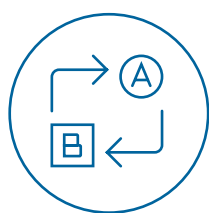


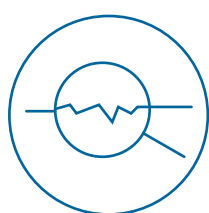
You, me or us?

Digital Reinvention in insurance

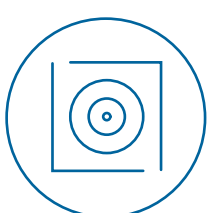
What insurance executives see happening



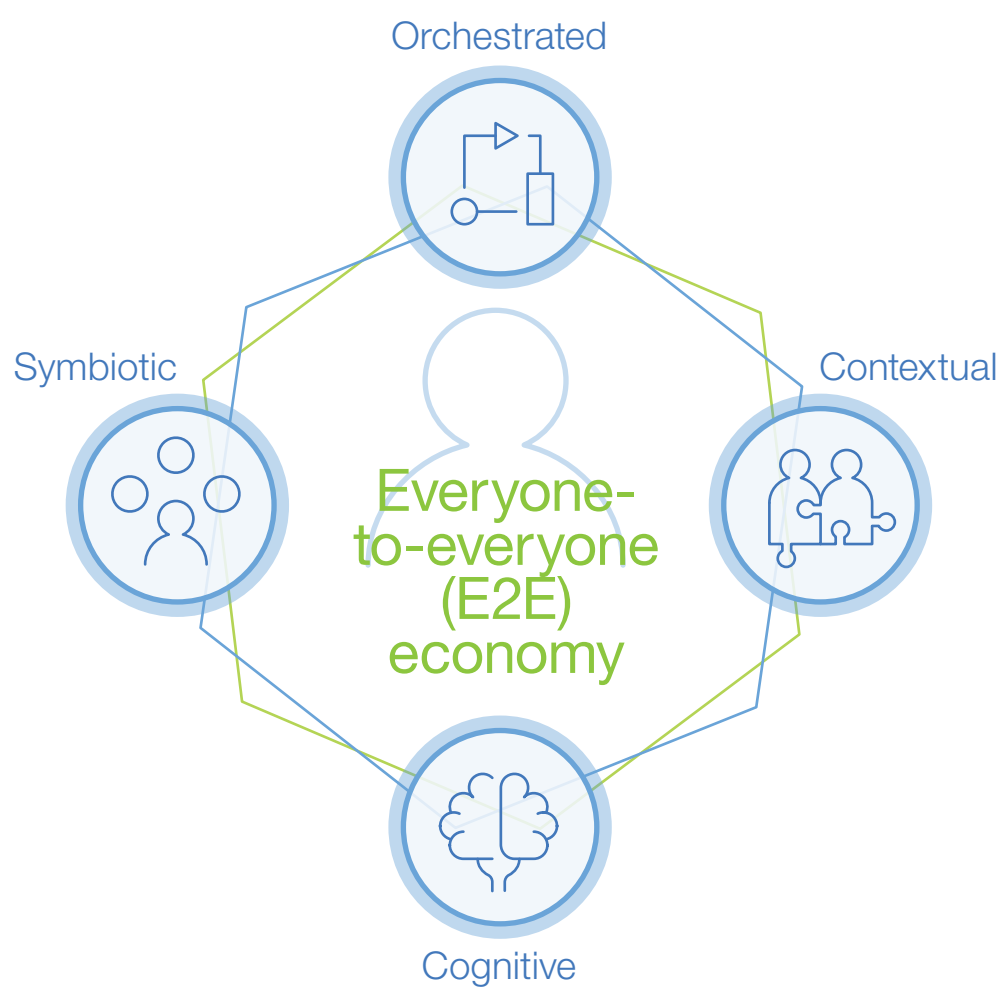
44% of surveyed insurance industry executives report that traditional value chains are being replaced with new value models



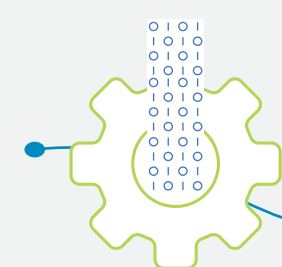
37% of surveyed insurance industry executives indicate that boundaries between their industry and others are blurring



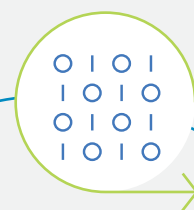
46% of surveyed insurance industry executives say that competition from new and unexpected sources is beginning to impact their businesses



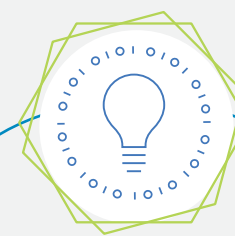
Insurance industry executives recognize the imperative to digitally reinvent their business



Digitization
Improve efficiency by applying technology to individual resources or processes

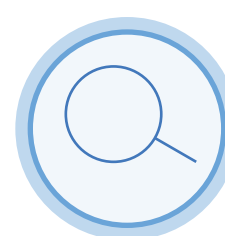
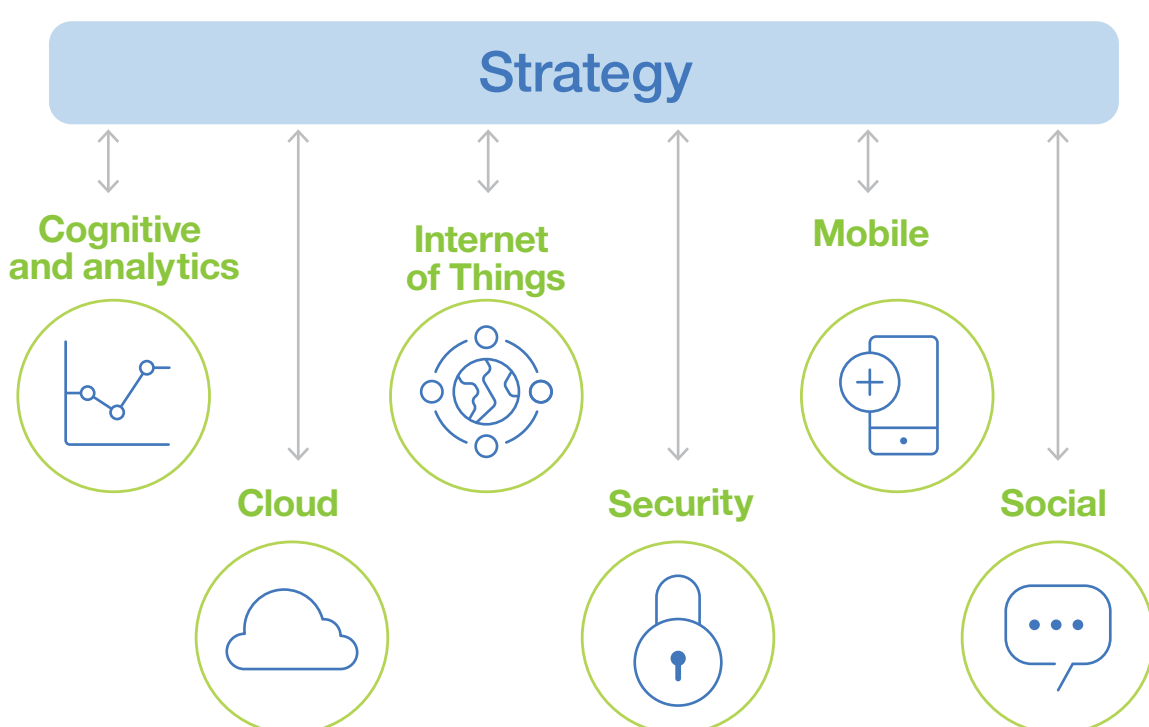


Digital transformation
Digitize entire aspects of a business, producing consumer experiences that support individuals' needs or wants

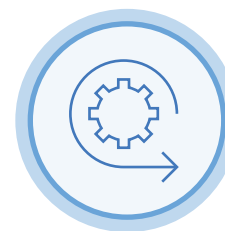


Digital Reinvention™
Incorporate digital technologies like never before to create revenues and results via innovative strategies, products and experiences

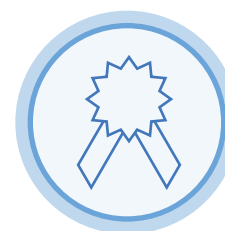
Insurance businesses need to seize a digital advantage



New focus
New business models and new ways to create value



New ways to work
Digitized operations built for efficiency and consumer centricity



New expertise
Capabilities built through a culture of openness, innovation and collaboration

To learn more, please visit ibm.biz/drinsurance