

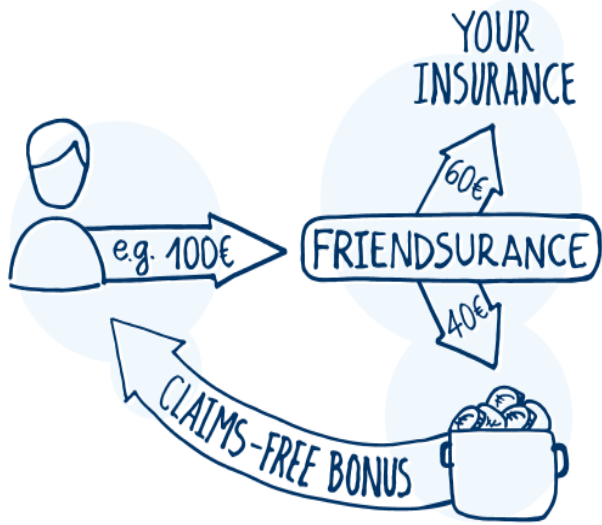


The future of distribution

25 May 2016, Dublin

Cecile WENDLING
Head of Foresight
AXA

Cecile.wending@axa.com



Community distribution

Friendsurance: The P2P Insurance Concept

[Learn more](#)

A group of four diverse people (two men and two women) are laughing and talking together in front of a background of blue corrugated metal. The man on the far left is wearing a light green t-shirt and holding a red mug. The man next to him is wearing a blue and black raglan t-shirt. The woman in the center is wearing a yellow sweater and blue jeans. The woman on the far right is wearing a blue button-down shirt over a black and white striped top and blue jeans.

Old insurance is rubbish.
Use Guevara.

(It's new. And 100% non-rubbish.)

[Get your quote](#)

Community distribution



Community distribution

Lemonade™



BOUGHT BY MANY

Already a member? [Log in](#)

GROUPS ▾

NEWS

ABOUT US

HOW IT WORKS

The smart new way to buy Health insurance

Together, our members are making insurance companies listen.

[f Find exclusive offers](#)

Community distribution

282

Groups

165,838

Members

18.6%

Average Discount

A close-up photograph of a computer keyboard. The central focus is a red key with the Chinese national flag (one large yellow star and four smaller yellow stars) printed on it. The key is surrounded by other black keys, including one with a silver 'Y' and another with a silver 'J'. The lighting is dramatic, highlighting the texture of the keys.

众安保险
ZhongAn Insurance

Automated distribution

InsurETH

Insure your flight with Ethereum

InsurETH lets you insure your flight directly with an ethereum smart contract

The contract is resolved automatically on the Ethereum blockchain

You can also apply to InsurETH as [investor](#)

Enter your flight number

ex: BA 2599

Automated distribution

Insure for

£ 200

0.66 BTC

29.8 ETH



DYNAMIS

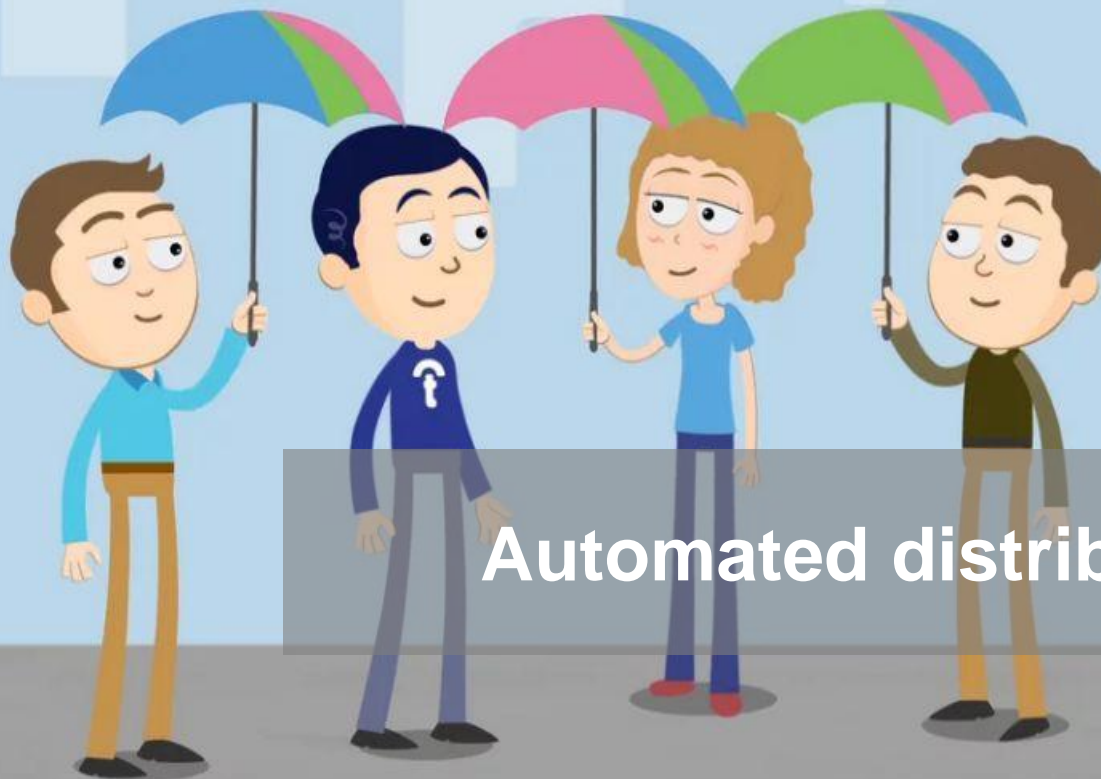
A PEER TO PEER INSURANCE COMPANY

Automated distribution

Teambrella is the first peer-to-peer insurance service powered by Bitcoin.

We're making insurance fair and transparent.

Teambrella's users have exclusive control over every aspect of insurance: rules, premiums, claims and reimbursements.



Automated distribution



insurify



Hi, Jane! It's great to speak with you today. Do you still park your Mustang V6 at zip code 90028?

Yes. I'm looking for a new car insurance quote. Can you help me?

Based on your profile, I recommend full coverage with \$100/\$300k liability and a \$1k deductible. Here are your quotes

PROGRESSIVE \$72/mo

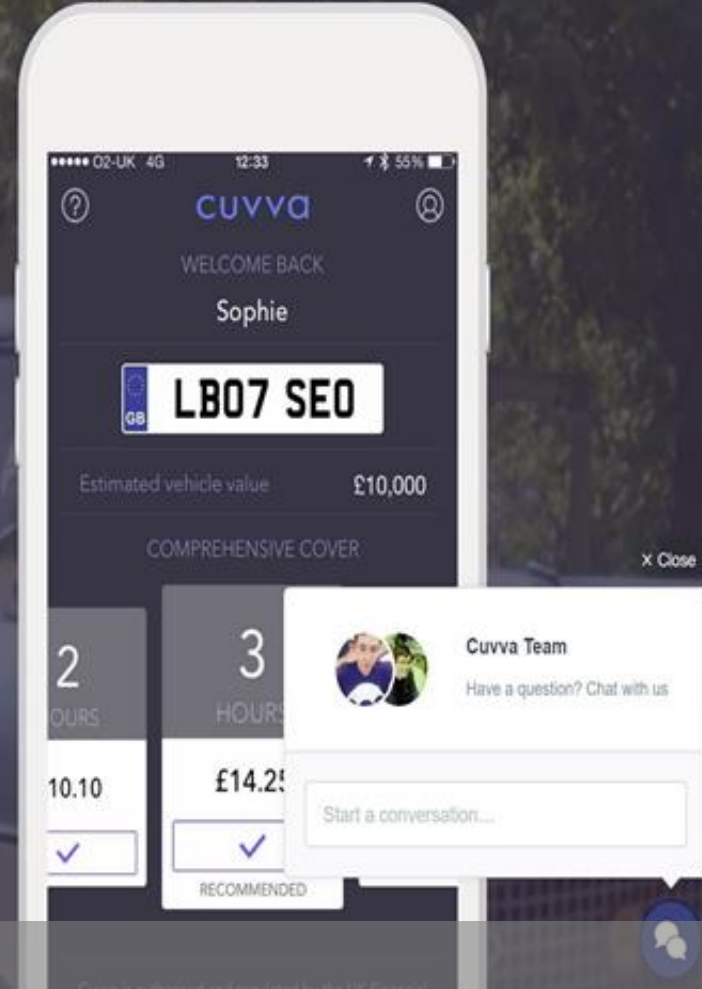
GENERAL INSURANCE \$80/mo

Safeco Insurance \$85/mo

Automated distribution

GOING SOMEWHERE?

GET INSURED FOR AN HOUR (OR MORE) ON A FRIEND'S CAR



Automated distribution

trōv

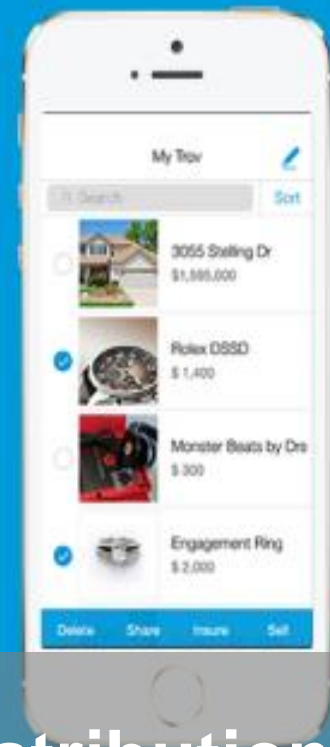
The Cloud for your Things



Collect
Your Things



Value
Your Things



Connect
Your Things

Automated distribution

Bla Bla Bla Car



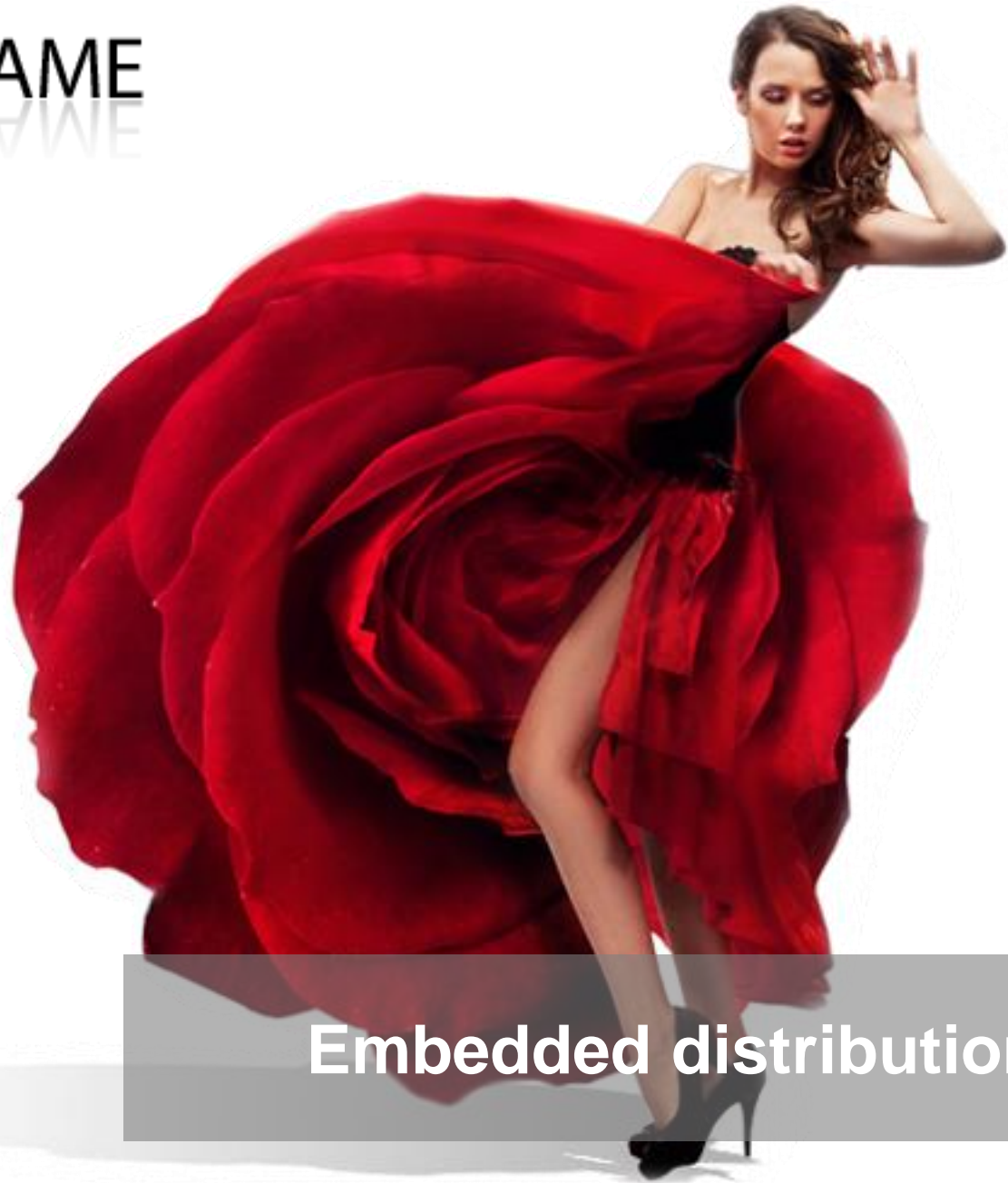
Embedded distribution



Embedded distribution

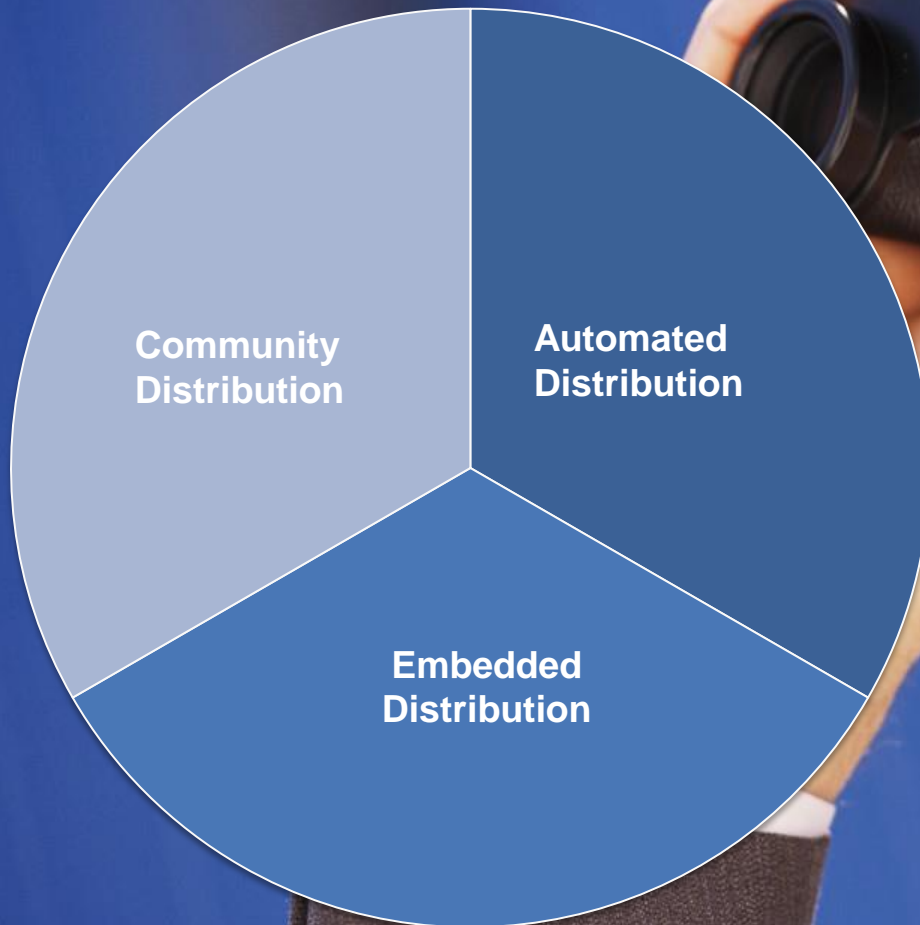


ORIFLAME
ORIFLAME



Embedded distribution

THREE NEW MODELS OF INSURANCE DISTRIBUTION



AXA innovation ecosystem

AXA Labs

to detect emerging trends
and identify potential
partners

San Francisco & Shanghai

AXA Strategic Ventures

a \$200 million investment fund
for startups

*London, Paris, Berlin, Zurich, San
Francisco, New York, Hong Kong*

Data Innovation Lab

a center of expertise for data
science and Big Data
technologies

Paris, Singapore, Bangalore

AXA Partners

an international structure
to manage and improve
our global partnerships

Paris

Start-In

an entrepreneurship contest
to foster and prototype ideas

Worldwide

Kamet

a \$100 million AssurTech
incubator

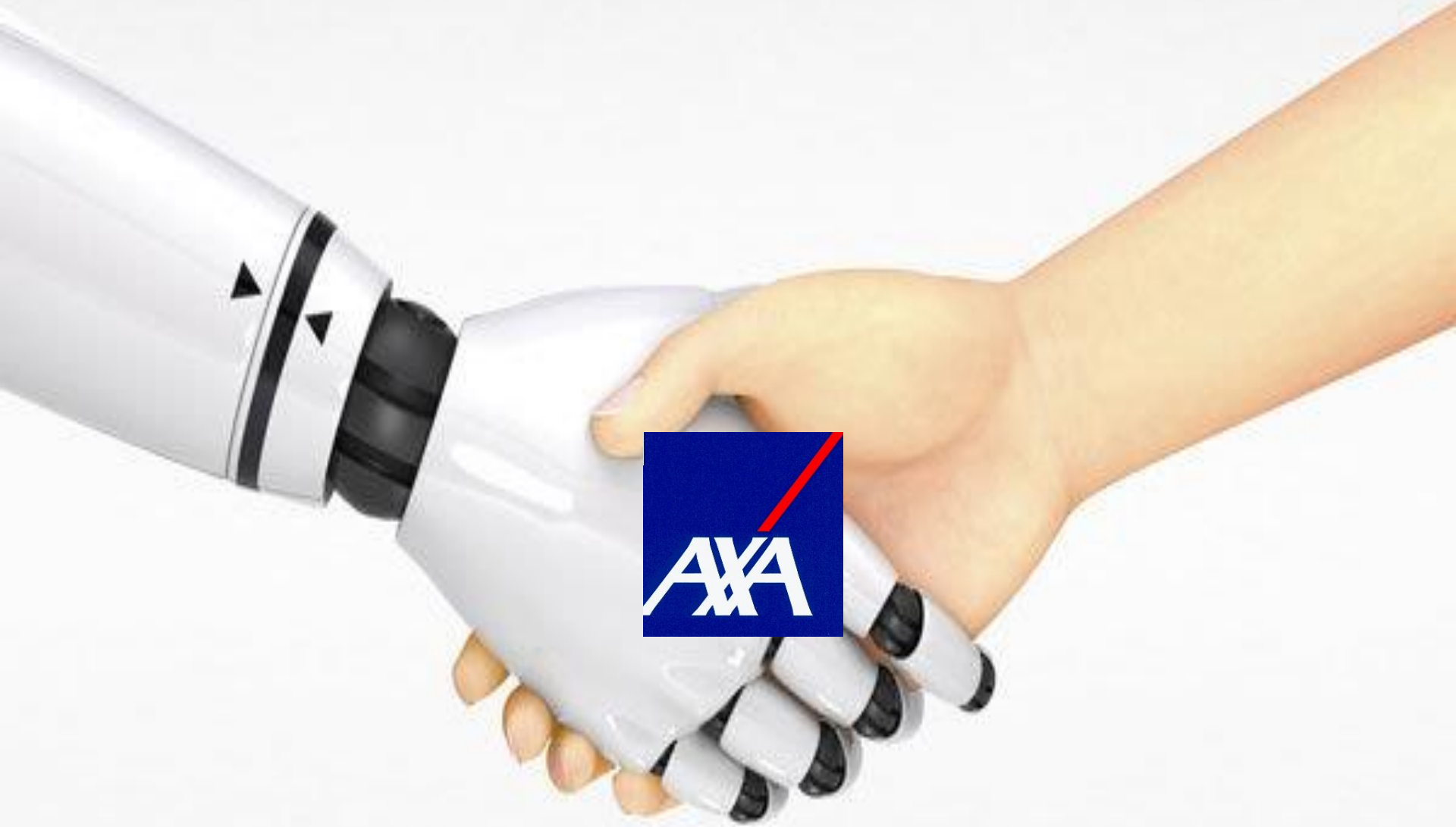
Paris

NOW



Past

Future





BOOSTEZ VOS VENTES

PROFIL



CLASSEMENT
1. 41870th
DE LAUSANNE PLUS...

SUCCES
DE LAUSANNE PLUS...

ETAT EN COURS
Socio

Dans cette phase, remplissez votre radar de progression grâce à des actions vous faisant découvrir les fondamentaux des techniques de ventes.

Obtenez les plus belles récompenses

OBJECTIF
Obtenir le bonus plus élevé de votre niveau actuel

POTENTIEL

TOUTES LES ACTIVITES
SERIES GAMES D'EXPERIENCE

Mon AXA



Découvrir l'application

Omni-channel

**Digital and data
skills**

**Human advisor
coach**

**Public and private
partnerships**