

Digital Finance

Regulating technology

Lecture 12

Why we need regulating technology?

Insurers-insurtech collaborations

Date	Startup	Partner Insurer
10/2016	Ladder	Hannover Re
10/2016	Bitsight	AXIS Capital
10/2016	So-sure	Munich Re
10/2016	League	RBC Insurance
09/2016	Simpleurance	Munich Re
09/2016	tröv	Munich Re
08/2016	Indico Data Solutions	John Hancock
08/2016	Cocoon	Zurich
07/2016	Ant Financial	AXA
07/2016	Gravite	Securian
07/2016	Slice Labs	Munich Re
04/2016	tröv	Suncorp, AXA
05/2016	Grab	AXA
07/2016	Canary	Liberty Mutual
06/2016	Openbay	Allstate
05/2016	August Home	Liberty Mutual
05/2016	PrectstonHawk	Munich Re
03/2016	Airware	State Farm
03/2016	Student Loan Genius	Prudential
03/2016	Ola	Bajaj Allianz
03/2016	Roostify	Genworth
03/2016	Carma	Assurant
03/2016	Understory	Amica Mutual Insurance
03/2017	Modiface	Dai-ichi Life
03/2017	Roost	Desjardins
03/2017	Openbay	State Farm
03/2017	Human Longevity	MassMutual
03/2017	Hibob	Aviva
02/2017	Lyft	CSA A
02/2017	TrueMotion	American Family
02/2017	Bought By Many	Munich Re
02/2017	Automatic	American Family
02/2017	Drone Racing League	Allianz
02/2017	Qualia Labs	Stewart
01/2017	Sure	Nationwide
01/2017	Next Insurance	Markel
01/2017	Fabrie	Vantts, RGA
12/2016	Next Insurance	Munich Re
11/2016	Nuzzle	Embrace Pet Insurance
11/2016	Wrisk	Munich Re
11/2016	Blink Innovations	Munich Re
11/2016	SoFi	Protective Life
10/2016	N26	Allianz

Speed to market

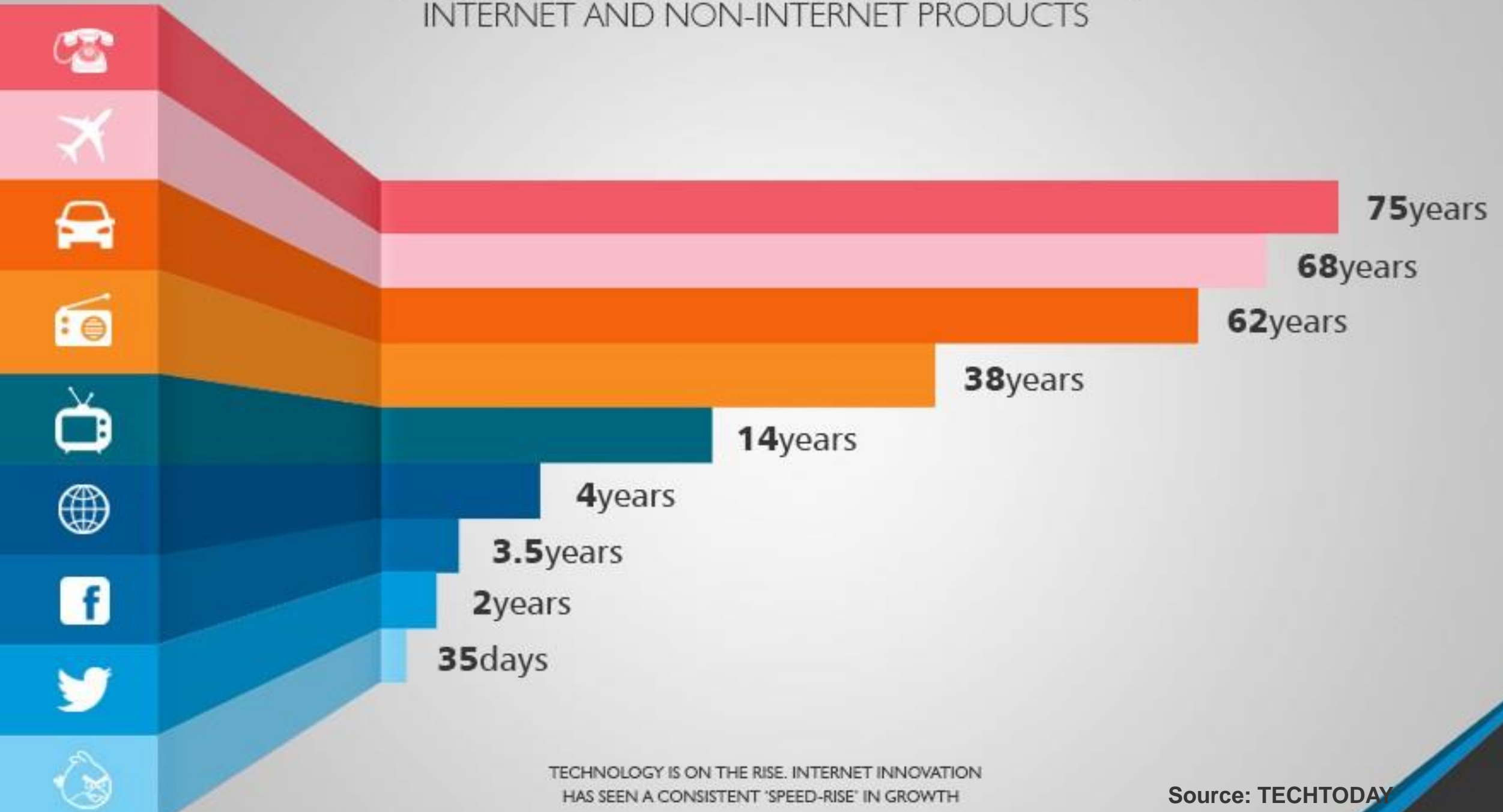


Commodity and
competition



Learn fast, adapt fast

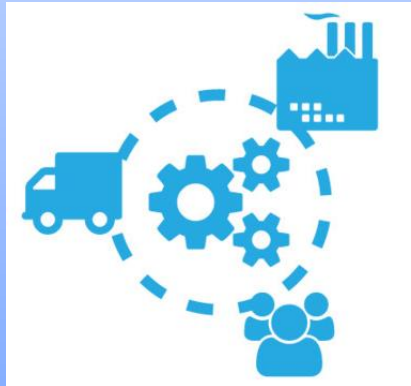
REACHING 50 MILLION USERS: THE JOURNEY OF INTERNET AND NON-INTERNET PRODUCTS



TECHNOLOGY IS ON THE RISE. INTERNET INNOVATION
HAS SEEN A CONSISTENT 'SPEED-RISE' IN GROWTH

Source: TECHTODAY

New business model



Private & Confidential

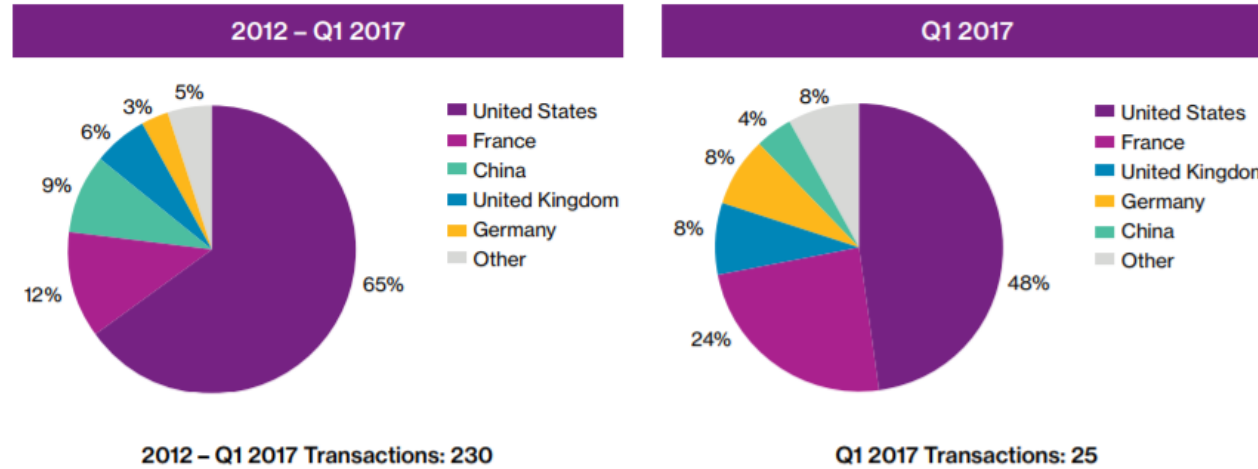
More competitors are searching for the

Interest over time ?

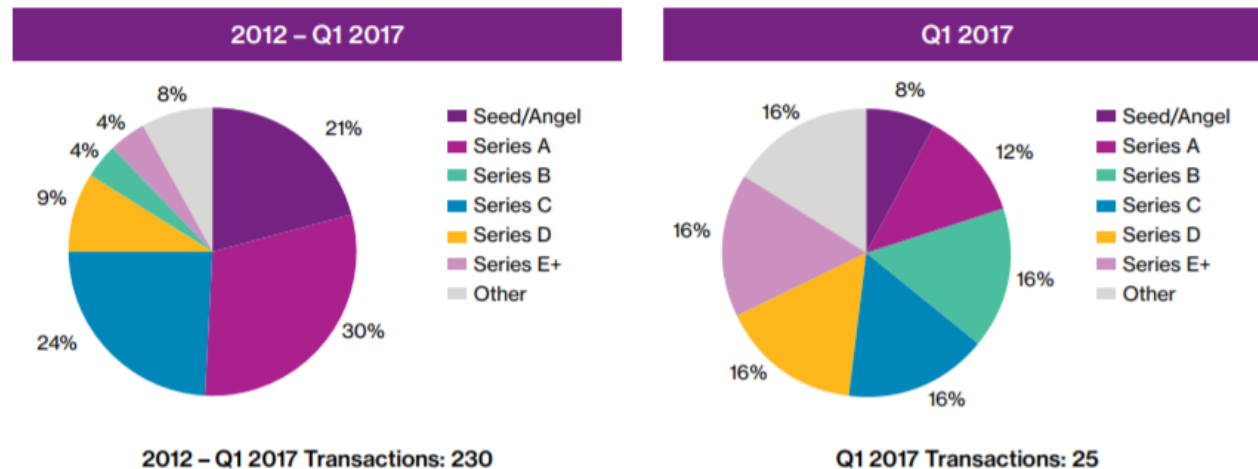


Insurers are increasingly participate in insurtech investment

























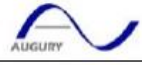
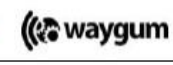






















Private Technology Investments by (Re)insurers by Target Country



Private Technology Investments by (Re)insurers by Investment Stage



Insurers are increasingly participate in insurtech investment

Insurer	Firms Invested
	
	        
	   
	
	
 	  
	  
	 
	 
	
	   
	
	
	

Customer centricity focus & think out of the box

