

# ¿Quién es nuestro cliente?

México D.F. – Mayo 2017






















SEGUROS  
MONTERREY

# Hablamos de millenials pero...



# Y además hay otras generaciones que son nuestros clientes

Chart 1: An overview of the working generations

Characteristics	Maturists (pre-1945)	Baby Boomers (1945-1960)	Generation X (1961-1980)	Generation Y (1981-1995)	Generation Z (Born after 1995)
Formative experiences	Second World War Rationing Fixed-gender roles Rock 'n' Roll Nuclear families Defined gender roles — particularly for women	Cold War Post-War boom "Swinging Sixties" Apollo Moon landings Youth culture Woodstock Family-orientated Rise of the teenager	End of Cold War Fall of Berlin Wall Reagan / Gorbachev Thatcherism Live Aid Introduction of first PC Early mobile technology Latch-key kids; rising levels of divorce	9/11 terrorist attacks PlayStation Social media Invasion of Iraq Reality TV Google Earth Glastonbury	Economic downturn Global warming Global focus Mobile devices Energy crisis Arab Spring Produce own media Cloud computing Wiki-leaks
Percentage in U.K. workforce*	3%	33%	35%	29%	Currently employed in either part-time jobs or new apprenticeships
Aspiration	Home ownership	Job security	Work-life balance	Freedom and flexibility	Security and stability
Attitude toward technology	Largely disengaged	Early information technology (IT) adaptors	Digital Immigrants	Digital Natives	"Technoholics" — entirely dependent on IT; limited grasp of alternatives
Attitude toward career	Jobs are for life	Organisational — careers are defined by employers	Early "portfolio" careers — loyal to profession, not necessarily to employer	Digital entrepreneurs — work "with" organisations not "for"	Career multitaskers — will move seamlessly between organisations and "pop-up" businesses
Signature product	 Automobile	 Television	 Personal Computer	 Tablet/Smart Phone	Google glass, graphene, nano-computing, 3-D printing, driverless cars
Communication media	 Formal letter	 Telephone	 E-mail and text message	 Text or social media	 Hand-held (or integrated into clothing) communication devices
Communication preference	 Face-to-face	 Face-to-face ideally, but telephone or e-mail if required	 Text messaging or e-mail	 Online and mobile (text messaging)	 Facetime
Preference when making financial decisions	 Face-to-face meetings	 Face-to-face ideally, but increasingly will go online	 Online — would prefer face-to-face if time permitting	 Face-to-face	 Solutions will be digitally crowd-sourced

\*Percentages are approximate at the time of publication.

# ¿En que caja te ponemos?



¿Estas bien en una caja?



# Tenemos que ver las tendencias actuales:



# Conectados



# Buenas experiencias de usuario...



UBER



airbnb





# ... también en seguros...

## 1. Imagen limpia

Hi, we're Oscar.  
Smart, simple  
health insurance.

Get Your Quote

## 2. Procesos sencillos

My zip code is 10011  
and I'd like to cover me.

I'm 30 years old.

My family makes \$ 30,000 per year.

There is 1 person in my tax household.

Get a Quote

## 3. Información clara



### Better Plans

Choose from plans that are easy to understand, provide comprehensive coverage, and give you lots of free perks.

Learn More



### Better Healthcare

Access thousands of top-notch doctors in your area, talk to a doctor 24/7, and visit your primary care doctor for free.

Learn More



### Better Experience

Use our app or website to find the right doctors, manage prescriptions, and earn rewards for staying active.

Learn More

## 4. Productos simples

Choose your plan

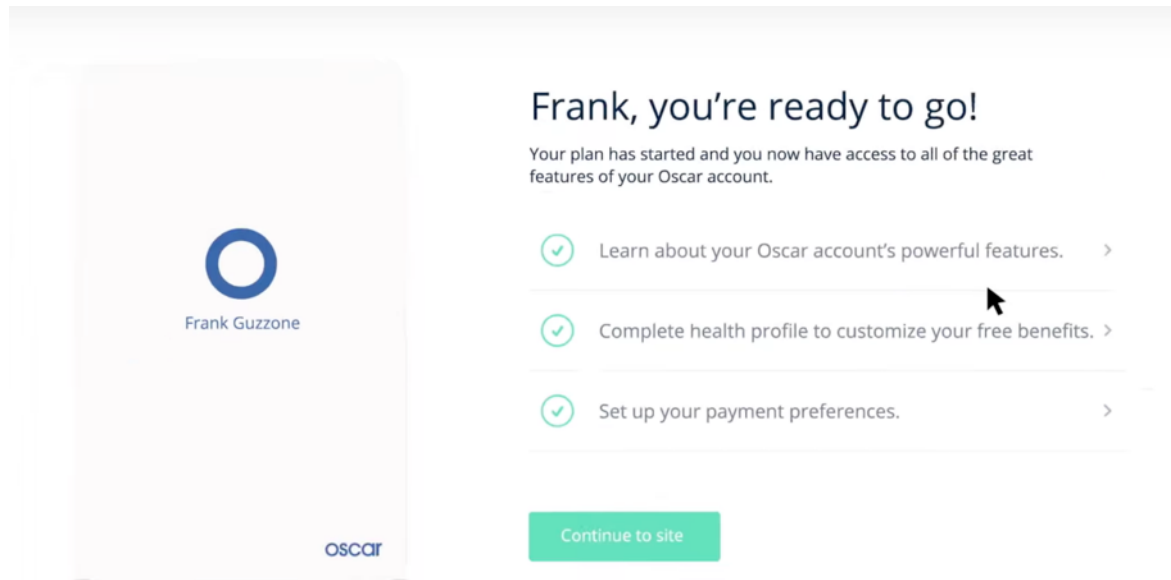
All Oscar plans include the same great doctor network, great medical care, and great member experience.

<b>\$201</b> <small>per month</small> Simple Bronze	<b>\$8,000</b> yearly max \$20 primary care visits (PC) \$25 general (G) \$20 lab tests from Quest	<a href="#">Select this plan</a> <a href="#">View Plan Highlights</a>
<b>\$270</b> <small>per month</small> Simple Silver	<b>\$5,000</b> yearly max Free primary care visits Free general (G) Free lab tests from Quest	<a href="#">Select this plan</a> <a href="#">View Plan Highlights</a>
<b>\$364</b> <small>per month</small> Simple Gold	<b>\$3,000</b> yearly max Free primary care visits Free general (G) Free lab tests from Quest	<a href="#">Select this plan</a> <a href="#">View Plan Highlights</a>

Plus free perks:

- 24/7 calls with a doctor
- \$340 in fitness rewards
- Checkup and preventive care
- Multi-Plan stop tracker

# ... con marcas amadas por los clientes



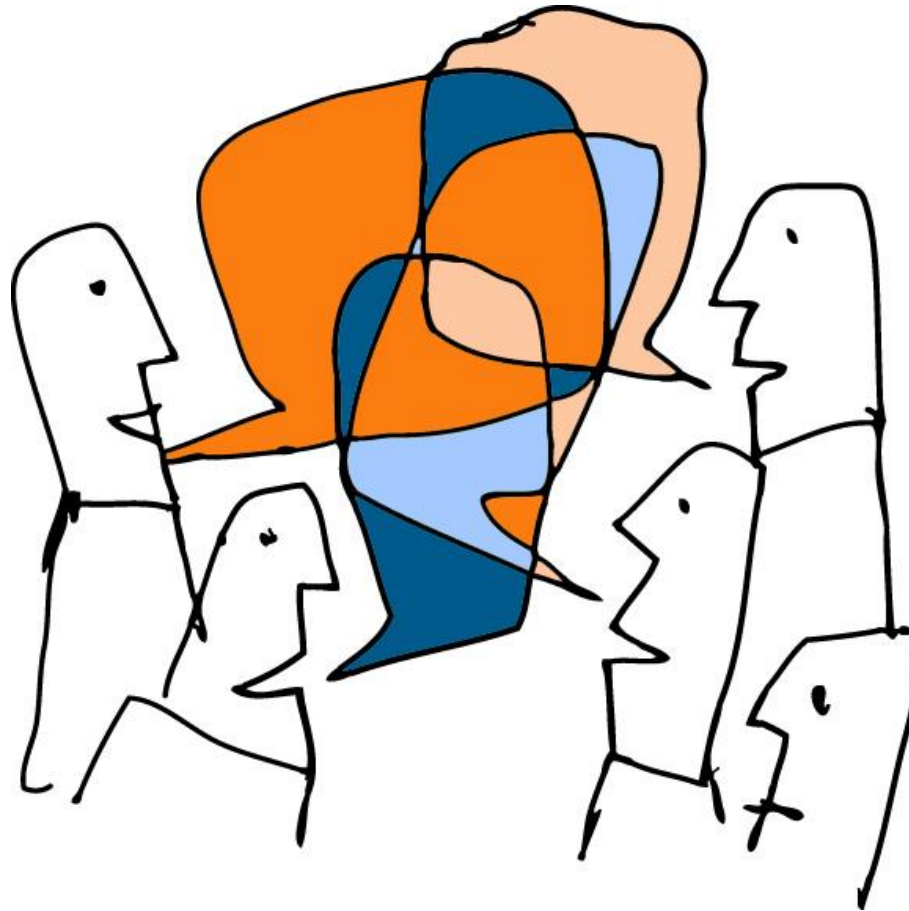
*"Oscar tiene el pedigree de TECH para transformarse en el Spotify, AirBnB ó Uber de los seguros de salud"*

**The New York Times**

*"Oscar tiene un interface online más integrado y holístico que los players tradicionales... Nunca he tenido una experiencia tan sencilla con recursos en mi vida"*

**Los Angeles Times**

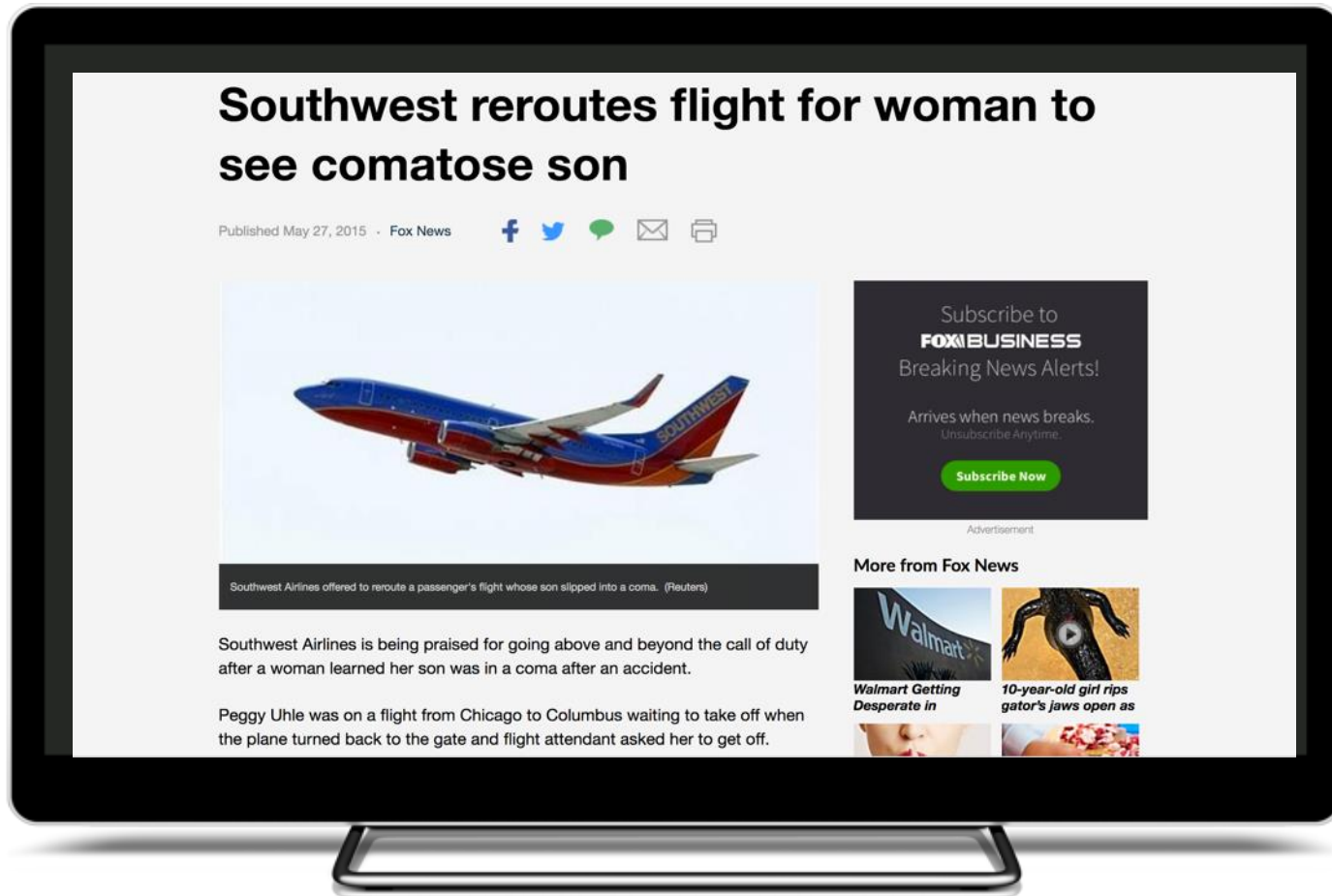
# Multidireccionalidad de información



# ¿Hace años esto pasaría?



# ¿Y cual hubiera sido el impacto de esto?



# Mobile



# El fin de la papada

amazon echo

amazon dash  
BUTTON

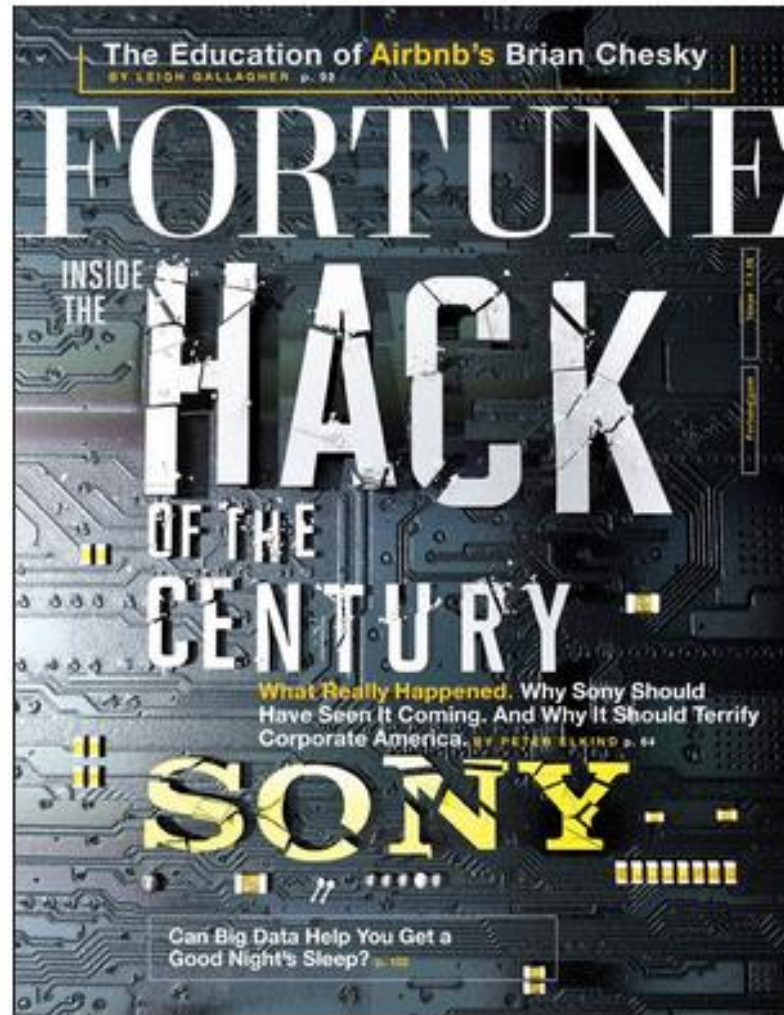


# El fin de la papada





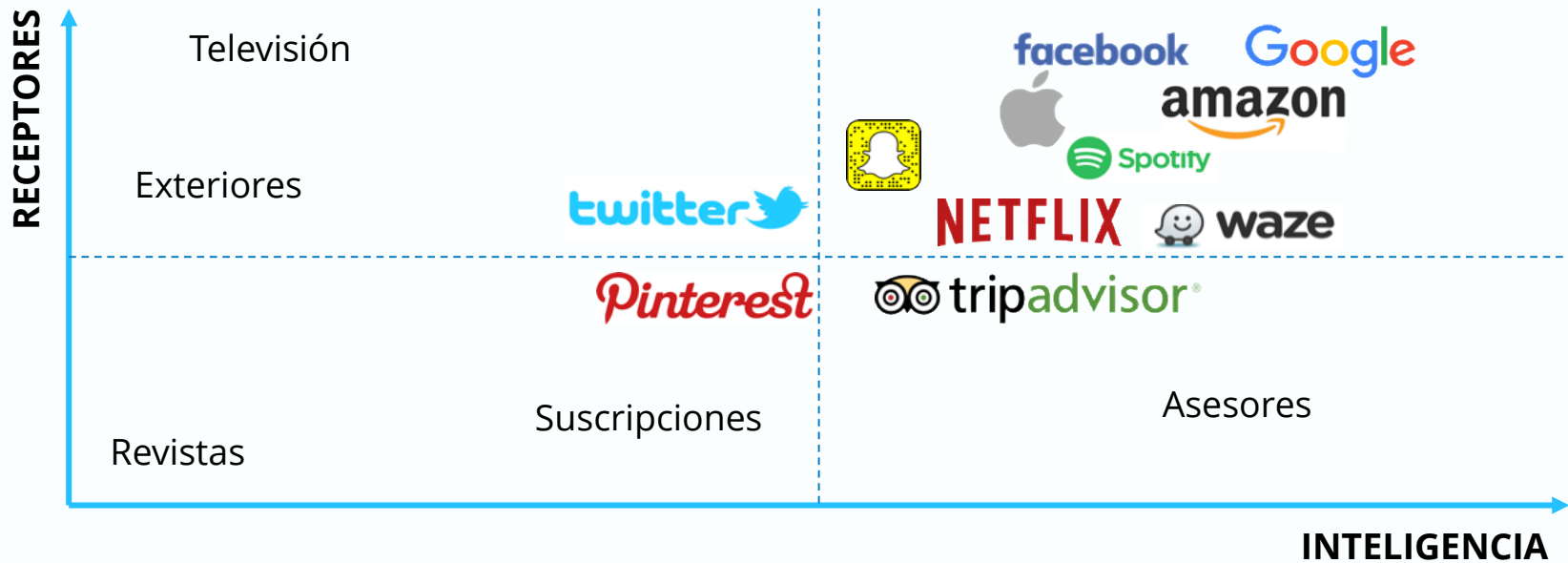
# Cyberseguridad



# Todo esto es basado en el nuevo oro...

## DATOS

### EL NUEVO ALGORITMO DE VALOR



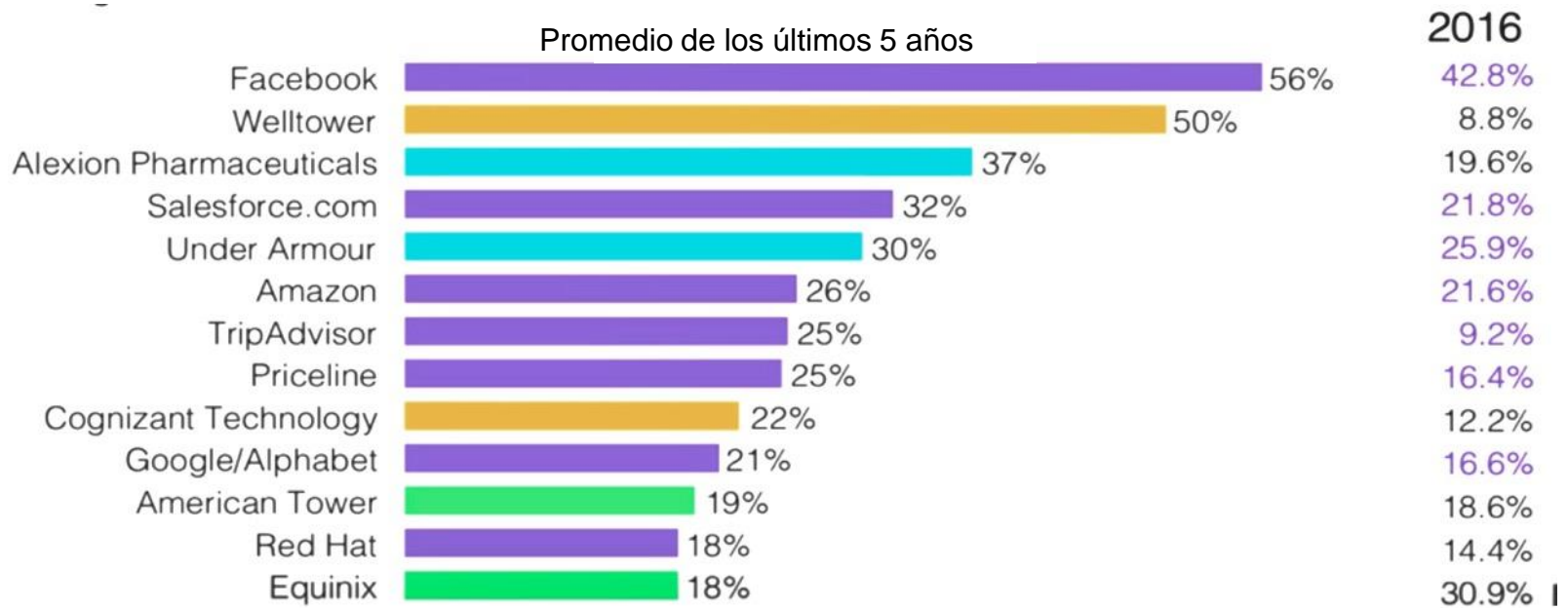
Source: L2

# La edad de los algoritmos

## ¿QUÉ TIENEN EN COMÚN LOS GANADORES?

S&P 500 Compañías con ingreso superior al promedio

■ Algoritmo propio
 ■ Outsourcing



Source: L2

# El fin de los cajones... De la segmentacion a la personalizacion

TAILORED  
for YOU

A 3D-rendered red heart is positioned in the center of the word 'YOU' in the second line of chalk text, replacing the letter 'O'. The heart is bright red with a slight shadow and highlights, giving it a three-dimensional appearance against the dark chalkboard background.

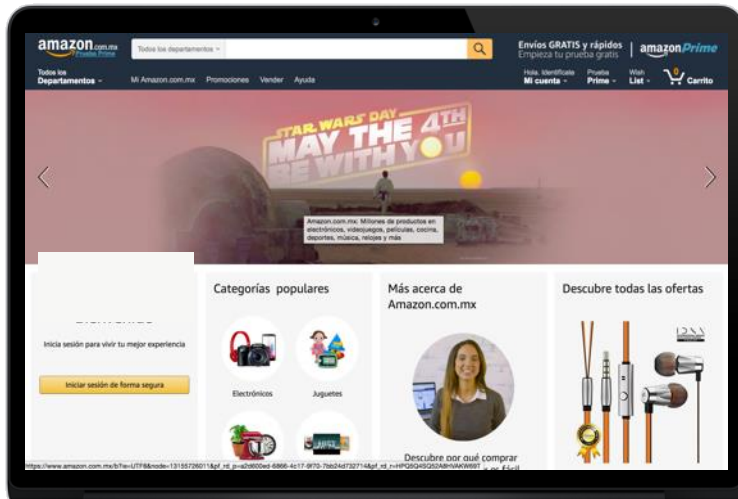
# ¿Porqué segmentamos?



# Personalización sin Personificación



# Hay que rediseñar las experiencias en tiempo real



USUARIO 1



USUARIO 2

# Cambio de actitud de las empresas. Client centric... de verdad

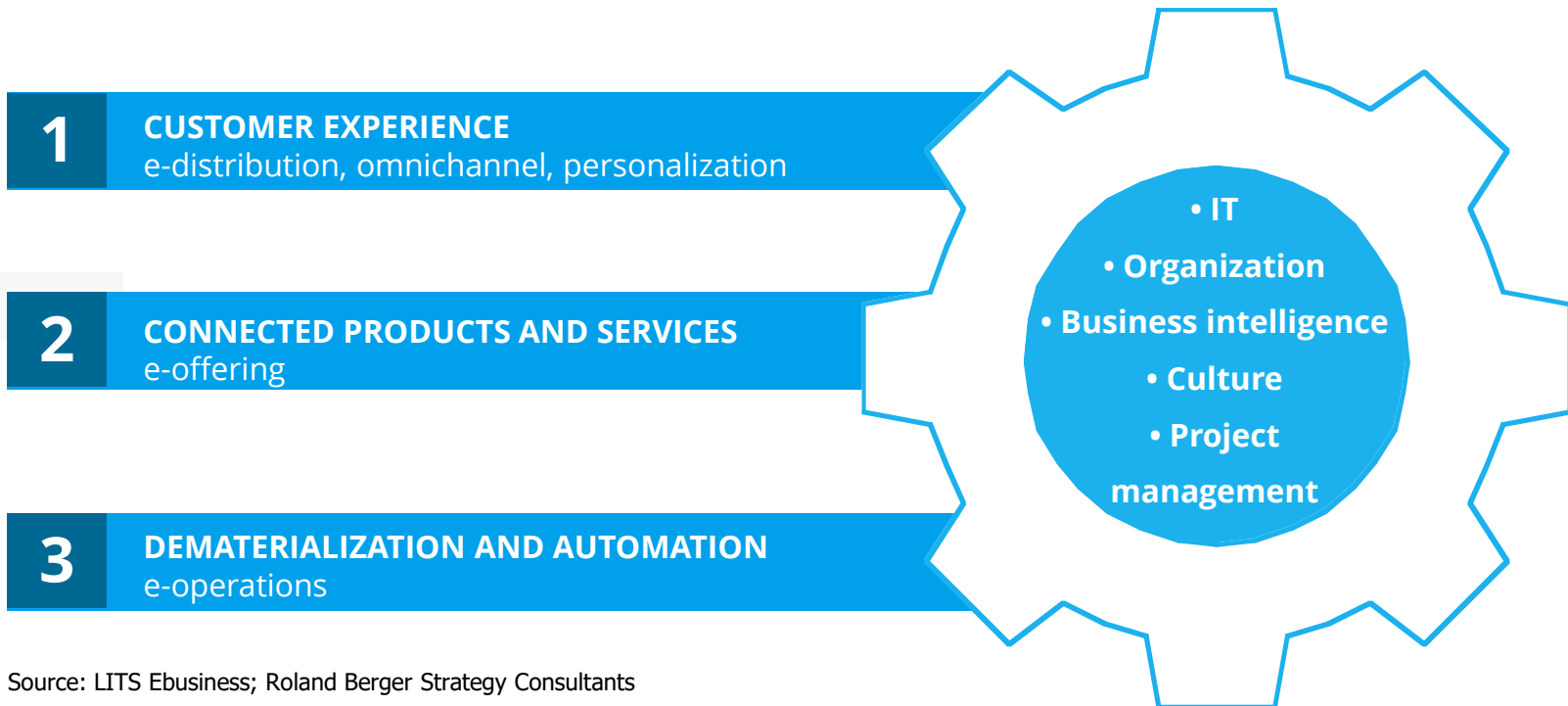




# Para el nuevo cliente hay que cambiar productos y servicios

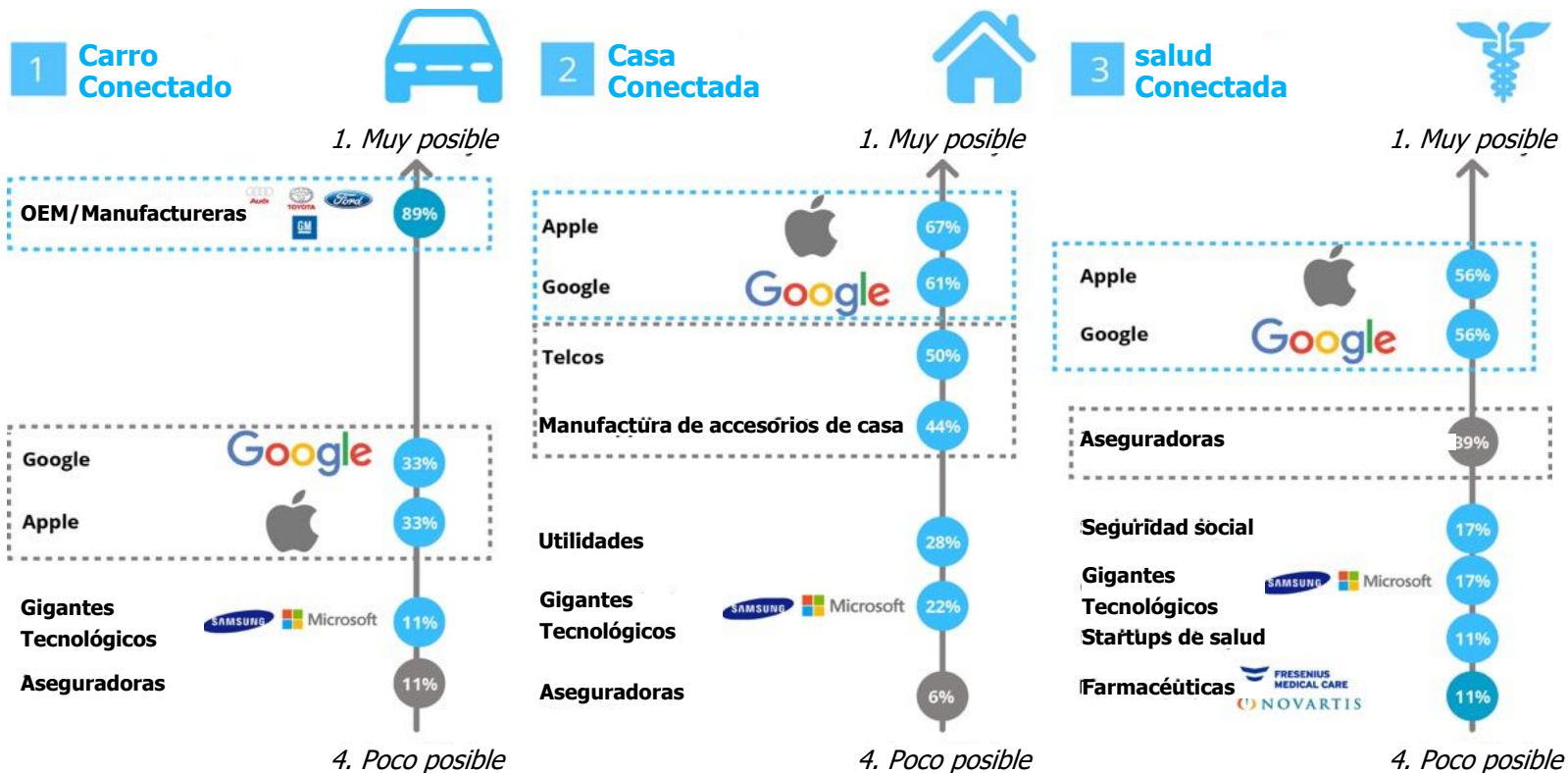
## BUSINESS MODEL TRANSFORMATION: 3 BUILDING AXES

## REQUIRED ENABLERS



Source: LITS Ebusiness; Roland Berger Strategy Consultants

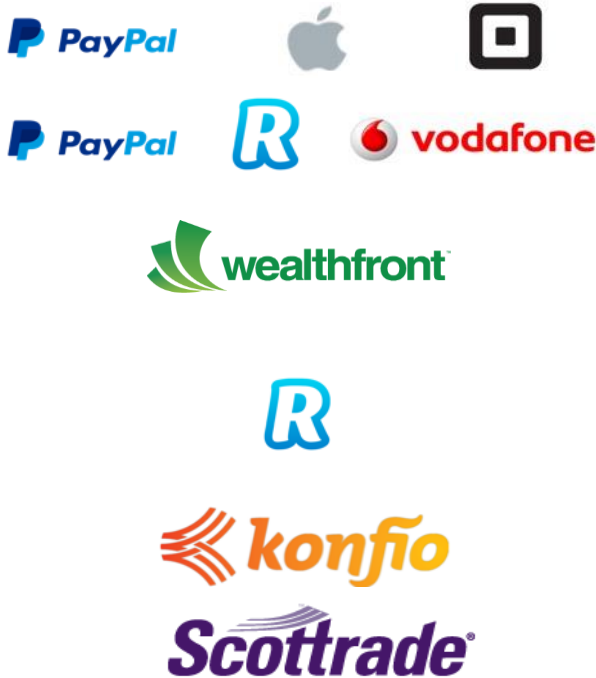

# Si no lo hacemos alguien mas lo hará... y quien no esperamos



Pregunta: ¿Quiénes dominaran el ecosistema?

Source: ROLAND BERGER STRATEGY CONSULTANT

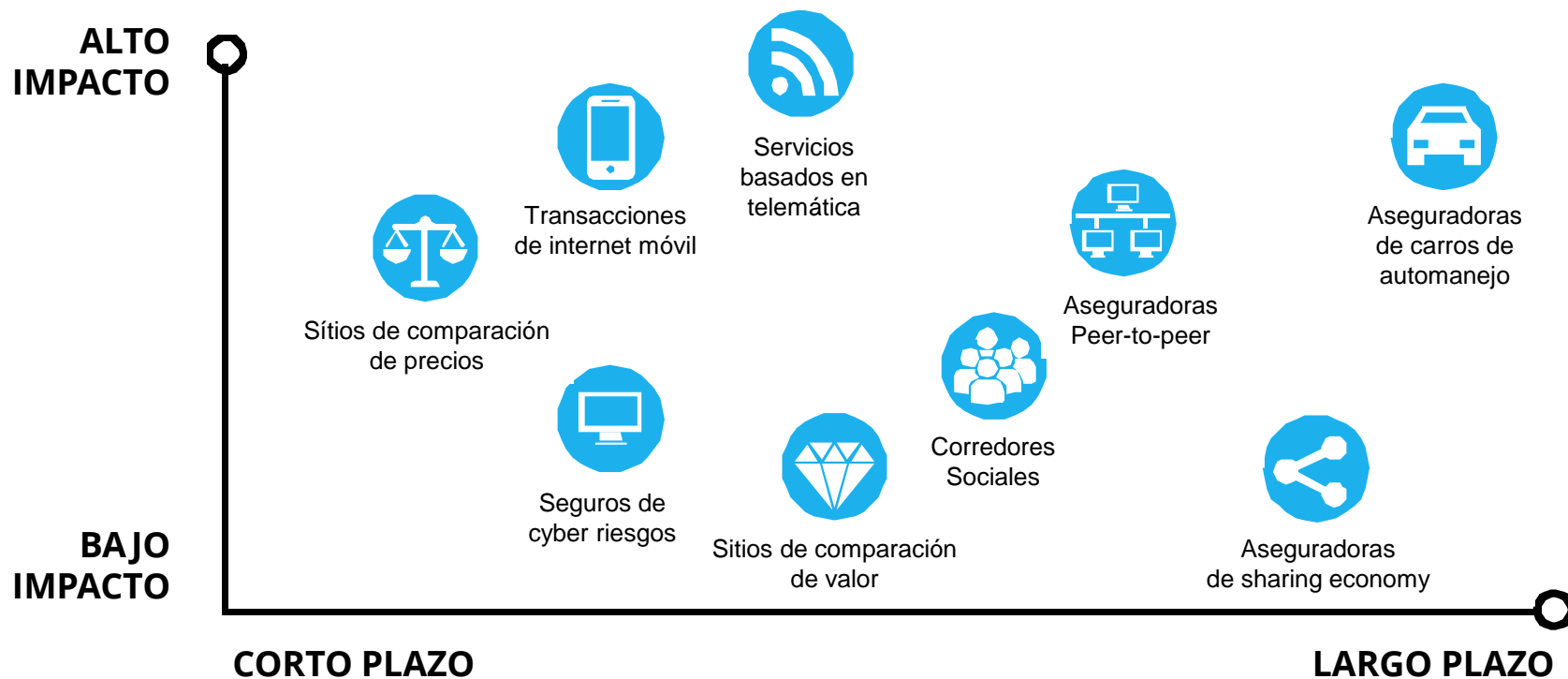
# Lo mismo ya paso con los bancos

ÁREA DE NEGOCIO	DISRUPTORES	POSIBILIDAD DE RECUPERACIÓN DE LOS BANCOS
<ul style="list-style-type: none"> <li>• Pagos</li> <li>• Transferencias</li> <li>• <i>Wealth management</i></li> <li>• Cambios</li> <li>• Préstamos corporativos</li> <li>• Stock brokerage</li> </ul>		

Source: LITS EBUSINESS

○ Muy improbable ● Muy probable

# Y en los seguros empieza a pasar



Source: DELLOITTE, LITS EBUSINESS



y no hay que olvidar la  
transformación digital de todos  
los procesos para ganar eficiencias

# ¿Quién es el nuevo cliente?



## LUCÍA RIVERO

40 años, emprendedora,  
madre soltera de 3 hijos,  
vive en Monterrey, maneja



## MIGUEL OCEGUERA

62 años, gay, vive con su  
pareja y su gato, es abuelo  
de dos niños, le gusta  
acampar y la pesca

ÉREZ

## MARIEL COS

19 años, estudiante de  
derecho, vive con sus  
padres, clase media, tiene  
un perro, le apasiona la  
literatura, no quiere casarse  
ni tener hijos

**!GRACIAS!**

**SANTIAGO ONTAÑÓN**

**[jontanon@mnyl.com.mx](mailto:jontanon@mnyl.com.mx)**



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MONTERREY**