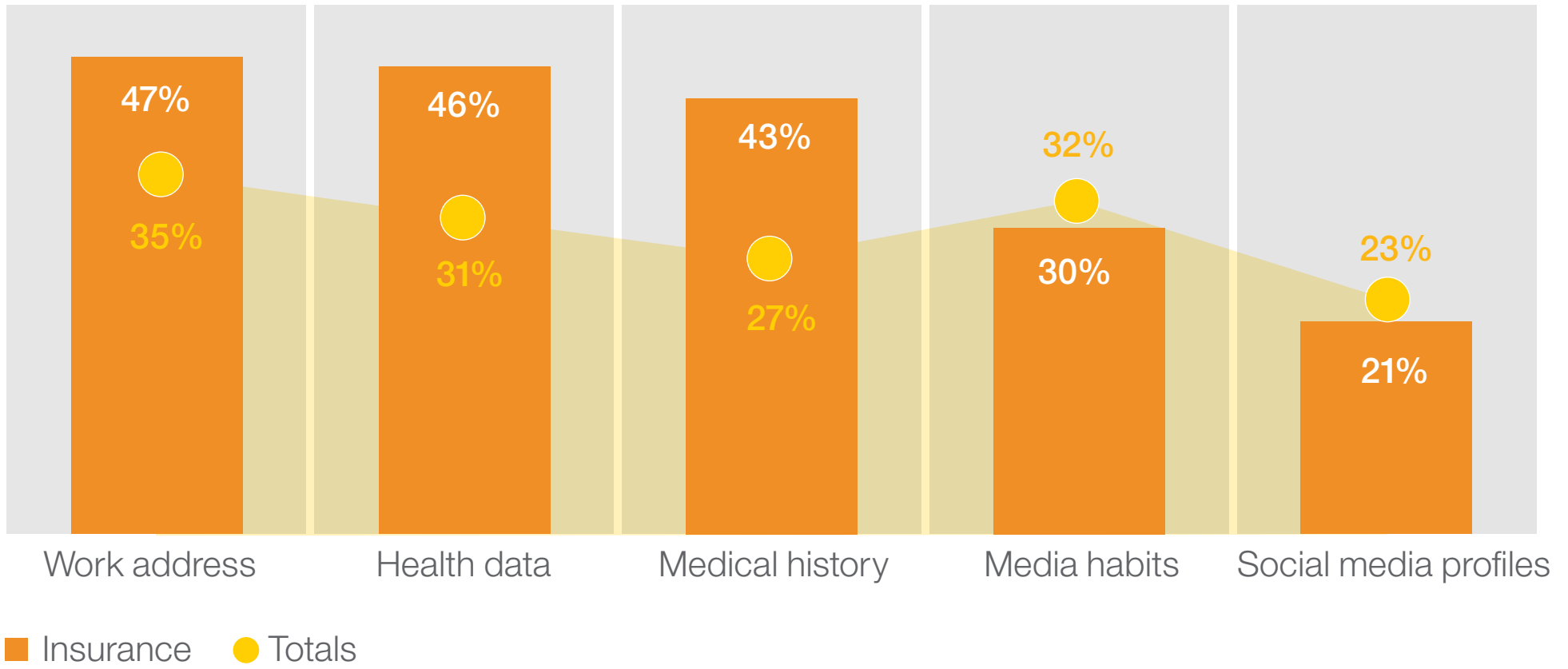


# Data: gold or kryptonite?

An insurer's guide to the resource of the future

Customers are reluctant to share data beyond the contractually necessary.

Willingness to share selected data



Why? Insurers need to improve on the dimensions of sharing: Trust, benefit and cost.



**Trust**  
Only 56% of survey respondents express trust in their own insurer.



**Benefit**  
Only 28% of respondents say they believe data sharing will provide financial benefits.



**Cost**  
70% of respondents say their personal data needs to be protected no matter the cost.

If insurers can manage the three dimensions, the future is open for new products, services and business models.



90% of outperforming insurers expect that acceptance of data and information sharing will increase over the next ten years.

Is your data gold or kryptonite?  
To learn more, please visit [ibm.biz/insurancedata](http://ibm.biz/insurancedata)