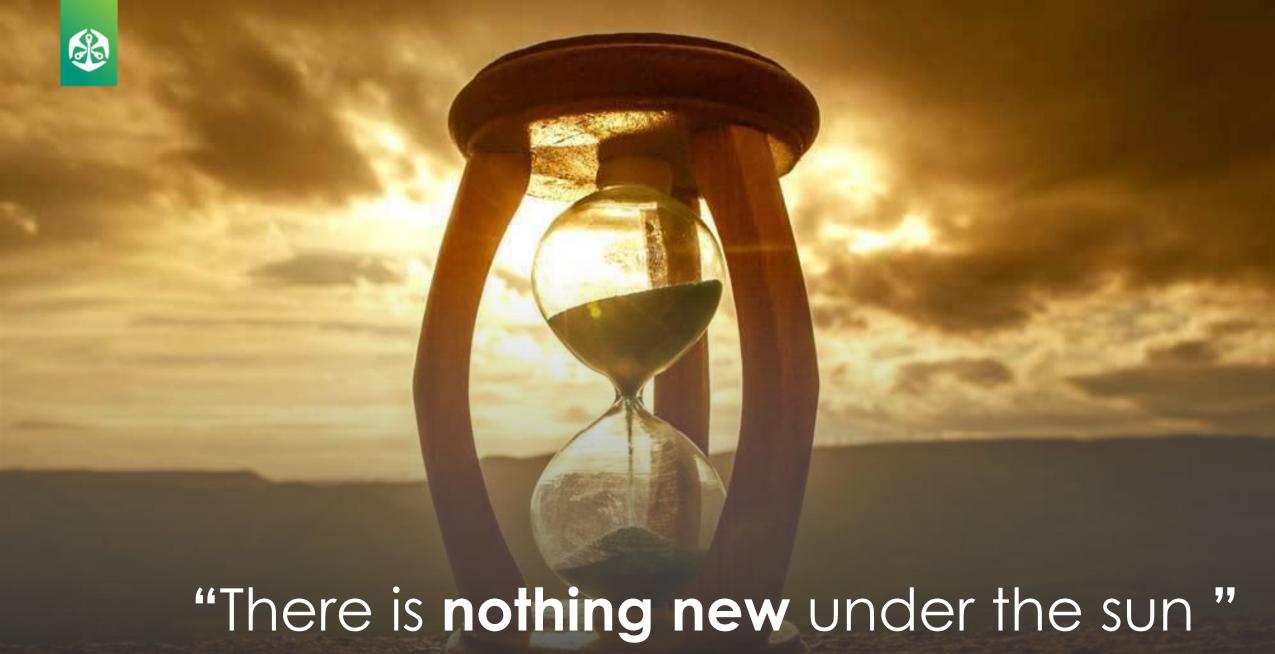


### Building an Insurance Ecosystem

LEVERAGING ON TECHNOLOGY TO DELIVER VALUE IN THE INSURANCE SPACE



Just endless repackaging











Hi, I'm Cortana.



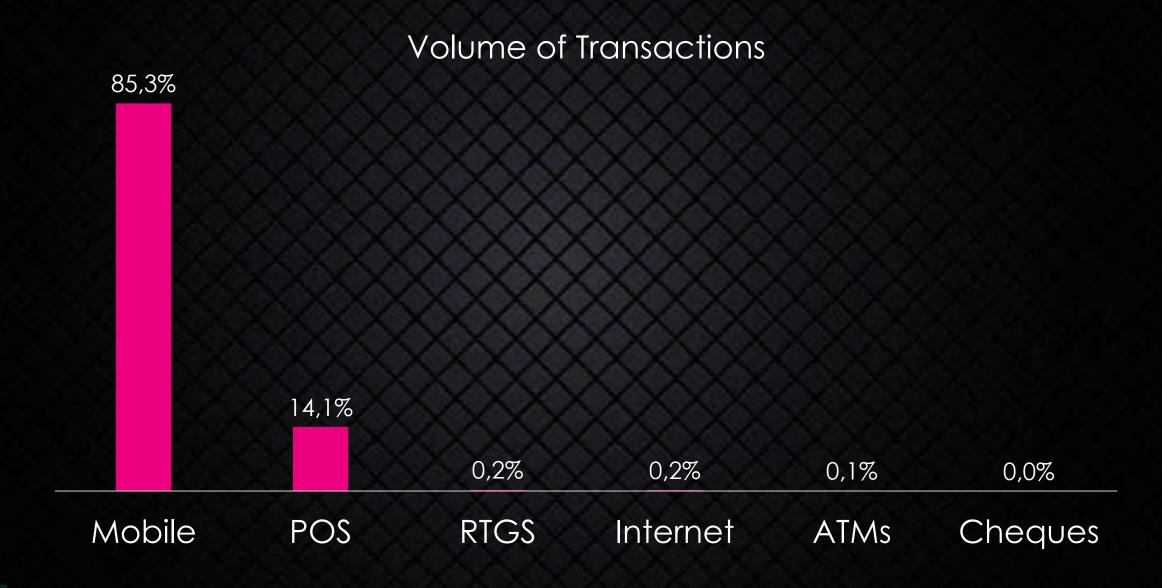
### Technology hasn't changed What we do

It's changing how we do





#### Clicks are thicker than bricks



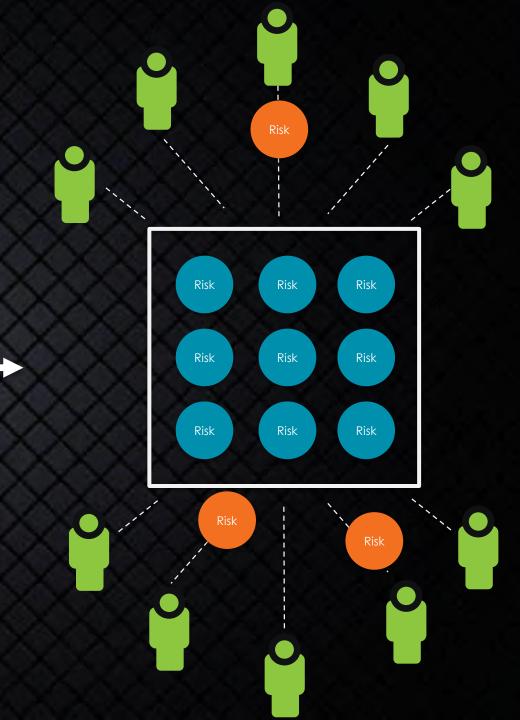






Risk

We are still pooling risks





### I'll organize it myself: rise of peer – peer insurance





#### What is driving industry movement?

CAPITAL REQUIREMENTS

**REGULATION** 





## I'll organize it myself: rise of peer – peer insurance





#### What is driving industry movement?

**Future** Current **INSURANCE & TECHNOLOGY** Who will Leverage Who? **CAPITAL CONSUMER REQUIREMENTS POWER ON DEMAND REGULATION INSURANCE** 



#### How Blockchain is taking it to next level





#### **Ecosystem thinking**









"It is sweet to them to take the monies; but when disaster comes it is otherwise and each man draws his rump back, and strives not to pay"

Francesco di Marco Datini 14<sup>th</sup> Century Florentine Merchant

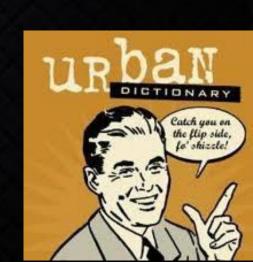


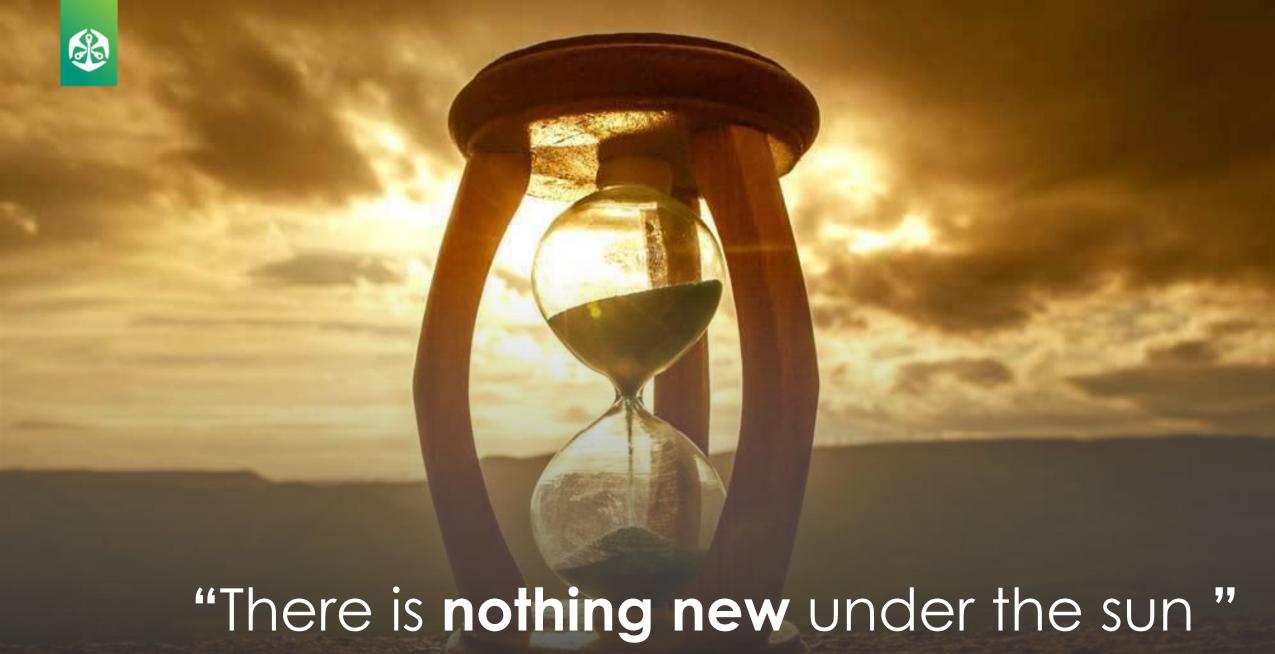


#### Insurance (in-shoor-uhns)

A business that involves selling people promises to pay later that are never fulfilled.

Urban Dictionary
21st Crowdsourced Dictionary





Just endless repackaging



#### Seems our forefathers had it right all along







# Lemonade