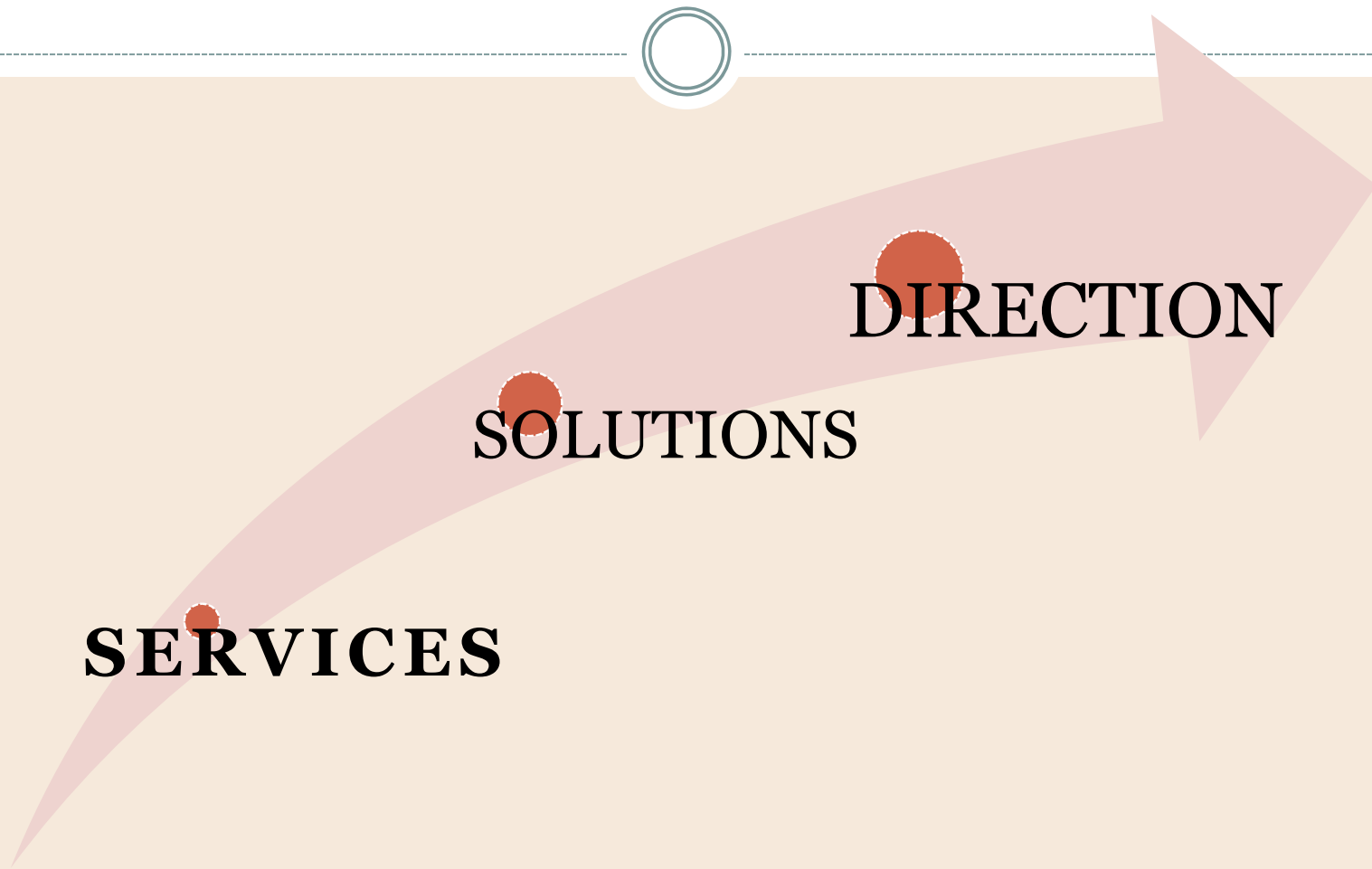


BUILDING SYNERGY EXPANDING THE FRONTIERS



INSURANCE AND ICT

THE VALUE CHAIN



TWO THINGS WE DO IN INSURANCE AND FINANCIAL MARKETS

WE PROCESS INFORMATION

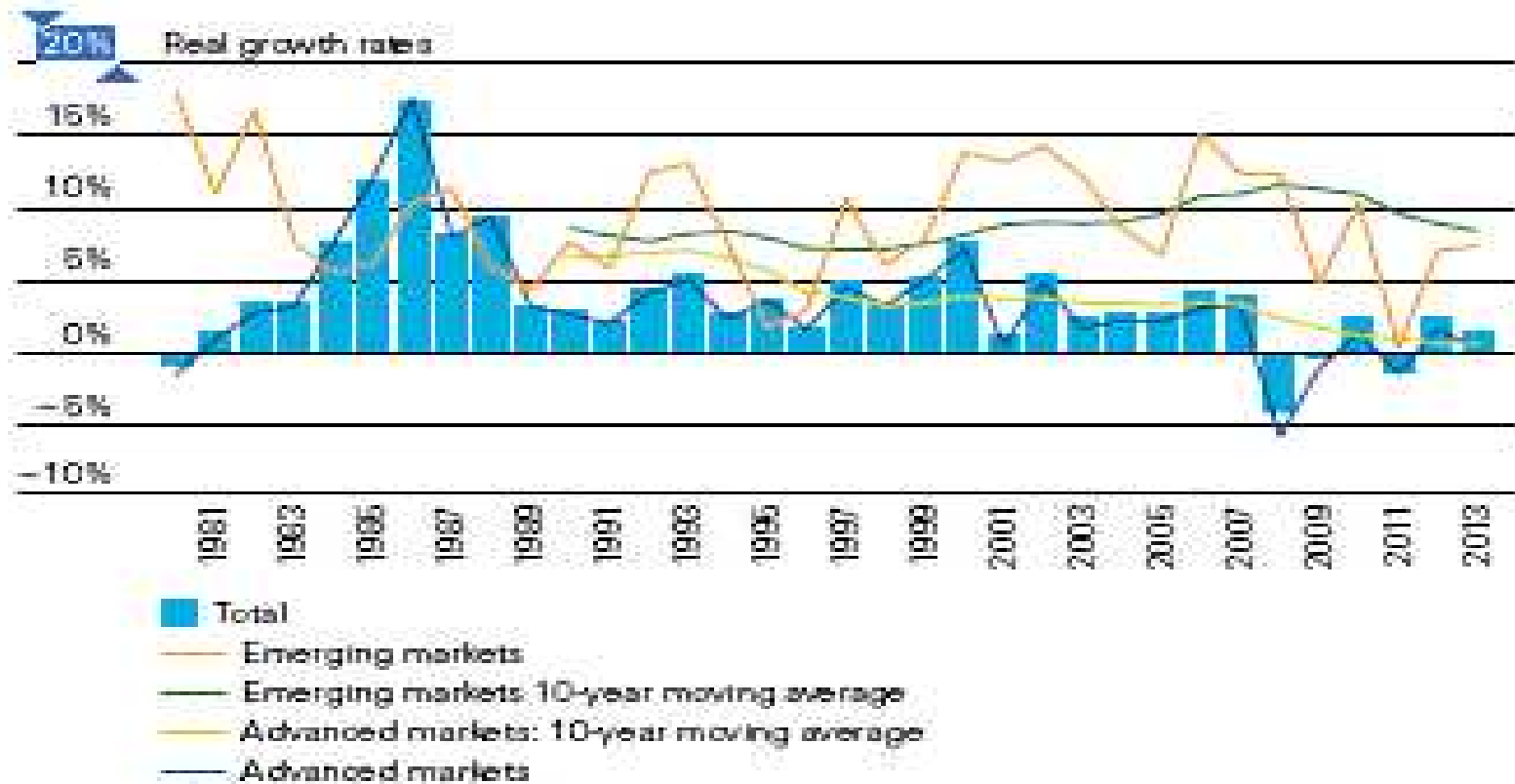
WE RELATE TO PEOPLE

IT AND INSURANCE



- **THE REVOLUTION IN TRANSACTION PROCESSING – CYCLE TIME, COST, CUSTOMER CONVENIENCE**
- **REENGINEERING OF PROCESSES AND ORGANISATION STRUCTURES**
- **UNLEASHING THE POWER OF CUSTOMER DATA BASES - CRM, ANALYTICS...**
- **REFINEMENTS IN THE ACTUARIAL CONTROL CYCLE PROCESSES - UNBUNDLING, STOCHASTIC MODELING, DYNAMIC SOLVENCY TESTING;**

Growth of insurance premiums worldwide 1981 - 213



Source: Economic Research & Consulting

THE FUTURE



- **REDISCOVERING MUTUALITY – BEYOND RISK TO OPPORTUNITY**
- **ADDRESSING ESG RISKS**
- **THE CUSTOMER RECONNECT - THE ROLE**
- **INSURANCE AND FINANCIAL INCLUSION**

THE FUTURE



**IF TECHNOLOGY WAS THE
WATCHWORD OF THE
TWENTIETH CENTURY**

**THE TWENTYFIRST BELONGS TO
COMMUNICATION**