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Implications of IoT Data for Insurers

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Abstracts

Home and auto insurers can manage risk and save money by leveraging smart home products to predict and prevent fires, flooding, and device malfunctions. Health insurers can gather data to improve care quality and health outcomes, by collecting and analyzing data from connected devices such as connected blood pressure or fitness monitors. All insurers will also be able to use smart home data to determine the most competitive premiums and provide new benefits to their customers. This report reviews insurance applications for the connected home, assesses benefits for both insurers and policy holders, and evaluates early insurance programs leveraging smart home data.

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