

FinSurTech



please consider disclaimer and sources

new
insurance
business

07
kurz & knapp

09. Juli 2020

Rentenphase – entscheidend für die zweite Hälfte ist nicht die Startrente!



VODCAST | INSURANCE IN MOTION | Episode ONE (GER...
New Insurance Business

New Business Strategy – too sweet to be ignored!

Frank Genhelmer, Managing Director with New Insurance Business GmbH (St. Gallen, Switzerland)

■ The core idea and need of insurance will last but this may not hold true for a life insurance company and the current best practice. For a company it is time to reconsider the existing business model and the way it does business today. The present situation requires a vigorous change in thinking and acting



Actuary. Product Freak. Loves Life Insurance.



14
#klartext

28. Mai 2020

Kennzahlen laden gerne zum Vergleichen ein, doch hier sollten Sie es nicht tun

Yes, we change! A vigorous change is the only option for a life insurance company

Frank Genhelmer

Life insurance business is in a transition process. This transformation is no ordinary evolution because it already becomes apparent that the magnitude of change is bigger and the speed at which the change will move through the industry will be significantly higher than ever before. It will be a fundamental change – a revolution – through which life insurance business will reach the next level at last. The basic idea

eral, the Fintech and Insurtech movement, respectively (afterwards called «Fintech»).

Actually, life insurance industry is upheaval and in a life crisis. The industry has to deal with several challenges on several levels. On macro level, the vanishing individualism of customers in the low interest rate environment



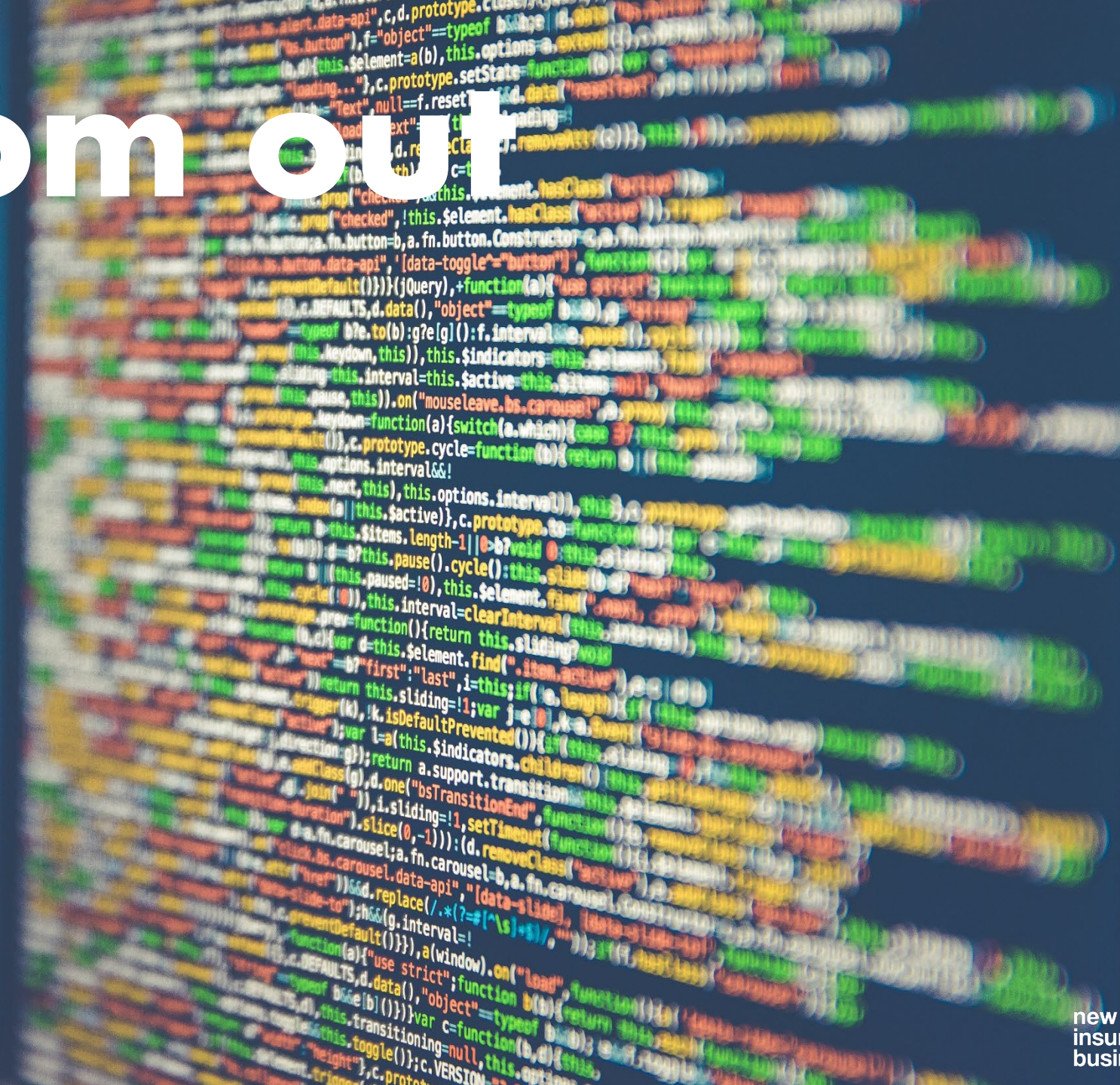
! WARNING !

**VIEWER
DISCRETION
IS ADVISED**

**The following content can be
disturbing for a sensitive,
traditional and backward-oriented
industry participant.**

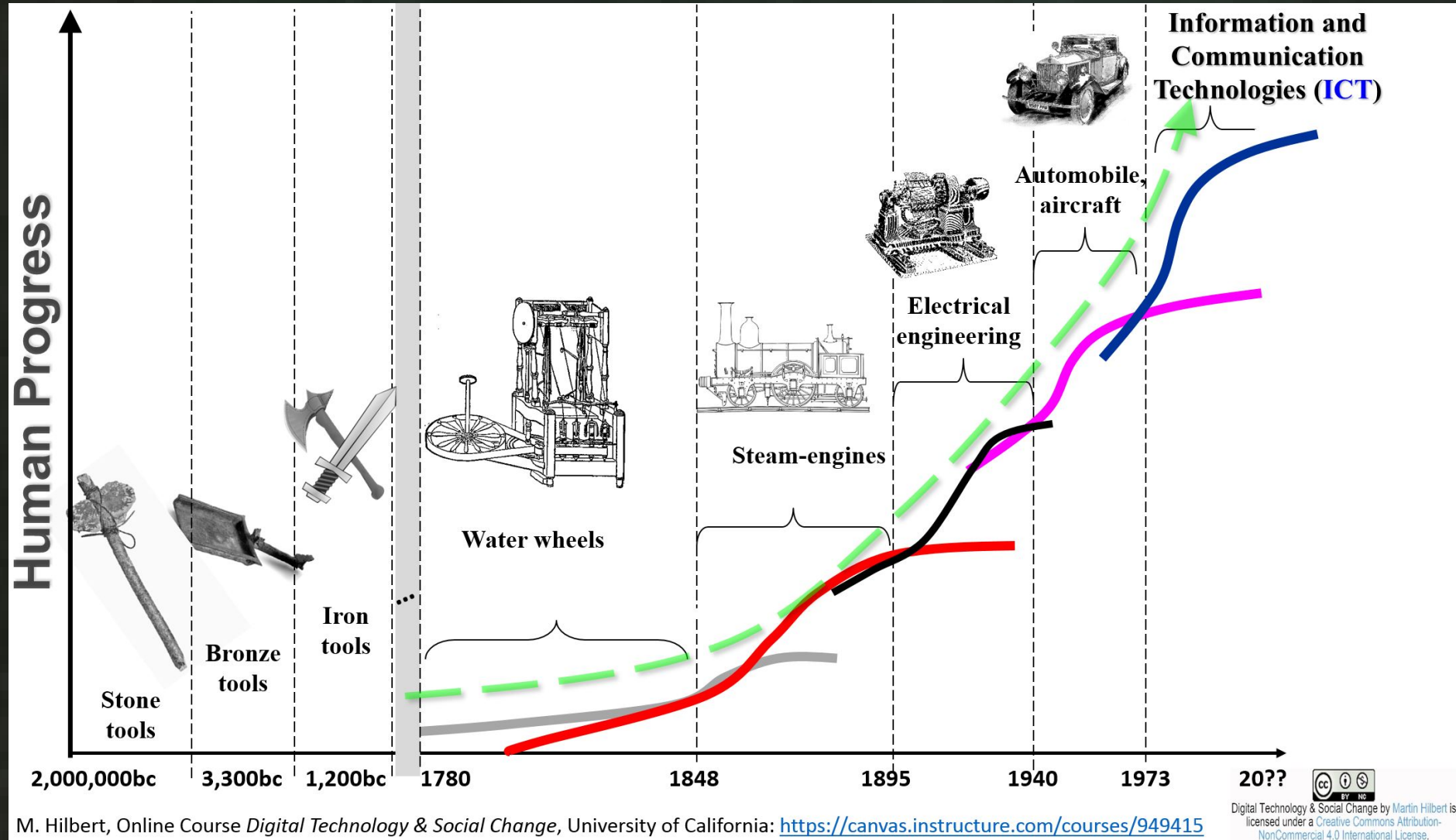
please consider disclaimer and sources

let's zoom out



please consider disclaimer and sources

Technology has always been a driving force!



please consider disclaimer and sources

Major revolutions of humankind

cognitive revolution (~70.000 years ago)

agricultural revolution (~10.000 years ago)

scientific revolution (~500 years ago)

industrial revolution (~250 years ago)

technological & digital revolution (now!?)

FinSurTech

FinTech = merger of Finance and Technology

InsurTech = merger of Insurance and Technology

FinSurTech = merger of FinTech and InsurTech

FinTech Landscape Germany

Payment & Banking SPONSORED BY **smart steuer** **FinCompare** **mastercard**

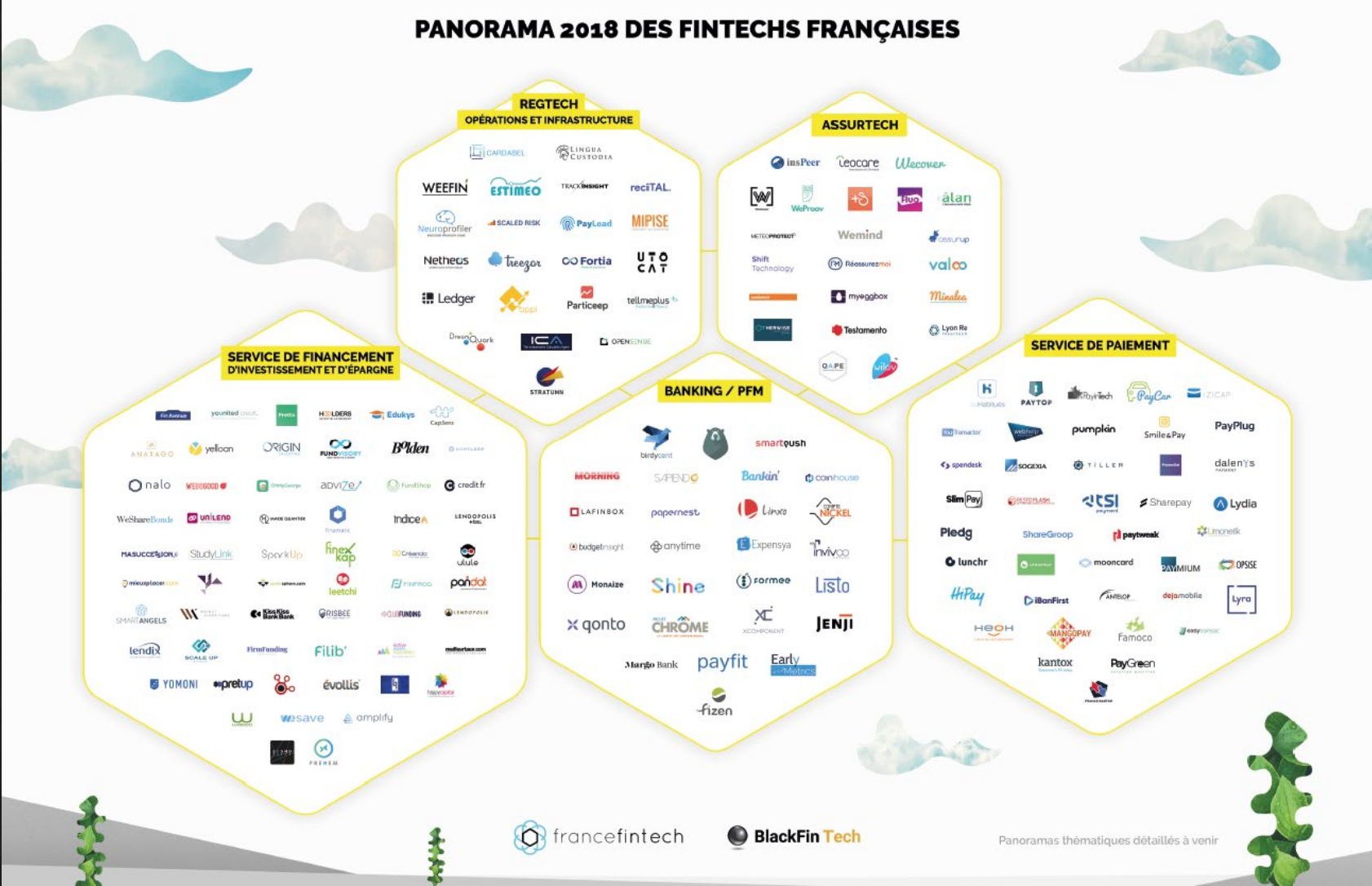
German FinTech Overview - Unbundling Banks

LAST UPDATE 30. AUGUST 2019
WWW.PAYMENTANDBANKING.COM

PAYMENT TransferWise, DIMOCO, optiipay, payleven, BILLPAY, SPENDIT AG, sum up, laterPAY, iZettle, IPAY, billingmaker, payworks, Klarna, Belonio, RatePAY, AfterPay, PayCash, FOREXFIX, Klik&Pay	BITCOIN Bitbond, Yacuna, COYNO, COINTE, bitcoin.de, Coinify, DOGECOIN, PEY, BTC	IDENT AUTHADA, livIDENT, IDnow, Identity, verify-U AG, idvos	CREDIT FINANZCHECK, auxmoney, FUNDESTERS, VEXCASH, loanboox, iwoca, tradico, Ferratum, Kreditech, bankless24, MoneyFollows, Debitos, COMPEON, smava, Findex, Finnest, entrain, CASPRESSO	BANKING mamooole, floribus, HOLVI, bung, Revolut, Kontist, fidor, uphold, duins, MAMBU, fin, traipay, FINREACH, ementaXX	SAVINGS vaamo, modelogiq, BERGFÜRST, ZINSPILLOT, Zinsbaustein.de, DAMANTE, fairr.de, SwipeStox, JIwertias, MINVEO, niio, investify, BUX, ayondo, LIQID, SAVEDROID, fintego, donut, zinsgold, Simple Finance, Guldants, WIWIN, Kapilendo, SAVEDO, elinvar, WeltSparen
INSURANCE passtap, wefox, GetSafe, VIRADO, safeome, Knip, COYA, Optisure, AppSichern, CLARK, asuro, massup, feelix, my Pension, PRIORApp, BRIX, covomo, ETHERISC	DONATIONS wikanoo, fraistr, twingle, HelpingCents, ALTRUIA, FUNDRAISINGBOX, elefunds	ORDER / CASH QuickBon, clover, GASTROFIX, roc.KASSE, orderbnd, tillhub, INVENTORIUM, Quandoo, pepperkorn, Cookies, PENTA, ready2order	ACCOUNTING wolapp, BillingEngine, troy, bilwerk, sevDesk, FastBill, SalesKing, FIKIWI, SMAC, Billomat, Runmy Accounts	P2P Payza, cangle, tabbt, kittysplit, cashcloud, lendstar, collect, AZIMO, elopay, PAYMEY	IMMO HOME ROCKET, zinsbaustein.de, Immo FOCKS, Maklaro, MEZZANY, ZINSLAND, ENGELVÖLKERS CAPITAL
ECOMMERCE VAULTED, alipago, Barzahlen, payever, RatePAY, SEPAone, PAYMILL, Grover, VAI, better payment	FACTORING / COLLECTION RECHNUNG48, COMMITLY, PAIR, finto, PAGIDO, BILENDO, Jitpay, DECIMO, limando, collectAI, TrustBills, fundflow, troy, eCollect, bezahit.de, innolend, FLEX	PFM floribus, CENTRALWAY, moneygarten, zuper, feelix, rentable, aboalarm	RATING / RISK RISK 42, BankenScore.de, bonify, Fraugster, SCORE KOMPASS	API-BANKING NDGIT, ng, fidor, PAYJINN, YUKKALAB, finAPI	Tools xpenditure, gini

please consider disclaimer and sources

FinTech Landscape France



please consider disclaimer and sources

FinTech Landscape Switzerland


126 Investment Management


95 Banking Infrastructure


56 Payment


56 Deposit & Lending


71 Analytics, Big Data & Artificial Intelligence


140 Process Digitisation, Automatisations & Robotics


122 Distributed Ledger Technology

Feedback? trend.marketing@swisscom.com

please consider disclaimer and sources

FinTech Landscape Cambodia



please consider disclaimer and sources

Cooperation Mode

The image displays a comprehensive grid of logos for various financial institutions and fintech companies, organized into multiple columns and rows. The logos include:

- Column 1:** SPENDIT AG, Kreissparkasse Esslingen-Nürtingen, investify, Pax-Bank.
- Column 2:** WERTHSTERN, FINANZ BASIS AG, investify, IDnow, scalable, elinvar, SOLIDINVEST, UNITED SIGNALS, webID solutions, BAADER.
- Column 3:** Jitpay, VERMIETET.DE, etoro, openasapp, TransPICO, CONPEND, GetSafe, IDnow, revesco, fino, @realbest.de, PayKey, gini, iwoca.
- Column 4:** sumup, COMPEON, gini, optipay, connect, floribus, cashbuzz, finAPI, iwoca, HypoVereinsbank, optipay, Kapilendo, ripple, moneymeets, IDnow, bitcoin.de, sumup, smava, finmar, FUNDSTERS, connect, Intecsystems, Barzahlen, fidor, zinsPILOT, fainde, Finbiba, connect, bit4coin, SHARE & CHARGE, grovney, komforikasse.au, savemate, Birdoo, AUGSBURGER Aktienbank, traxpay, VEXCASH, net-m, auxmoney, webID solutions, swkbank, webID solutions, OPLIX, DSwiss, connect, friendurance, DEPOSIT SOLUTIONS, LIQID, gini, Deutsche Bank.
- Column 5:** moneymeets, easyfolio, TopTrade, gini, .comdirect, SPENDIT AG, Rheinischer Sparkassen- und Giroverband, connect, sumup, IDnow, Berliner Sparkasse, Lendico, gini, finAPI, webID solutions, scalable, CLARK, Kontowechsels.de, ING DiBa, WeltSparen, IDnow, CREDITHELP, MHBANK, optipay, OKIKO, auxmoney, crosslend, zinsPILOT, WHITEBOX, IDnow, zinsgold, solarisBank.
- Column 6:** crossinx, DigitSigner, SENSAP, compraga, finstreet, aircloak, eppf, VISUALVEST, IDnow, ZINSPILOT, virtual, ripple, FastBill, ARCHITRAVE, connect, optipay, DZ BANK, twingle, better payment, CROWDESK, GLS Bank, webID solutions, SOFORT, CLARK, connect, gini, Barzahlen, Intecsystems, PayPal, finAPI, WECHSELPILOT, DKB, VAI, Berliner Volksbank, ayondo, DONAU CAPITAL.
- Column 7:** Funding Circle, savedroid, IDnow, sumup, Lendico, RatePAY, Trustly, HOLVI, orderford, SPENDIT AG, fino, finAPI, Barzahlen, wirecard, ginmon, IDnow, moneymeets, VANTIK, DAB bank, easyfolio, SwipeStax, SPENDIT AG, Stadtsparkasse München, kreditech, webID solutions, VarenGold.
- Column 8:** START NEXT, fino, Volksbank, traxpay, NORD/LB, traxpay, LBB.

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InsurTech



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FinTech & InsurTech Funding 2019

FinTech

Financing

Approximately

\$44.6 billion

in Financing volume

&

1,813

transactions

2019 was the largest year ever in terms of number of transactions and second largest year ever in terms of dollar volume

FINANCING

Approximately

\$6.8 billion

in financing volume

&

~250

transactions

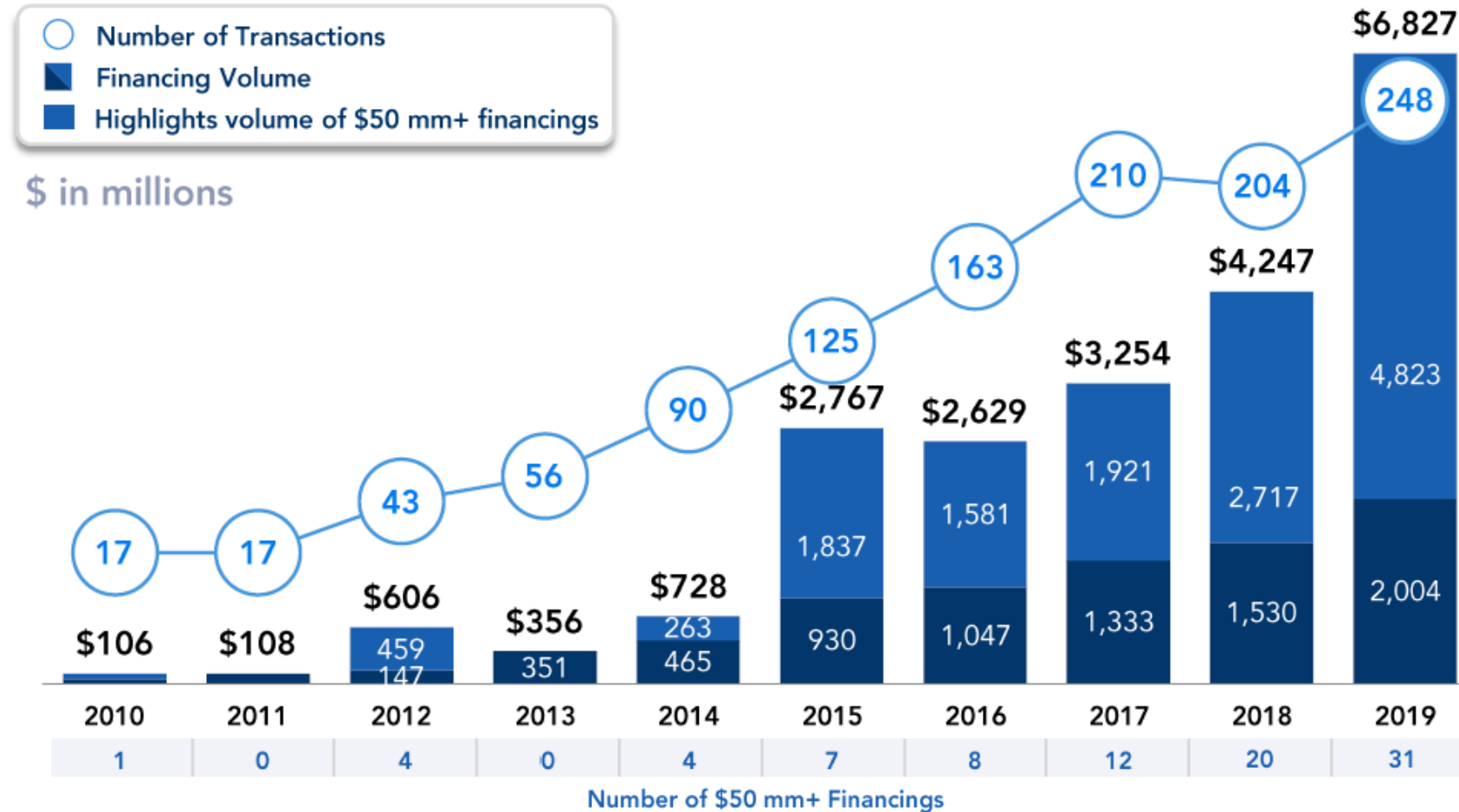
Record high financing volume and deal count in 2019

InsurTech

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InsurTech Funding | History

InsurTech Private Company financing volume and deal count reached a record level in 2019, driven by a significant increase in financing rounds of more than \$50 million



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InsurTech Funding | Global Split

	NORTH AMERICA	EUROPE	ASIA
2019			
Number of Financings	148 financings	52 financings	33 financings
% of Total	60%	21%	13%
Financing Volume	\$4,535 million	\$897 million	\$1,313 million
% of Total	66%	13%	19%
Largest Financing	 \$635 million	 \$128 million	 \$285 million

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Insurer investing in InsurTech

AXA Venture Partners



N26

Lemonade



IQBit

American Well



C2FO



gojek



nauto

Quantemplate

simplesurance

URGENTLY

Munich RE | Munich Re Ventures

relayr.



INSHUR



mnubo

RIDECELL

Slice

SPRŪCE

ticker



we predict

zeguro

hannover re



DebeKa

ottonova

SIGNAL IDUNA



VKB



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InsurTech waves

1st wave

CLARK

Knip

GetSafe

2nd wave

front office
to back office

3rd wave

nexible

FRI:DAY

DINE

Lemonade

OSCAR

4th wave

already
coming

InsurTech Funding | Ranking 2019

Announce Date	Company	Investor(s)	Amount (\$ in mm)	Country
12/17/19	 bright HEALTH	NEA; Bessemer Venture Partners; Cross Creek Advisors; Declaration Partners; Flare Capital Partners; Greenspring Associates; Meritech Capital Partners; Redpoint Ventures; Town Hall Ventures	\$635	 USA
01/29/19	 Clover	Greenoaks Capital Management; Undisclosed Investors	500	 USA
09/09/19	 Root Insurance Co	Coatue Management; DST Global; Undisclosed Investors; Drive Capital; Scale Venture Partners; Redpoint Ventures; Ribbit Capital; Tiger Global	350	 USA
04/11/19	 Lemonade	SoftBank; Allianz SE; General Catalyst; GV; Thrive Capital; OurCrowd; Digital Horizon	300	 USA
07/19/19	 众安科技 ZhongAn Technology	ZhongAn; Sinolink Worldwide Holdings	285	 China
10/07/19	 NEXT INSURANCE	Munich Re Group	250	 USA
06/17/19	 Collective Health	SoftBank Vision Fund; PSPIB; DFJ Growth; G Squared; Founders Fund; GV; Maverick Ventures; Mubadala Ventures; NEA; Sun Life Financial; Undisclosed Investors	205	 USA
07/24/19	 gusto	Fidelity Management & Research Company; Generation Investment Management; Dragoneer Investment Group; General Catalyst; T. Rowe Price	200	 USA
05/09/19	 policybazaar	SoftBank Vision Fund; True North Venture Partners; Info Edge; Tencent	152	 India
09/13/19	 ELEMENT AI	BDC Capital; CDPQ; Data Collective; Government of Quebec; Hanwha Asset Management; McKinsey & Company Inc.; Real Ventures	151	 Canada
11/09/19	 policybazaar	Tencent	150	 India
06/12/19	 SHUIDI	Boyu Capital Consultancy; Tencent; CICC; Banyan China	145	 China
03/07/19	 FRI:DAY	SevenVentures; GMPVC German Media Pool; Baloise Holding	128	 Germany
03/05/19	 wefox G R O U P	Mubadala Ventures; CreditEase; Salesforce Ventures	125	 Germany
12/09/19	 Duck Creek Technologies	Dragoneer Investment Group; Neuberger Berman; Insight Partners; Temasek	120	 USA

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Excursus: WEFOX Group

Wefox, the Berlin-based insurtech, raises \$110M Series B extension

Steve O'Hear @sohear / 8:00 am CET • December 11, 2019

Comment



[Wefox Group](#), the Berlin-based insurtech startup behind the consumer-facing insurance app and carrier One and the insurance platform Wefox, is disclosing \$110 million in a second tranche of Series B funding. Sources tell TechCrunch that this gives the company a pre-money valuation of \$1.65 billion. **Wefox Group** declined to comment on the financials.

Excursus: WEFOX Group

- 2014 founded as FinanceFox in Switzerland
- 2017 re-branding to WEFOX
- 2017 100.000 retail clients
- 2019 > 500.000 retail clients
- **financing:**
 - 2016 (seed): 5,5 Mio. USD
 - 2017 (series A): 30 Mio. USD
 - 2019 (series B): 125 Mio. USD
 - 2019 (series B ext.) 110 Mio. USD

Schweizer InsureTech
Wefox „fusioniert“ mit
österreichischer „Die
Maklergruppe“

Die Digitalversicherungs-Gruppe mit Sitz in Berlin übernimmt den Broker SAM Versicherungen in Roggwil.

Excursus: WEFOX Group



- platform and market place for retail clients, insurers and brokers
 - > 2.000 brokers onboarded
- own broker licence
- <https://www.wefox.de/>



- insurer (LIE)
- P&C licence
- founded in 2018
- <https://www.one-insurance.com/>

Ecosystems



Ecosystems

- **union of different providers around a specific topic**
- **providers usually come from different industry sectors**
- **full focus on customer**
- **goal is to serve the customer on this particular topic holistically**
- **value chain → value network**



#home



#mobility



#health



#finance

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Major Ingredients of an Ecosystem

Front-End

**Initiator &
Orchestrator**

**Back-
End**

APIs

**Cooperation
Partner**

Data

**Products &
Services**

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#allriskpolicy



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#lifestylecoach



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Excursus: WEFOX Group

The first Geo Predictive Insurance Solution

With the help of ONECoach, we can help you develop a positive attitude towards risk and insurance within your daily life.

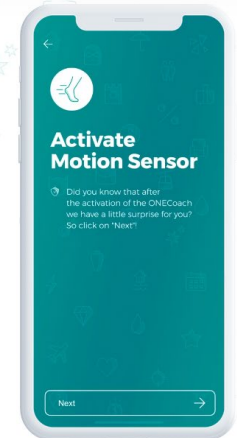
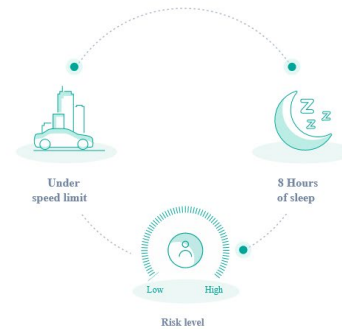
Versicherung goes Lifestyle: Der ONECoach

Wer sagt, eine Versicherung braucht man nur im Schadensfall? Der ONE Coach ist dein alltägliches Optimierungstool. Mit deinen Gewohnheiten, Daten und dem standortbasierten Geo-Triggerring werden wir deine Versicherungen noch besser an dein Leben anpassen. Außerdem kannst du künftig für deinen nächsten City-Trip ein maßgeschneidertes Versicherungspaket abschließen – sofort, mit nur einem Klick in deiner ONE App. [📱](#)



ONECoach

Welcome to the future of predictive risk and insurance. ONECoach is there to help you assess risk, reward you and then build insurance packages based precisely to your lifestyle.



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Excursus: WEFOX Group



VODCAST | INSURANCE IN MOTION | Episode ONE (Part I) | Oliver Lang | CEO One Insurance (WeFox Group)

New Insurance Business • 591 Aufrufe • vor 10 Monaten

This is the first part of episode ONE of my new VODCAST Insurance in Motion. I am driving with an insurance CEO on an eTukTuk ...

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#financecockpit

PSD₂

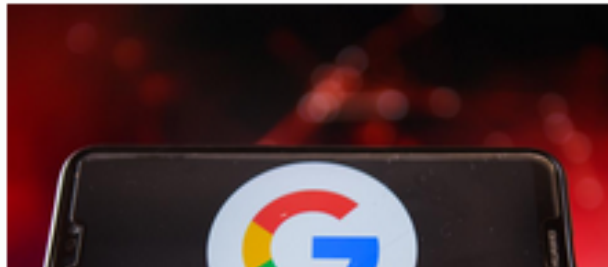
ISD

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4.659 views | Aug 14, 2020, 12:03pm EDT

Google-BBVA Partnership Marks A Tipping Point For Big Tech In Banking

Instead, they are working with bank partners who already have the regulatory practices in place. BBVA USA, formerly BBVA Compass, has announced that it is



collaborating with Google to offer consumers a digital bank account through Google Pay.

11.07.2019 UNTERNEHMEN & MANAGEMENT

Allianz entwickelt eine eigene Finanzplattform

Von **VW-Redaktion**

Versicherungs
wirtschaftHEUTE

Müssen Vermittler „Iconic Finance“ fürchten?

Was aber haben Vermittler von „Iconic Finance“ zu erwarten? Müssen sie zum Beispiel befürchten, dass sich die Allianz mit ihrem Plattform-Allrounder einen Betriebskanal aufbaut, der Vermittlern ein wichtiges Geschäft untergräbt? Dass solche Überlegungen nicht gänzlich unbegründet sind, zeigt ein Passus im Textbeitrag der „Gründerszene“.

So dürfe die Allianz „bei der Arbeit an dem Portal“ sich nicht „seine eigenen Versicherungsmakler vergraulen“, wie das Gründerportal formuliert. Aus diesem Grund wäre das Unternehmen „gerade auf Roadshow“, um „für das Projekt zu werben“.

17.01.2020 Caspar Tobias Schlenk | Fintech



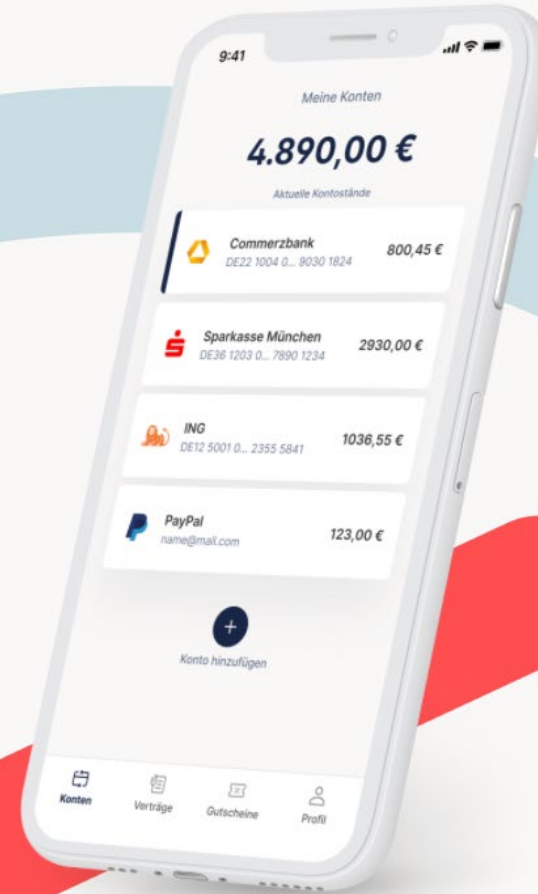
Allianz-Fintech Iconic startet mit neuer Marke „HeyMoney“

Exklusiv: Mit einem zweistelligen Millionenbetrag soll die Allianz ihr neues Fintech Iconic finanzieren, ein erfahrenes Führungsteam ist engagiert. Finance Forward hat nun die Marke entdeckt, mit der das Fintech launcht.

Heysimple

Heymoney ist dein Finanzbegleiter.

Verwalte deine Konten, Verträge und Versicherungen in einer App und optimiere deine Ausgaben.



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#finsurtech



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- **ecosystem «finance» is on its way**
- **renaissance of bancassurance
(or is it «insurbanking»!?)**
- **a merger of «FinTech» and «InsurTech» is
natural and logical**

bonus: sales meets AI



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it follows:
a completely
fictitious picture
of the future

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- **standing & reputation**
- **age structure**
- **pressure to sell**
- **commission cap**

2021

- tech is optimizing **daily business** of the intermediary
- **administration** is taken over by the insurer or an InsurTech
- **intermediary focuses on advice** and (fast and digital) conclusion of contracts



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2022

- **digital assistants** support the intermediary
- digital assistants handle data and give **valuable insights** to the intermediary
- simple **communication** is done by **this assistant, too**



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2023

- intermediary develops into an «ecosystem consultant»



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January 2024

- **AI** teaches itself financial planning
- and AI is **better** than any human

```
31 def
32     self.file = None
33     self.fingerprints = set()
34     self.logdupes = True
35     self.debug = debug
36     self.logger = logging.getLogger(__name__)
37     if path:
38         self.file = open(os.path.join(path, "requests.log"),
39                          "a")
40         self.file.seek(0)
41         self.fingerprints.update(s.request)
42
43 @classmethod
44 def from_settings(cls, settings):
45     debug = settings.getbool("SUPER_DEBUG")
46     return cls(job_dir(settings), debug)
47
48 def request_seen(self, request):
49     fp = self.request_fingerprint(request)
50     if fp in self.fingerprints:
51         return True
52     self.fingerprints.add(fp)
53     if self.file:
54         self.file.write(fp + os.linesep)
55
56 def request_fingerprint(self, request):
57     return request_fingerprint(request)
```

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April 2024

- **AI based financial planning** is standard on comparison portals and at Amazon Insurance
- this financial planning is «**for free**»

The logo for CHECK24, featuring the word "CHECK" in a bold, blue, sans-serif font, followed by "24" in a larger, bold, blue, sans-serif font. A blue curved arrow points from the bottom of the "24" back to the "C" in "CHECK".

November 2024

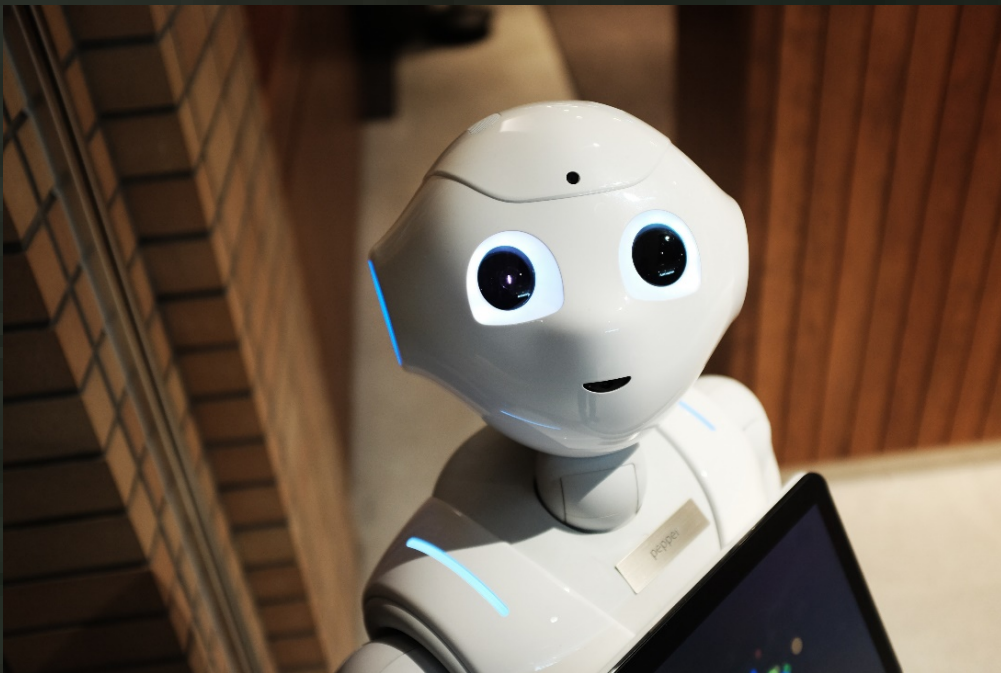
- **at first** AI has its difficulties because it is so rational
- **but then** AI suddenly learns itself empathy & feelings



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2029

- each person will have its own personal «**AI Butler**» who takes care of everything the person is asking for



Breakthrough Technology for the Brain

JOIN THE TEAM → WATCH THE UPDATE →

Blindness Deafness Paralysis Memory Stroke

new insurance business

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The graphic features a woman's head in profile on the right, with a colorful, abstract data visualization behind it. Above the head are several icons representing different health conditions: an eye for Blindness, an ear for Deafness, a person with a cane for Paralysis, a heart for Memory, and a speech bubble for Stroke. The text "Breakthrough Technology for the Brain" is prominently displayed in the center. Below it are two call-to-action buttons: "JOIN THE TEAM →" and "WATCH THE UPDATE →". At the bottom right, there is a logo for "new insurance business" and a vertical text string "please consider disclaimer and sources".

flashback to 2018

Deutsche Familienversicherung: Fully digital conclusion of contracts using Alexa

22.10.2018

Schnell nachgefragt
Smart versichert



Alexa,
sag der Deutschen Familienversicherung,
ich möchte eine Auslandsrankenversicherung
abschließen!

Alles klar, Du bist nun versichert mit dem
DFV-AuslandsreiseSchutz der DFV.
Die Zahlung erfolgt über Amazon Pay.

So geht Versicherung im Jahr

2

MINUTEN
ABSCHLUSS

0

WARTEZEIT

1

MINUTE
REGULIERUNG

8

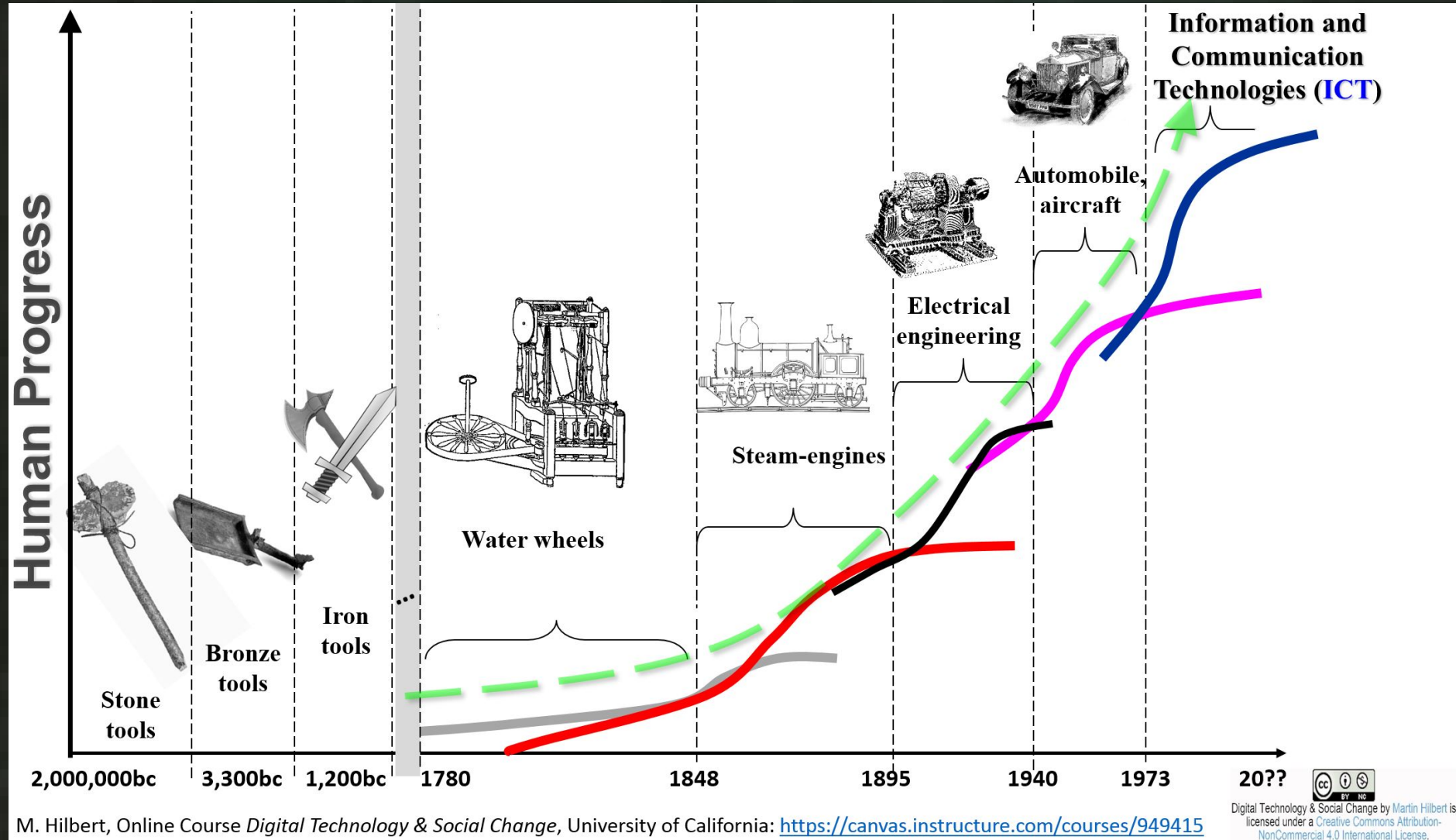
WOCHEN
WIDERRUFSRECHT

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WHY
NOW

Technology has always been a driving force!



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focus on core competencies?



you get fileted and disrupted!



**enhance your
business model!**

please consider disclaimer and sources



**enhance
your
skills!**

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„Versicherung für das 21. Jahrhundert“: Tesla bereitet eigenes Angebot in Europa vor

6. Juni 2020 | 19 Kommentare

Tesla Invites Actuaries to Help It Create a ‘Revolutionary’ Insurance Company

By Andrew G. Simpson | July 24, 2020



Email This | Subscribe to Newsletter



Tesla sucht zwei Experten für Berlin

„Program Manager, Insurance Product & Underwriting (Europe)“ lautet der Titel einer **Tesla-Stellenanzeige von Ende Mai**. Bei dem Job gehe es darum, Auto-Versicherungsprodukte für die europäischen Märkte zu entwickeln zur Absicherung von Tesla-Eigentümern zu entwickeln, bestätigt der Text des Angebots. **In einer weiteren Anzeige** mit demselben Datum wird ein Spezialist für Versicherungsmathematik gesucht, der in Berlin-Brandenburg ein Team für Preise und Daten aufbaut.

time is running (out)



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Annex



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Contact



**new
insurance
business**

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Connect



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Disclaimer

The present document has been prepared by Frank Genheimer (New Insurance Business GmbH, NIB) as documentation of the presentation held during the event «Actuarial Data Science Après-midi» (September 16, 2020) in Zurich hosted by the Swiss Association of Actuaries (SAA). It is a summary focusing on core content and it is thus just a snapshot of the entire talk. The document only reveals its full meaning and intention in combination with the entire presentation and the additional explanations made by the speaker. All delivered examples are solely for illustrative purpose. The explanation of single product types bases on simplified assumptions. Especially therefore, examples are not suitable to compare different product types. Case studies, only showed in extracts, have always only an illustrative character. Similarities with existing companies and projects or present issues of insurance companies are by pure chance. All presented areas and options for action are just a small selection of possible targets and opportunities. The presentation based on market data and information available at time of preparation of the presentation as well as personal experiences and opinions. The presentation raises no claim to completeness. All information has been collected and provided on the basis of market knowledge and experience. However, an independent analysis of for example market data, especially their correctness, has not been made explicitly. The document is hand over to the participants of the seminar. Passing over to any third party in parts or as total as well as any other publication requires prior written agreement from NIB. For the avoidance of doubts, this document must not be reproduced, distributed or communicated in whole or in part to any third party without written consent of NIB. The documentation and the talk is not to be interpreted as an advice or any consultancy. However, NIB may provide such services if desired. For purpose of clarity and clearness all information about used external information and / or sources are summarized on the slide «sources» in the end of this documentation.

Sources

01: Photo by Atlas Green on Unsplash

04: Photo by Markus Spiske on Unsplash

08: <https://paymentandbanking.com/cooperations-between-banks-and-fintechs-in-ger/>

09: <https://medium.com/blackfintech/an-overview-of-the-french-fintech-landscape-43d98921f019>

10: https://www.swisscom.ch/content/dam/swisscom/de/biz/etp/downloads/fintechmap_januar.png

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