

BEYOND INSURANCE

THE FUTURE OF INSURTECH

EBAN Malaga, June 8th, 2017
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A testimonial of an insurance giant...

107 m customers

64 countries

**#1 Global Insurance
Brand**

€ 1,059 bn AuM

€ 100,2 bn revenues

**€5.7 bn underlying
earnings**

InsurTechs have chosen the right industry: it is full of pain points

Low comprehension of products and coverages

Too complex, siloed processes

Insufficient value for money
(esp. for customers without interactions)

Penalized loyalty (mostly through prices increases)

Can InsurTechs succeed?

Illustration of some of the typical dilemmas

Technical excellence

Pricing patterns / market cycle

Itemization / profitability profile

Succeed despite greater disruption in the next years?

Product

Processing

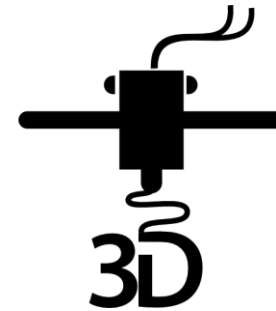
Claims



Self-driving cars



Big Data



3D Printing



IoT



Robotics



Drones

It's only a matter of time!

Market cap, foundation date



\$ ~3 bn
2012



\$ 63.9 bn
1998



tbd
2011



\$ 18.8 bn
2003



tbd
2015



\$ 8.8 bn
2009

The future of Insurance / InsurTechs

UX

Ecosystems

Digital and Data

Micro Products

Services Beyond Insurance

Strategic Investments

To stay ahead, AXA has reworked its foundations...

OUR PURPOSE

EMPOWER PEOPLE TO LIVE A BETTER LIFE

GIVING OUR CUSTOMERS PEACE OF MIND AND THE CAPACITY TO ACT THROUGH PREVENTION, PROTECTION, CARE AND WEALTH MANAGEMENT

OUR VALUES

**CUSTOMER
FIRST**

INTEGRITY

COURAGE

ONE AXA

OUR VISION

**MOVE FROM PAYER TO
PARTNER**

OUR BRAND POSITIONING

REDEFINING STANDARDS

...and positions more than ever on innovation

