

# Three pillars of insurance transformation

Harnessing policyholder data to reinvent  
customer experience and risk management



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# Introduction:

## Data is the core of insurance

Data and analytics have captivated business in recent years: tech startups, retail chains, big banks, movie studios and mom-and-pop shops are all digging into their numbers to power their companies.

For insurers, this discovery is nothing new. Data has always been the core of their work.

It's the bedrock of actuarial tables and risk pools, of underwriting and reinsurance. Data-driven insights have powered the industry for centuries, since the days of Lloyd's Coffee House and mutual benefit societies.

Yet being pioneers can create complacency.

Carriers have found some success launching new apps and handing out tablets to their adjustors in the field. And insurtechs have been cropping up everywhere—more than USD 1 billion have been invested in insurance start-ups in each of the past five years, according to CB Insights, and exceeded USD 4 billion in 2018 and 2019.<sup>1</sup>

But even these disruptors are primarily putting new interfaces onto the same old processes. Immense value is still out there, waiting to be unlocked by those who harness the powerful innovations of the past decade.

A recent survey of a thousand insurance executives by the IBM Institute for Business Value found that while 85% of executives are experimenting with digital reinvention over the next three to five years<sup>2</sup>, their investments have largely focused on tweaks to existing products.

A wholesale transformation of risk prevention and customer experience remains more concept than reality.

Successful carriers have begun tapping cloud, AI, analytics and IoT sensors to revolutionize the way they gather, understand and use policyholder data—information that's become one of the most powerful tools for any enterprise. Blockchain and edge devices are offering entirely new operational modes to further innovation. Quantum computing is being developed to help tackle once unsolvable problems.

The foundation for transformation has become cloud services. Through open, public and on-premise cloud environments, carriers are finding greater flexibility and access to their applications and data at scale. Cloud is integral to reaching customers, workers and agents anywhere, anytime, to address any need.

Insurers have always aspired to be part of their customers' daily lives, not just an annual renewal reminder in their calendar or frantic phone call during an emergency claim. Technology is finally available for the transformative work of regular customer engagement and reimagined customer experiences. It's a key differentiator for winning new policyholders and supporting existing ones.

Yet better engagement is only the beginning. An improved user interface and user experience are offerings every company, in every industry, must now provide. They're table stakes. To stand out from the digital crowd, successful carriers are becoming **a companion and a champion in policyholder's daily lives**. No one wants to be an afterthought or even an annoyance to customers or prospects.

Workers, meanwhile, want to be supported, not sidelined, by technology. They're the ones, after all, who'll be executing on all these exciting new offerings. Freeing them from rote tasks to do the work they're passionate about benefits employees, customers and the company.

All of this is why the leading insurers aren't just creating new digital strategies, they're creating a strategy for the digital world.

Getting there involves three pillars...



## Pillars of transformation

### **A new user experience: Apps, bots and beyond**

What if you could deploy a new virtual assistant that anticipated policyholders' every need? What if this virtual assistant not only gave you new customer touchpoints but freed your staff to tackle complex issues? And what if these capabilities provided you a single view of the policyholder across your entire business?

### **A new offering: The lifestyle risk concierge**

What if you could create a digital companion to not only protect policyholders' assets but improve their daily lives? What if this companion empowered employees to offer unparalleled levels of customer support?

What if your policyholders installed sensors in their vehicles to not only save on claims but also receive predictions on safer routes in bad weather, easily recover stolen vehicles and keep watch on their families? What if you harnessed real-world data to warn homeowners of impending storms, disasters, fires and water damage, giving them precise predictions for how their properties and communities would fare?

### **A new business model: Platform innovation**

What if cloud and AI systems unshackled your core applications, delivering real-time insights and an uninterrupted view of your policyholders across lines of business? What if machine learning could identify new products for existing customers and predict dissatisfaction, so agents could proactively reach out and help satisfy them? What if a new insurance platform brought complementary offerings from trusted partners into your business?

IBM has worked with every one of the world's top 100 insurance carriers, along with hundreds more, on transformative opportunities just like these.

## 7%

The average IT spend for insurers on legacy systems maintenance in 2019, which is expected to nearly double over the next three years.<sup>2</sup>

## 96%

Of 1,000 insurance executives interviewed by IBM in 2019, almost every single one said their companies would be investing in innovation over the next three years.<sup>2</sup>

## 8 billion

Amount, in US dollars, invested globally in insurtech start-ups between 2018 and 2019.<sup>1</sup>

The right enterprise partner is often the key to tackling such complex work. Legacy practices and organizational silos can be difficult to overcome. Having a partner who not only has industry and technological expertise but also the ability to deliver on both is essential.

In the past, carriers may have been reluctant to embrace innovation, protected as they were by the large amounts of capital, knowledge and regulatory savvy needed to build a successful insurance business.

What's changed is consumers are now demanding better, more direct service; they're willing to share greater information in exchange for enhanced benefits; and some incumbent insurers are recognizing the need to provide these digital offerings.

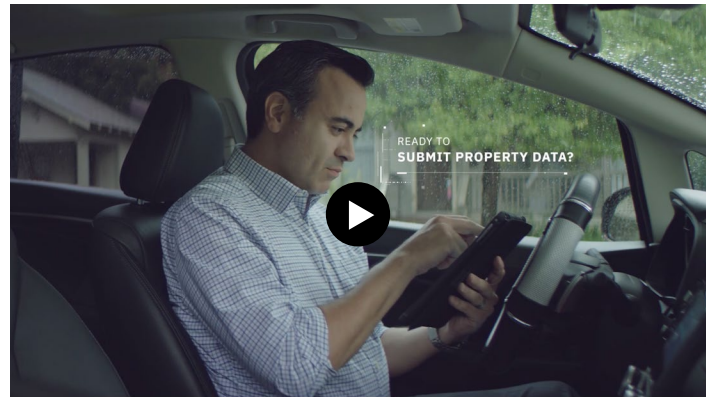
Now is the moment to capitalize on this desire for trust and connection. Carriers aren't offering some candy-stacking game or shopping app covertly tracking users. There is an open and honest information exchange that's foundational to a new kind of coverage.

While transformation is far from simple, carriers are discovering that it takes less effort and less information than they might think to unlock so much more business potential. The future holds possibilities as vast as your data points, including:

- A 360-degree view of the customer across business lines
- Real-time insights
- Real-time engagement
- Telematics
- Risk and disaster planning and preparation
- Recommendation engines for life events

Don't let legacy processes, practices, fears or systems hold your business back. Data has always driven what you do. Now is the time to take it to new places, limited only by your access to information and your imagination.

[Seek a consultation today](#) or keep reading to learn how MetLife, Generali France, Groupama and others have transformed their businesses with data.



Discover all the IBM insurance team can deliver in [this short film](#).

# The win-win of transformation

It could be easy, even tempting, to keep running your business as it is. Even in an era of disruption across every industry, insurance has historically been insulated. Between the need for capital, a robust book of business and considerable regulations, there's a reason insurtechs have primarily focused on front-end optimization and more user-friendly apps.

Deeper innovation remains elusive but not impossible. Commitment and vision are key, as demonstrated by those incumbent carriers who are succeeding at digital transformation.

And yet staying ahead of the competition is hardly the only reason to undertake a digital reinvention. **The best reason for transformation is your customers.**

## A win for the customer

Harnessing policyholder data benefits you both. Building better apps and experiences serves them where and how consumers now prefer: online and on the go. A digital, mobile-first environment offers **convenience and efficiency for all sides**. Most notably, it allows **real-time feedback**, enabling better customer service and data access.

In fact, digital services have become the baseline expectation of consumers, whether they're buying paper towels, watching a show, opening a bank account or receiving medical results.

Likewise, insurers must meet their customers where they are. Through constant contact, they can entice new prospects, spur renewals and drive up retention.

## A win for the carrier

A digital approach also creates the foundation for greater innovation by drawing in policyholder support for more data sharing and monitoring. Crucially, it establishes **a clear and consistent view of each customer** across lines of business, which will help employees serve policyholders in new or improved ways.

The most successful carriers use these innovation projects to draw support and alignment from units across the company. Creating a new interface or experience supports the framework for change management by providing a vision for leaders to rally their teams around.

This interlock can seem daunting. Yet **breaking down silos** is one of the key steps to both unlocking company data and rejuvenating company culture—with the ultimate goal of becoming customer-centric. When teams become aligned, integrated and agile, they're able to achieve the transformative benefits of **workflow optimization, data orchestration, automation and deep learning**.



“Don’t let legacy processes, practices, fears or systems hold your business back. Data has always driven what you do. Now is the time to take it to new places, limited only by your access to information and your imagination.”

# The first pillar: Digital customer experience

## Better experiences create better data create better experiences

Many enterprises start their transformation by building a new user experience.

The reason is simple: when done right, building a new app or interface—one that's seamless, customer-centric and digital-first—becomes the cornerstone for greater reinvention.

It comes down to the data and trust a new digital experience can foster externally and internally. A better customer experience leads to better connections and better retention. And consumers not only find self-service features to be more convenient, they also have the added benefit of relieving the burden on workers. Workers then have more time to tackle more complex responsibilities.

Insurers have at times found it intimidating to cede so much power to a program. With the help of the right partners, they're able to not only navigate this uncertainty but harness it as a means for change management.

Creating digital experiences demand data integration across silos, bringing together all relevant policyholder and workforce data for the first time. As disparate teams start working together, they develop a holistic view of each customer as well as a unified vision for the company—one that can inspire action and freedom across the workforce.

Over time, successful carriers discover the central role coordinated information plays across their day-to-day operations. This digital shift enables—and often requires—new technological capabilities that help propel the company into further phases of transformation.

In a sense, once you start transforming, it becomes self-sustaining. Unlocking one technology for one set of needs can quickly reveal a whole host of other opportunities that technology enables:

- **Cloud services** for instant access and analysis of data, and rapid prototyping and launch
- **Mobile-first** deployment to meet customers where they are
- **IoT and edge** solutions to provide real-world information and improved functionality
- **AI** to analyze it all and elevate new opportunities

As the digital ecosystem matures, it will help change policyholders' impressions of what exactly an insurance company can provide beyond just receiving payments when problems arise. With each new customer interaction, they'll understand the ways their carrier is working to protect policyholders' interests.

And digital transformation also creates an entirely new gateway for your workforce to approach customers...

## Client story

### Generali: Customer chat that roars

Customer service is paramount in insurance. Entrusting this critical work to a chatbot might seem risky, especially one that resembles a cartoon lion named Leo.

But approachable was exactly what Generali France wanted. Insurers are rarely viewed as cuddly, which makes sense given the nature of the business. At the same time, smartphones and social networks have encouraged even the most serious brands to become more approachable and accessible.

Leo served both ends. In the past, policyholders might have waded through long call center queues, whether for simple questions or an immediate need of help during an emergency. Leo created a new way for Generali to connect with policyholders for their basic needs—services like renewals and policy questions—while freeing up customer service reps to address more urgent, and sensitive concerns.

The Leo app now **successfully handles more than 150 types of conversations**, and the data from the thousands of daily interactions informs every part of Generali's business. Within the first year of implementation, the carrier saved more than USD 1 million and boosted productivity 5% for more than 8,000 workers. [Meet Leo and discover the immense power of a simple bot.](#)

## Digital services empower workers

Customer-facing offerings will always come first. Yet a digital-first approach holds benefits across and beyond your organization.

Digitally mature carriers have discovered interfaces and apps hold the potential to invigorate many aspects of their businesses. Not the least of them is improving the work of adjusters in the field, customer service associates in the call center and neighborhood brokers managing policies from their storefronts. Existing and potential partners in adjacent industries can benefit, as well.

Digital-first applies just as much to a carrier's workforce and its partners as it does its customers.

With new apps in place, whether for workers, policyholders or both, insurers find themselves on the way to modernizing workflows and customer engagement, unleashing the potential of data across their organizations.

This data and connection jumpstarts an important evolution, creating a lifestyle concierge that addresses all the risks and concerns of daily life—the second pillar of transformation.

This data and connection are the beginning of revenue expansion and new partnerships to create an entirely new kind of insurance company—the third pillar of transformation.

Building a new digital experience is just the beginning.

## Client story

### Amica: Apps for adjusters ease claims

Being a claims adjuster has always been a challenging job, full of busy days in the field, often visiting customers in their moments of need. Adjusters must handle as many as 100 claims at once.

Amica Mutual Insurance Company wanted to give its diligent adjusters a clearer picture into its work. Working with IBM, Amica built a custom mobile suite of apps that put a universe of claims data at the fingertips of adjusters. With automated processes hosted on the cloud, the app allowed adjusters to more quickly access, analyze and file information.

The program saved thousands of hours of work and **boosted productivity up to 50 percent**, leading to greater worker satisfaction and improved customer experience. [See how workers reinvented themselves at Amica with powerful new tools.](#)



# The second pillar: Lifestyle risk concierge

## Bridging the digital and real worlds

Imagine your new app is up and running. Customers are reporting greater satisfaction, the company is winning new policies, with better retention and a more unified brand experience. There's a single view of each customer, across all lines of business—and the data that comes along with it.

Now comes the moment to leverage that data and understanding. Now is when your business moves from risk reaction to risk management. Now is when you take the historic step of helping policyholders manage and avoid risks—in real time—to help improve their lives and protect their property in wholly new ways.

This step is the emergence of the second pillar, the lifestyle risk concierge.

The wealth of knowledge that begins to accrue through your first-pillar interfaces and apps can inform so many aspects of the next phase in transformation.

Successful carriers have learned how data becomes the fuel for **advanced analytics and insights** that help monitor the ups and downs of a policyholder's life. Issues with their home or vehicle or life events become readily apparent. By helping to address them, it not only saves money for both sides but improves well-being and peace of mind.

It also improves the day to day for a carrier's workforce. They become more informed about policyholder needs in real time and can help **address and even prevent accidents** or issues. Furthermore, they can proactively reach out to customers, supporting the alerts already forwarded by apps, with a more direct, human touch.

As the system evolves, it helps predict not only impending problems but **predicts coverage needs**, boosting or reducing policies as necessary to help ensure both sides are appropriately protected against their risks.

The lifestyle risk concierge evolves insurance from a business of transactions to one of companionship, advice and always-on support.

## Client story

### Groupama: Transformative telematics

Groupama Italy was struggling. Business was down by double digits in the early 2010s—the economy was in decline and theft and fraud were on the rise. The company launched G-Evolution, a simple IoT sensor, embedded in customers' vehicles, to help prevent loss and verify claims.

For agreeing to install the sensors, policyholders could get up to 25% off on their policies. It's the kind of mutual benefit that makes everyone happy.

But then customers started using the app in unexpected ways.

They could keep an eye on their families even when they weren't with them. Are the teenagers really hanging out where they say, for example? Damage reports quickly provided a map of all the potholes in Rome, which could be shared with the city government. The app even learned where customers might typically take a turn too hard on a particular stretch of highway—in a spot that has caused others to crash during storms—and suggested a different route next time it's raining.

Claims have fallen around 15% with G-Evolution while Groupama Italy's business **has achieved improved profitability**.

What really counts, though, is the hundreds of accidents that have been prevented, protecting lives and property. [Learn more about G-Evolution's drive to success.](#)

## Building on data, building up trust

Insurers are uniquely positioned to capitalize on the work of creating a lifestyle concierge. While many tech companies increasingly struggle with anxious users who worry about what's happening with their data, carriers already have built-in trust to help policyholders in their most dire moments.

Furthermore, insurers' incentives are to protect policyholders and strengthen the customer relationship; the value isn't in selling data to third parties. Doing honest work has always been the heart of the insurance industry.

For smart insurers, data can be the bridge to more customer-centric products, which carriers have long sought—as well as new kinds of life-enhancing and safety-enhancing services policyholders never expected from their carriers.

Digitally mature carriers are realizing that the technology required to develop these first-pillar and second-pillar features already oblige them to adopt the processes that will push their businesses further toward a smarter business with complete digital capabilities.

Cloud services and connected devices, for example, are necessary for multiple stages in a carrier's digital transformation.

Both technologies help serve customers more immediately and globally, a core feature of first-pillar apps. These technological capabilities are also the foundation of building a risk concierge, and they can eventually support new platforms down the line, in the third pillar. Furthermore, such capabilities enable security enhancements that nurture greater trust. They create easier monitoring to simplify reporting and regulations.

## Client story

### **Desjardins: Forecasting property risks**

The weather in Canada is notoriously harsh, so much so that it accounts for the majority of home and auto claims. Everything from extreme blizzards to everyday hailstorms present serious risks.

These circumstances created a particular challenge—and opportunity—for Desjardins Insurance, which serves most of Canada.

The company wanted to find a way to increase uptake of its mobile app. Incorporating predictive weather data seemed the perfect solution. By working with The Weather Company®, Desjardins was able to offer policyholders real-time updates about impending storms.

These updates allowed customers to consider moving their vehicles inside and protecting pipes from freezing or roofs from collapsing. Preventative insurance is one of the best ways to not only reduce claims but also give customers the peace of mind that their property is safe—and their insurer truly cares. [Discover how a trusted app like Desjardins' can build a trusted relationship with customers.](#)

# The third pillar: Business model innovation

## Insurance beyond insurance

New user experiences and predictive and preventative services have already transformed your business, and new lines of business are springing up everywhere. The constellation of partners who'll emerge to enable these new digital platforms—governments and transportation providers, weather and financial institutions, small businesses and healthcare providers—are especially eager to find ways to work together.

This is where the **new platforms** emerge, the third pillar of transformation.

While few carriers have reached this stage in digital transformation, it's a place many—as well as most other industries—are headed.

Here, **personalized products** and **bundled offerings** with noninsurance packages take shape, as well as premium and nonpremium services. Why not combine that new homeowner policy with an offer on moving insurance and the moving service, for example? New platforms bring both offerings and providers together and make profit sharing easier and more equitable.

These platforms are also how carriers will continue to **leverage the benefits of advancing technologies**. The cloud services, IoT devices and AI solutions required to create new user experiences and deploy a lifestyle risk concierge become the tools for further innovation.

Cloud, in particular, helps support a global ecosystem of customers, sellers, employees and partners for the purpose of providing new cross-industry features and savings. Cloud, specifically open and hybrid cloud, allows for automating work that's now cumbersome by combining data sources across multiple sources. Cloud is where and how AI and analytics tap into these vast reservoirs of information. It's also where carriers can harness open application programming interfaces (APIs), developed across companies and industries, to quickly deploy new solutions and enhance security.

The full power of AI comes to bear on an insurance platform, from integrated chat to deep learning and unstructured analysis. Blockchain and quantum solutions also become possible, enabling new tracking, distribution and problem-solving capabilities. Blockchain, in particular, helps ensure greater visibility into revenue pools for the sake of profit sharing. Blockchain also supports enhanced and simplified regulatory compliance, like the kind industry leaders at [AAIS are now developing](#).

## Client story

### Insurance platforms: Everything in its right place

Platforms are becoming a foundation for transformation.

Consider **MetLife**. Being among the five largest insurers in the world, the New York-based carrier has more than money at stake. With assets exceeding USD 700 million and 90 million policyholders in 60 countries, lives and livelihoods count on the financial support and reliability of MetLife.

Other carriers and companies are coming to rely on MetLife, as well, as it develops a first-of-its-kind insurance platform with IBM. A ground-up, digital-first ecosystem of insurance offerings, MetLife's platform-based approach provides access to essentially every aspect of the business with responsiveness and resiliency that was previously unheard of.

Germany's **ERGO Group** similarly recognizes the potential in the insurance platform to create never-before-seen offerings—ones that it and others can capitalize on.

Working with IBM, ERGO created a state-of-the-art IT system that can migrate more than 6 million policies from existing closed life books into its new platform. This approach provides the efficiency needed to make consolidation of closed-book systems economically viable. Once operational, this modern, efficient platform will be able to accept closed traditional-life books from other German insurers.

It's this open nature that gives platforms the power to bring competitive partners together. Platforms means instant access and claims adjustment for both policyholders and workers. On platforms, AI, cloud and core business applications are combined in powerful new ways, which bring new insights and offerings to life at the point of risk.

The platform is the linchpin for a new kind of insurance business. [See how the IBM Insurance Platform is helping reinvent top carriers around the world.](#)

**New lines of business** also flow from such technologies. Partnerships with other industries on your platforms become possible, such as health, financial and even consumer goods. Further digital versions of your company can be realized.

This technology even presents the opportunity for **new operating models**—a necessary consideration as more consumers move from ownership to a preference for renting services and even goods. This shift could mean developing subscriptions like Netflix, Sam’s Club or Lyft Premium. Benefits for policyholders become ongoing, with regular access and fees, as opposed to an annualized, claims-and-deductibles approach.

It all starts with the data and trust built up in the prior pillars and can lead almost anywhere.

Here’s the unparalleled consumer experience that carriers have been searching for. The IBM Insurance Platform goes well beyond helping protect policyholder assets. It brings insurance well beyond the realm of collecting fees and paying claims—and even anticipating risk. It creates an ecosystem that combines existing and new capabilities, a place for new partnerships to flourish.



“While many tech companies increasingly struggle with anxious users who worry about what’s happening with their data, carriers already have built-in trust to help policyholders in their most dire moments.”



# Getting data right

## Work starts at the IBM Garage

For companies working to stay ahead in a world of economic and technological disruption, two approaches have found to be especially effective: design thinking and agile techniques. Both techniques are the guiding principles of the IBM Garage™ methodology.

All the technology in the world can't transform a business without building a new culture to handle that technology, and the information, security and operational complexity that come with it.

**Design thinking** isn't just the look and feel of your offerings, important as that is. Design thinking is grounded in the belief—championed by many designers—that every decision is a direct result of how the customer uses and engages with your products and services.

Putting the end user at the center of every decision is especially important as your business becomes more digital-first and data driven. Design thinking helps ensure practices like data discovery and data governance will protect the consumer's privacy as much as property.

When every decision begins with “how will this serve policyholders?” it inspires every action to focus on their needs first. Whether developing the user experience or marketing, customer service or security, or even claims processing, design thinking will change and refocus everything around policyholders.

To execute on such demanding work, teams must become adaptable and coordinated. They need the skills and relationships to quickly develop, launch and iterate on projects large and small. They need to apply advanced technologies with purpose. This mindset is the foundation of an **agile approach** to work.

The agile approach promotes the cultural change digital transformation requires. To trust and iterate on the immense data now available to carriers, teams have to work differently. It starts with leadership, ensuring visibility and alignment on digital transformation not only with the chief information officer and data officers but also the heads of product lines, human resources, marketing, customer service officers and relevant management within those teams.

Organizational change and company culture have to reach the teams creating and delivering on new offerings and inspire them. It's how departments develop the connections and collective understanding to tap the rich information and ideas being cultivated by one another. A flat organization gets there faster.

An agile approach also promotes a global mindset that can take a solution that's a success in Brazil, Germany or Singapore and quickly scale it to your units around the world. It's understanding every local market so your solutions can rapidly and seamlessly integrate there, continue to improve, and then get shared back and iterated on further in every market.

## Client story

### Primerica: User-first reinvention

When your life insurance business is built on personal relationships, often with agents sitting across a kitchen table from their customers, what's a carrier to do when that workforce is aging out?

This is the challenge Primerica was confronting when it began its IBM Garage sessions. As Barry Pellas, the company's CTO once put it, “We wanted to update our technology and refresh our employees' skills while ensuring a successful knowledge transfer.”

One way was constantly thinking about how to create the best experience for workers and policyholders without interrupting the company's performance or operations or creating a noticeable change in service. At the same time, Primerica was undertaking a massive shift of its core technologies off old servers with outdated programming languages and shifting them into a hybrid cloud environment.

By bringing together the right teams, in the right ways—all with a determined focus on their end users—Primerica was able to shift its operations to the cloud and train a new generation of workers on long-standing policies.

[Discover how a technical problem led to a cultural transformation at Primerica.](#)

# Digital solutions

## Cloud connects it all

Customer-centric transformation begins with access to the right data. These days that data wants to live in the cloud. It's the best way to securely connect and scale all operations and applications. An open cloud architecture enables integration with insurtechs, innovative projects and portability across cloud environments to handle insurers' changing needs. Cloud is the means for the speed and adaptability that modern enterprises demand. And with its global access, cloud can quickly be accessed for policyholder issues anywhere—especially during natural disasters, when demand on a carrier's network can suddenly spike.

## AI organizes it all

The power of data to drive insurance has never been greater or more apparent—however, the challenge remains what to do with it all. The deep learning enabled by IBM Watson® technology can scour information from data that customers share, as well as external digital sources. This functionality allows opportunities as diverse as building a complete view of policyholders, automating customer service, identifying suspicious claims and looking for usage patterns that could inspire new lines of business.

## IoT follows it all

The Watson IoT™ platform has enabled new levels of awareness across industries, from factory floors to major street intersections. Uses in insurance are readily becoming apparent. When it comes to protecting customers' assets, there are few better ways than being able to reliably monitor vehicles, homes and the spaces that surround them at all times. And the data these sensors collect can be supported by cloud and AI systems to further enhance and study the new trove of customer data.

## Security protects it all

With all this data flowing through your company, protecting it is becoming more important than ever. Giving policyholders confidence that, having shared their data with you, it will not get out, demands newfound vigilance and preparation. IBM Security services define strategies to establish, identify and assess potential threats and breaches and build robust protections. Additionally, the IBM X-Force® team of security experts and former hackers can help stage mock assaults on critical systems to help prepare for the inevitable cyberattack.

## Weather tracks it all

Storms and natural disasters are one of the biggest drivers of claims, especially as they grow more severe and sudden. With the most sophisticated modeling and predictive networks, The Weather Company gives clients an unmet ability to prepare for the unexpected. And with integrated digital capabilities, there's also newfound opportunities to warn and protect policyholders when unforeseen circumstances do arise.

## Breakthrough innovations for all that comes next

There are lots of enterprise technology partners out there. How many have a century of experience addressing the smallest problems for customers and tackling the biggest challenges in the world? IBM continues to help enterprises of all kinds push the boundaries of what's possible—today, this means exploring the potential of blockchain, edge computing, quantum and discoveries yet to be found. It's why the world's top 100 insurance companies keep turning to IBM. They know that whatever comes next we can find opportunities in it together.

# Insuring today to ensure tomorrow

With data driving every business today, insurers continue to enjoy a unique position. Policyholders are already sharing a great deal of information, and they tend to trust carriers with it in ways they don't with other businesses.

To put this data to the greatest use, insurers need an enterprise partner who has not only helped their industry succeed with technological shifts already but one that has helped thousands of companies across every industry do so. While some companies may offer technology or industry expertise, IBM has both, along with the agile leadership culture and design thinking to help insurers realize the full potential of a 21st-century cloud-based digital enterprise.

Want to create total vertical integration of every aspect of the insurer's business, bringing clarity and efficiency to both the front-end and back-end of the business? Want to bring a new offering to market faster, and manage it with AI? Want total redundancy and security across a nationwide or even global network? Want enhanced worker output and quicker claims processing? Want an open, robust cloud network that won't compete against your interests?

IBM's clients and partners have achieved all this and more. The only question left is what can IBM do for you?

[Seek a consultation today.](#)



“Insurers need an enterprise partner who has not only helped their industry succeed with technological shifts already but one that has helped thousands of companies across every industry do so.”

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