

where are we going with wearable technology?



Ross Campbell, Chief Underwriter, Life/Health R&D



148 million wearables will be bought in 2019.



But to be universally accepted, wearables must disappear.



Nobody knows how many steps improve our mortality.

10 000

Technology will reshape the moving parts of our business.



Disruption and innovation has altered established business models.



The way we go about things must fit the times.



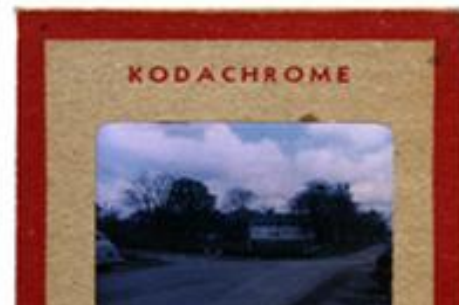
“If I had asked people what they wanted, they would have said a faster horse”.





If you ignore customers long enough, they will go away.

Today's customers want easy access, transparency and flexible solutions.

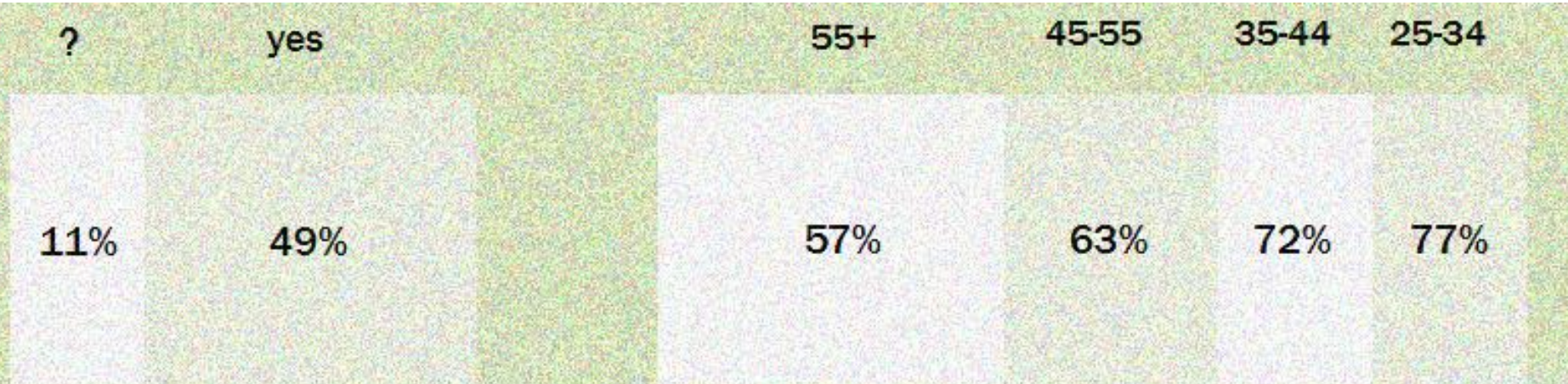


People will share some personal information if it provides them an advantage.



“Share health data with insurer? ”

“Manage cover using a smartphone?”



Not everyone cares to link their insurance with physical activity.



People may not care about insurance; they do care about living a long healthy life.



“Mecosystems” involve individuals in managing their own health.



Personal information is likely to prove predictively powerful.



People will expect insurers to access their data and provide tailor-made services.



Life insurance companies must undertake some internal disruption.



Technology will help replace more and more paper processes.



Advisers will bring technology into their propositions.



Because if insurers don't provide it, someone else will.



Continuous waves of disruption should be expected.





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It's an obvious point to make, but there isn't one right answer.

The future is about offering choice and multiple pathways to that future exist.

It is imperative we bring high quality technical solutions to all our customers.