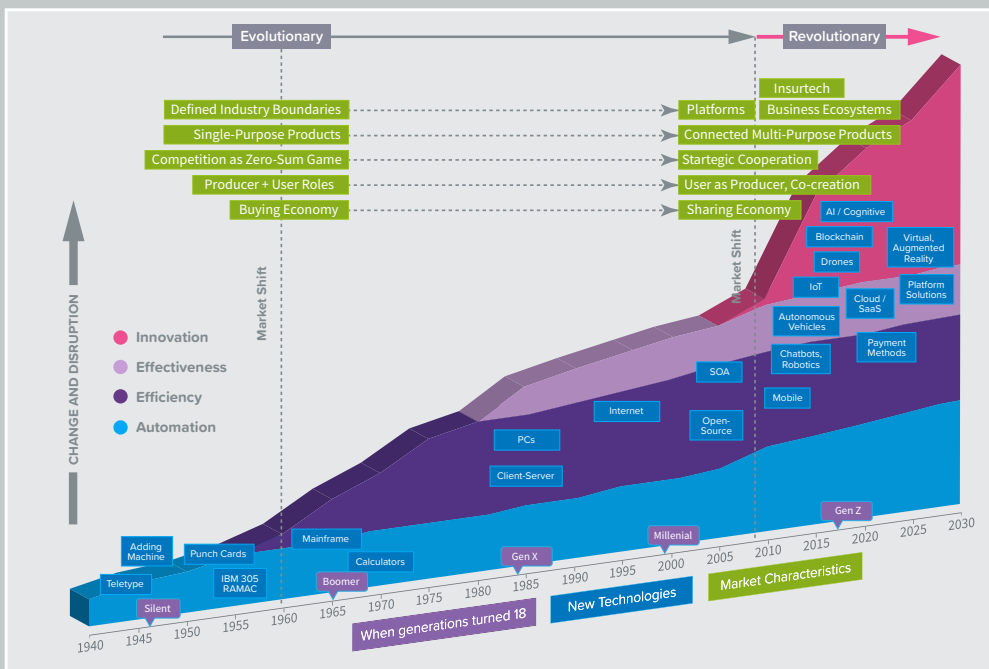
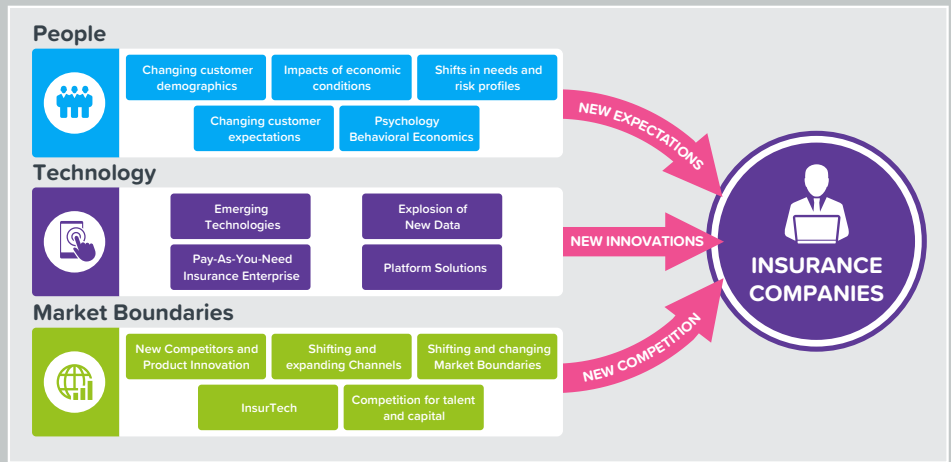


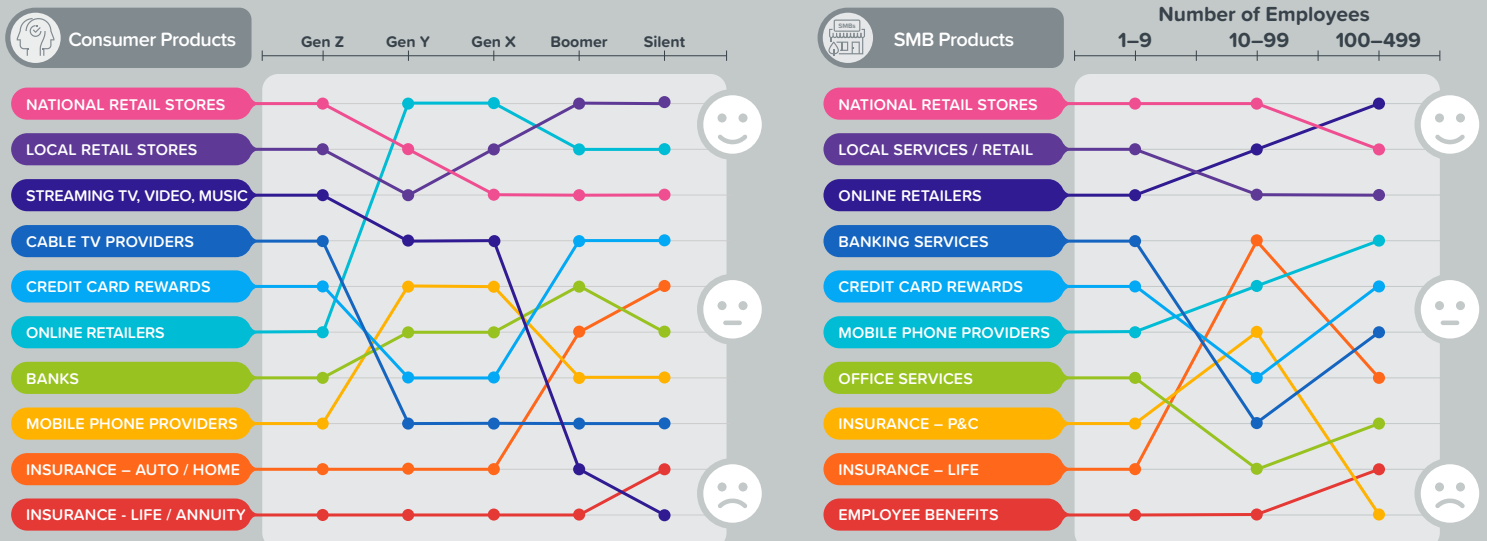
The Insurance Renaissance

New expectations, innovations and competition are emerging due to inter-related forces of change in People, Technology and Market Boundaries.

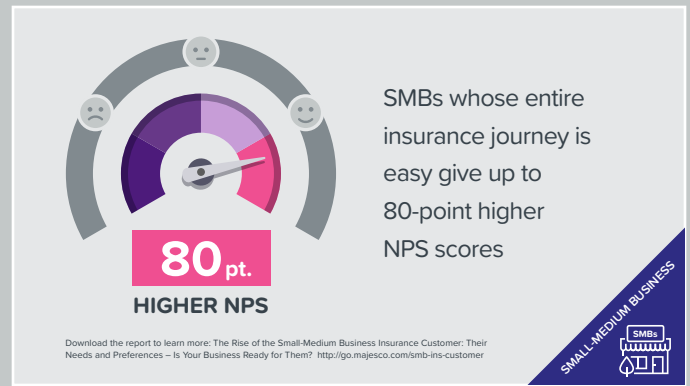
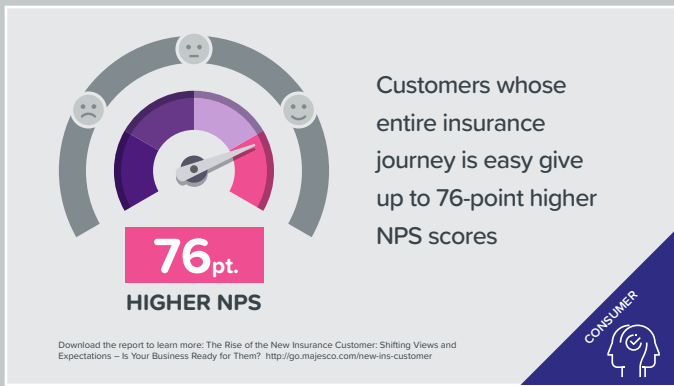


These forces have evolved over the Industrial and Information Ages, but are now revolutionary due to the intensity and acceleration at the start of the Digital Age, creating a seismic shift.

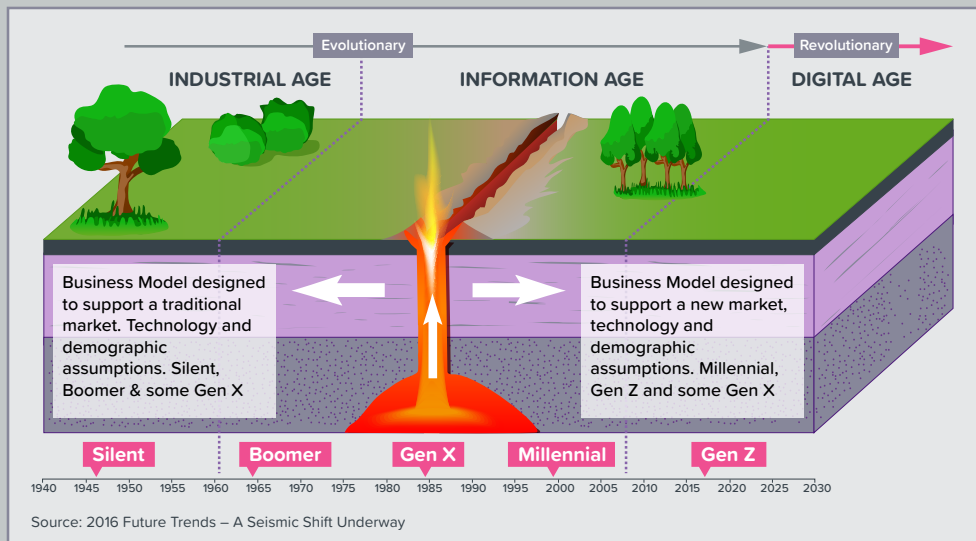
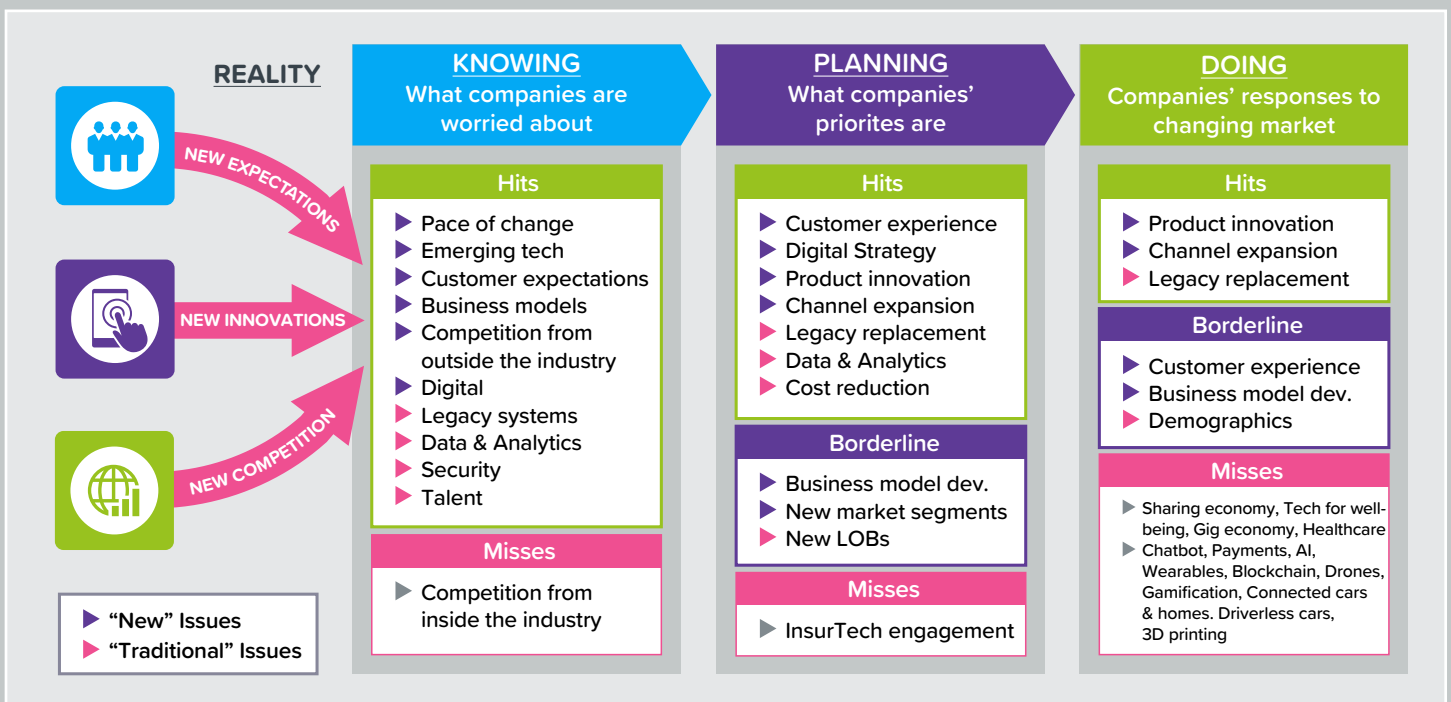
In the Digital Age, customer expectations are being set by digital leaders outside and inside the insurance industry, filling the most vulnerable gap – a simplified, engaging customer journey.



The business value of simplifying the entire insurance customer journey is immense.



Yet shockingly, while insurers know about the market changes and disruption, few are actively responding with plans and execution ... threatening their future relevance, let alone existence.



The Digital Age, underpinned by new demographics and technology, is separating the industry into "pre" and "post" business models ... The "pre" model generates the revenue today and the "post" model the future. Those who fail to manage both effectively may find the gap insurmountable.