

Disruption i forsikringsbranchen

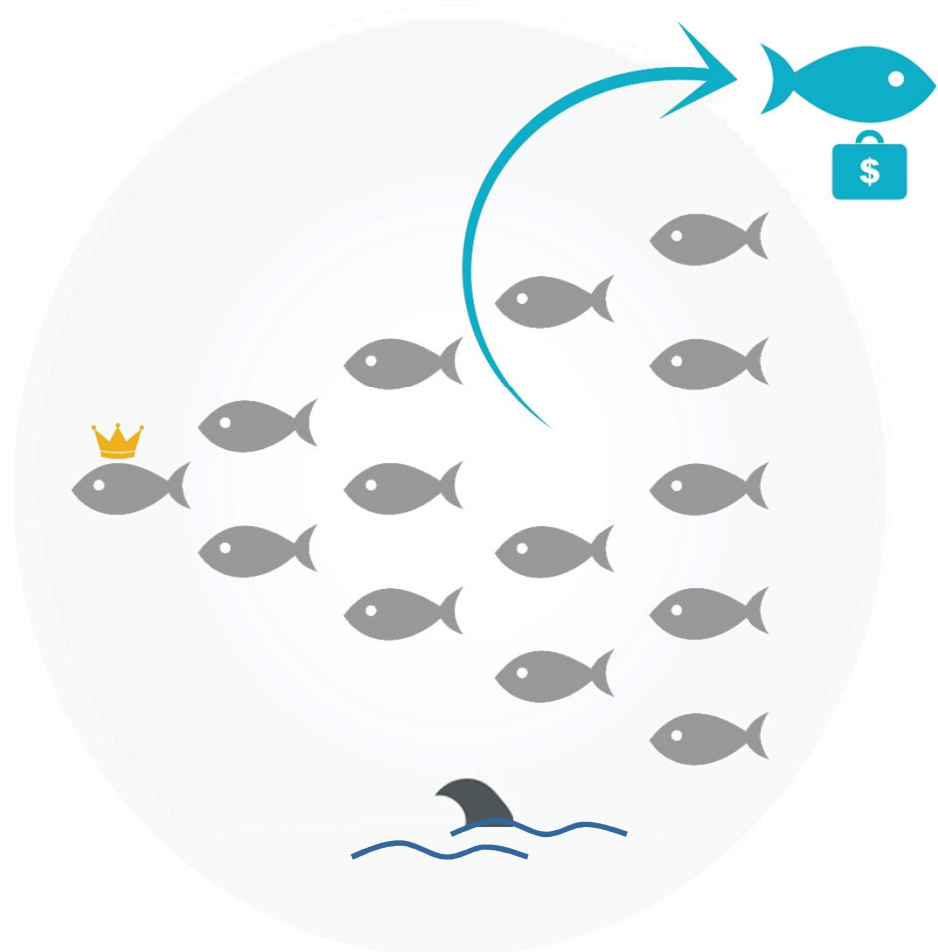
Direktør for Business Services & Digitalisering
22. Marts 2018

disruption

vs

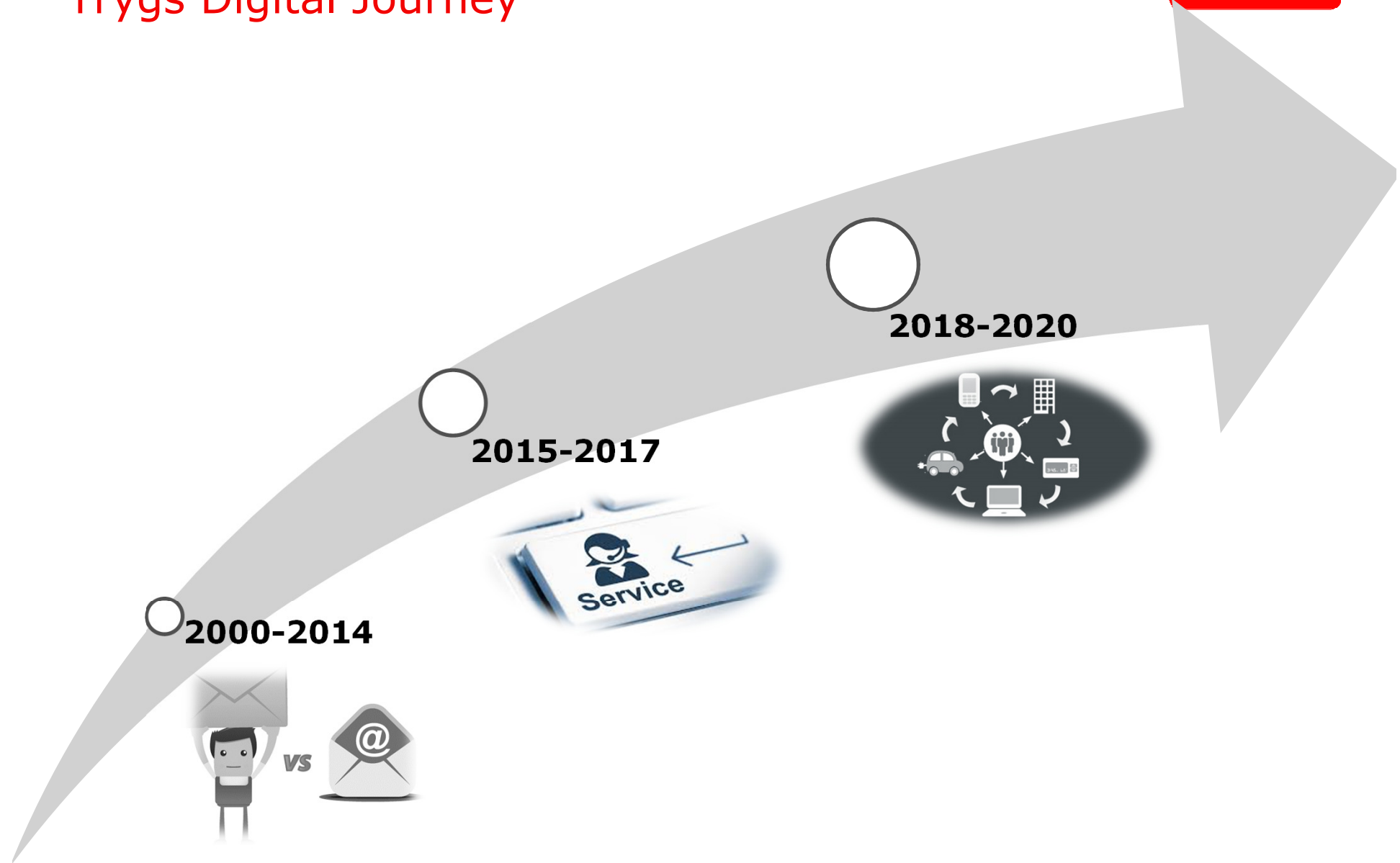


Customers vs. competitors



Who are your peers today? Tomorrow? ... and does it really matter?

Trygs Digital Journey




Slide 4

VBT2

Italesætte denne, for at fortælle den rejse vi er på.

Vicky Bulskov Tønder; 06-11-2017

Trends impacting insurance

 **CHANGING CUSTOMER PREFERENCES**



Digital interaction


- Reducing cost
- Reducing loyalty


 **ANALYTICS & BIG DATA**



New pricing parameters

- Individual pricing
- Anti-selection

 **INTERNET OF THINGS**



Driverless cars

- Reducing risk
- Reducing premium

Who is driving the car ?



Slide 6

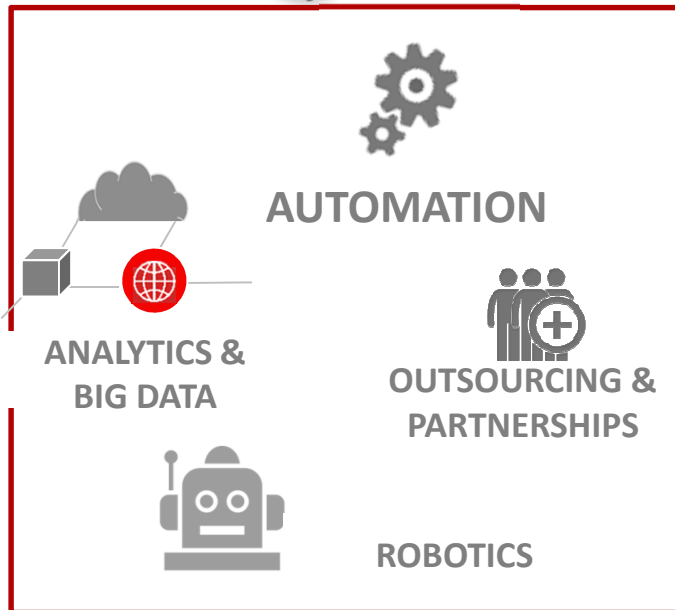
VB4

Vi skal tage styringen. Teknologi , som vi er nødt til at forholde os til, men vi skal sætte os i føresædet, ellers taber vi os selv.

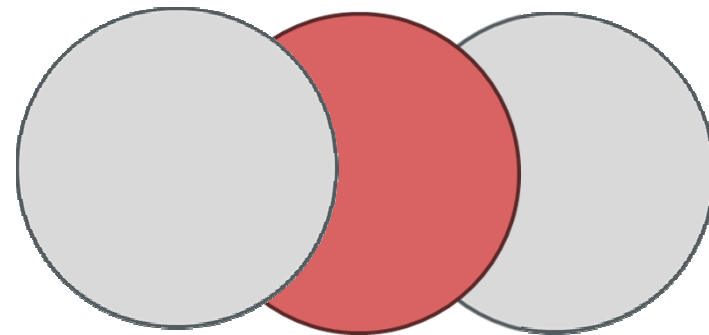
Vicky Bulskov Tønder; 06-11-2017

So who is driving the car ?

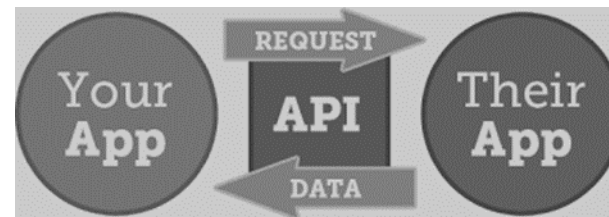
Customer experience
before technology



But technology is changing
the market barriers



And it can change
the customer ownership



Keep it simple

