

THE INTERNET OF THINGS: IMPLICATIONS & OPPORTUNITIES FOR INSURERS

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**BY 2020, 1/3 OF EUROPE'S HOMES
WILL BE 'SMART'**





**BY 2022, A TYPICAL FAMILY HOME
COULD CONTAIN >500 SMART DEVICES**



Source: Gartner



**...THIS IS NOT SOME
NEVERNEVER LAND MOMENT!**



SHARK
SIGHTED
TODAY



ENTER WATER
AT OWN
RISK

**AS THERE ARE A FEW TITANS
OUT THERE WITH A CLEAR INTENT!**

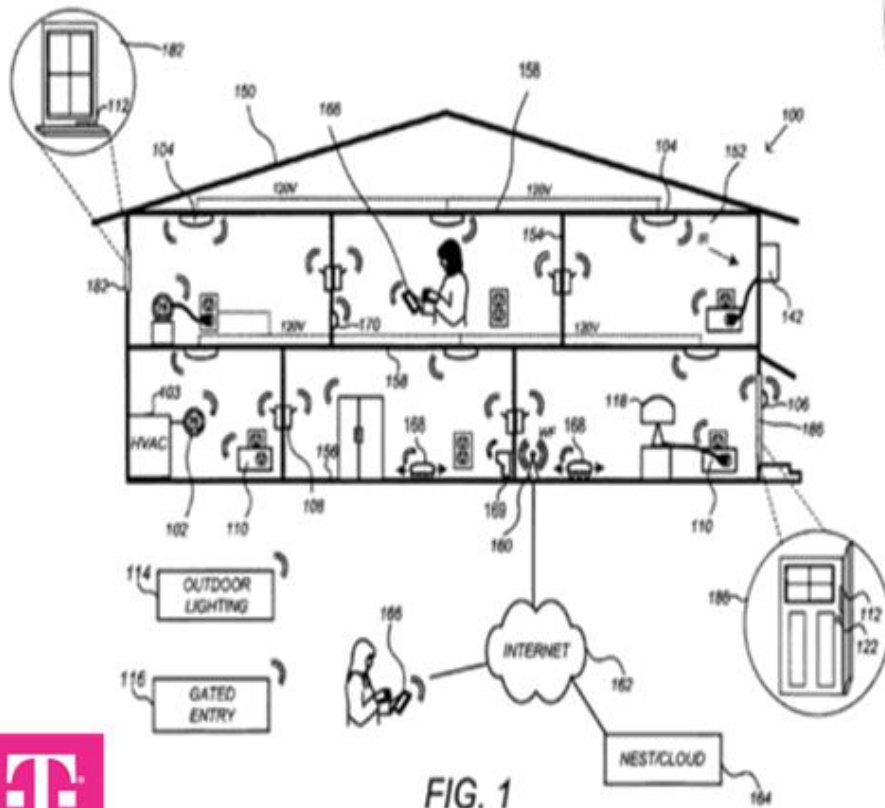




“FOR A TIME, THE DRAGONS WERE HAPPY TO FEED ON RATS AND GOATS, BUT BEFORE LONG, THEY HAD TO START EATING CITIES...”

Alphabet Google nest™

INSURANCE IS ONE OF THEIR KEY TARGET MARKETS



amazon

HOME SUPPORT/MAINTENANCE A GROWING FOCUS

amazon echo

amazon home services

amazon dash BUTTON



**DON'T BE UNDER ANY INLUSION:
THE BALANCE OF POWER WILL SHIFT**





**NOW IS THE TIME TO DETERMINE HOW TO
EXPLOIT THE SMART HOME OPPORTUNITY**





SILO



CLOSED



"PICKET FENCE"



TRULY OPEN



LIFE IS FOR SHARING.

A hand is shown from the right side, holding a transparent rectangular card. The card has the text "your brand here!" written on it in a white, sans-serif font. The background is a solid, light blue color. The hand is wearing a blue sleeve.

your brand
here!



Yes

WE'RE

OPEN

T

**STANDARDS,
STANDARDS,
STANDARDS...**





...ENABLING MULTIPLE USE CASES





**...WITH THE AMBITION TO
INTEGRATE 1000s OF DEVICES**





VAULT DOOR
WEIGHT: 22 1/2 Tons
THICKNESS: 22 Inches
STEEL: 11 Layers of Special
Cutting and Drill Resistant
LOCKS: 4 Hamilton Watch
Movements for Time Locks

**...WHERE SECURITY AND PRIVACY
ARE HELD IN THE HIGHEST REGARD**



A hand is shown holding a single puzzle piece against a blue background. The puzzle piece is held between the thumb and index finger, with the middle and ring fingers also visible. The puzzle piece is a light blue color with a white outline. The background is a solid blue color with faint white outlines of other puzzle pieces scattered around. A white banner with pink text is positioned at the bottom right of the image.

**...AND THE CUSTOMER HAS
FULL TRANSPARENCY OF THE DATA**

DATA

**...AND WITH THEIR PERMISSION,
YOU HAVE FULL ACCESS & CONTROL**





...TO EXPLOIT INNOVATIVE MODELS



**...AS OTHERS ARE BUILDING A
COMPOSITE VIEW OF YOUR CUSTOMERS...**



**...AND THEY'VE PROVEN HIGHLY EFFECTIVE
AT ENTERING NEW AND ADJACENT MARKETS!**



WE'RE ONLY AT THE START OF THE JOURNEY...

**... CHOOSE A PARTNER THAT WILL
BE THERE FOR THE LONG TERM**

