

# Distributer Led Propositions

Tony Horn  
Positive EV Ltd



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## What will I be talking about ?

- Market backdrop
- Insurance value chain
- What is a distributor led proposition ?
- Who can play ?
- Look forward to the future

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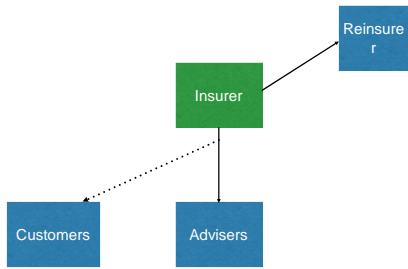
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### How the insurance market has developed (or not!)




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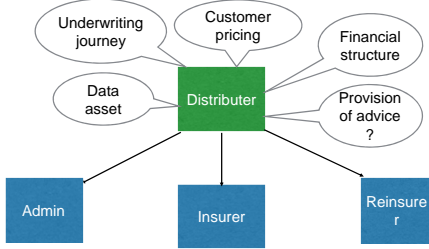
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### What is a Distributer Led Proposition ?




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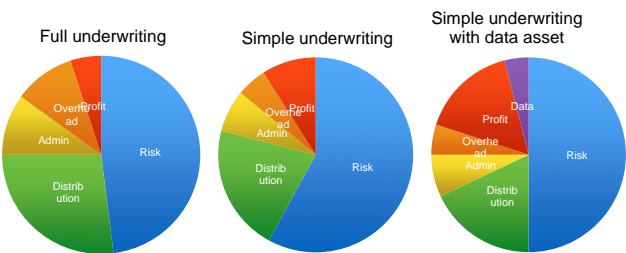
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### Example value chain




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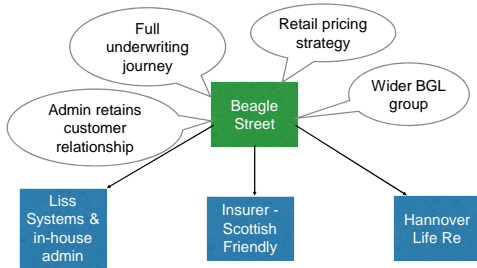
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## Who has established a distributor led proposition ?




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## Who could establish a distributor led proposition ?

Anyone with a strong distribution capability

- Retailers
- Banks
- Networks
- Mortgage Brokers
- Tech companies eg. GAFA ?
- Aggregators ?
- Worksite platforms
- Portals
- Employers
- EBCs

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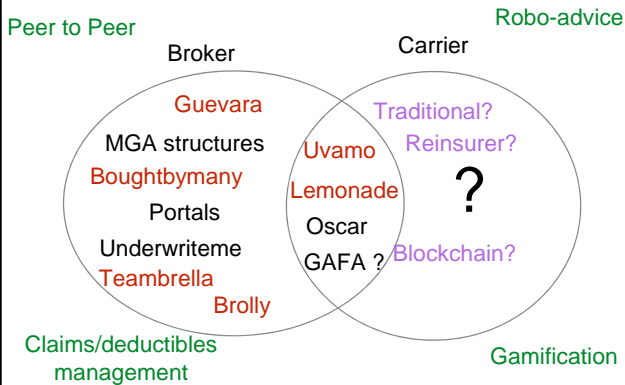
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## Emerging InsTech Business Models




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## Summary

- Life insurance product markets have been stagnant over a number of years
- The structure of distribution is changing
- Distributors now have an opportunity to participate across a wider share of the value chain....
- ... and grow the market by embracing technology & tailoring products to their customers

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