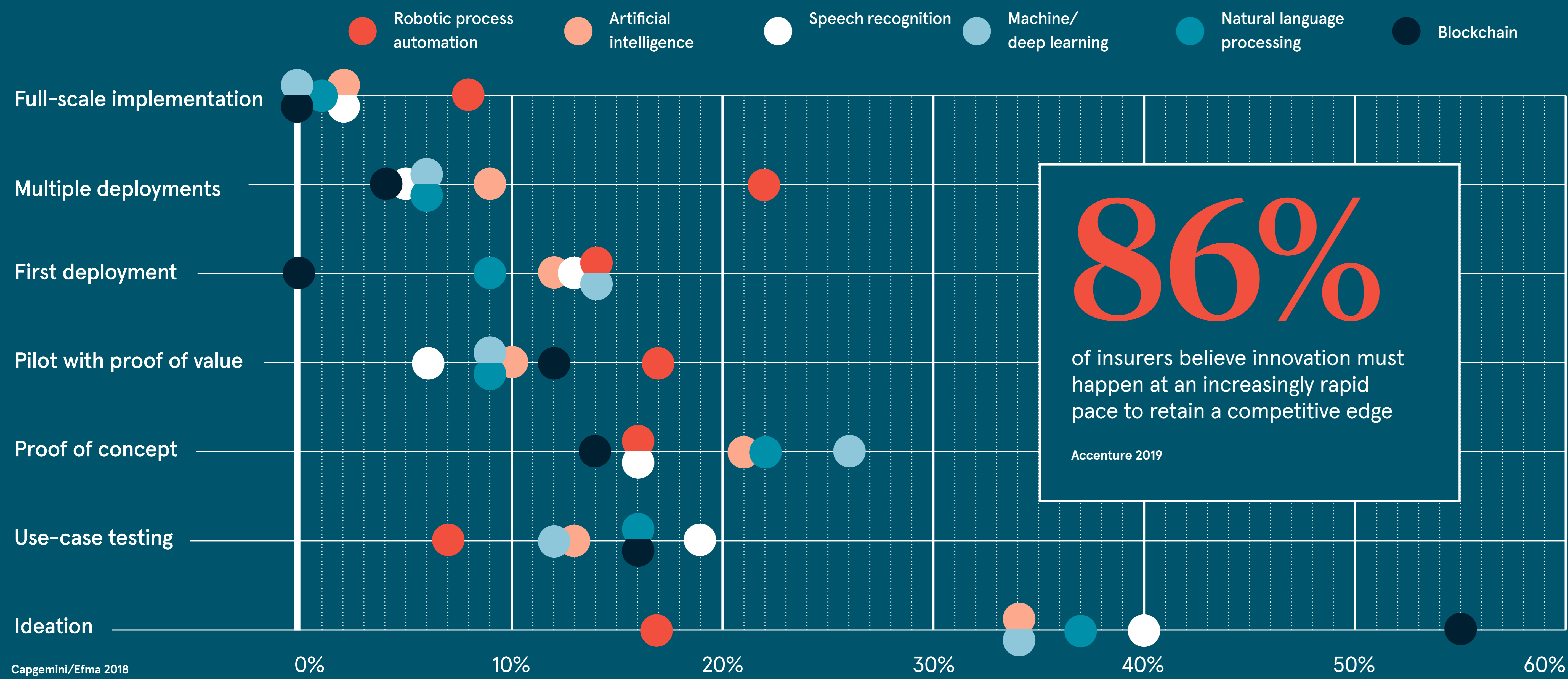


# TECH DISRUPTION

Rising competition is pressuring incumbent institutions to offer new services and transform entire business models. But where is this disruption coming from, and how are insurers reacting?

## DIGITAL TRANSFORMATION: STAGE OF ADOPTION

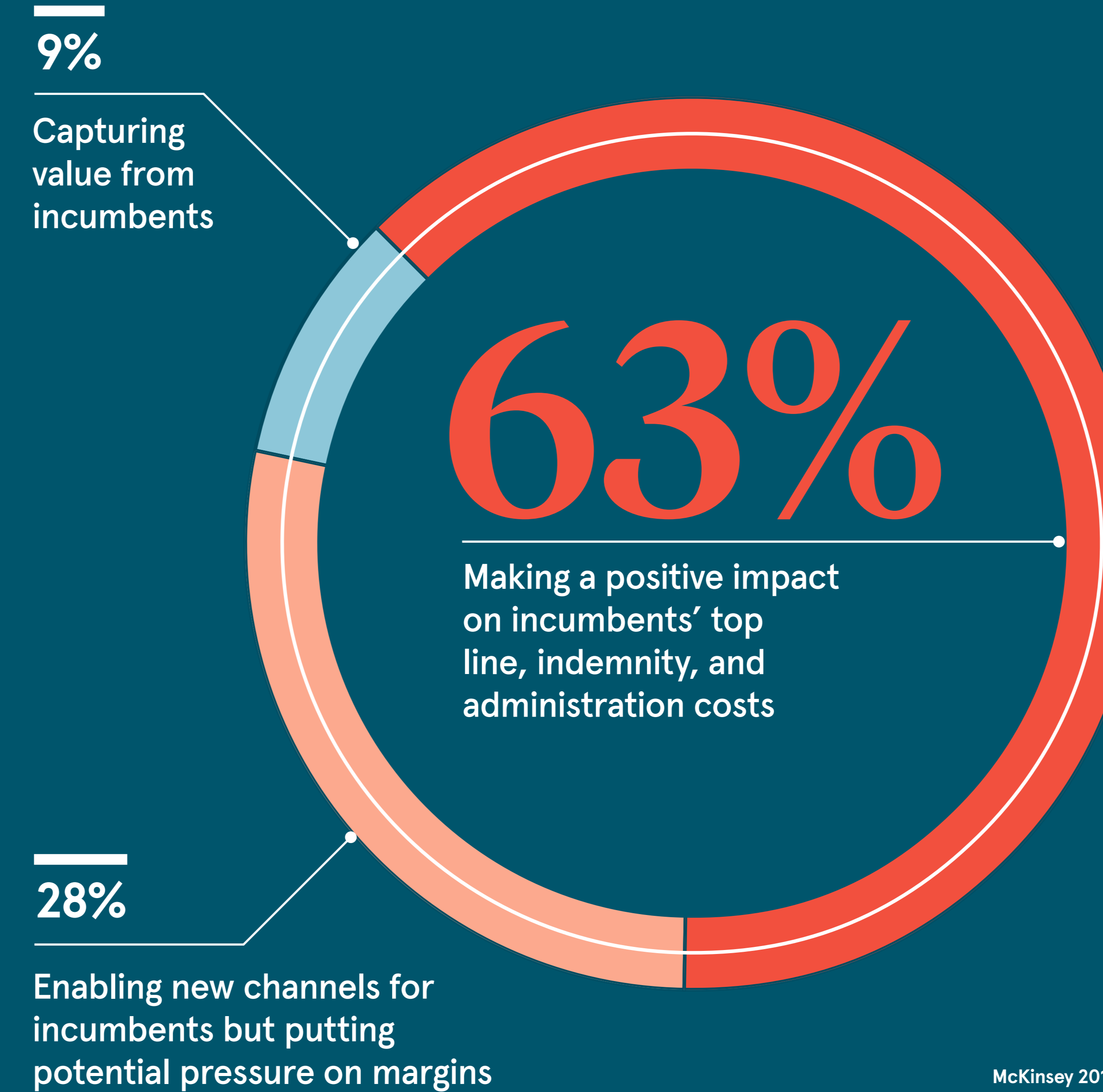
Where insurance companies stand in terms of implementing emerging technologies



Capgemini/Erma 2018

## INSURTECH ROLE IN INSURANCE INDUSTRY

Where insurtech companies see themselves



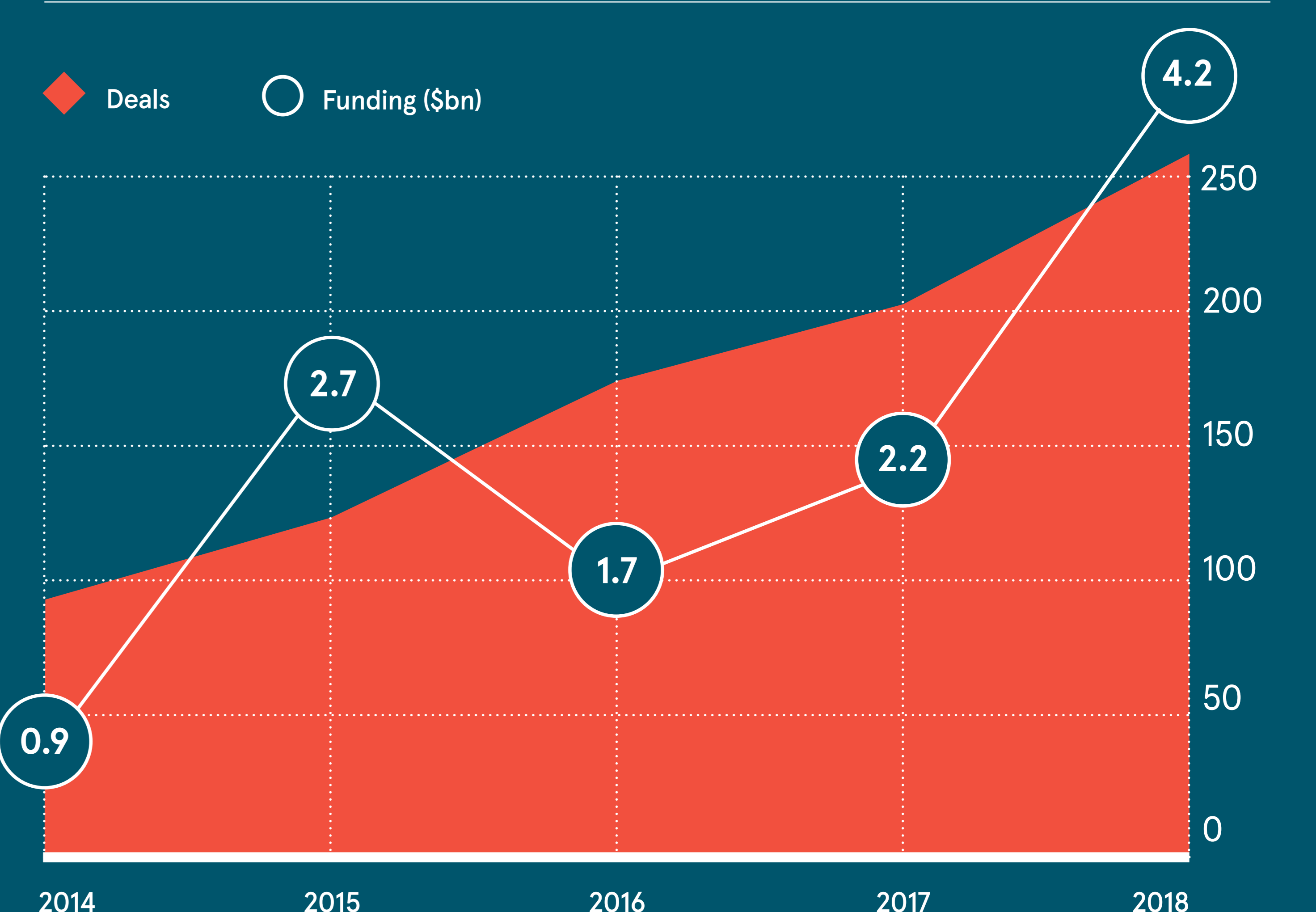
McKinsey 2018

# 96%

of insurers think digital ecosystems are having an impact on the insurance industry

Accenture 2019

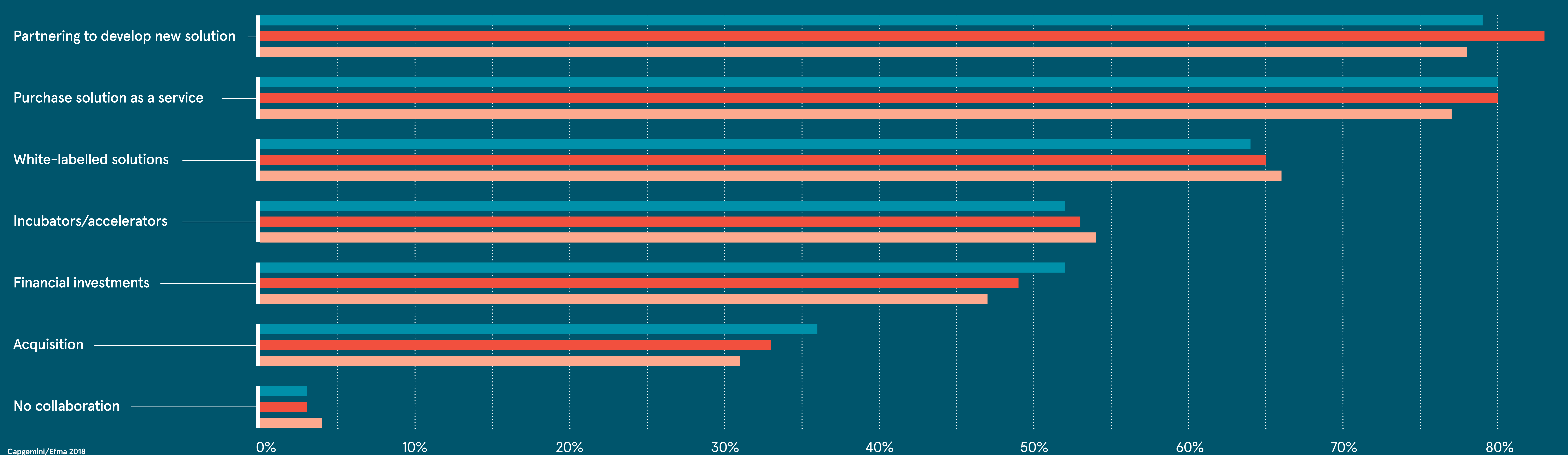
## INSURTECH ANNUAL FUNDING AND NUMBER OF DEALS



Willis Towers Watson/CB Insights 2019

## HOW TRADITIONAL INSURERS WANT TO COLLABORATE WITH INSURTECHS

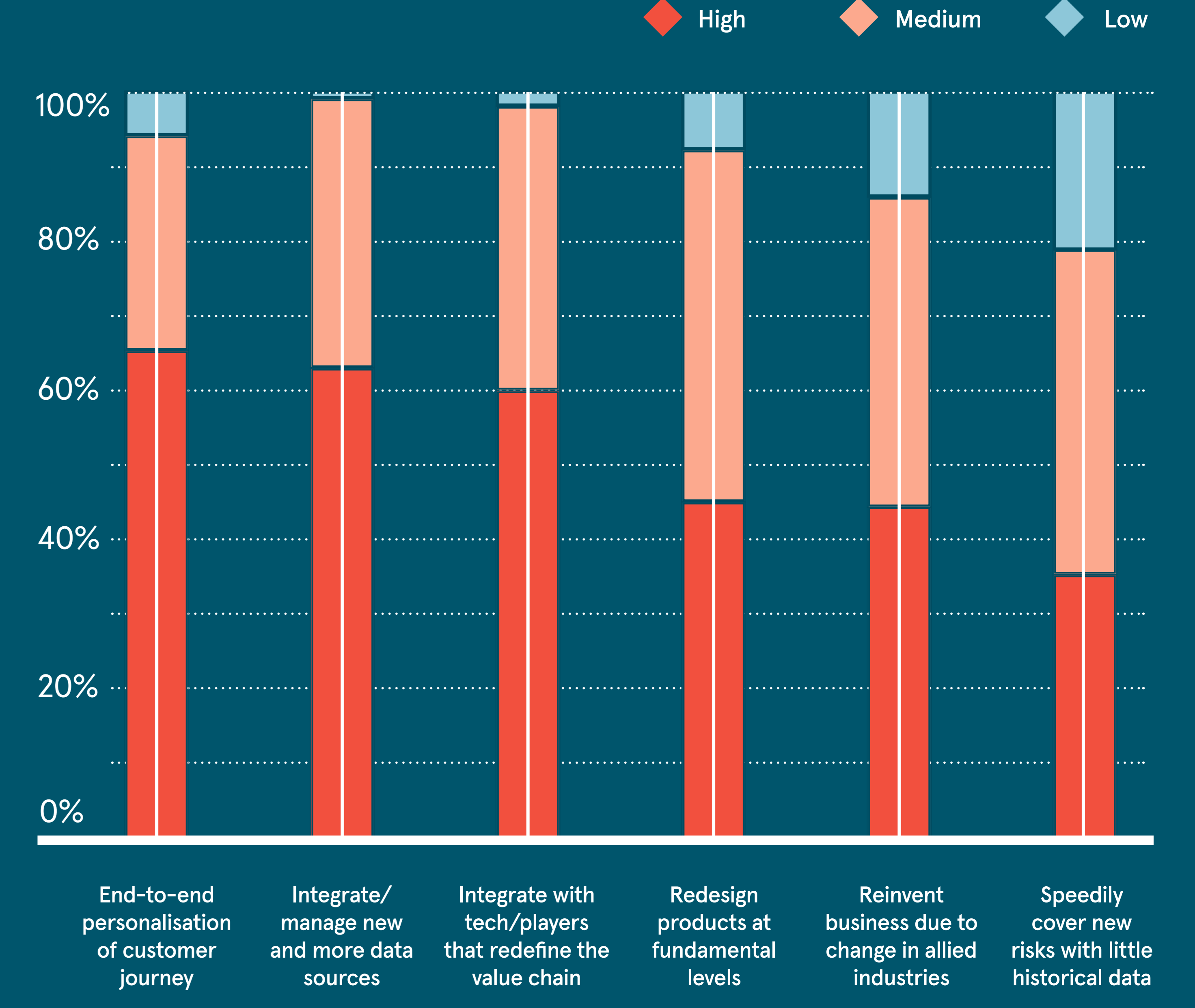
Percentage of insurers in each sector who prefer the following approaches



Capgemini/Erma 2018

## BUSINESS IMPERATIVES FOR THE FUTURE INSURER

Factors where insurers see the biggest impact in the industry



Capgemini/Erma 2018