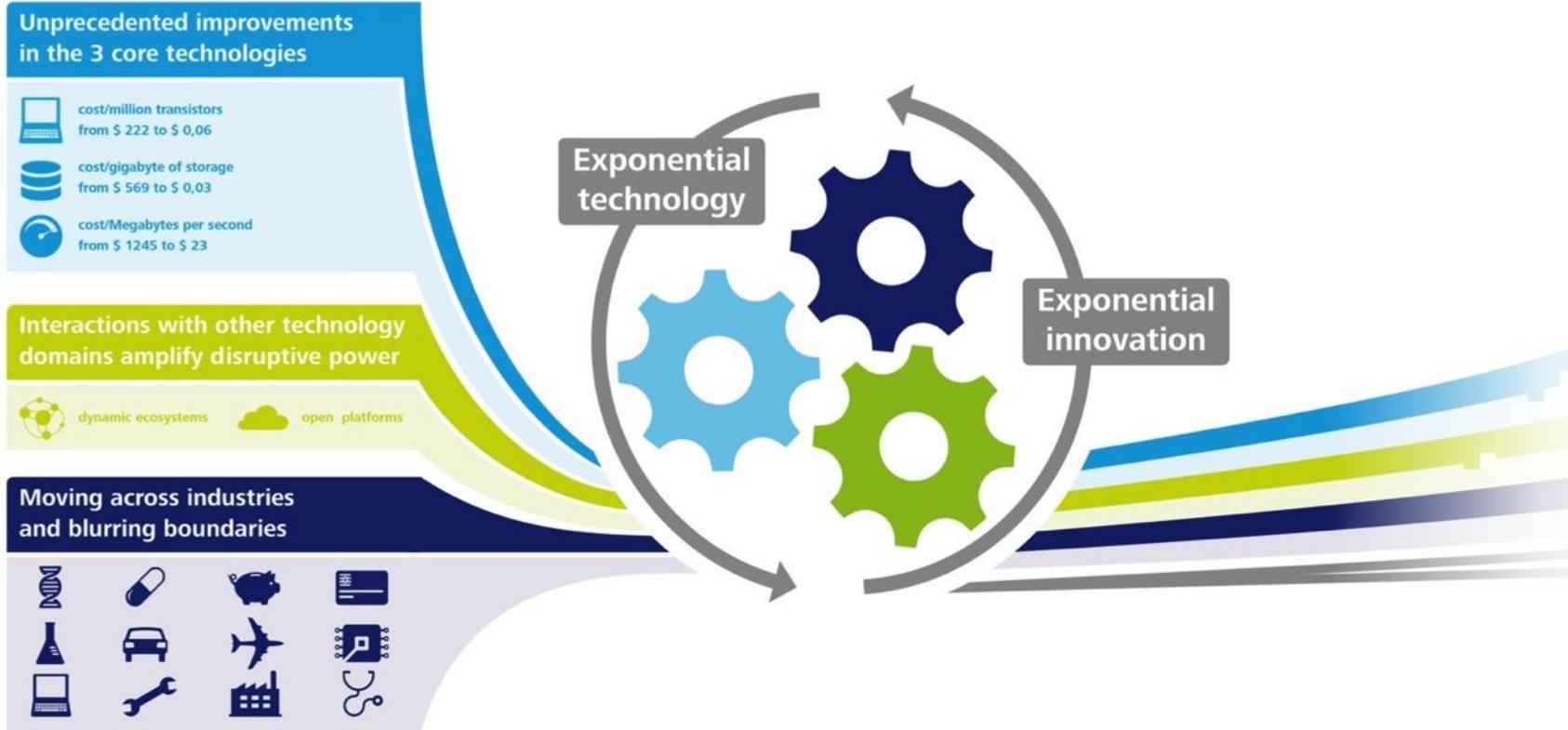
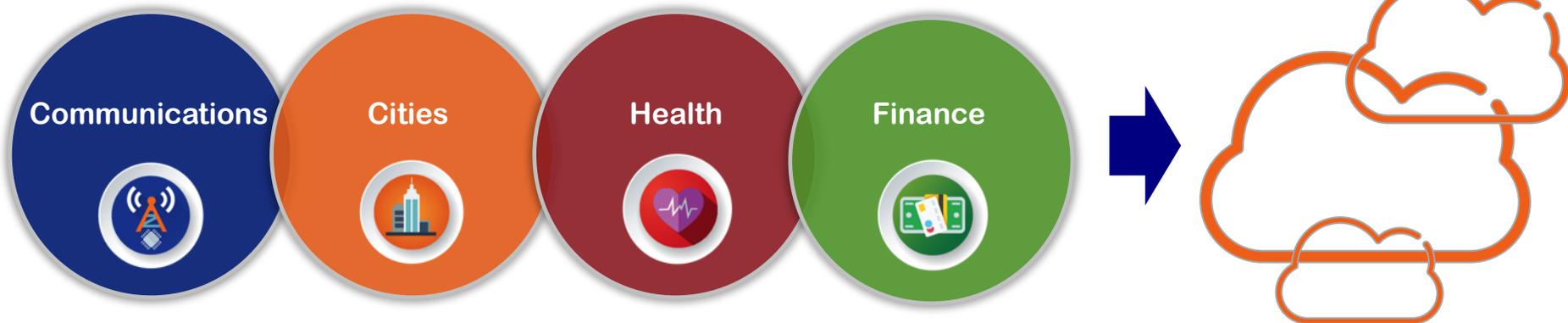


...Just Strategy in a Digital World



Everything that can be digitized, will be...



'Telco' → Digital Business Enabler

	Communication Service Provider	Digital Native
TTM	 <ul style="list-style-type: none"> ○ 3-6 months to stand up a service ○ Mostly manually 	 <ul style="list-style-type: none"> ○ Service provisioned every 11 seconds ○ Designed for DevOps
Lean Operations	 <ul style="list-style-type: none"> ○ <100 servers per headcount 	 <ul style="list-style-type: none"> ○ 15,000 servers per headcount
Customer Centricity	 <ul style="list-style-type: none"> ○ Many thousand service reps ○ Negative NPS 	 <ul style="list-style-type: none"> ○ Crowd-sourced customer service ○ +75% NPS
	<ul style="list-style-type: none"> ○ Products mature and evolve, digital service only an add-on, constant re-organizations but limited culture shifts, only partly data-driven 	<ul style="list-style-type: none"> ○ Unreasonably aspirational, obsessed with its customers, challenges everything, hires for digital skills en masse, data-driven

	Communication Service Provider	Digital Native
Lean Service Design	 <ul style="list-style-type: none"> ○ Less than 5,000 new customers daily ○ 38,000 employees 	 <ul style="list-style-type: none"> ○ About 1 Million new users daily ○ 55 employees
Hardware Simplicity	 <ul style="list-style-type: none"> ○ 1,000s of SKUs 	 <ul style="list-style-type: none"> ○ 10 shared HW system bundles
HR	 <ul style="list-style-type: none"> ○ Control ○ Regulations ○ Policies 	 <ul style="list-style-type: none"> ○ Netflix offers unlimited vacation ○ Mandatory 5% churn
Business Model	 <ul style="list-style-type: none"> ○ Business models designed to support limited scale 	 <ul style="list-style-type: none"> ○ Business models designed to support global scale



Expect major transformation of the insurance value chain within the next 5 years



Feel that digitalization is changing customer expectations (84%) and that new technologies will radically change traditional practices (80%)



Agree that digital technologies will transform the way they interact with their customers (83%) and use their channels (72%)

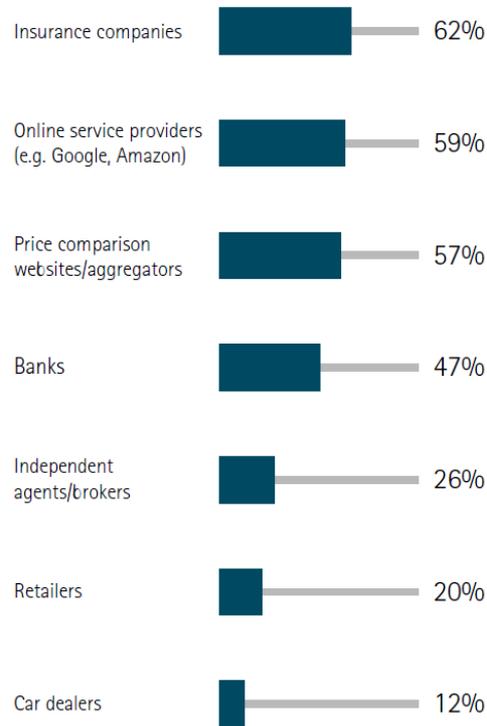


Believe they will be challenged by online service providers such as Google or Amazon (59%) and aggregators (57%) in the distribution space



Think existing insurers will lose some margin as a result of digital technologies

Companies expected to gain the biggest increase in share of distribution in the next 3 years



5 to 7% premium income growth

Respondents expect their company's digital initiatives to spur premium income growth of 5% (P&C) to 7% (Life) over the next 3 years

Market share increases by up to 10 pp

Innovation is seen as a key driver of market-share growth. Existing players that innovate expect faster growth than even new entrants: 31% of insurers expect innovation to increase market share by up to 10 percentage points

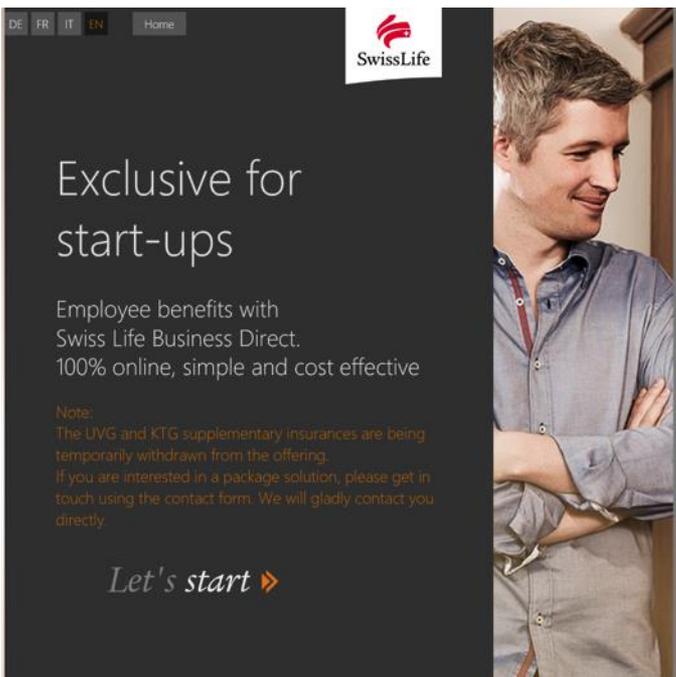
More than 6% premium income from connected car offerings

One-third of respondents expect usage-based auto insurance to account for >6% of premium income in 3 years' time

29% expect growth from digital channels

29% of respondents expect premium growth to come from expanding their customer base using digital channels

Omni-channel self-service portals will become key



DE FR IT EN Home

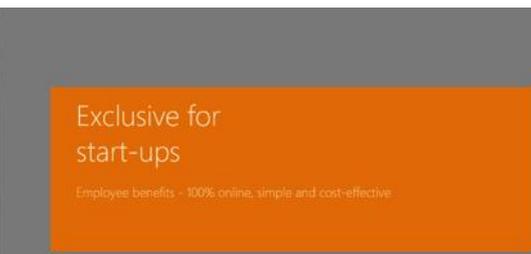
SwissLife

Exclusive for start-ups

Employee benefits with Swiss Life Business Direct. 100% online, simple and cost effective

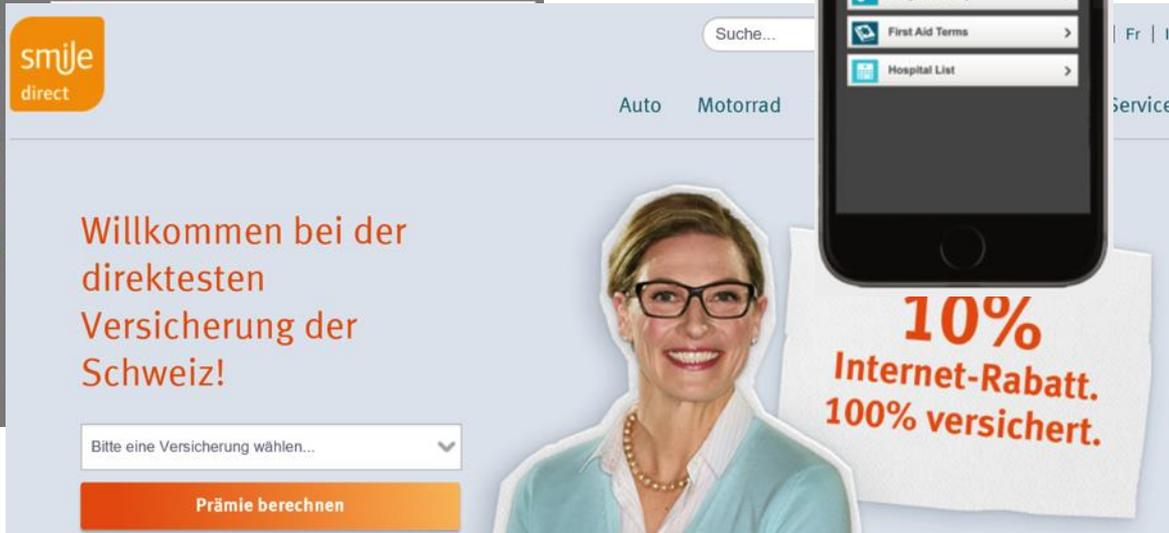
Note:
The UVG and KTG supplementary insurances are being temporarily withdrawn from the offering. If you are interested in a package solution, please get in touch using the contact form. We will gladly contact you directly.

Let's start ▶



Exclusive for start-ups

Employee benefits - 100% online, simple and cost-effective



smile direct

Suche...

Auto Motorrad

Willkommen bei der direktesten Versicherung der Schweiz!

Bitte eine Versicherung wählen...

Prämie berechnen

Fr | It Service



10% Internet-Rabatt. 100% versichert.





Traditional



Insurance On-Demand

Going on vacation in Italy with my family ☺



Welcome to Italy!
Want bumper to bumper travel insurance for the next two weeks?

YES... Deal ☺

What about your home during your vacation?

01

Must have a strategy in the digital business world

02

Balance and plan transformation from traditional to digital business models carefully

03

Build the capabilities necessary for the digital world across the whole organization

04

Develop the right partnerships - business and technology

05

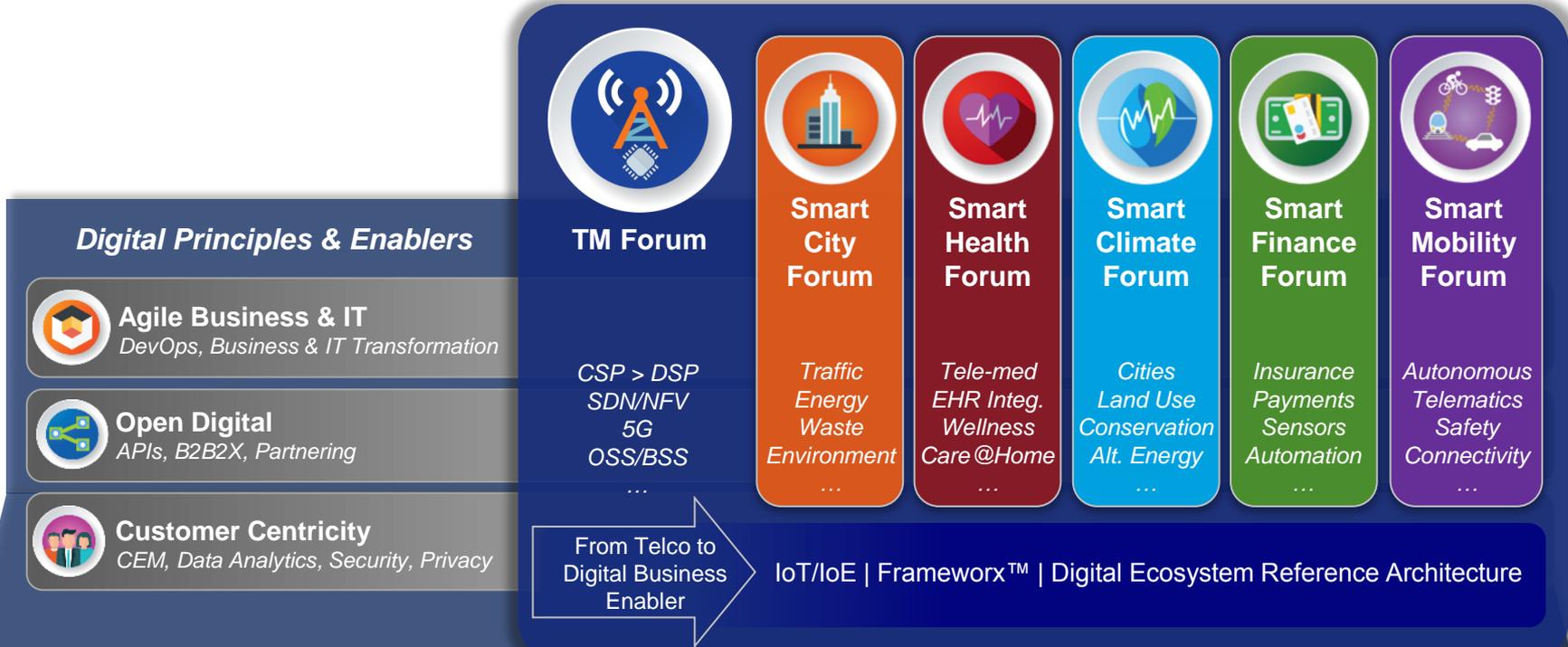
Adopt the agile concept in everything you do

06

Cooperate and co-create across ecosystems and with all partners and stakeholders

07

Adopt outcome-based approaches in transformation but also products



TM Forum Capabilities

Collaborative R&D | Prototypes | Communities | Toolkits | IP | Research | Events | Training

You are all cordially invited to join us at our flagship conference in Nice, France this May

3,500 Delegates

350+ CxOs

2,000 Decision Makers

600+ Companies

90+ Countries

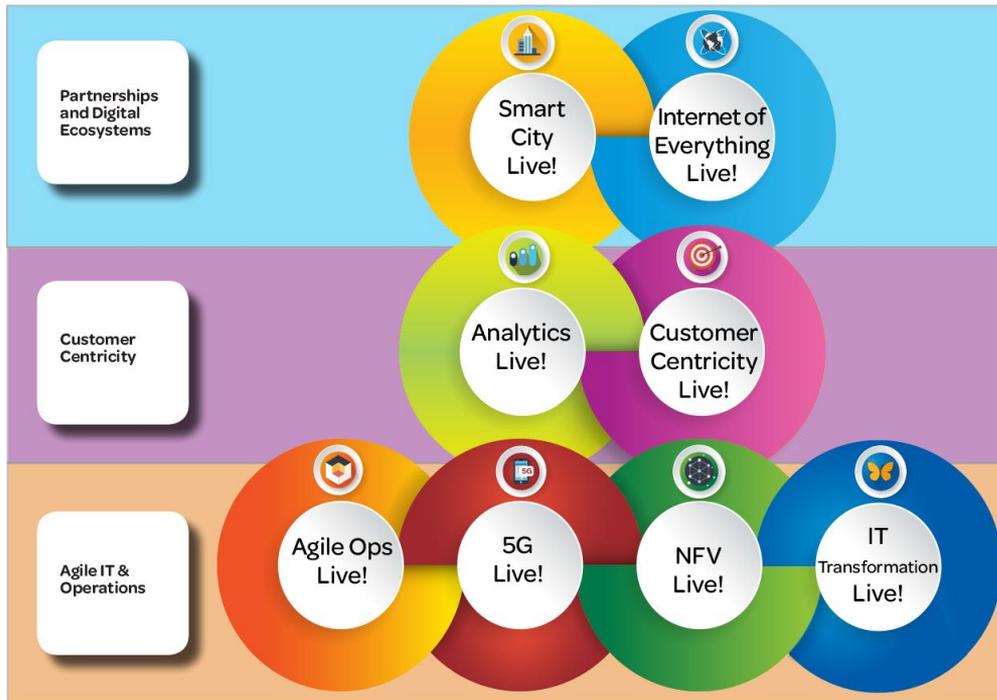
250 Speakers

8 Live! Events

40 Catalysts

1 Exec. Summit

Awards Gala




May 9-12, 2016 • Nice, France
Connecting Digital Ecosystems
Partner • Innovate • Grow

Peter Sany

President & CEO

TM Forum

Phone: +41 55 240 3000

Mobile: +41 79 211 2115

Skype: psany_tmforum

Email: psany@tmforum.org

