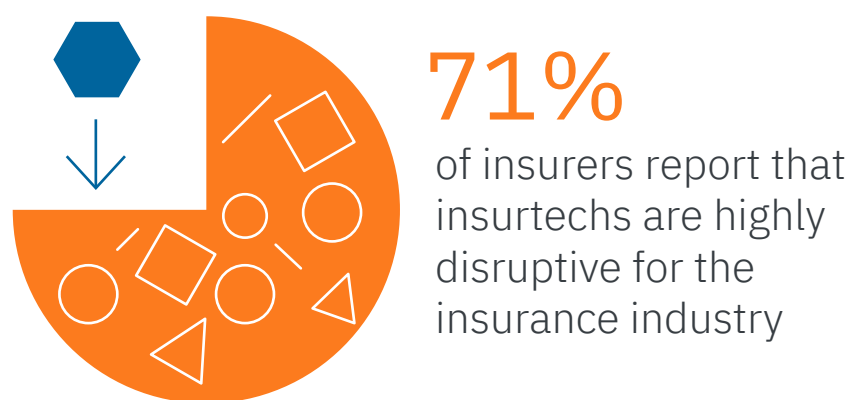


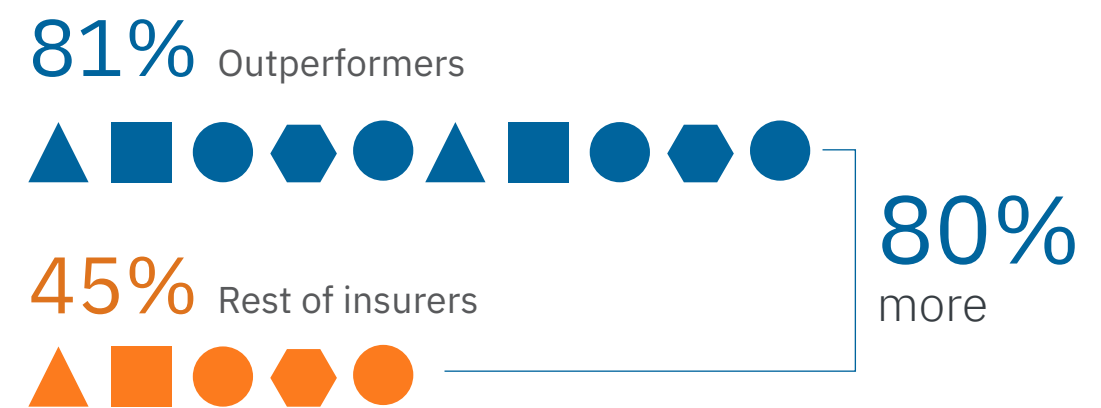
# Friend or foe?

## Insurtechs and the global insurance industry

### Insurtechs are impacting the global insurance industry



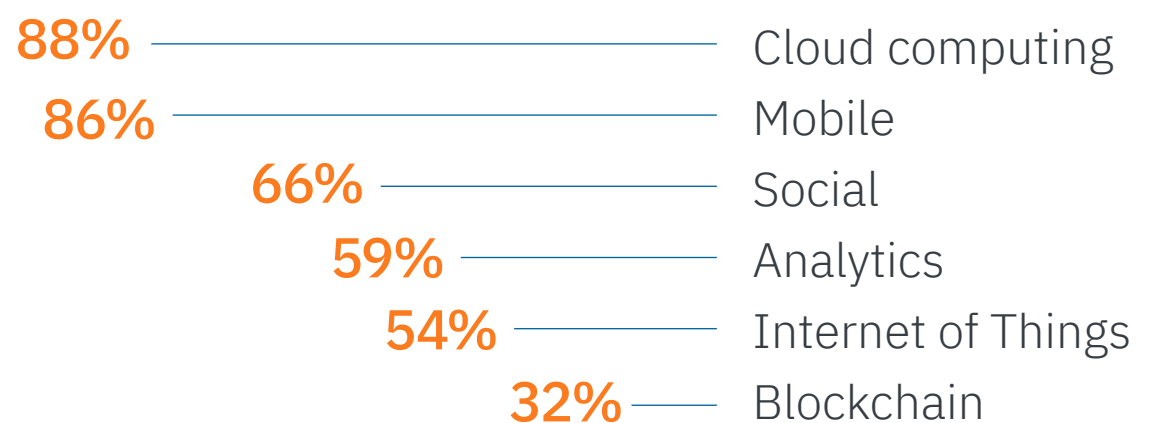
### Outperforming insurers have already invested in insurtechs



### Outperforming insurers say insurtechs offer potential benefits to the industry



### And many insurers report insurtechs push emerging technologies into the industry



How are you preparing for an insurtech future?  
To learn more, please visit [ibm.biz/insurtechs](http://ibm.biz/insurtechs)