

Insurance in the Future: Labs, Sandboxes, Venture Funds, Strategic Investments and Start Up Accelerators

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Abstracts

The insurance ecosystem is undergoing transformation and innovation like never before and what we have seen is only the beginning.

From distribution to pricing, product development to underwriting claims servicing to compliance — no part of the insurance value chain is safe from change.

Some insurers and regulators are using sandboxes, labs, start-up accelerators and strategic investments to seek future solutions to how insurance is done. Most are sitting on the side and hoping they can muddle through.

The Fourth Industrial Revolution has brought about immense technological advancements. Robots and artificial intelligence compete with the human labour force.

The industry is evolving with advancements in technology, bringing benefits across the whole value chain including distribution and sales, underwriting, claims, solutions and services, and operational processes.

It is a challenge for insurers to innovate from the inside to drive business growth. The main challenge is to identify where internal innovation comes from.

Some organisations are setting up labs to innovate from the inside, which sit outside of the day-to-day running of the business and look at the business from an outside perspective. Others are investing and partnering with tech start-ups, and other institutions.

Meanwhile, country regulators are looking at how regulation must change to cope with insurance of the future with several setting up sandboxes to help new companies.

This independent report is an overview of what insurers and regulators are doing to future proof insurance- written in a non-techie way by a long-standing insurance analyst.

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