

Um assunto bastante comum nos estudos internacionais sobre o mercado de seguros é a influência da tecnologia no seu comportamento futuro.

Nessa linha, recentemente, mais um texto, agora da consultoria McKinsey, denominado “Making digital strategy a reality insurance”.

<http://www.mckinsey.com/business-functions/digital-mckinsey/our-insights/making-digital-strategy-a-reality-in-insurance>

Por exemplo, em seguro de automóvel, a mudança poderá ocorrer em vários níveis: produtos, marketing, distribuição, preços, etc.

A seguir, as várias tendências.

Exhibit 1

Digital affects every part of the insurance value chain.

Example: Auto insurance

	Product	Marketing	Underwriting/ pricing	Distribution	Claims	Service
Trend	Product becomes more personalized and usage based	Digital drives more effective marketing via better targeting and conversion	Availability of new data drives the next S-curve in pricing accuracy	Policies bound digitally become the norm (eg, 50% of auto policies)	Claims adjustment done digitally via integration with connected car sensors	Higher portion of service transactions completed digitally (online, mobile, social)
Examples from today	<ul style="list-style-type: none">• Metromile insures ride-sharing drivers (eg, reaching ~150,000 Uber drivers)	<ul style="list-style-type: none">• >65% of consumers get auto quotes online; 40% on mobile• 65% of European insurers plan to professionalize their online marketing	<ul style="list-style-type: none">• Select carriers' programs have predicted rise in claims frequency and severity as car usage rose post-recession	<ul style="list-style-type: none">• Direct channel growing at 2x rate of other channels• 70% of European insurers plan to install multiaccess training program for their physical sales channel	<ul style="list-style-type: none">• Guidewire claims platform is becoming the industry standard	<ul style="list-style-type: none">• +50% of service transactions completed digitally at leading carriers

McKinsey&Company | Source: McKinsey Global Institute analysis

Fonte: Francisco Galiza/[Rating de Seguros](#), em 08.09.2016.