International Actuarial Association
Association Actuarielle Internationale

Institute of Actuaries of India
Statutory body established under an Act of Parliament

21st Global Conference of Actuaries
17th - 19th February 2020 | Mumbai, India

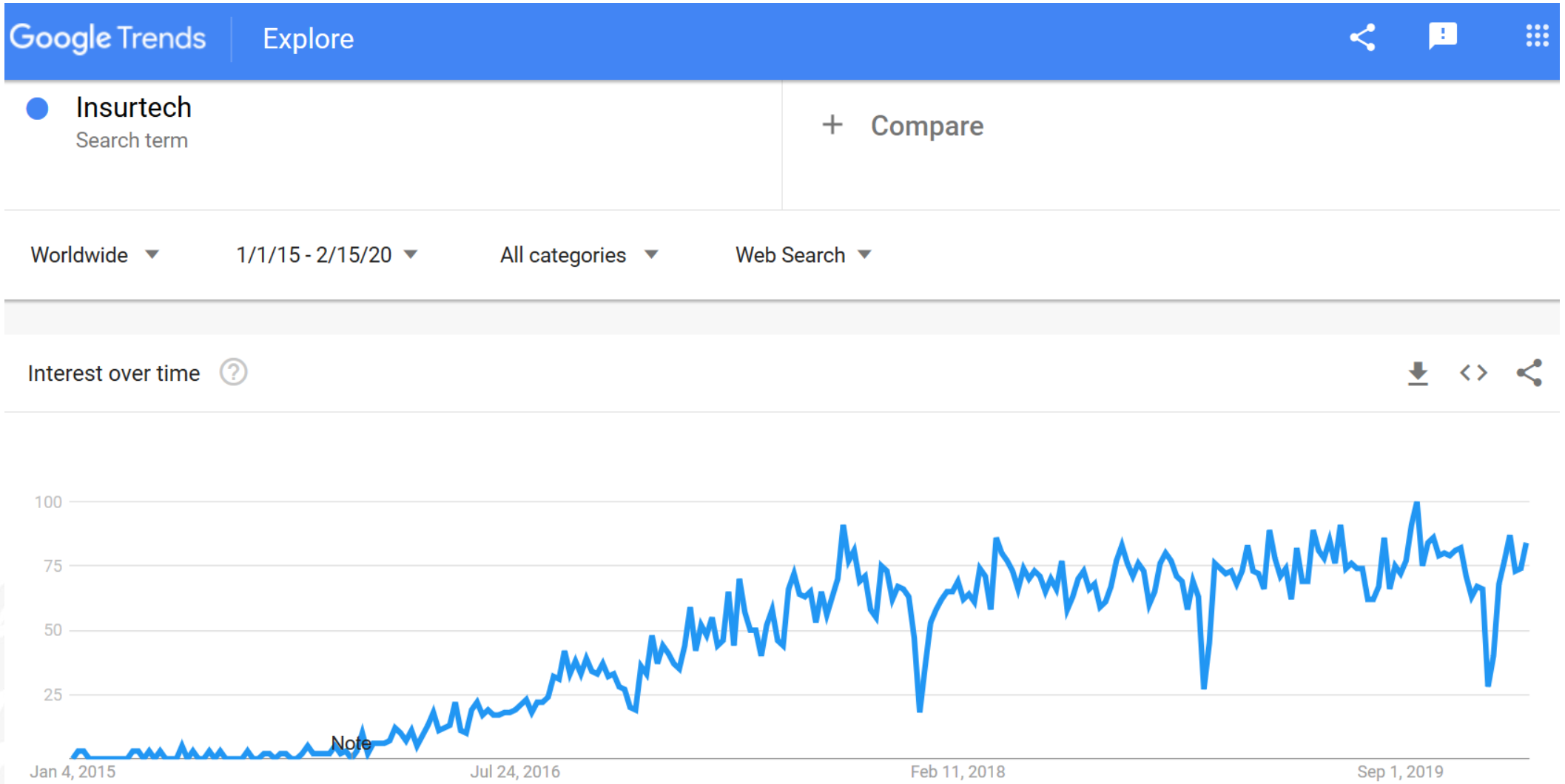
Insurtech – Bridging the Industry's Trust Gap

Karunanidhi M

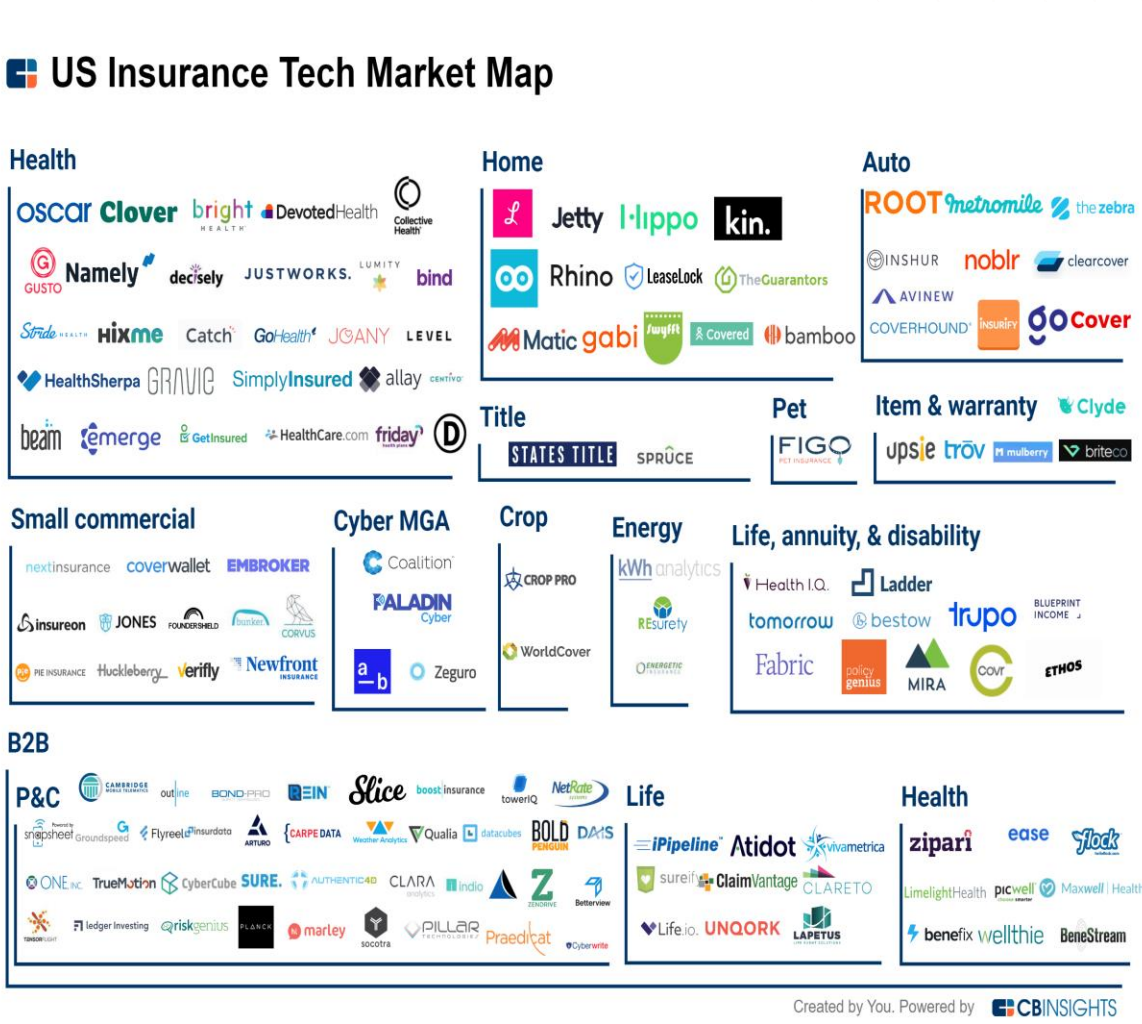
Chief Actuary, RGA Middle East

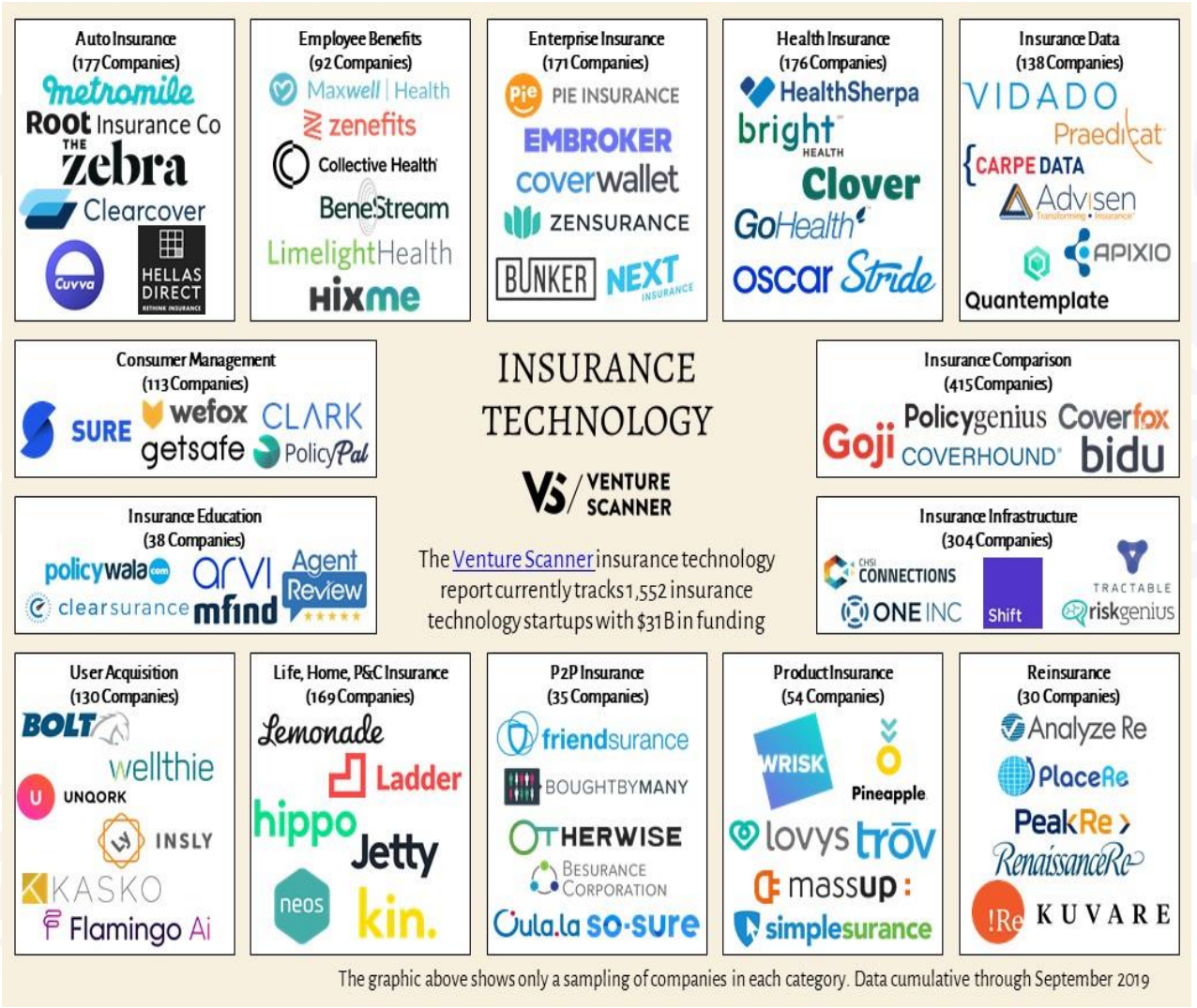
Date: 19 Feb 2020

PROLOGUE: RIDING THE INSURTECH WAVE



PROLOGUE: RIDING THE INSURTECH WAVE

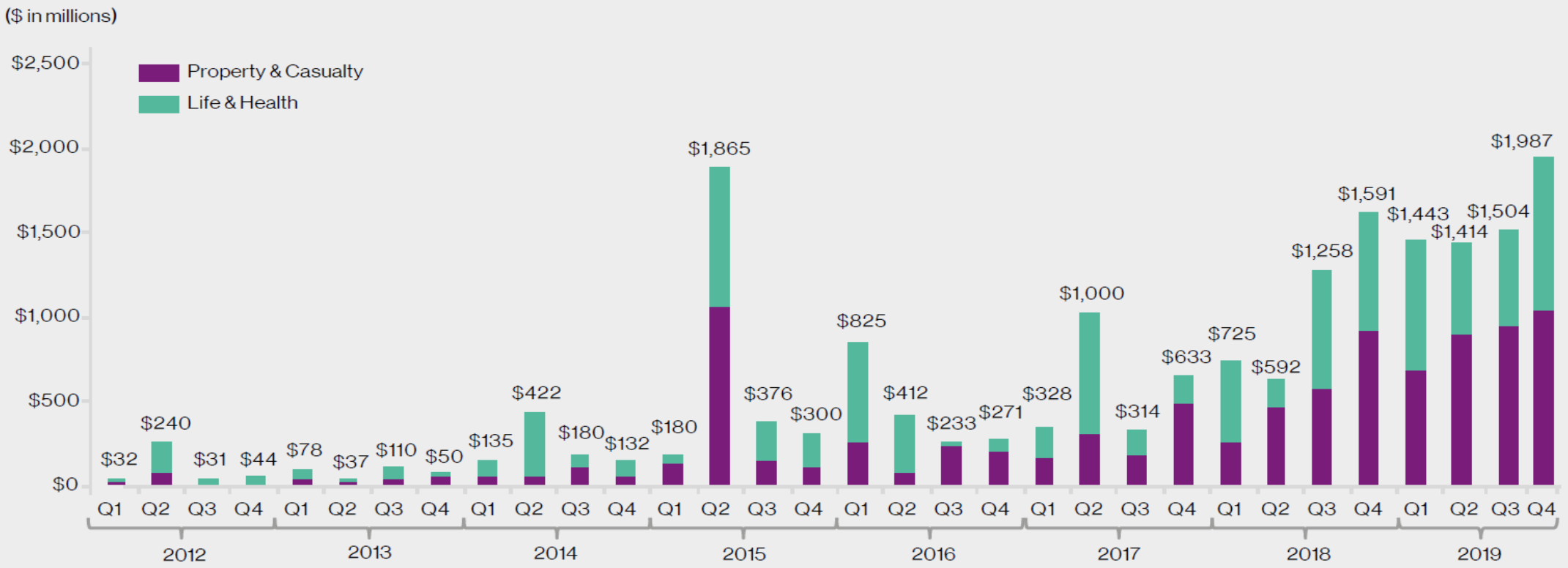




Source: CB Insights, Venture Scanner

PROLOGUE: RIDING THE INSURTECH WAVE

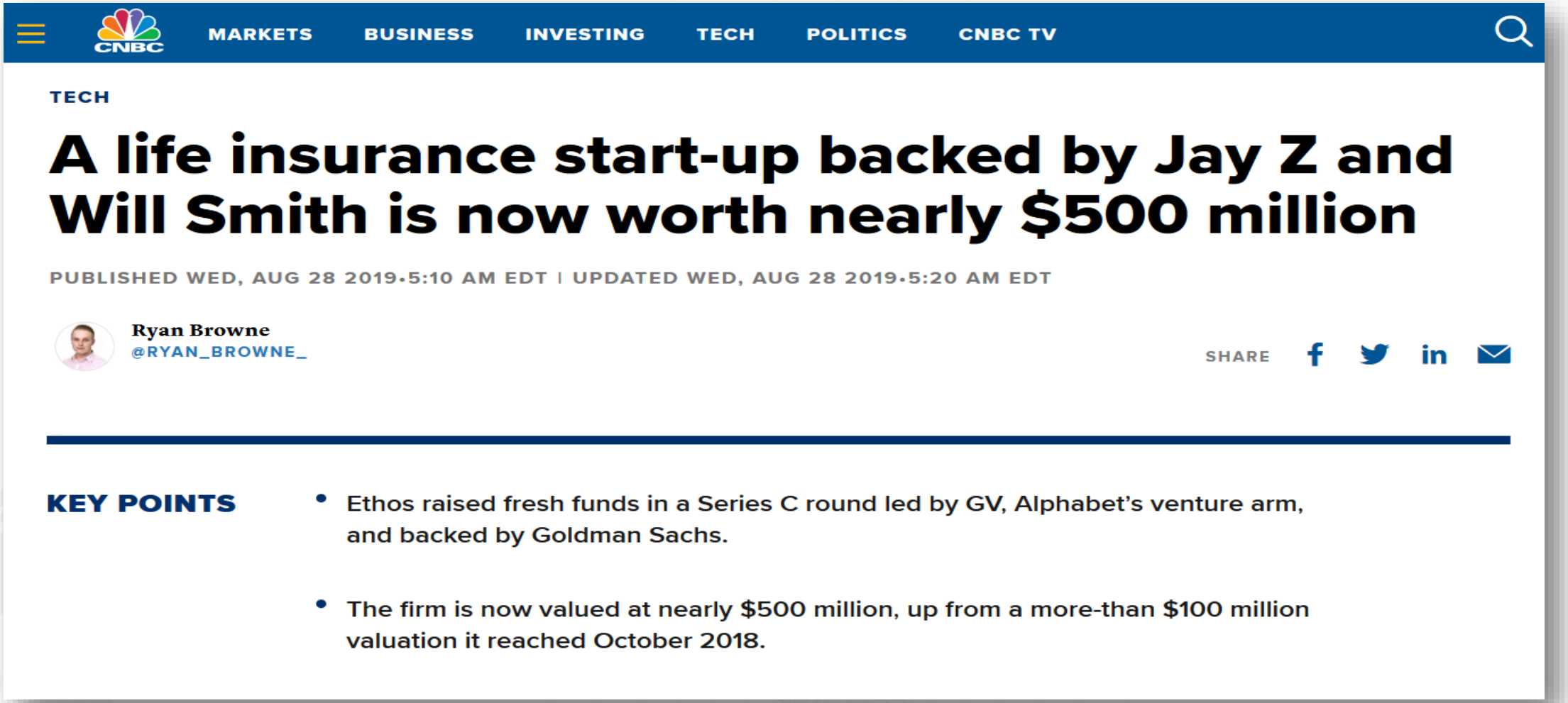
Quarterly InsurTech funding volume – all stages



Deal count

P&C:	5	3	4	4	5	4	12	9	10	7	16	8	17	13	16	21	44	18	33	29	26	37	29	45	45	46	40	41	58	49	52	40
L&H:	8	6	7	9	15	8	9	4	9	15	14	15	11	19	15	20	16	17	6	13	17	32	21	11	24	27	17	23	29	20	31	35

PROLOGUE: RIDING THE INSURTECH WAVE



CNBC MARKETS BUSINESS INVESTING TECH POLITICS CNBC TV

TECH

A life insurance start-up backed by Jay Z and Will Smith is now worth nearly $500 million

PUBLISHED WED, AUG 28 2019•5:10 AM EDT | UPDATED WED, AUG 28 2019•5:20 AM EDT

Ryan Browne
@RYAN_BROWNE_

SHARE

KEY POINTS

- Ethos raised fresh funds in a Series C round led by GV, Alphabet's venture arm, and backed by Goldman Sachs.
- The firm is now valued at nearly $500 million, up from a more-than $100 million valuation it reached October 2018.

PROLOGUE: RIDING THE INSURTECH WAVE

WHAT DO I BELIEVE ABOUT THE INSURANCE INDUSTRY?

Insurance serves an **honorable purpose** and changes the lives of customers and their beneficiaries.

HONORABLE PURPOSE

There is an **enormous gap** between the amount of insurance that is owned and the amount that is needed.

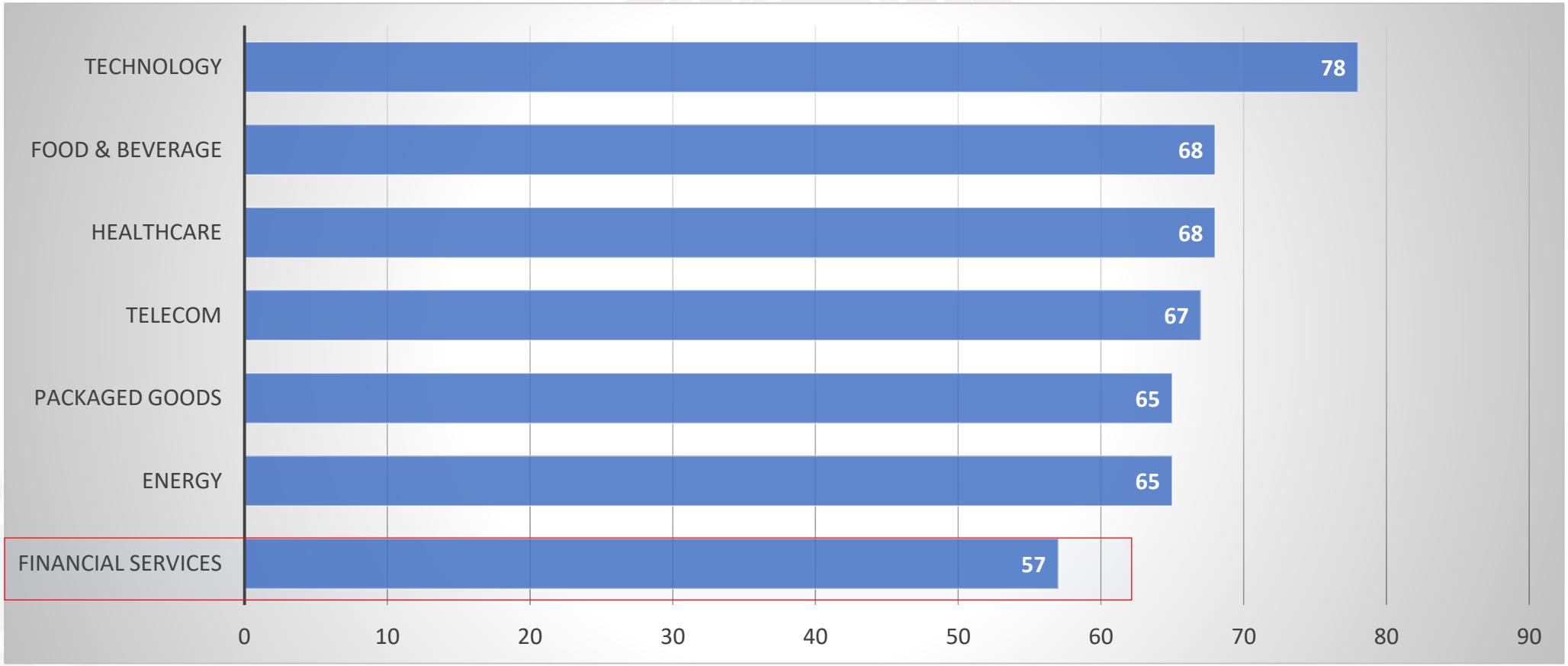
ENORMOUS GAP

Trust and **transparency** are the cornerstones of a sustainable insurance industry.

TRUST & TRANSPARENCY

…YET FINANCIAL SERVICES IS STILL AMONG THE LEAST TRUSTED INDUSTRIES

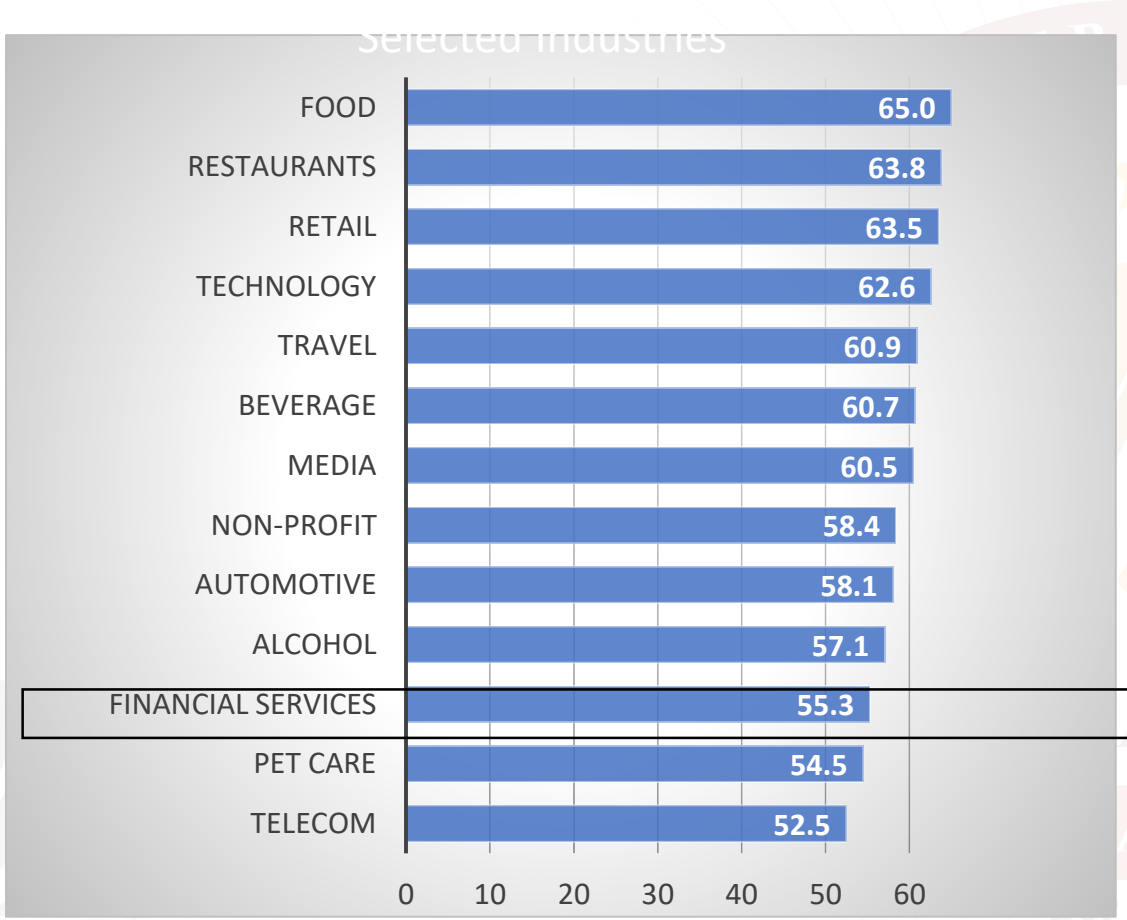
Edelman Trust Barometer: How much do you trust businesses in these industries?

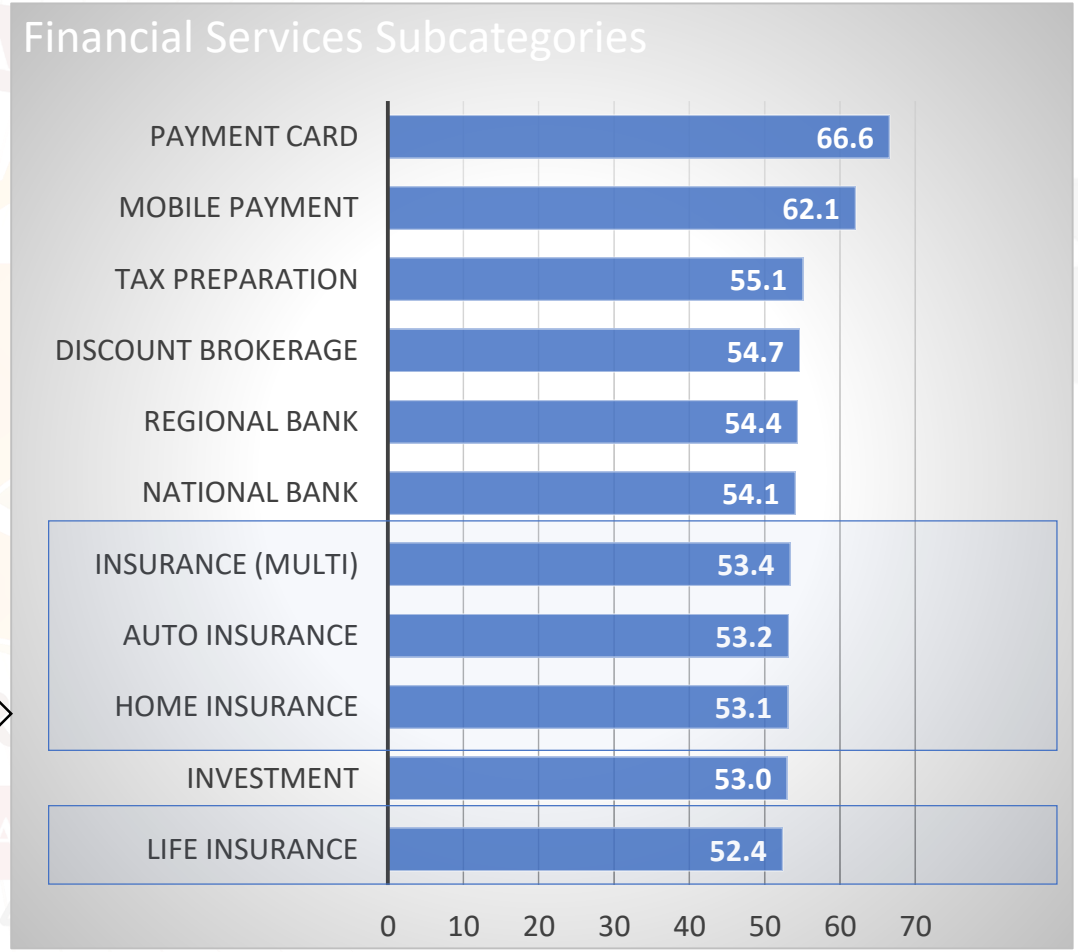


Source: 2019 Edelman Trust Barometer.
https://www.edelman.com/sites/g/files/aatuss191/files/2019-02/2019_Edelman_Trust_Barometer_Global_Report.pdf

AND BRAND EQUITY OF INSURANCE COMPANIES IS NEAR THE BOTTOM

Harris Poll: "EquiTrend" Rankings

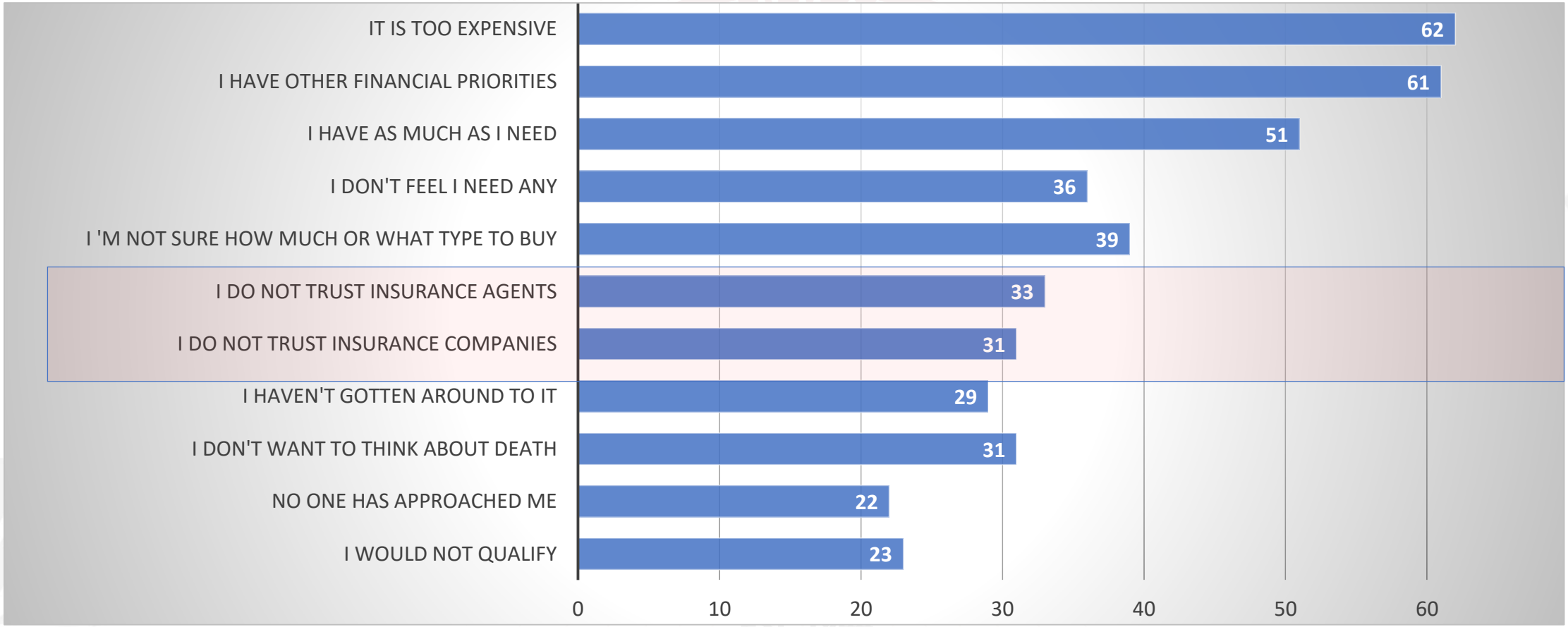




Source: Harris Poll 2016 EquiTrend Insurance Report
http://media.theharrispoll.com/documents/2016+EquiTrend+Insurance+Report.pdf

MISTRUST IS A TOP REASON FOR THE INSURANCE PROTECTION GAP

LIMRA Research: Reasons People Don't Purchase Life Insurance



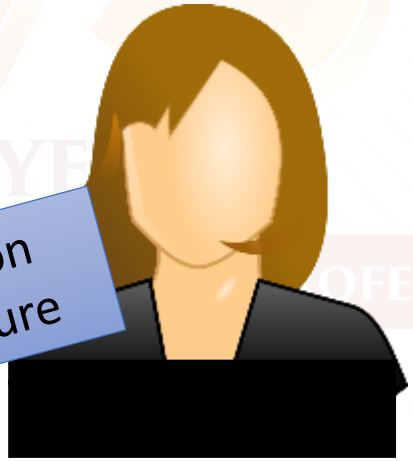
Source: LIMRA 2018 Insurance Barometer Survey:
http://www.limra.com/research/abstracts/pdf/2018/180406-01-tech.aspx

A VICIOUS CYCLE OF MISTRUST

- Invasive Underwriting
- Denied Claims

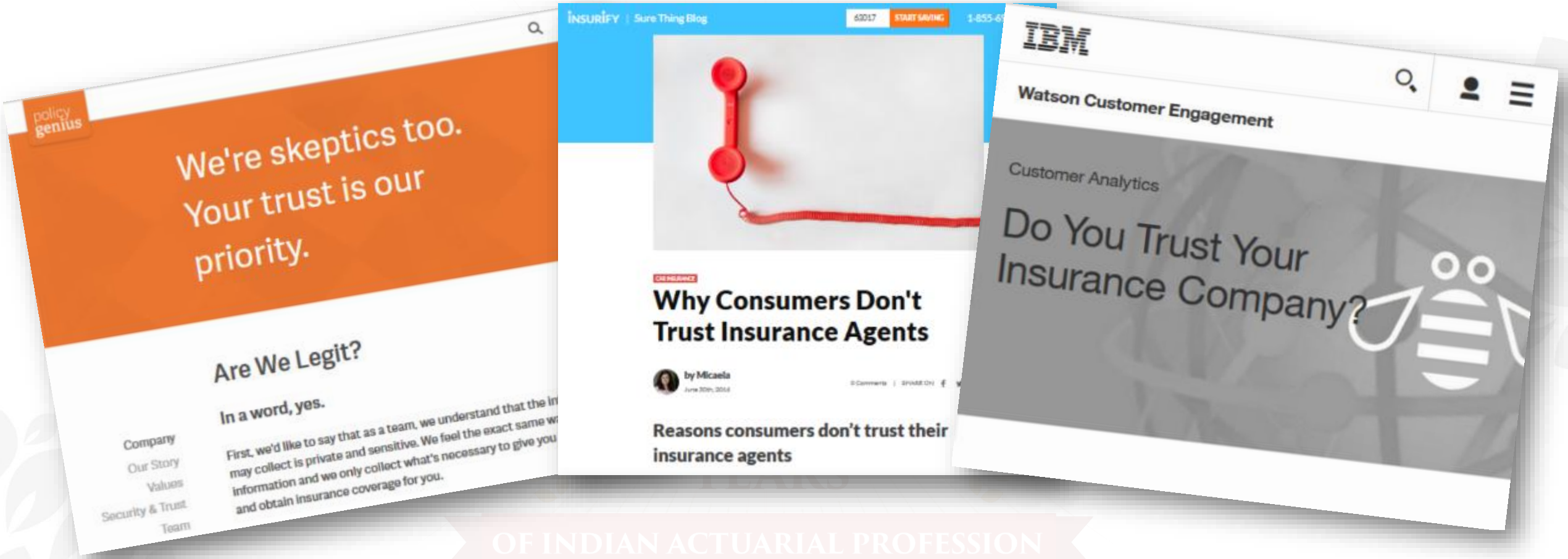
- Misselling
- Fraud

- Misaligned Incentives
- Complexity



- Anti-Selection
- Non-Disclosure

THE FIRST STEP IS ADMITTING THERE IS A PROBLEM



OF INDIAN ACTUARIAL PROFESSION

https://www.policygenius.com/about/trust
https://www.ibm.com/blogs/watson-customer-engagement/2015/09/22/do-you-trust-your-insurance-company/
https://insurify.com/sure/car-insurance/why-consumers-dont-trust-insurance-agents/

AND THEN WE HAVE TO SOLVE IT

Trust and transparency are the cornerstones of a sustainable insurance industry.

TRUST & TRANSPARENCY

Build Trust

1) Provide Trusted Advice
2) Deliver a Modern Experience
3) Make it Easy

Borrow Trust

4) Leverage a Trusted Brand
5) Connect People Together

Increase Transparency

6) Deliver Price/Value Transparency
7) Align Incentives
8) Utilize Data & Analytics

YEARS
OF INDIAN ACTUARIAL PROFESSION
EST. 1944

1) PROVIDE TRUSTED ADVICE

"I trust that these guys know what they are talking about"

Leveraging the power of customized content, brands build trust with consumers and guide them toward a purchase decision.

CELEBRATING 75 YEARS OF INDIAN ACTUARIAL PROFESSION EST. 1944

Build Trust | Borrow Trust | Increase Transparency

1) PROVIDE TRUSTED ADVICE

2) DELIVER A MONDERN EXPERIENCE

"I trust it because it looks cool and works the way I expect it should work"

New brands are bringing modern digital design approaches to better meet customers expectations around user experience.

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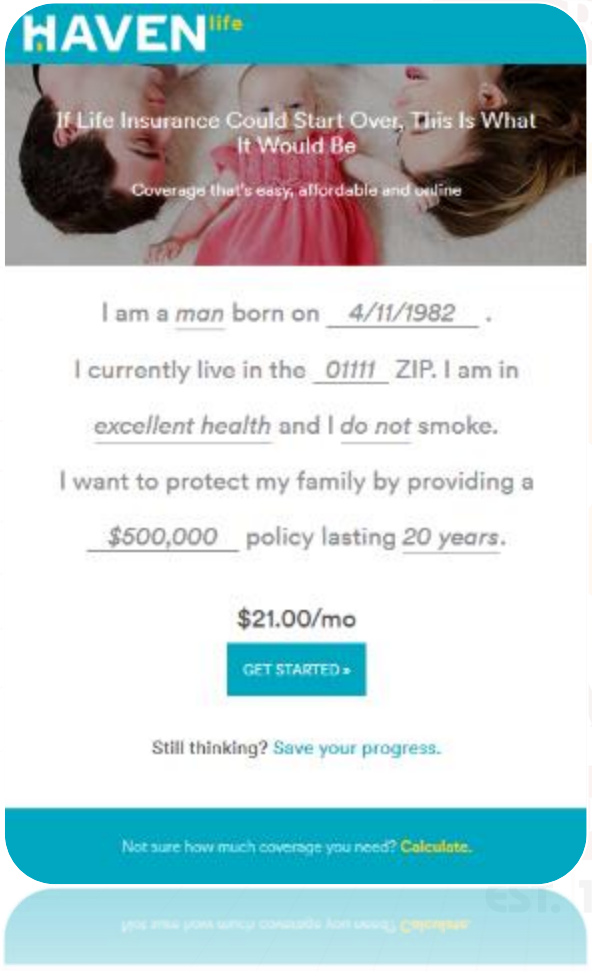
Build Trust | Borrow Trust | Increase Transparency

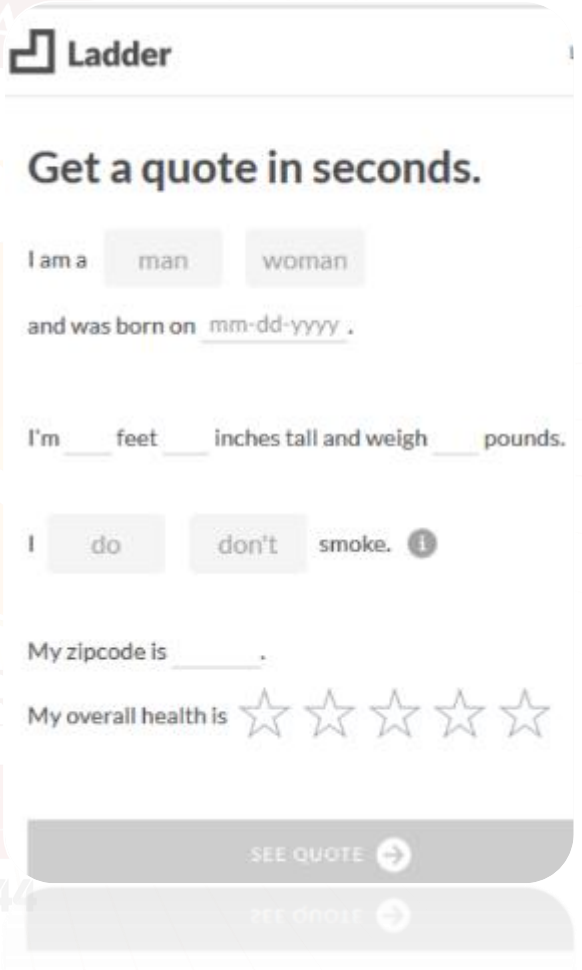
2) DELIVER A MONDERN EXPERIENCE

Fabric

Haven Life



Ladder Life



Oscar Health

https://love.meetfabric.com/get-started, https://havenlife.com/quick-quote.html
https://www.ladderlife.com/get-quote, https://www.hioscar.com/get-quote/

3) MAKE IT EASY

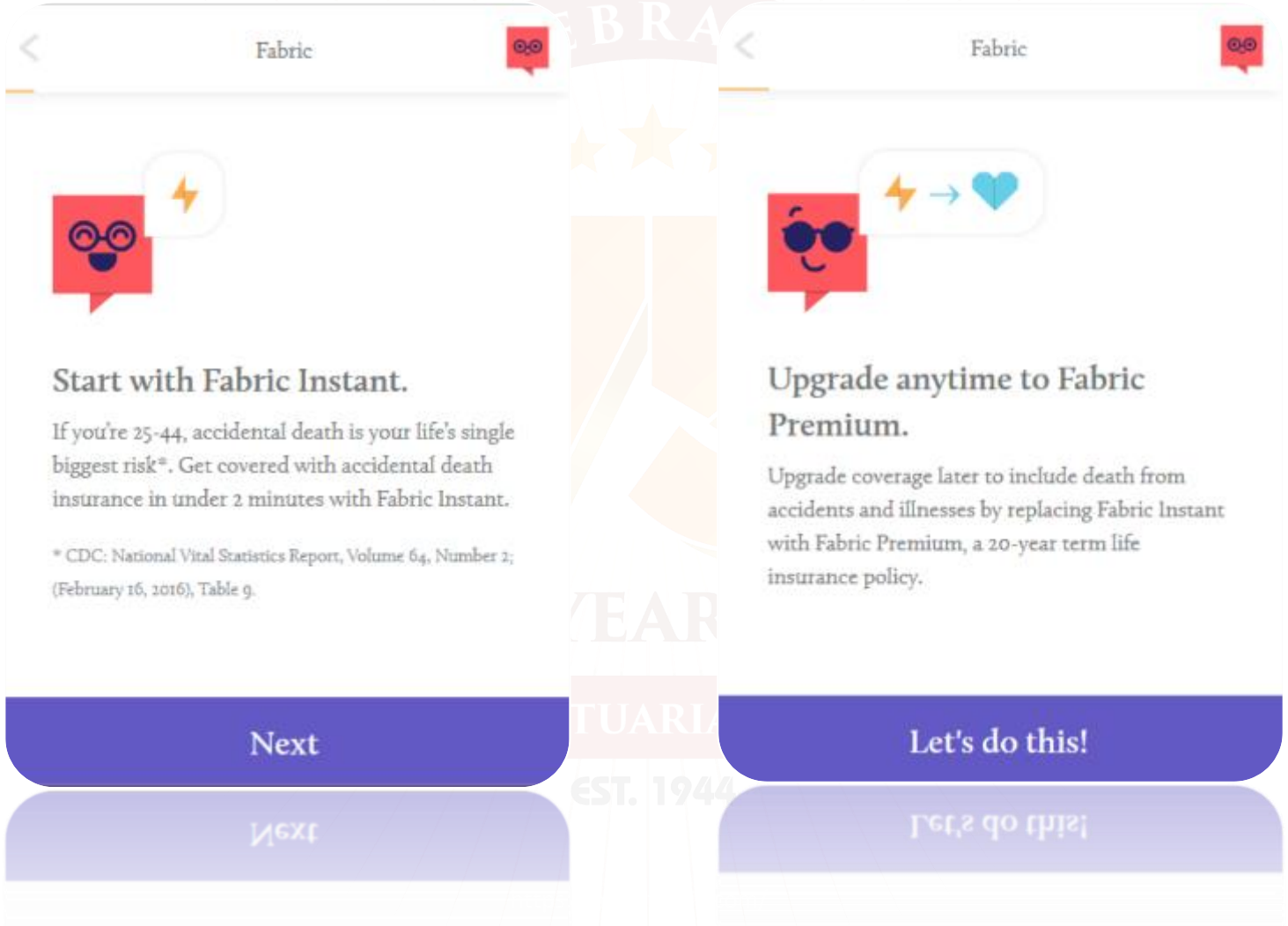
"I'm cautious, but this seems like an easy, low-risk way to get started"

Some brands are offering starter products and simplifying the customer journey to overcome consumer inertia and build trust.

CELEBRATING YEARS OF INDIAN ACTUARIAL PROFESSION EST. 1944

3) MAKE IT EASY

Fabric Instant



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3) MAKE IT EASY

Free Parent Life Cover (UK/Ireland)

AVIVA Insurance Investments Retirement Health Log in

Homepage > Insurance > Life cover > Free Parent Life Cover

Free Parent Life Cover

That's £15,000 each for mums and dads

At Aviva, we're here to help protect what matters most to you. And what could matter more than your family? We're giving each parent £15,000 free life insurance as a first step towards protecting your family. There's no purchase necessary and there are absolutely no strings attached.

A free life insurance policy – easy to set up, and protect what matters most today.

- Cover lasts for 12 months from acceptance and pays out £15,000 if a parent covered dies during this time.
- It takes just a few minutes to apply and cover will start as soon as you've completed the short application process.
- You can take out the plan once your child has been born and before they are four years old.
- No payment is needed and we won't request bank account or credit card details.
- Rest assured any personal information included on your Free Parent Life Cover application will not be sold onto a third

Irish Life

Search

€25,000 Free Parent Life Insurance

Protecting your family's future is one of the most important things to plan for. Yet, with so many other financial commitments it can sometimes be hard to follow through. So, we're giving you a helping hand, by giving parents €25,000 life cover for 12 months absolutely FREE!

This offer is closed

- Free life insurance of €25,000 for each parent for 12 months.
- No payment needed, and cover begins instantly.

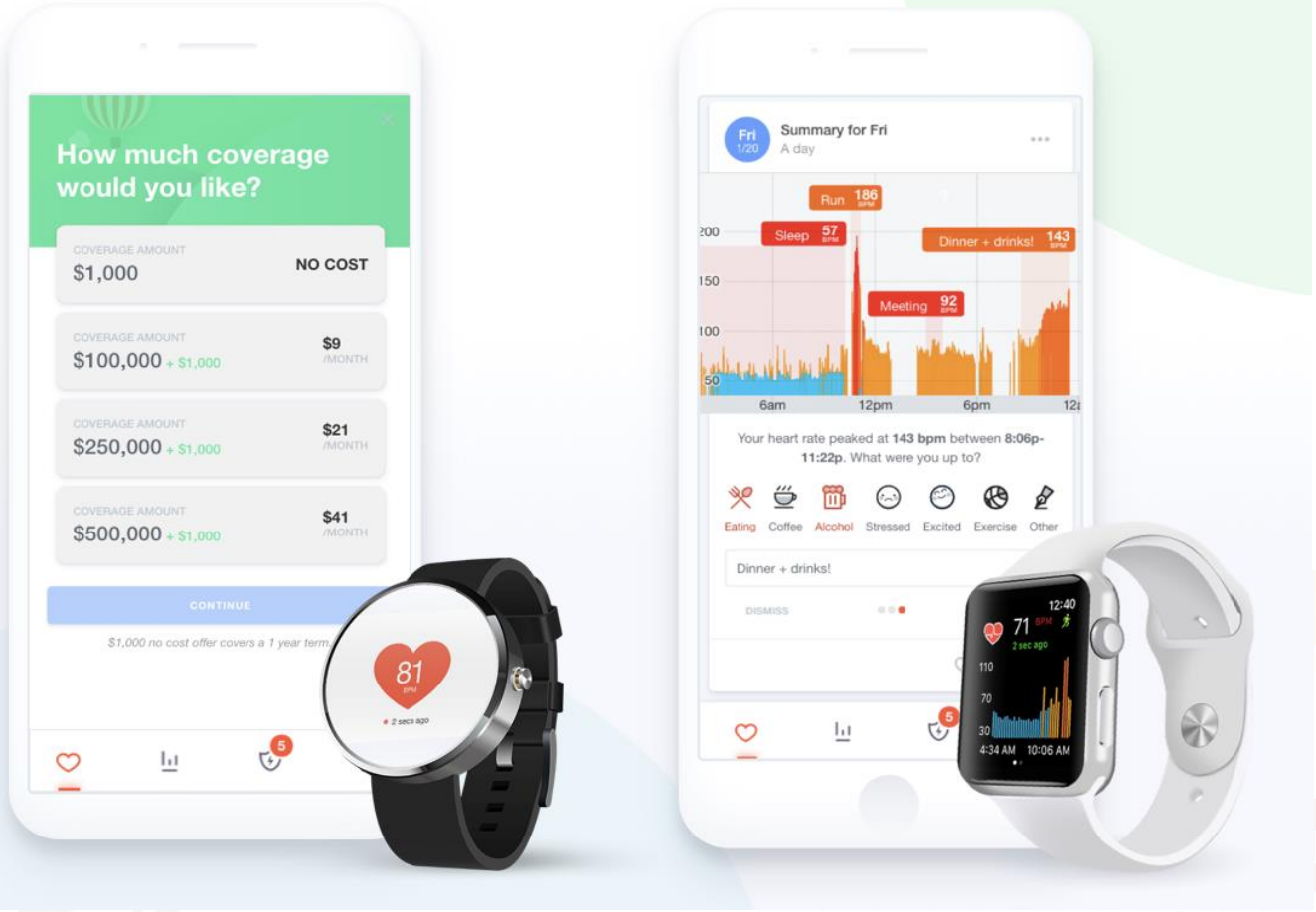
Download the Plan Booklet with Terms & Conditions

Eligibility Questions

Getting your €25,000 Free Life Insurance is easy, once you meet the following criteria

- Your youngest child is aged 13 or younger when you apply
- You are aged 55 or younger
- You are resident of the Republic of Ireland
- You are named on the Birth Certificate or Adoption Certificate of your child
- You consent to being kept informed in writing, by post, email or telephone about products, services or additional benefits that Irish Life believe might be of interest to you
- You have not had or do not currently have any form of malignant cancer, brain tumour, heart condition or heart surgery, stroke, multiple sclerosis, motor neurone disease, transplant, disorder of the kidney, liver or pancreas, you have not been an in-patient in

3) MAKE IT EASY



Cardiogram Launches Insurance Program for Wearable Technology Users

PR Web

SAN FRANCISCO (PRWEB) September 27, 2018

Health app developer Cardiogram today announced that it has partnered with Amica Life Insurance Company (Amica Life) and the recently established Greenhouse Life Insurance Company (Greenhouse Insurance) to offer Accidental Death (AD) insurance coverage for wearable technology users. The program offers Apple Watch, Android Wear, or Garmin wearers the opportunity to qualify for $1,000 of AD coverage at no cost for 12 months. Qualified Cardiogram users will also have the option to purchase up to $500,000 of additional AD insurance coverage through the app in as little as three minutes.

PROFESSION
EST. 1944

4) LEVERAGE A TRUSTED BRAND

"I trust these guys, so I'll give this other thing a try"

Partnerships with other non-insurance companies or influencers provide insurers with access to new customers with the implied endorsement of a trusted brand.

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4) LEVERAGE A TRUSTED BRAND

Partner Programs

5) CONNECT PEOPLE TOGETHER

"I trust that what my friends (or people like me) do will be good enough for me"

Affinity platforms and peer-to-peer insurance marketplaces allow consumers to leverage the trust of their peers to feel more confident and engaged with their insurance choices.

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5) CONNECT PEOPLE TOGETHER

Percent who rank each spokesperson as extremely or very credible

Peers are deemed as nearly as credible as experts

Source: 2019 Edelman. Trust Barometer. https://www.edelman.com/sites/g/files/aatuss191/files/2019-02/2019_Edelman_Trust_Barometer_Global_Report.pdf

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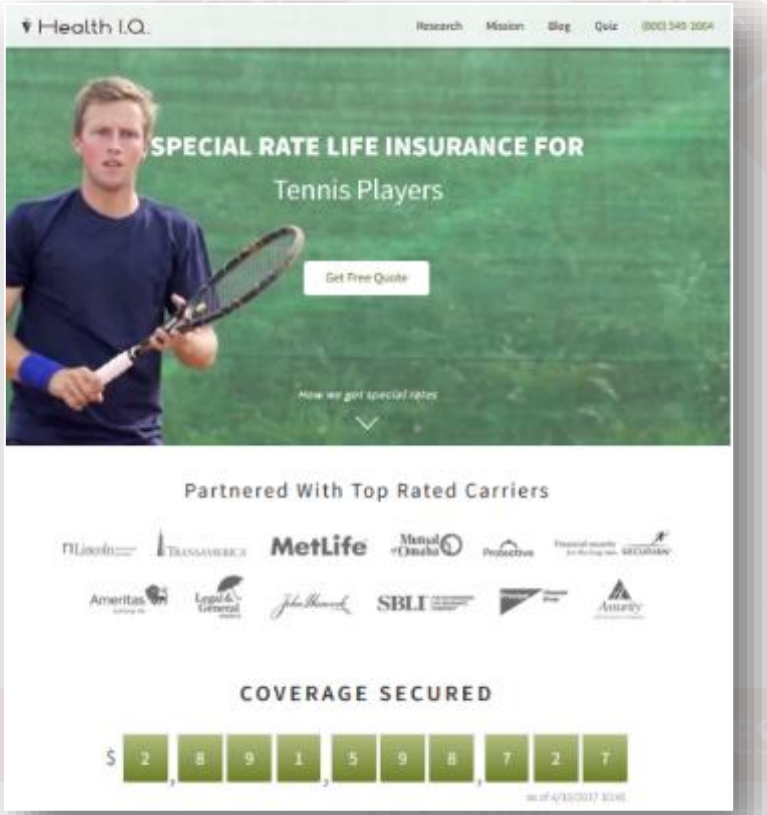
5) CONNECT PEOPLE TOGETHER

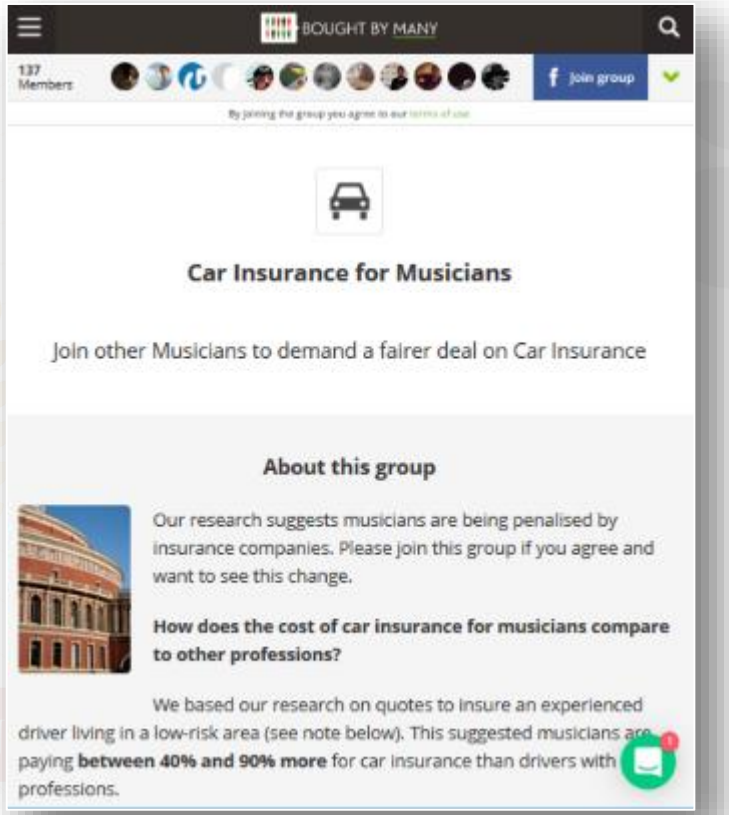
Customized affinity programs

FitLifeCovered

HealthIQ



BoughtByMany



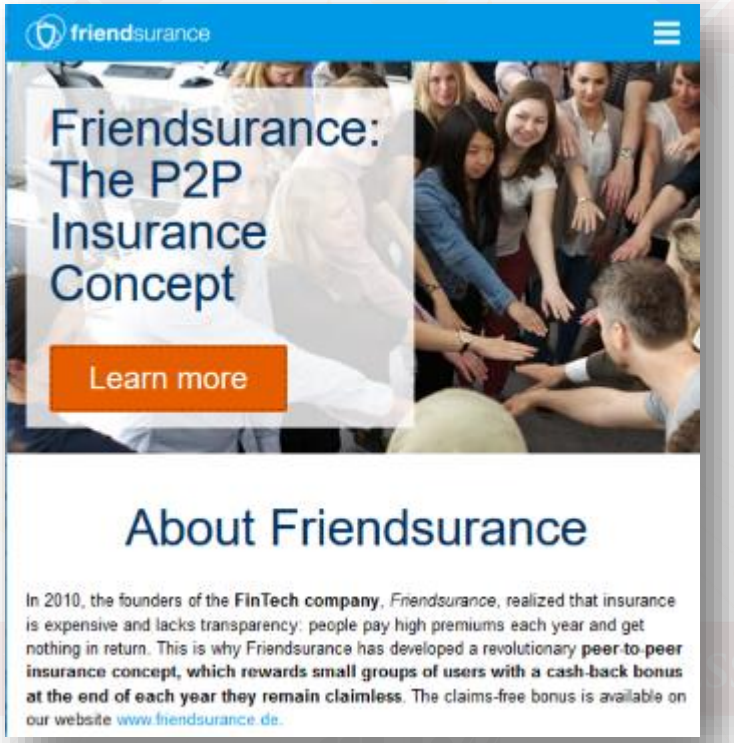
5) CONNECT PEOPLE TOGETHER

Peer-to-Peer Models

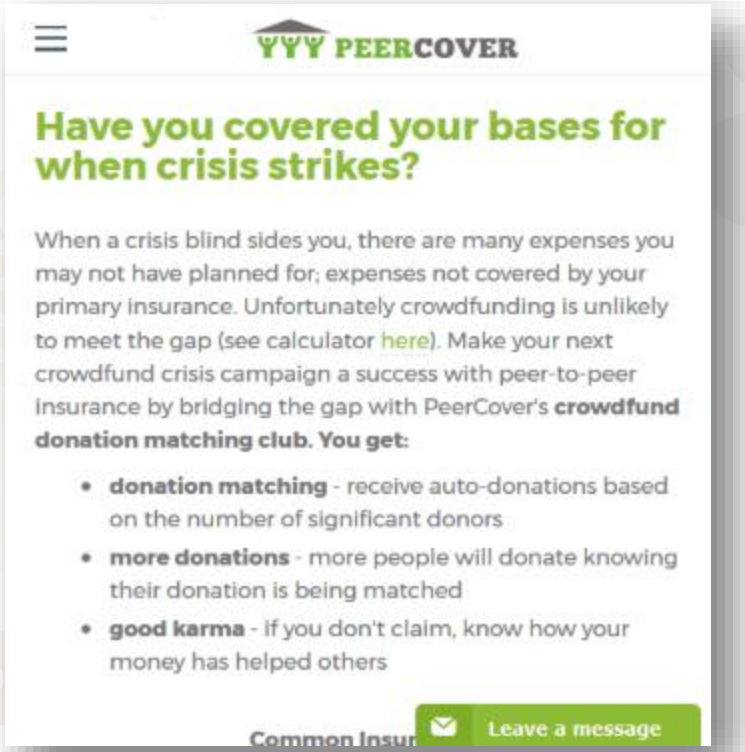
"30% of consumers would be likely to purchase life insurance via a peer-to-peer platform if available"*

Guevara (UK)

Friendsurance (DE)



Peer Cover (NZ)



http://www.friendsurance.com/ http://www.peercover

6) DELIVER PRICE/VALUE TRANSPARENCY

"I want to know that I'm paying a fair price for what I'm getting"

Digital marketplaces create a one-stop shop for consumers to research, select and purchase insurance products.

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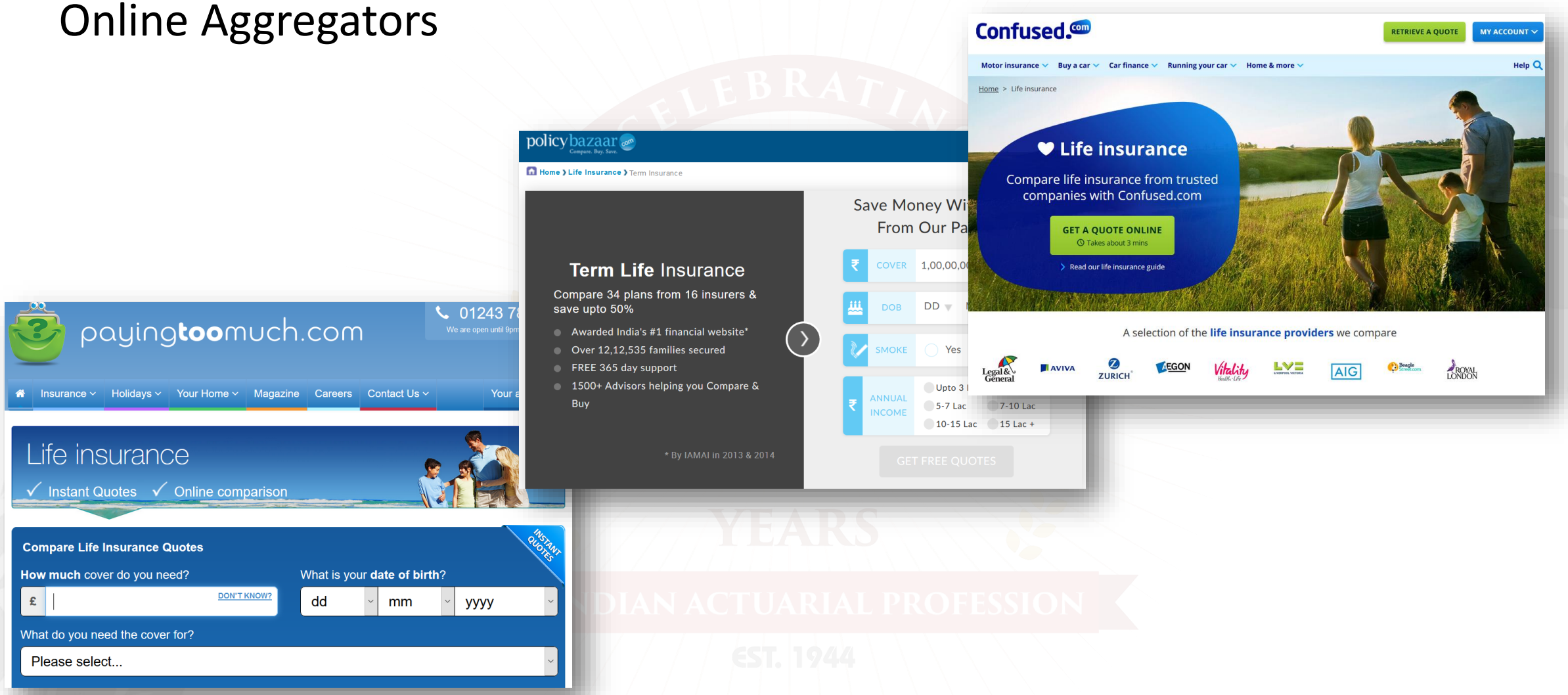
6) DELIVER PRICE/VALUE TRANSPARENCY

Online Aggregators



Build Trust | Borrow Trust | **Increase Transparency**

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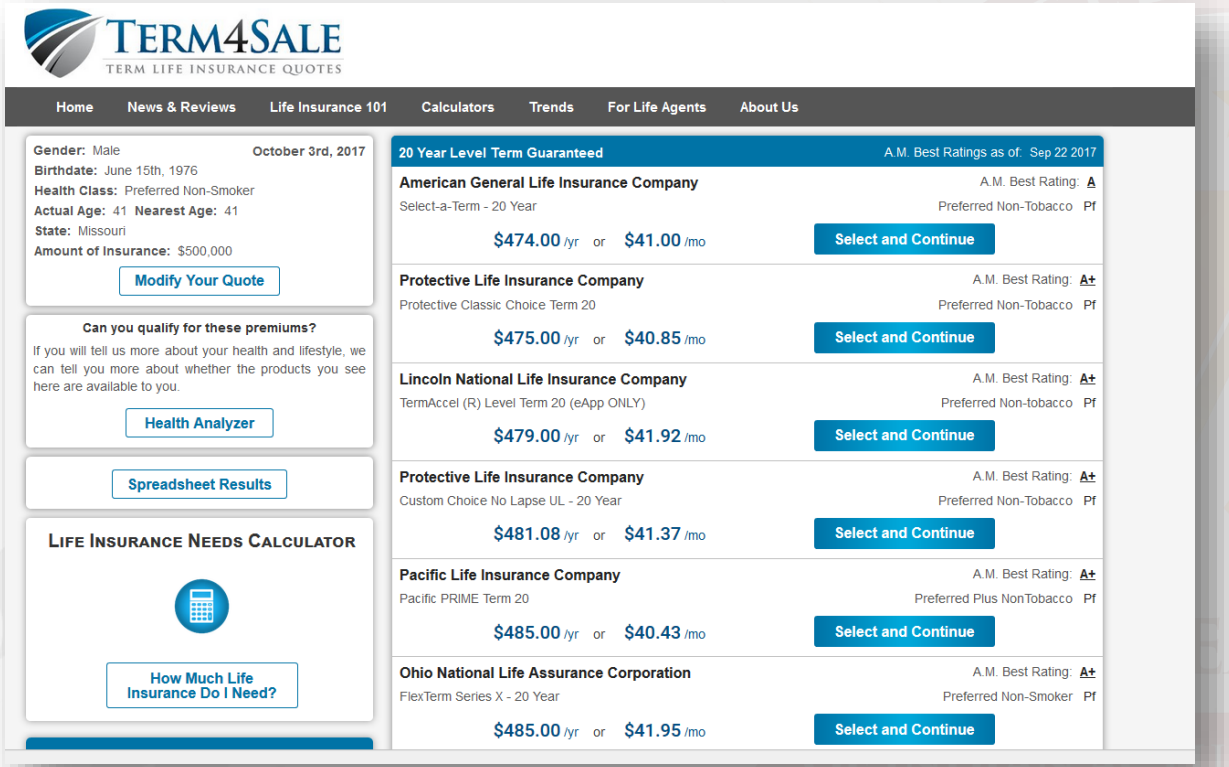
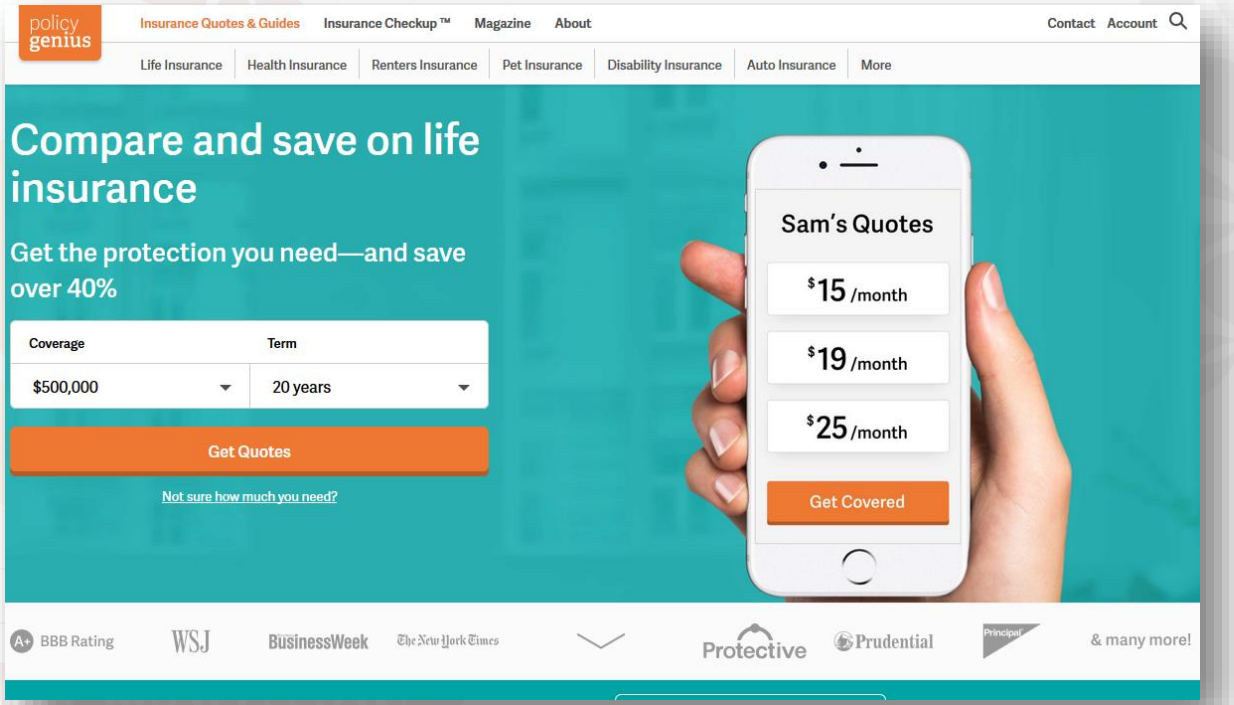
6) DELIVER PRICE/VALUE TRANSPARENCY

Online Aggregators

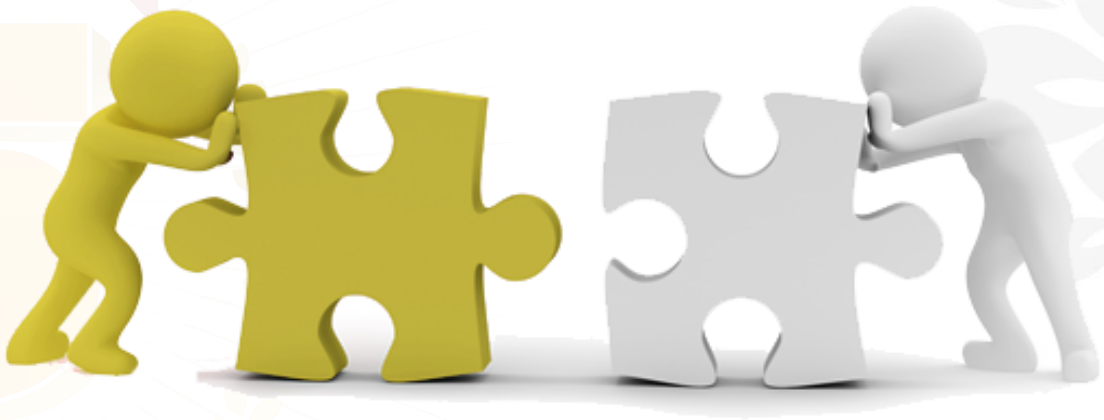




7) ALIGN INCENTIVES

"I trust that they have the same interests as me"

Incentivized wellness programs and other consumer engagement platforms can help align the interests of the consumer and insurance company.



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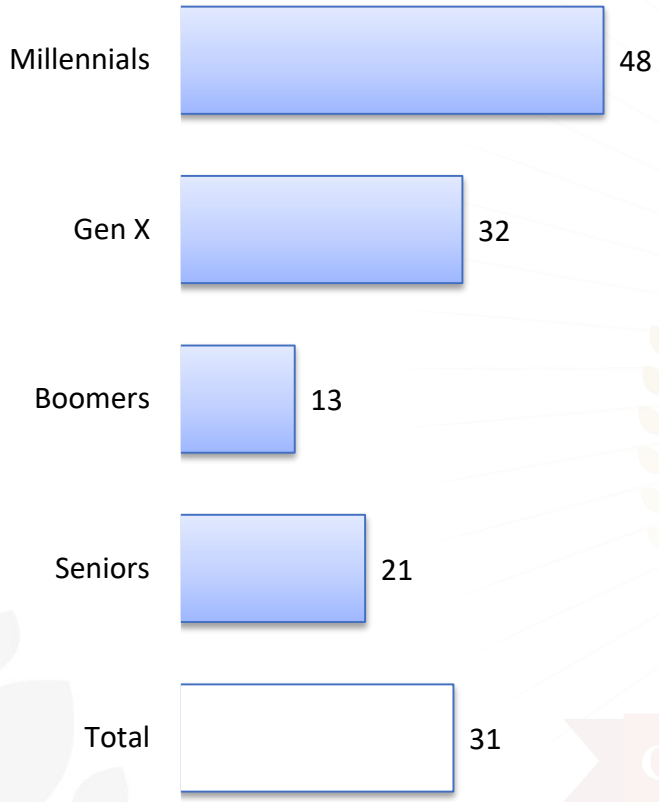
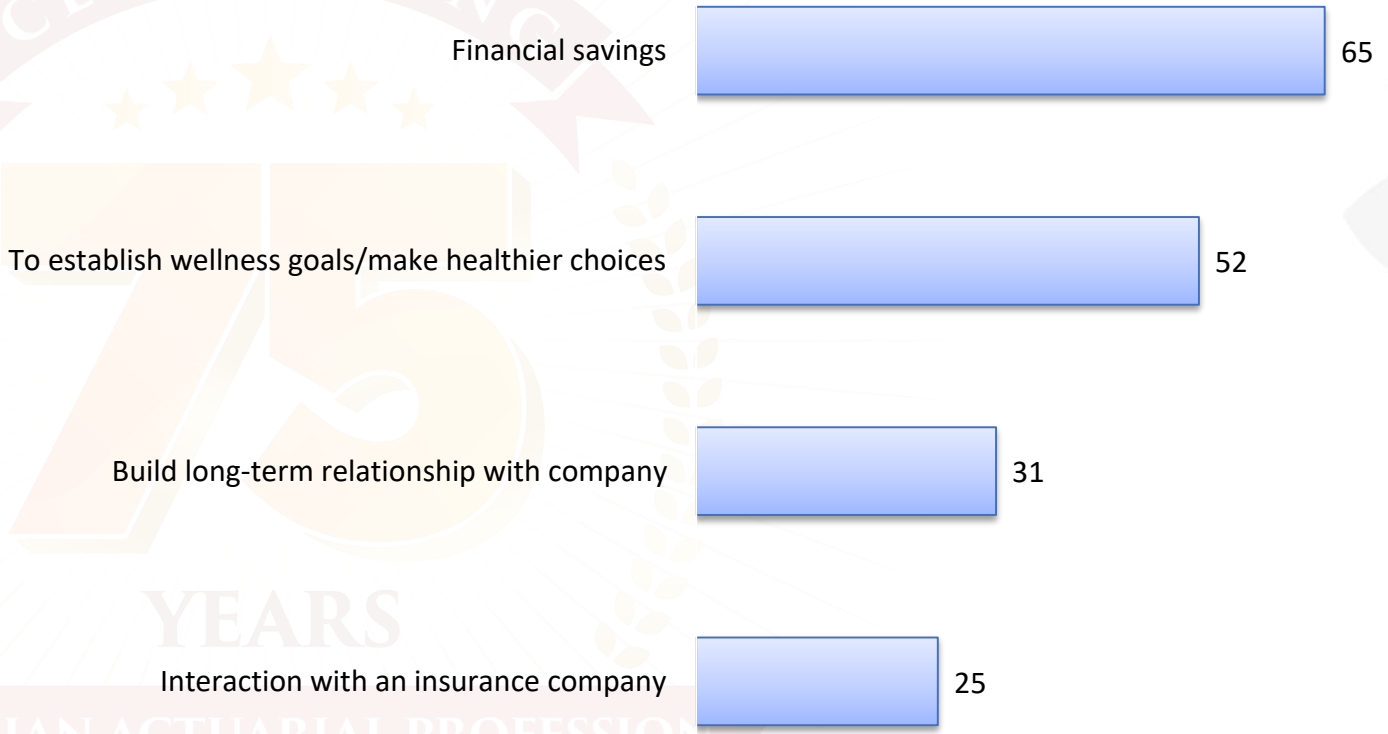
7) ALIGN INCENTIVES

LIMRA: Sharing Health/Activity Information With a Life Insurance Company





Source: LIMRA, 2016 Insurance Barometer Study
https://www.lifehappens.org/industry-resources/agent/barometer2016/

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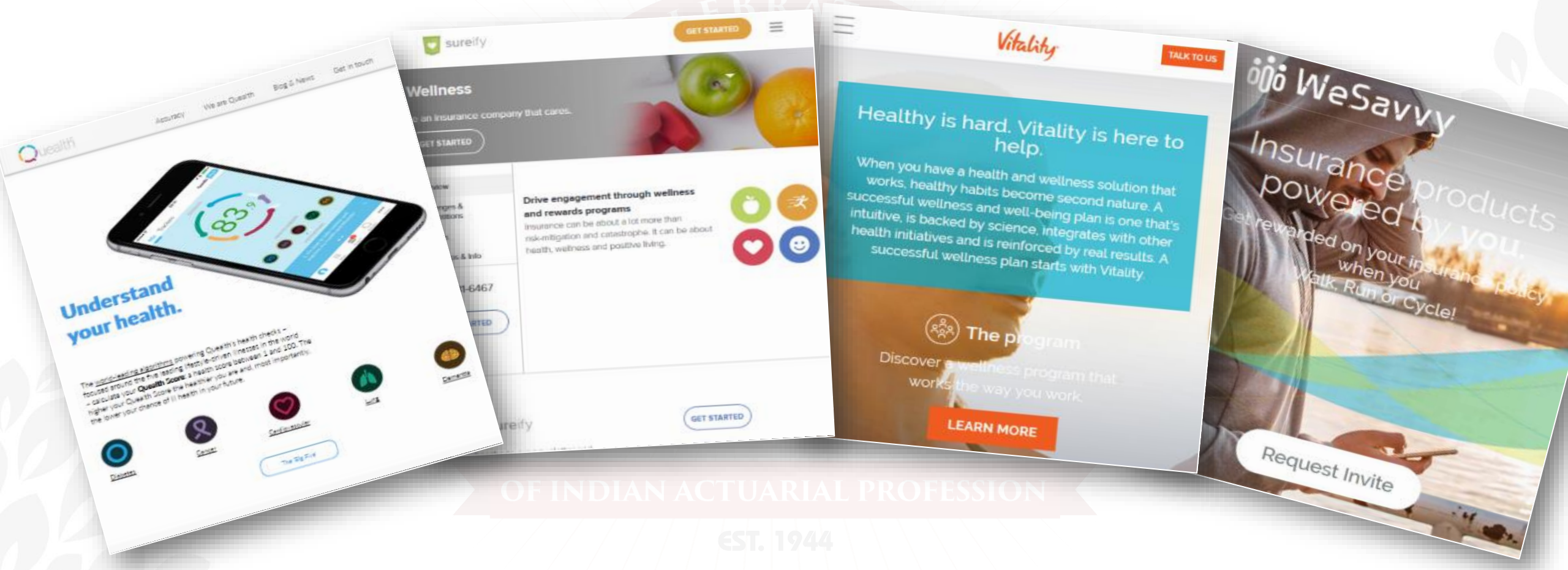
7) ALIGN INCENTIVES

Wellness programs



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EST. 1944

8) UTILIZE DATA & ANALYTICS

An increase in the availability of health, financial and behavioral data is helping simplify the application and underwriting process for consumers and control fraud and anti-selection*.

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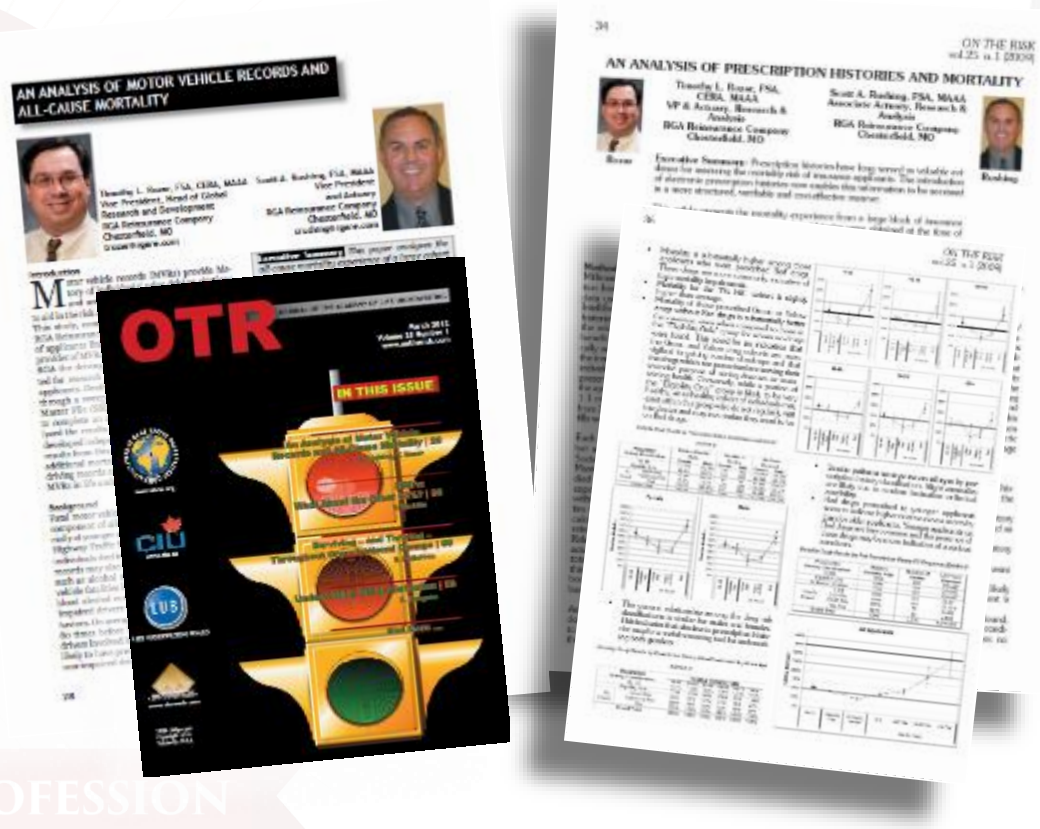
8) UTILIZE DATA & ANALYTICS

Data-driven evidence is now routinely gathered to streamline the risk-selection process

- Over 80% of companies now query the MIB and prescription databases on simplified-issue products*.
- Motor vehicle records, criminal histories and many other sources are routinely collected.
- Advanced analytics approaches are being deployed to improve the predictive value of the data being used.



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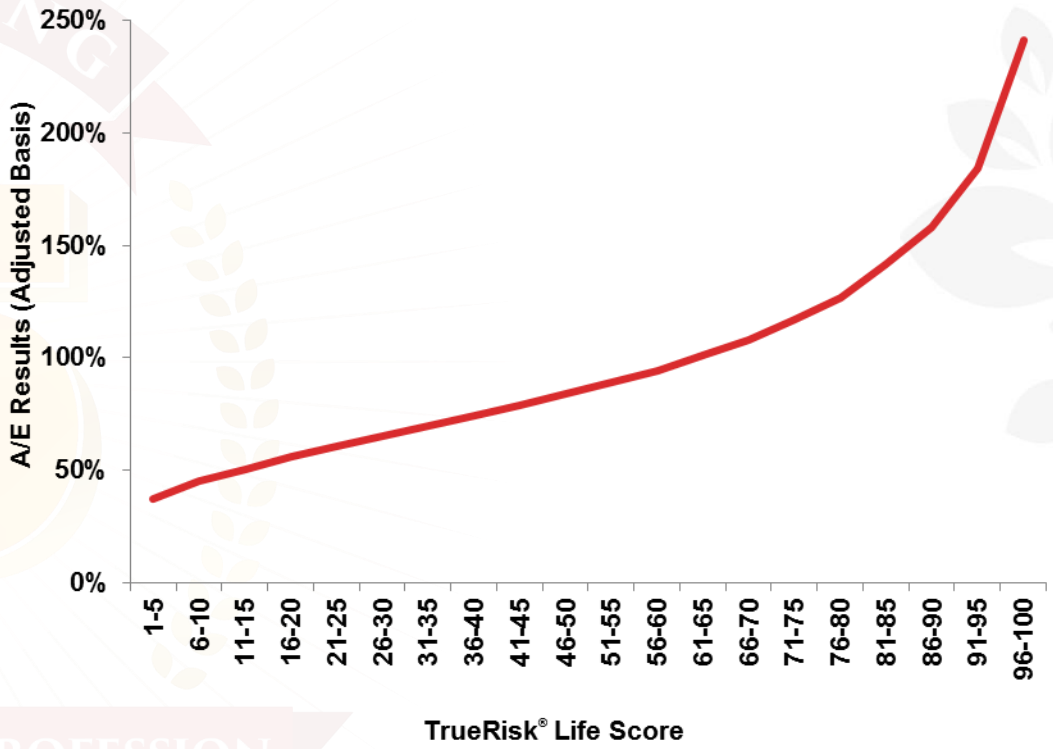
EST. 1944

8) UTILIZE DATA & ANALYTICS

- Financial credit data has proven to be very predictive of mortality and persistency and is now being used in life insurance underwriting.
- New medical data sources are seeking to supplement prescription histories and reduce attending physician statements.
- Other third-party sources are being actively explored as predictors of lifestyle or other behavioral risks.



*TransUnion TrueRisk® Life:
http://www.rgare.com/knowledge-center/media/videos/predictive-nature-credit-data

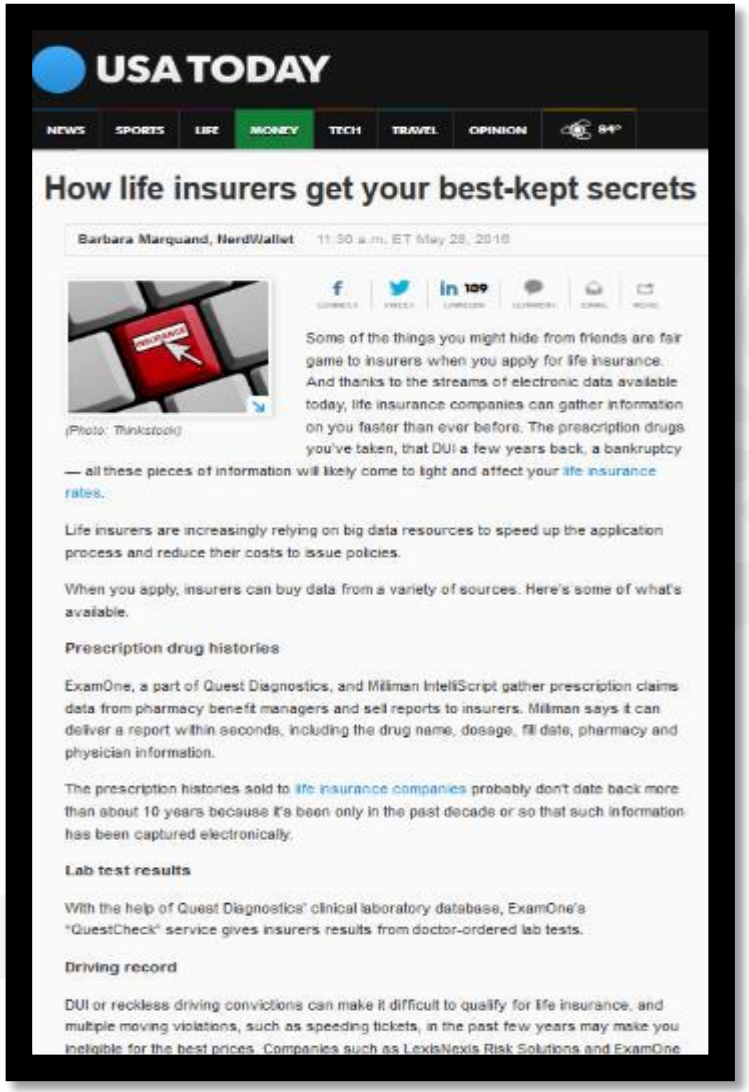
8) UTILIZE DATA & ANALYTICS

This one is a little trickier…

8) UTILIZE DATA & ANALYTICS

Are you using appropriate data?

- Inappropriate use of data will be rightly opposed by consumer advocates and regulators and will put at risk the industry's right to underwrite.
- Despite increased availability of data, insurers must be careful to safeguard the interests of consumers.
- Transparency is critical to building trust



USA TODAY

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How life insurers get your best-kept secrets

Barbara Marquand, NerdWallet 11:30 a.m. ET May 28, 2018

(Photo: Thinkstock)

Some of the things you might hide from friends are fair game to insurers when you apply for life insurance. And thanks to the streams of electronic data available today, life insurance companies can gather information on you faster than ever before. The prescription drugs you've taken, that DUI a few years back, a bankruptcy — all these pieces of information will likely come to light and affect your life insurance rates.

Life insurers are increasingly relying on big data resources to speed up the application process and reduce their costs to issue policies.

When you apply, insurers can buy data from a variety of sources. Here's some of what's available.

Prescription drug histories

ExamOne, a part of Quest Diagnostics, and Milliman IntelliScript gather prescription claims data from pharmacy benefit managers and sell reports to insurers. Milliman says it can deliver a report within seconds, including the drug name, dosage, fill date, pharmacy and physician information.

The prescription histories sold to life insurance companies probably don't date back more than about 10 years because it's been only in the past decade or so that such information has been captured electronically.

Lab test results

With the help of Quest Diagnostics' clinical laboratory database, ExamOne's "QuestCheck" service gives insurers results from doctor-ordered lab tests.

Driving record

DUI or reckless driving convictions can make it difficult to qualify for life insurance, and multiple moving violations, such as speeding tickets, in the past few years may make you ineligible for the best prices. Companies such as LexisNexis Risk Solutions and ExamOne

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8) UTILIZE DATA & ANALYTICS

Do you have the right to use the data?

Nov 2, 2016 1:00 AM BST

Nov 2, 2016 9:00 PM BST

https://www.theguardian.com/technology/2016/nov/02/admiral-to-price-car-insurance-based-on-facebook-posts

8) UTILIZE DATA & ANALYTICS

Is your data secure?

Build Trust | Borrow Trust | **Increase Transparency**

21st Global Conference of Actuaries
17th - 19th February 2020 | Mumbai, India

8) UTILIZE DATA & ANALYTICS

Are you sure?

2004-2018 Data Breaches With More Than 1,000,000 Records Stolen

2004 AOL	92,000,000
2005 Cardsystems Solutions Inc.	40,000,000
2005 Citigroup	3,900,000
2006 AOL	20,000,000
2006 KDDI	4,000,000
2006 Countrywide Financial Corp	2,600,000
2006 T-Mobile, Deutsche Telecom	17,000,000
2006 US Dept of Vet Affairs	26,500,000
2007 Monster.com	1,600,000
2007 Hannaford Brothers Supermarket Chain	4,200,000
2007 TD Ameritrade	6,300,000
2007 TK / TJ Maxx	94,000,000
2007 Fidelity National Information Services	8,500,000
2007 Dai Nippon Printing	8,637,405
2007 Driving Standards Agency	2,000,000
2007 Driving Standards Agency,	3,000,000
2007 UK Revenue & Customs	25,000,000
2008 Jefferson County	1,600,000
2008 Norwegian Tax Authorities	3,950,000
2008 RBS Worldpay	1,500,000
2008 Data Processors International	5,000,000
2008 Chile Ministry Of Education	6,000,000
2008 Auction.co.kr	18,000,000
2008 GS Caltex	11,100,000
2008 UK Ministry of Defence	1,700,000
2008 University of Miami	2,100,000
2008 University of Utah Hospitals & Clinics	2,200,000
2008 BNY Mellon Shareowner Services	12,500,000
2009 CheckFree Corporation	5,000,000
2009 Virginia Dept. Of Health	8,257,378
2009 RockYou!	32,000,000
2009 Heartland	130,000,000
2009 Blue Cross Blue Shield of Tennessee	1,023,209
2009 AvMed, Inc.	1,220,000
2009 Health Net	1,500,000
2009 US Military	76,000,000
2010 Gawker.com	1,500,000
2010 Betfair	2,300,000
2010 New York City Health & Hospitals Corp.	1,700,000
2010 JP Morgan Chase	2,600,000
2010 Educational Credit Management Corp	3,300,000
2011 State of Texas	3,500,000
2011 Epsilon	3,000,000
2011 Sega	1,290,755
2011 Washington Post	1,270,000
2011 China Software Developer Network	6,000,000
2011 178.com	10,000,000
2011 Nexon Korea Corp	13,200,000
2011 Sony Online Entertainment	24,600,000
2011 Tianya	28,000,000
2011 Steam	35,000,000
2011 Sony PSN	77,000,000
2011 Nemours Foundation	1,055,489
2011 Health Net - IBM	1,900,000
2011 Sutter Medical Foundation	4,243,434
2011 Tricare	4,901,432
2011 NHS	8,300,000
2012 Office of the Texas Attorney General	6,500,000
2012 "Apple"	12,367,232
2012 Global Payments	7,000,000
2012 Three Iranian banks	3,000,000
2012 LinkedIn, eHarmony, Last.fm	8,000,000
2012 Gamigo	8,000,000
2012 KT Corp.	8,700,000
2012 Greek government	9,000,000
2012 Blizzard	14,000,000
2012 Zappos	24,000,000
2012 Last.fm	43,500,000
2012 Dropbox	68,700,000
2012 Massive American business hack	160,000,000
2012 LinkedIn	117,000,000
2012 South Carolina State Dept. of Revenue	3,600,000
2012 South Carolina Government	6,400,000
2012 New York State Electric & Gas	1,800,000
2012 Court Ventures	200000000
2012 Disqus	17500000
2013 NMBS	1,460,000
2013 Facebook	6,000,000
2013 Ubuntu	2,000,000
2013 ssndob.ms	4,000,000
2013 SnapChat	4,700,000
2013 Yahoo Japan	22,000,000
2013 Adobe	36,000,000
2013 Evernote	50,000,000
2013 Living Social	50,000,000
2013 Yahoo	1,000,000,000
2013 Tumblr	65,000,000
2013 National Security Agency	1,500,000
2013 Kissinger Cables	1,700,000
2013 Vodafone	2,000,000
2013 Advocate Medical Group	4,000,000
2014 Neiman Marcus	1,100,000
2014 [illegible]	[illegible]
2014 European Central Bank	4,000,000
2014 UPS	4,000,000
2014 Community Health Systems	4,500,000
2014 "Gmail"	5,000,000
2014 Sony Pictures	10,000,000
2014 Twitch.tv	10,000,000
2014 AOL	2,400,000
2014 Home Depot	56,000,000
2014 Target	70,000,000
2014 JP Morgan Chase	76,000,000
2014 Ebay	145,000,000
2014 Yahoo	500,000,000
2014 HSBC Turkey	2,700,000
2014 Korea Credit Bureau	20,000,000
2014 Imgur	1700000
2014 Facebook	50000000
2015 Carefirst	1,100,000
2015 CarPhone Warehouse	2,700,000
2015 Adult Friend Finder	3,900,000
2015 US Office of Personnel Manageme	4,000,000
2015 VTech	6,400,000
2015 Premera	11,000,000
2015 Kromtech	13,000,000
2015 Experian / T-mobile	15,000,000
2015 US Office of Personnel Management (2nd Breach)	21,500,000
2015 AshleyMadison.com	37,000,000
2015 Securus Technologies	70,000,000
2015 Sanrio	3,300,000
2015 Deep Root Analytics	198,000,000
2016 Privatization Agency of the Republic of Serbia	5,190,396
2016 Minecraft	7,000,000
2016 Mossack Fonseca	11,500,000
2016 Mail. ru	25,000,000
2016 Fling	40,000,000
2016 Turkish citizenship database	49,611,709
2016 Philippines' Commission on Elections	55,000,000
2016 Anthem	80,000,000
2016 VK	100,544,934
2016 MySpace	164,000,000
2016 Linux Ubuntu forums	2,000,000
2016 [illegible]	3,700,000
2016 World Check	2,200,000
2016 Uber	57000000
2017 River City Media	1,370,000,000
2017 Snapchat	1,700,000
2017 Bell	1,900,000
2017 Cellebrite	3,000,000
2017 Clinton campaign	5,000,000
2017 ClixSense	6,600,000
2017 Lynda.com	9,500,000
2017 Interpark	10,000,000
2017 Zomato	17,000,000
2017 Yahoo	32,000,000
2017 Weebly	43,000,000
2017 Dailymotion	85,200,000
2017 Friend Finder Network	412,000,000
2017 Telegram	15,000,000
2017 Hong Kong Registration & Electoral Office	3,700,000
2017 MyHeritage	92,283,889
2017 Dixons Carphone	10,000,000
2017 Aadhaar	1,000,000,000
2017 CEX	2,000,000
2017 Instagram	6,000,000
2017 Equifax	143,000,000
2017 Nival	1,500,000
2017 KM.ru	1,500,000
2017 Swedish Transport Agency	3,000,000
2017 Spambot	711,000,000
2017 Viacom	3,000,000
2017 TIO Networks	1,600,000
2017 Al.type	31,000,000
2017 Malaysian telcos & MVNOs	46,200,000
2018 MBM Company	1,300,000
2018 Aadhaar	1,100,000,000
2018 Saks and Lord & Taylor	5,000,000
2018 Panerabread	37,000,000
2018 MyFitnessPal	150,000,000
2018 Twitter	330,000,000
2018 Firebase	100,000,000
2018 Nametests	120,000,000
2018 Careem	14,000,000
2018 Texas voter records	14,800,000
2018 T-Mobile	2,000,000
2018 Newegg	45,000,000
2018 Grindr	3,000,000
2018 Health South East	3,000,000
2018 TicketFly	27,000,000
2018 LocalBlox	48,000,000
2018 Facebook	2,200,000,000

Source: databreaches.net data at https://docs.google.com/spreadsheets/d/1Je-YUdnhjQJO_13r8iTeRxpU2pBKuV6RVRHoYCgiMfg/edit#gid=322165570

8) UTILIZE DATA & ANALYTICS … BUT

KEEP DATA SECURE

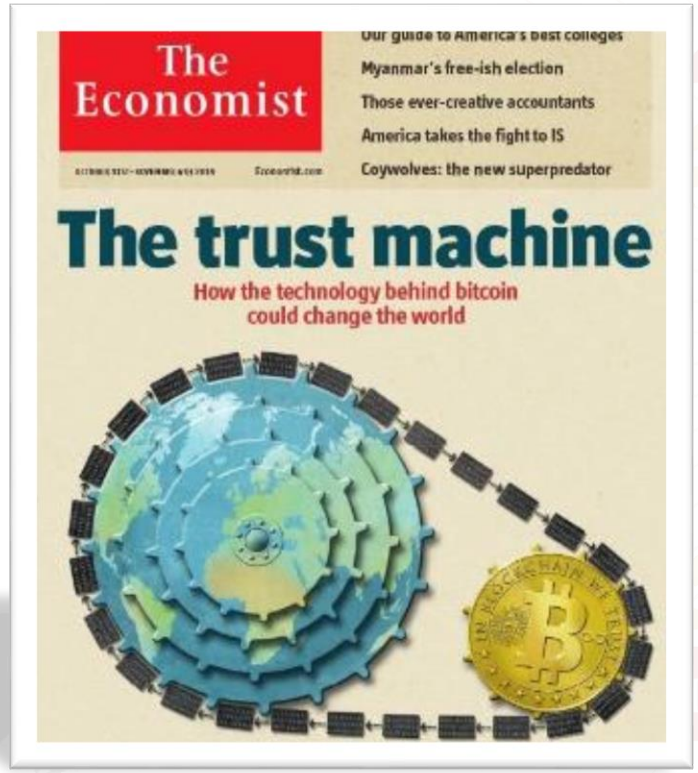
AND…

DON’T BE CREEPY

CELEBRATING 75 YEARS OF INDIAN ACTUARIAL PROFESSION EST. 1944

9) BONUS: IT IS ALL ABOUT THE BLOCKCHAIN

Blockchain protocols may transform how information, value and trust are distributed.



KPMG: Blockchain Accelerates Insurance Transformation

"Most observers therefore believe the system to be immensely more trustworthy and transparent than traditional approaches…"

TechCrunch: Blockchain is Empowering the Future of Insurance

"Digital **trust** is now an ever reasonable possibility"

Accenture: Blockchain: Industrializing Trust in Insurance

"Blockchain has the potential to provide a secure, **transparent** and verifiable mechanism to execute transactions in a manner that replaces the traditional notion of utmost good faith with **provable trust**."

Deloitte: Blockchain: Trust Economy

"The emerging **trust** economy depends on each transacting party's reputation and digital identity—and that's where blockchain comes in."

https://home.kpmg.com/content/dam/kpmg/xx/pdf/2017/01/blockchain-accelerates-insurance-transformation-fs.pdf
https://www.accenture.com/us-en/insight-highlights-insurance-blockchain-industrializing-trust
https://dupress.deloitte.com/dup-us-en/focus/tech-trends/2017/blockchain-trust-economy.html
https://techcrunch.com/2016/10/29/blockchain-is-empowering-the-future-of-insurance/

SUMMARY

Trust and transparency are the cornerstones of a sustainable insurance industry.

TRUST & TRANSPARENCY

Build Trust

1) Provide Trusted Advice
2) Deliver a Modern Experience
3) Make it Easy

Borrow Trust

4) Leverage a Trusted Brand
5) Connect People Together

Increase Transparency

6) Deliver Price/Value Transparency
7) Align Incentives
8) Utilize Data & Analytics

9) Block Chain

YEARS OF INDIAN ACTUARIAL PROFESSION EST. 1944

BUT NONE OF THESE MEAN ANYTHING UNLESS YOU DO WHAT YOU SAID YOU WERE GOING TO DO

"Trust arrives by foot and leaves by Ferrari"

Mark Carney,
Governor of the Bank of England

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https://upload.wikimedia.org/wikipedia/commons/2/26/Mark_Carney_World_Economic_Forum_2013_%283%29.jpg

Actuaries : Striving for excellence, creating sustainable future

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Thank You