



Using smart technology for insurance

Luxembourg, 27 May 2015



Insurance Europe

**USING SMART TECHNOLOGY
FOR INSURANCE**

27th May 2015



Relax, we'll help you.

GLOBAL P&C — MAJOR CROSS BORDER M&A TRANSACTIONS 2008-2015

Deal value EURbn	Year	Acquirer Group	Domiciled	Target Group	Domiciled
1.7	2015	Endurance	Bermuda	Montpelier Re	Bermuda
5.0*	2015	AXIS Capital	Bermuda	PartnerRe Ltd	Bermuda
3.8	2015	XL Group Plc	Ireland	Catlin Group Ltd	Bermuda
1.1	2015	RenaissanceRe	Bermuda	Patinum Underwriters	Bermuda
1.0	2014	Fosun International	China	Caixa Seguros	Portugal
1.0	2014	Sompo / NKSJ	Japan	Canopus Group Ltd	Guernsey
2.6	2013	Markel Corp	US	Alterra Capital	Bermuda
2.0	2012	Tokio Marine	Japan	Delphi Financial Group	USA
1.4	2009	PartnerRe Ltd	Bermuda	Paris Re Holdings	Switzerland
2.8	2008	Tokio Marine	Japan	Philadelphia Consolidated	USA
1.8	2008	ACE Ltd	Bermuda	Combined Insurance Co of America	USA

* merger of equals – AXIS market cap ~4.5 EURbn



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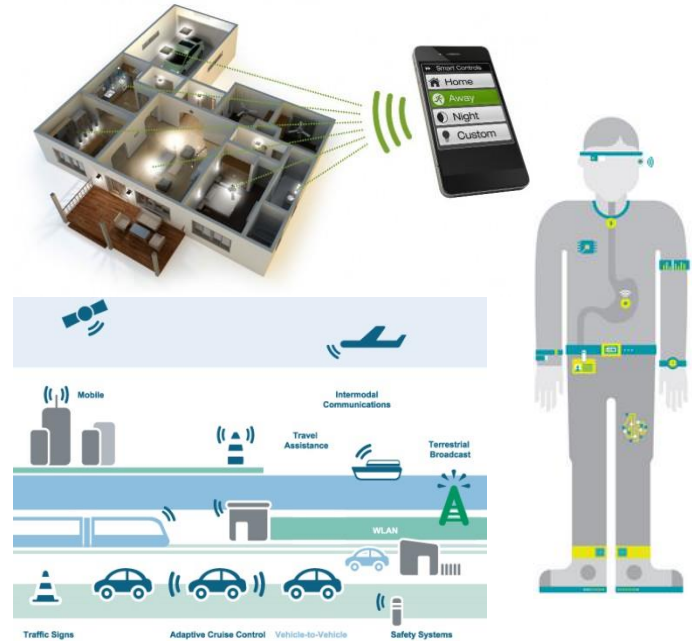
INTERNET OF THINGS

Building a smarter world



WEB OF TODAY

Mostly screen based and reactive



WEB OF TOMORROW

A sensor driven proactive world:
Input, engagement and feedback



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SMART DATA MANAGEMENT

The perfect storm?

NEW WAYS OF ...

COLLECTING
data

STORING
data

ANALYZING
data

Do we have the right mix of capacity & capabilities?



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SMART WATCHES

The year your watch becomes a PC?

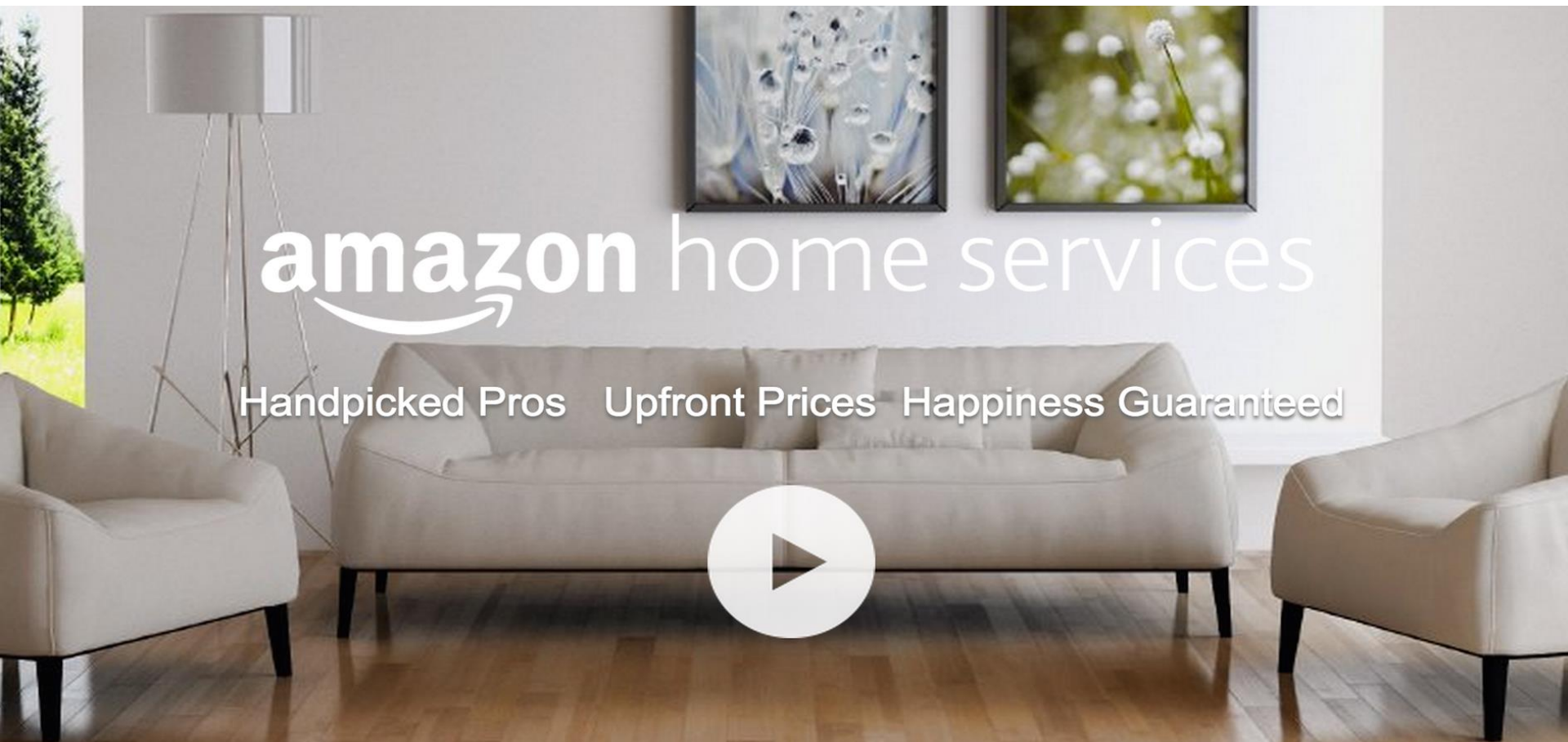
Apple Watch with BMW-app



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SMARTER INTEGRATION AND SERVICES

"On-demand" economy



amazon home services

Handpicked Pros Upfront Prices Happiness Guaranteed



amazondash



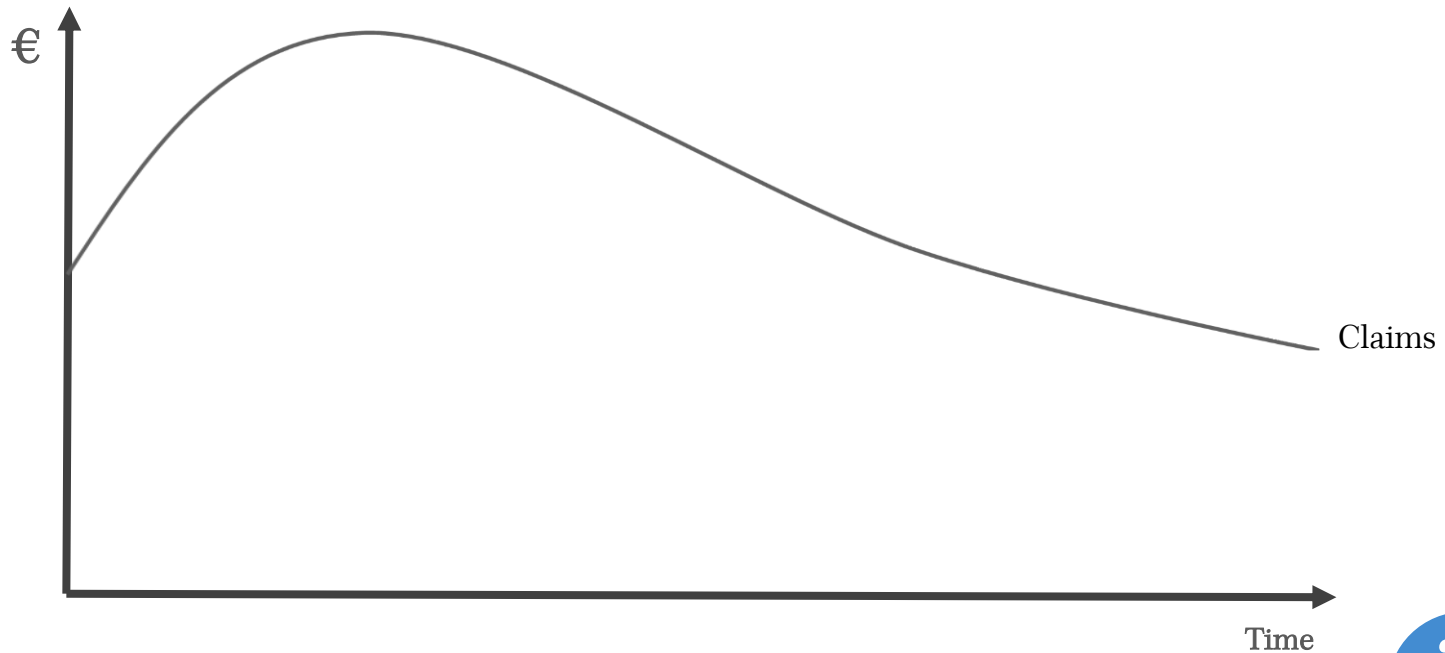
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A POSITIVE NET EQUATION ?

Could the insurance industry get marginalized?

Give & take ?

Are we heading into a claims deflationary scenario?



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IN A SMARTER TOMORROW
What's a smart insurer?



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Speakers



Aldo Monterforte
Co-founder and CEO
The Flow



Lionel Paillet
General Manager
Nest Labs, Europe



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