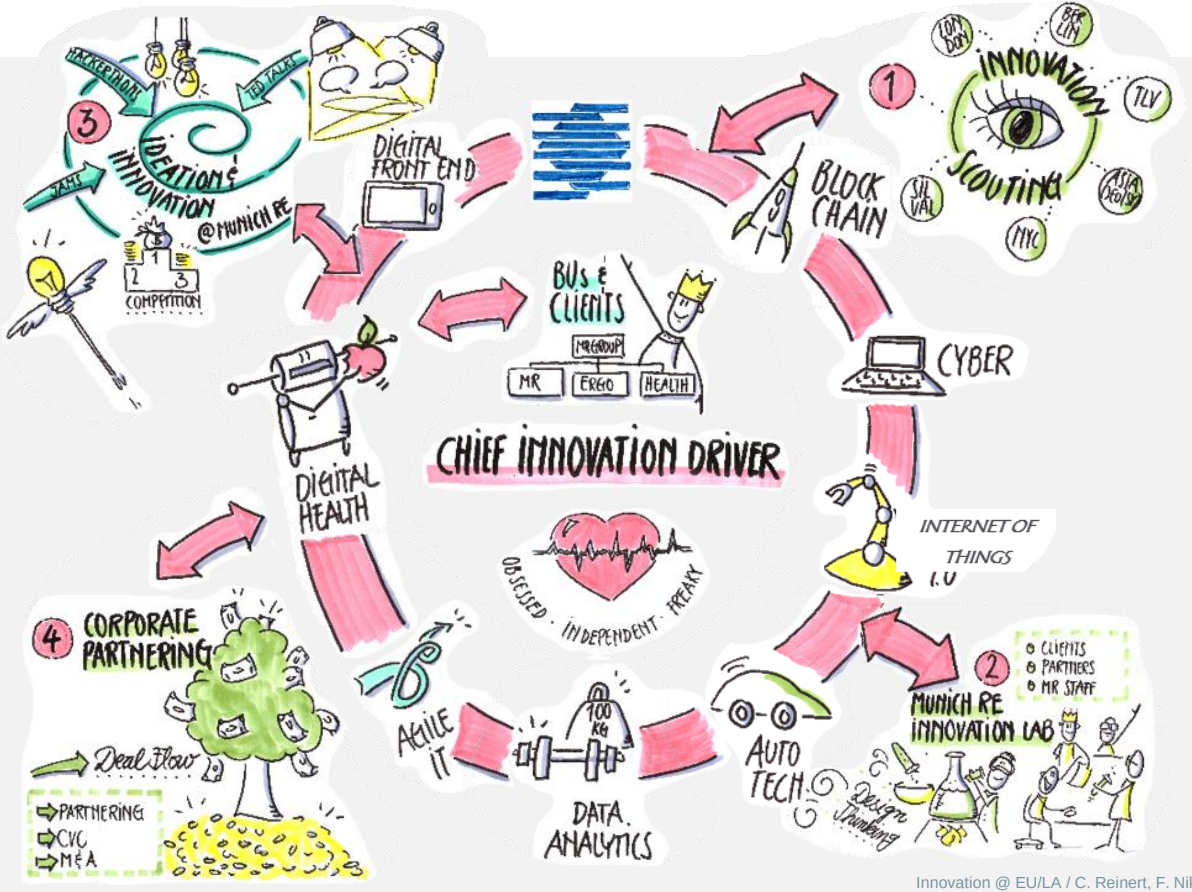
Rank	Trend	Category
1	Computing everywhere	IT/Technology
2	Predictive analytics	IT/Technology
3	Big Data	IT/Technology
4	Distribution	Business
5	Wearable Devices	IT/Technology
6	Loc-based services	IT/Technology
7	Telematics	IT/Technology
8	Cloud/Client Architecture	IT/Technology
9	Globalization	Business
10	Internet of Things	IT/Technology

How innovation infrastructure can help to update the services and build new business models ?



Innovation – Focus on clients' needs

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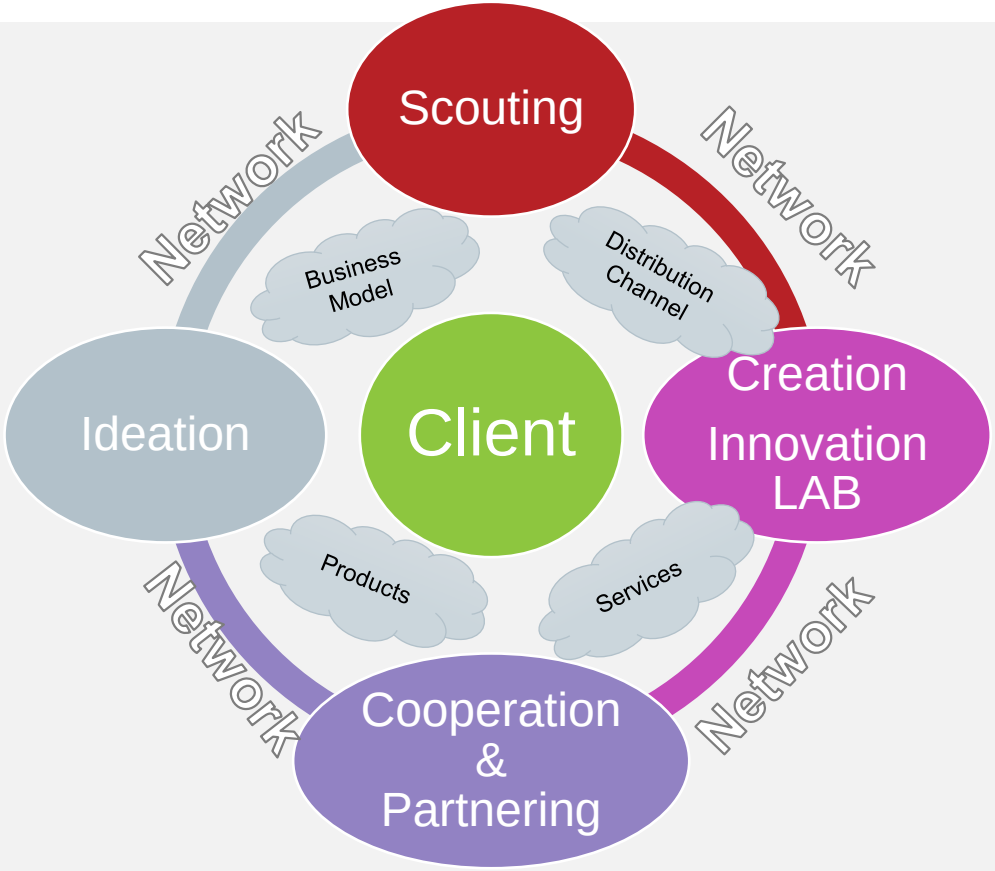
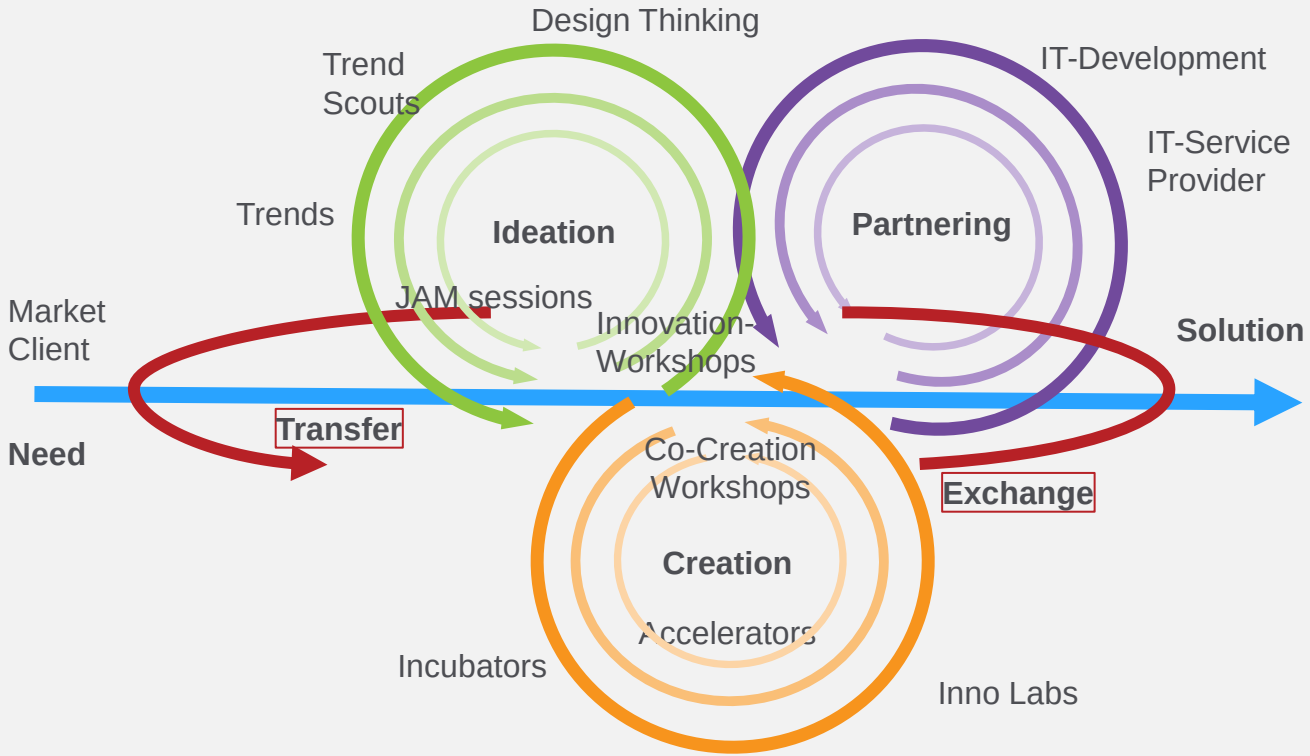
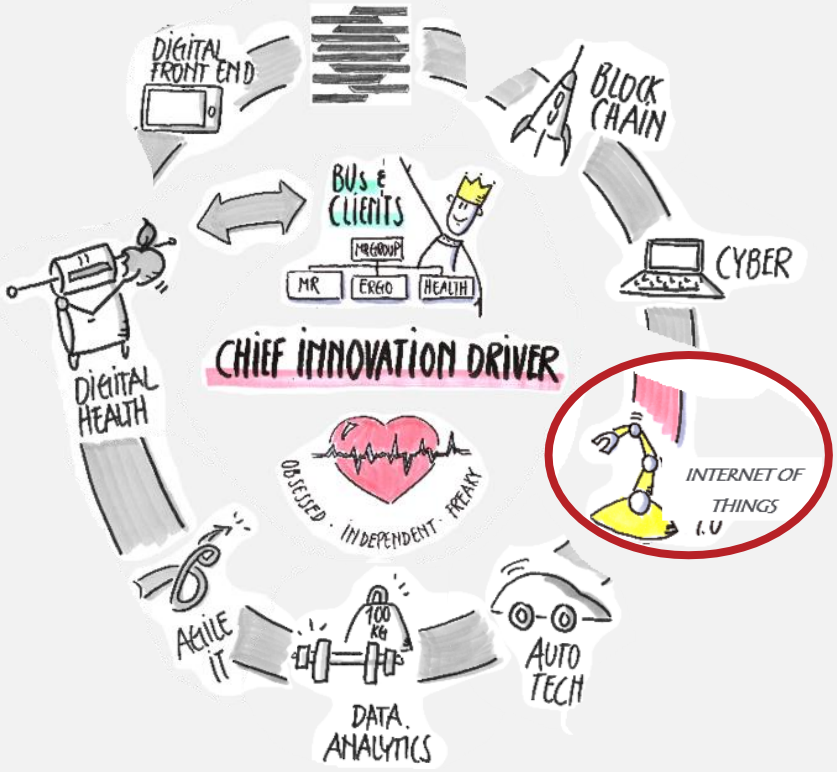


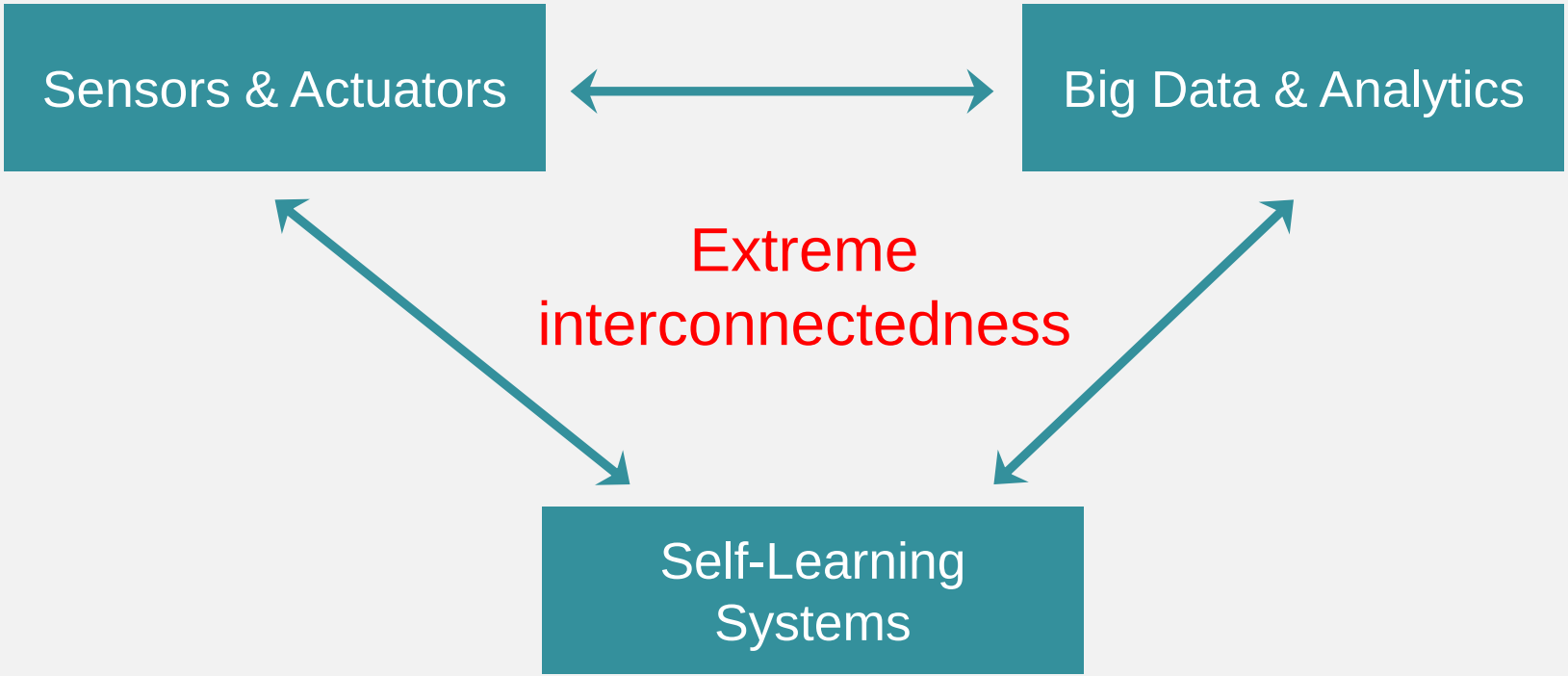
Innovation Engine - Operating Model



Source: Munich Re

E.g. Ecosystem Innovation @ Munich Re
Common identified focus areas




Sensors & Actuators
Big Data & Analytics
Extreme interconnectedness
Self-Learning Systems

What we really talking about: it's a "Smart Service World"

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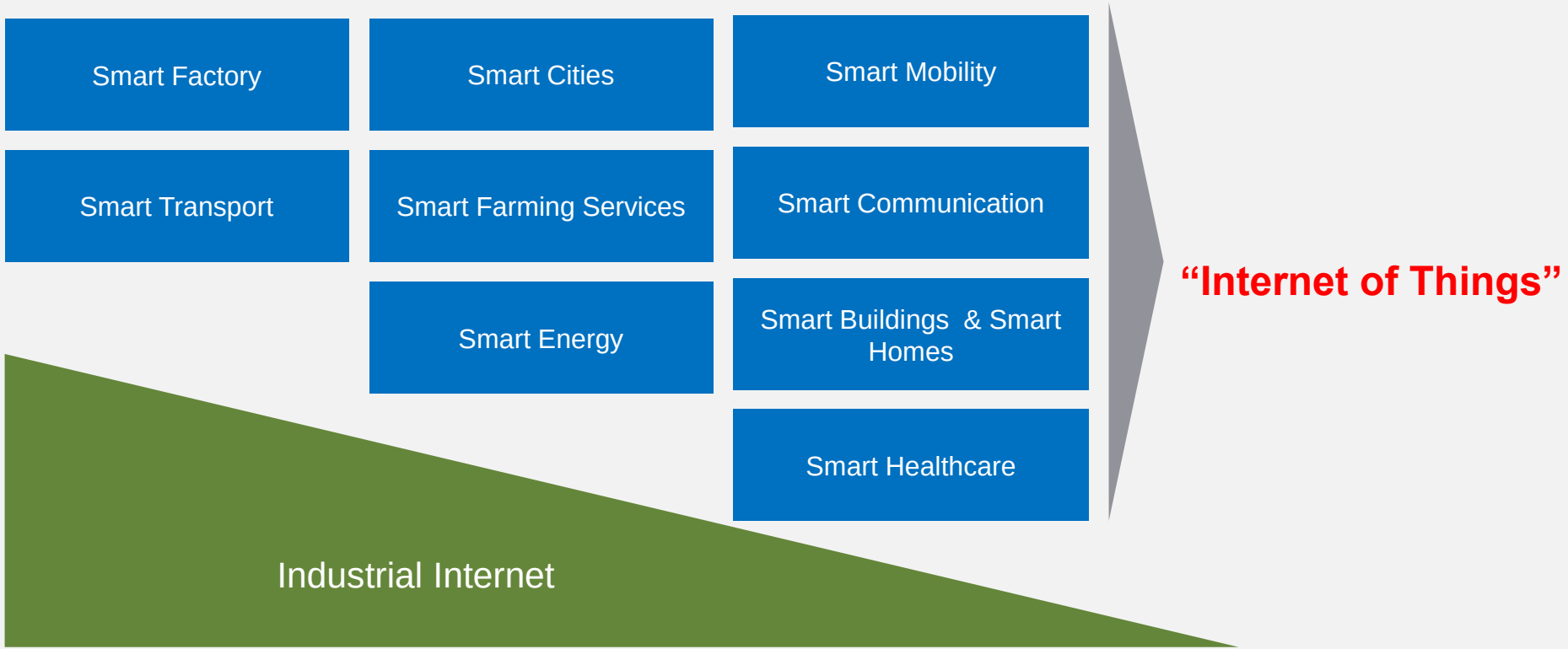

Key Trends in Industries

1. Selling more services than products only
2. Predictive maintenance & data analytics are key
3. Partnering in industries will recombine assets and business processes → “industry fluidity”
4. Sharing data versus data ownership (legal situation; willingness to share data, …)

IoT in the value chain of Insurance

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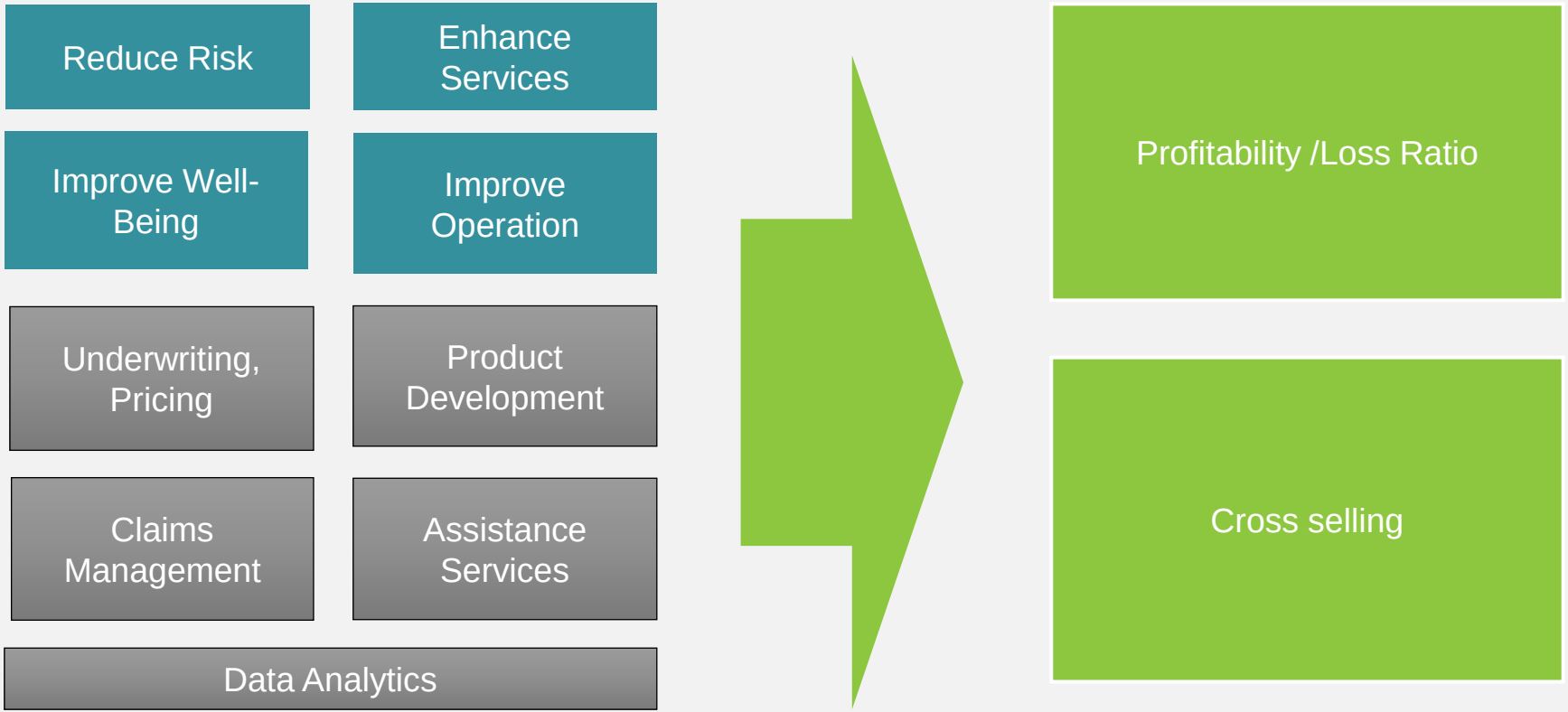

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