

**16-17 MAYO**  
**EL CLIENTE DEL FUTURO**  
**EN SEGUROS**



**27**  
**CONVENCIÓN DE**  
**ASEGURADORES**  
**AMIS**



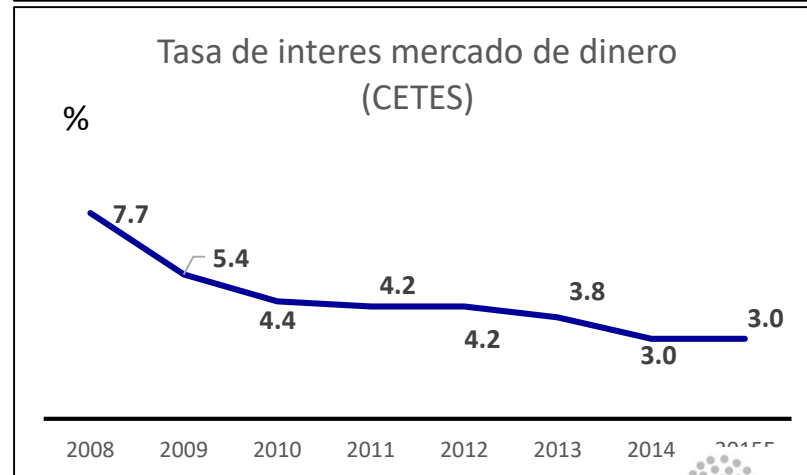
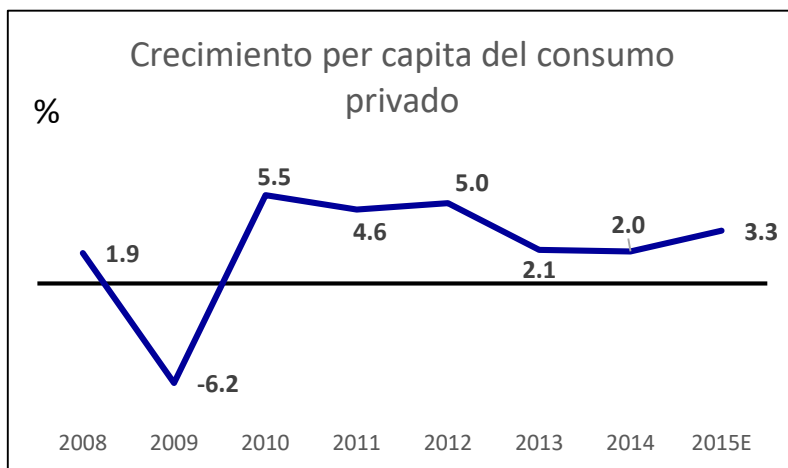
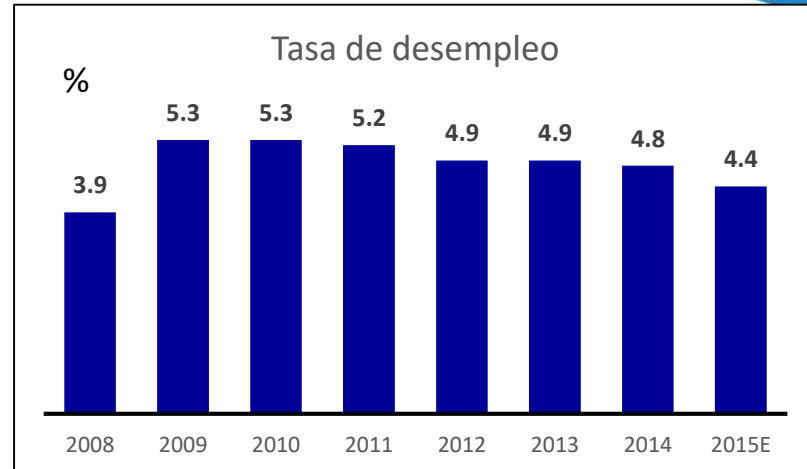
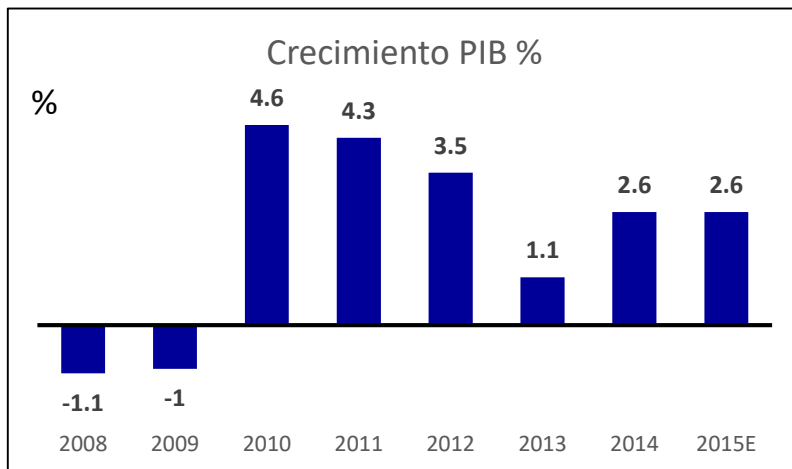
# El rol de la tecnología para acercar los seguros al cliente del futuro

Rafael Casillas

INDRA

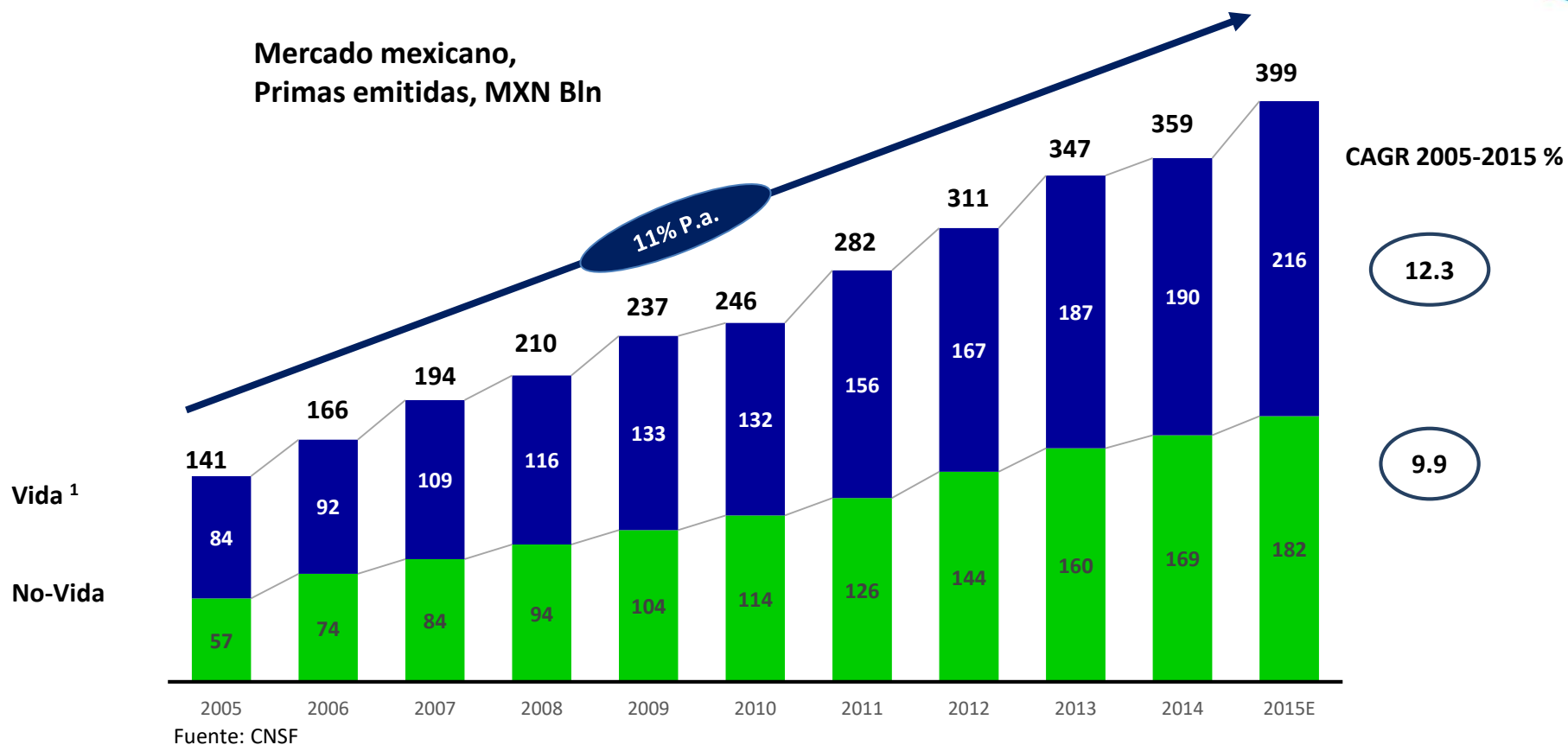


# El mercado mexicano es atractivo...



# Mostrando crecimiento sólido

## Liderado por Vida...

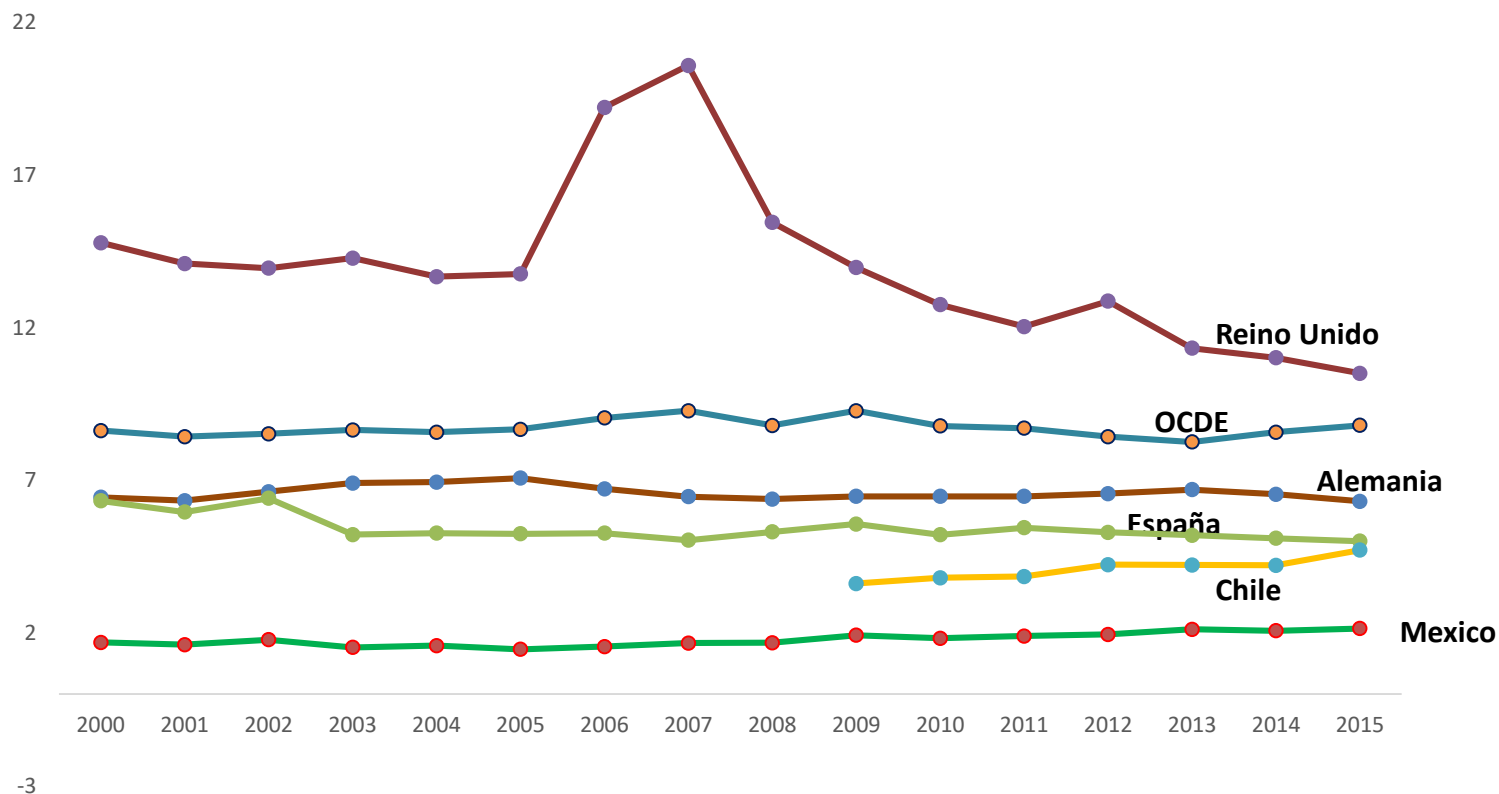


1. Incluye vida y pensiones

# El crecimiento se mantendrá

el mercado local está aún lejos de la penetración de otras economías

Gasto en seguros como % del PIB (2000-2015)



Fuente: <https://data.oecd.org/insurance/insurance-spending.htm#indicator-chart>

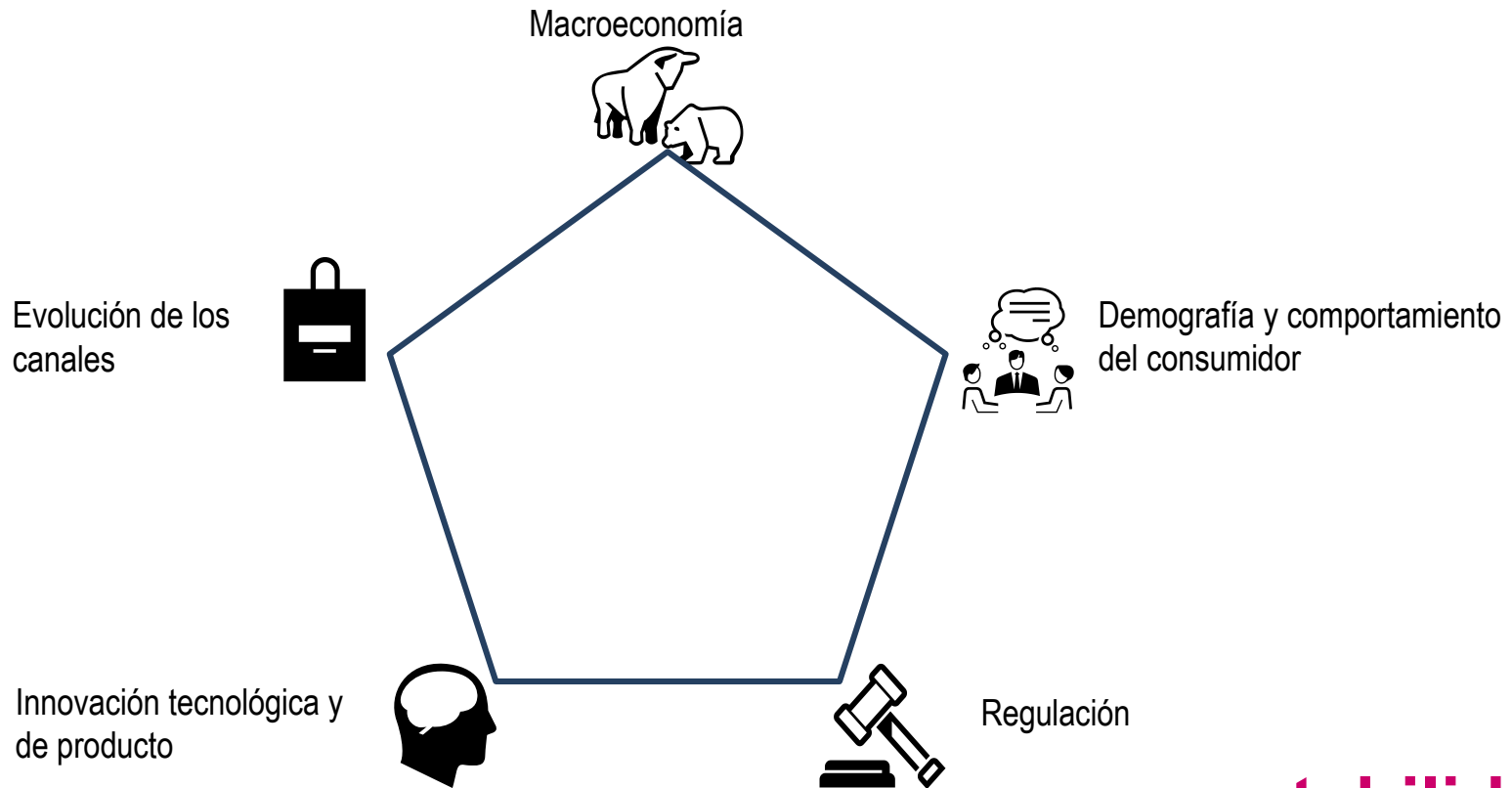
# Las condiciones actuales

## Favorecen el canal directo

Crecimiento del mercado	<ul style="list-style-type: none"><li>• Aumento clase media, parque vehicular y compra de seguros en aumento</li></ul>
Clientes disponibles	<ul style="list-style-type: none"><li>• Adopción de Internet incrementa adopción de compras en línea</li><li>• Diferenciación, “Descommoditización”</li></ul>
Comparativo vs. distribución tradicional	<ul style="list-style-type: none"><li>• E-commerce opción atractiva de servicio a menor costo</li><li>• Alianzas estratégicas</li><li>• Transformación hacia ambiente digital</li><li>• Inversión en herramientas analíticas para conocer al cliente y optimizar</li></ul>
Regulación	<ul style="list-style-type: none"><li>• E-commerce opción atractiva de servicio a menor costo.</li><li>• Cambios en educación financiera y regulación (e.g. volver mandatorio seguros TPL)</li></ul>
Ciclo de precios	<ul style="list-style-type: none"><li>• EL ciclo de <i>pricing</i> está actualmente en una fase de contracción, condiciones adecuadas para entrada a jugadores de bajo costo</li></ul>

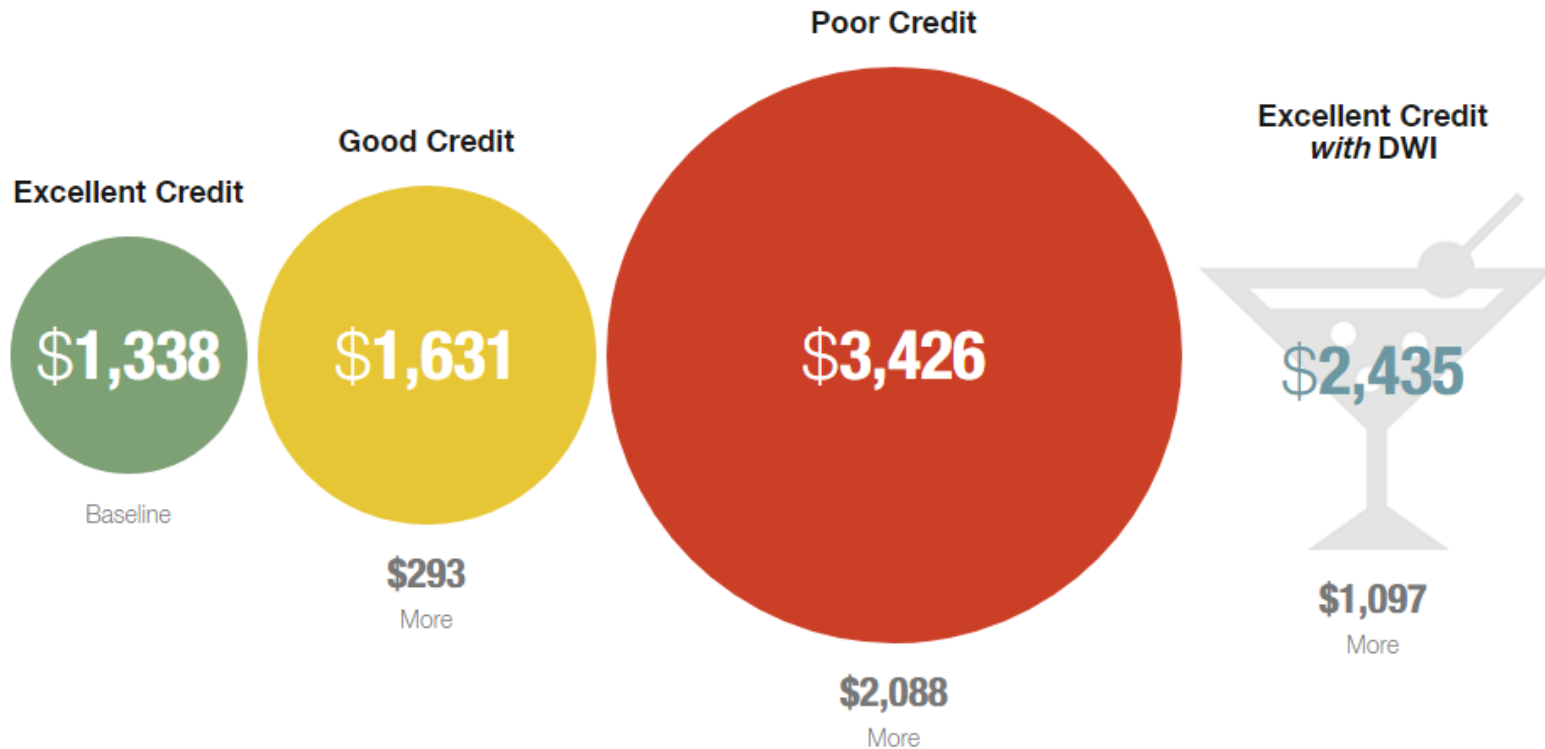
# Hay cinco tendencias principales

## Con impacto en el modelo de negocio



**...y su rentabilidad**

# Los clientes de seguros ya están usando la tecnología





# Los clientes de seguros ya están usando la tecnología

## Best Bets for Your Credit Score

Use these price quotes as a starting point to get shopping. They represent the average premium for our single adult drivers; prices will vary by ZIP code.

### Excellent Credit

USAA

**\$650**

State Farm Mutual Auto

**\$1,084**

Amica Mutual

**\$1,109**

### Good Credit

USAA

**\$860**

State Farm Mutual Auto

**\$1,304**

GEICO Govt Employees

**\$1,383**



### Poor Credit

GEICO Govt Employees

**\$2,162**



State Farm Mutual Auto

**\$2,368**

USAA

**\$2,537**

# La importancia de hacer la vida fácil

## Importante para seguros...

*Quisiera ser donador de órganos*



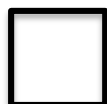
*No quisiera ser donador de órganos*



# La importancia de hacer la vida fácil

## Importante para seguros...

*Quisiera ser donador de órganos*



12% de donadores

*No quisiera ser donador de órganos*

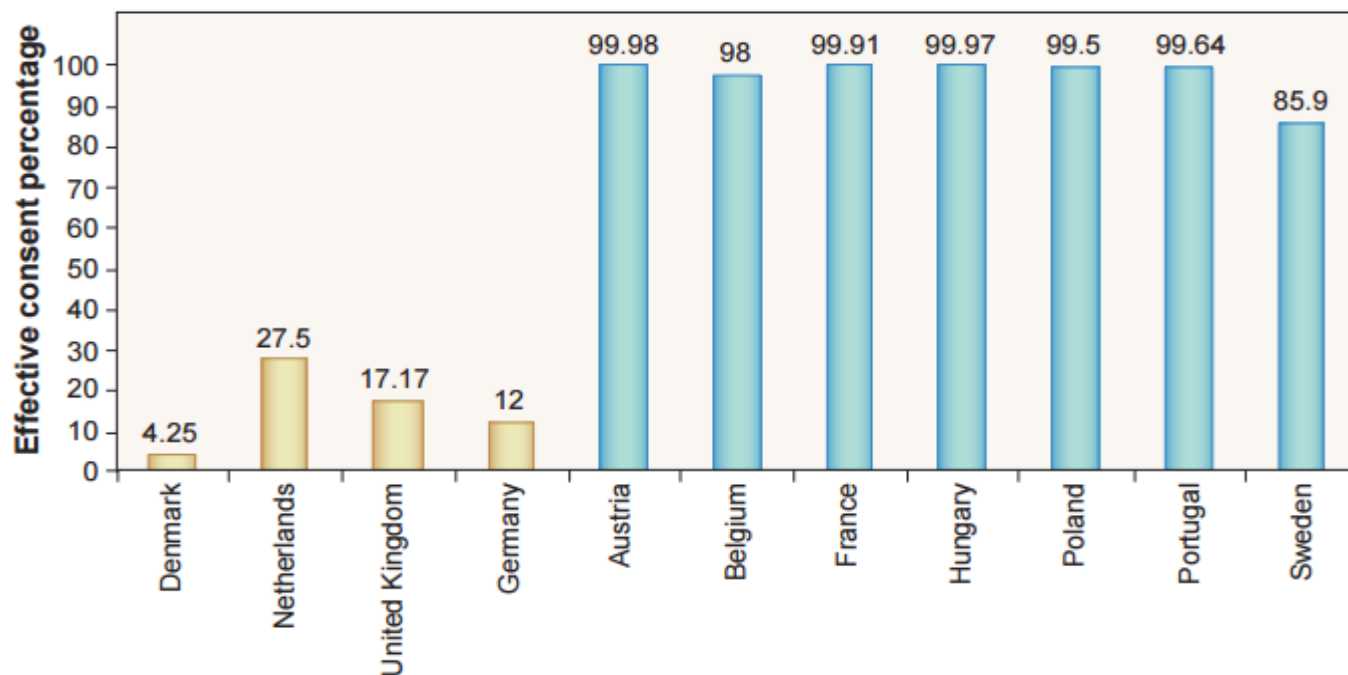


99% de donadores

## Importancia de claridad en comunicación

# La importancia de hacer la vida fácil

## Importante para seguros...



Effective consent rates, by country. Explicit consent (opt-in, gold) and presumed consent (opt-out, blue).

## Importancia de claridad en comunicación

# Uniendo las piezas

## El caso de Geico



# Hacer la vida fácil

## El caso de Geico

### Add Vehicle

#### Datos vehículo

Year  
2016

Make ?  
Mitsubishi

Model ?  
Outlander XLS

Odometer Reading  
1,000-14,999 miles

Is this vehicle owned, financed, or leased?

Owned

Financed


Leased

How is this vehicle primarily used? ?

Commute (to work or school)

Pleasure

Business (sales calls, etc.)

 We have estimated your annual mileage based on your responses. You may change the selection if your specific mileage differs from this calculation.

### Contacto atendido y desatendido

Ask Kate...

Hi there! Do you have questions about getting a quote? Feel free to ask me at any time.

Have questions about anything on this page? Go ahead and ask me!

Ask a Question

#### FAQs

> [What if I have more than 9 vehicles?](#)

> [What if I have vehicle customizations?](#)

Supuestos simplificando suscripción,  
donde hacen sentido

# Hacer la vida fácil

## El caso de Geico

**1**

**Your Policy Coverage** [What is Full Coverage?](#)

<b>Bodily Injury Liability</b>	\$712.30
<input type="text" value="\$100,000/\$300,000"/>	
<b>Property Damage Liability</b>	\$628.90
<input type="text" value="\$50,000"/>	<b>3</b>
<b>Medical Payments</b>	Not Added
<input type="text" value="I decline"/>	
<b>GA Add-On or Reduced Coverage</b>	
<input type="text" value="Reduced"/>	<b>5</b>
<b>Uninsured Motorist Bodily Injury - Reduced</b>	\$334.20
<input type="text" value="\$100,000/\$300,000"/>	
<b>Uninsured Motorist Property Damage - Reduced</b>	Included
<input type="text" value="\$50,000/\$250 deductible"/>	

**2**

Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible.

It also covers your legal defense if you are sued as a result of an accident.

State Minimum: \$25,000/\$50,000

People Like You Choose:

**4**

■ 49% - Limits of \$50,000/\$100,000 or more
■ 51% - Limits of less than \$50,000/\$100,000

**Example**

You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's medical bills that you are responsible for.

I'm still here if you need me.

[LEARN MORE](#)

# Hacer la vida fácil

## El caso de Geico



### Your Vehicle Coverage

[What is Full Coverage?](#)

1

#### Comprehensive

Leased or Financed Vehicles require Comprehensive

2016 Mitsubishi OUTLANDER \$88.10

\$500 deductible

2015 Honda CIVIC LX \$36.50

\$500 deductible

#### Collision

Leased or Financed Vehicles require Collision

2016 Mitsubishi OUTLANDER \$666.50

\$500 deductible

2015 Honda CIVIC LX \$454.30

\$500 deductible

#### Emergency Road Service

Requires Comprehensive or Collision

2016 Mitsubishi OUTLANDER \$14.00

I accept this coverage

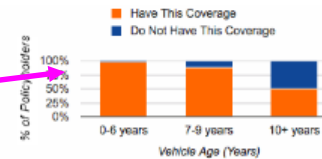
2015 Honda CIVIC LX \$15.60

I accept this coverage

2

Comprehensive coverage pays for damage to your auto not caused by collision such as: Theft, animal damage, hail

Policyholders with Comprehensive Coverage by Vehicle Age:



#### Example

Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select.

[LEARN MORE](#)

3



I'm still here if you need me.




# Hacer la vida fácil

## El caso de Geico

Option 1  
\$522.84/mo

Build Your Own  
\$7/mo



Start Your Policy Today for

**\$522.84**

plus 5 Monthly Payments of \$522.84 each  
6 Month Total Policy Premium: \$3107.00

Reference Number: 374544P3544431

Applied Discounts  
**\$896.40**

[View Details](#)

[View All Quotes](#)

[CONTINUE TO PURCHASE](#)

Ask Kate...

- Suspensions

Your personalized quote is only a page away! Did you know that GEICO has been around for over 75 years? Great customer service is a tradition for us. We'll be there for you 24 hours a day, 365 days a year.

I noticed you mentioned you haven't needed insurance until now. Choosing the right coverages can be difficult sometimes, so I can help if you'd like.

Here's a few common questions:

- Can you help me understand my coverages?
- Is this quote "full coverage"?

Ask a Question

# Hacer la vida fácil

## El caso de Geico



### Protect Your Personal Items

With Renters Insurance for as low as **\$29.75 per month**, and you may qualify for a **Multi-policy Discount**.

#### Renters Insurance Covers:

- Furniture
- Television
- Computers
- Clothing
- Jewelry and more...

Property: \$20,000.00 | Liability: \$100,000.00 | Deductible: \$500.00

[EMAIL ME RENTER'S QUOTE](#)



### Important Messages

We rely on your accurate statements when we provide you with a quote. However, we will verify your information through motor vehicle and claims reports if you decide to purchase a policy from GEICO Indemnity Company.

Assumptions were used in your quote. Need to make changes to these assumptions? One of our professional agents will be happy to assist you.

1. You have not had a theft or vandalism.

Please note that this rate quote does not provide coverage for customizations  
customized, please call us.



You can get ID cards for your new.



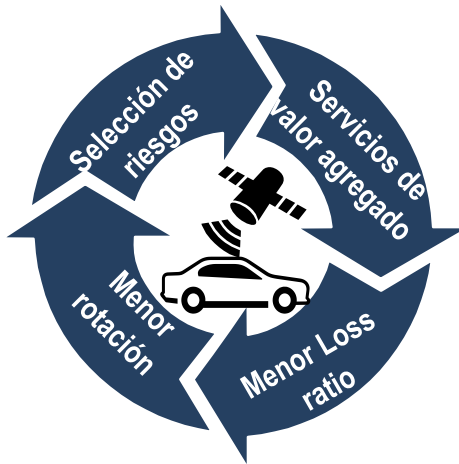
indra

# Un caso de éxito

## Estrategia de telemática

Valor brindado

Ventajas potenciales



Ya hay experiencia de los distintos pilotos realizados



Posibilidad de elegir riesgos específicos, diversificar, evitar anti selección




Costo de hardware e instalación a la baja



Propuesta diferencial de valor, individualizada

# El valor de los datos

## IoT y Telemática en Progressive



**You're back—yay!  
Pull up your quote**

Retrieve a vehicle quote by...

Email or [quote number](#)

Last Name  Date of Birth:  /  /

Email Address  mm / dd / yyyy

Zip Code  Auto

[Retrieve a homeowners, renters or condo quote](#)



Starting fresh? No sweat ... getting a quote is easy. [Start a Quote >](#)



# El valor de los datos

## Progressive: Flexibilidad en coberturas

Use the slider to adjust your price!


\$418<sup>00</sup>  \$1011<sup>00</sup>  \$1940<sup>00</sup>

Monthly payments with \$373.63 due today  Paid-In-Full (Save \$114)

[Continue to Buy](#)

### Policy Coverages

Liability (BI/PD) ?	<a href="#">Edit</a>	\$25k/\$50k/\$25k	\$407
Uninsured Motorist BI (UM) ?	<a href="#">Edit</a>	\$25k/\$50k Added on	\$69
Uninsured Motorist PD (UMPD) ?	<a href="#">Edit</a>	\$25k (\$500 deductible) Added on	\$13
Medical Payments ?	<a href="#">Edit</a>	\$5k per person	\$149

**Coverage Checker®** 

Highlighted areas mean you may be buying too much or too little insurance.

[Stop Checking](#)

### 2016 Mitsubishi Outlander Coverages

Comprehensive ?	<a href="#">Edit</a>	\$1,000 deductible	\$23
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# El valor de los datos

## Progressive: Flexibilidad en cotización

Choose how to see your price:

We'll show you coverage packages based on your quote information.

See Your Packages

Tell us how much you'd like to pay!

\$  per month ▼

Use Name Your Price<sup>®</sup>

Enter your current coverage amounts to get a matching quote.

Enter Coverages



# El valor de los datos

## Progressive: Flexibilidad en cotización

Here's your quote!

Choose a 6-month package:

Request a Call

- Or Call Us 24/7 -  
☎ 1-877-776-4266

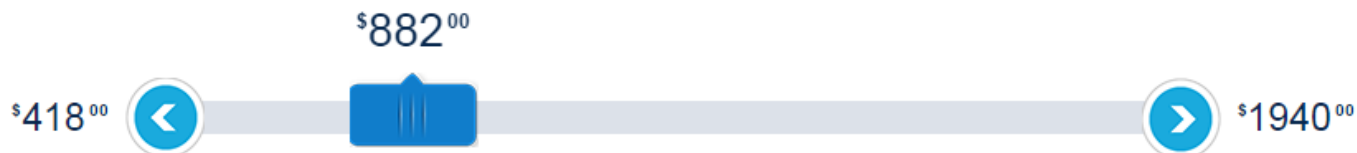
BASIC \$418<sup>00</sup>

CHOICE \$1073<sup>00</sup>

RECOMMENDED \$1008<sup>00</sup>

✓ CUSTOM \$882<sup>00</sup>

Use the slider to adjust your price!



Monthly payments with \$338.30 due today

Paid-In-Full (Save \$137)

Continue to Buy

# El valor de los datos

## Progressive: Flexibilidad en forma de pago

BASIC \$75 <sup>34</sup>	✓ CHOICE \$198 <sup>68</sup>	RECOMMENDED \$183 <sup>51</sup>
Total: \$1190.00*	Paid-In-Full: \$1073.00	or use Name Your Price <sup>®</sup>
<b>\$198<sup>68</sup></b> /mo.	-or- <b>SAVE \$117<sup>00</sup></b>	Tell us what you want to pay:
\$395.30 Due Today		\$ <input type="text"/> per month <input type="button" value="Get Started"/>
<a href="#">Continue to Buy</a>	<a href="#">Continue to Buy</a>	



# El valor de los datos

**Tesco: Alianzas para servir al mercado masivo**

# TESCO



*Every little helps*

# El valor de los datos

## Tesco: Alianzas para servir al mercado masivo

### Features



Auto Start

[More information about Auto Start](#)



Every journey counts

[More information about every journey counts](#)



Earn badges & rewards

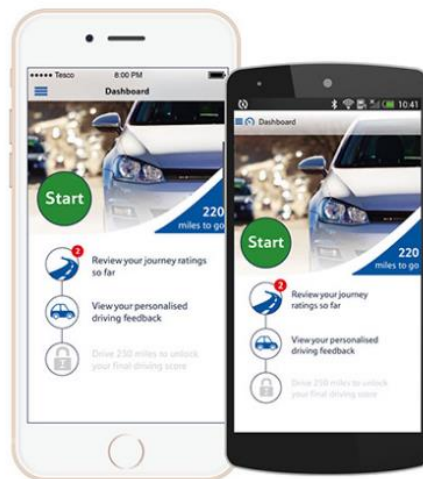
[More information about badges & rewards](#)



Score & discount

[More information about score & discount](#)

## Tesco Drive + Reward App



**Tesco Drive + Reward is a free driving app that could reward safe drivers with up to a 20% discount on Tesco Car Insurance.**

Better drivers could be better off with Tesco Drive + Reward, our new free driving app. The app rates your skills behind the wheel and could reward drivers with a discount off their Tesco Car Insurance. Three quarters of customers who use the app and buy Tesco Car Insurance will receive a discount. At least 10% of over 25s will get the 20% discount.

- ✓ Download the app and share your driving with us for 250 miles
- ✓ We'll give you feedback on your driving and give you a rating for each trip

**GRACIAS**  
POR SU ATENCIÓN