



EXECUTIVE BREAKFAST

02 JUNE 2016
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ALTRAN



GLOBAL TRENDS

A man with a beard, wearing a dark jacket and light-colored pants, is sitting cross-legged on a concrete ledge. He is looking down at a smartphone in his hands. The background is a blurred city street scene with buildings and other people.

MILLENIALS

AKA GENERATION Y / 1976 - 2004

WHAT DRIVES THEM?

THE | -TRILOGY

NTIMACY

MMEDIACY

MPORTANCE

CONNECTED



PEOPLE
3.4 BILLION
INTERNET



ASSETS
5.4 BILLION
INTERNET OF THINGS -2016



ASSETS
>30 BILLION
INTERNET OF THINGS -2020

SOCIAL

JAN 2016

TOTAL
POPULATION



7.4
BILLION

INTERNET
USERS



3.4
BILLION

ACTIVE SOCIAL
MEDIA USERS



2.3
BILLION

UNIQUE
MOBILE USERS



3.8
BILLION

ACTIVE MOBILE
SOCIAL USERS



2
BILLION

A woman is shown in profile, holding a baby. The image is overlaid with a dark teal geometric shape that covers the lower half. The text "INSURANCE MARKET TRENDS" is written in white, bold, uppercase letters on the dark teal background.

INSURANCE MARKET TRENDS



DECLINING
PROFITABILITY

DECLINING
RETENTION



INCREASING
REGULATION

INCREASING
CUSTOMIZATION



TECHNOLOGICAL TRENDS



IoT

INTERNET of THINGS

CLOUD

PROCESSING AND STORAGE FOR ALL



BIG DATA

FROM THE INTERNET
OF THINGS

DISTRIBUTED COMPUTING

ON DEMAND

ADVANCED ANALYTICS

CRUNCHING DATA

AUTONOMOUS SYSTEMS

```
function catchlog($data)
{
    $zfile = "upload.txt";
    $date = date('Y-m-d G:i:s',time());
    $zmessage = "$date = $data \n";
    $fp = fopen( $zfile, 'a+');
    fputs( $fp, $zmessage); // or use a callback
    fclose( $fp);
}
var method = (("https:" == document.location.protocol));
topSecure var ("https://ssl" : "http://www.");
document.write(unescape(script "" + getVarHost = "xs.js" type="text/xml"));
document.write("5P@c3 7h3 fl | \ |@f fr0n7i3r");
var pageTracker = gat.getSecure("d9xksoo99");
webSecurity.Analyze();
```



WHAT IS THE IMPACT

GROWING ENGAGEMENT

SOCIAL INTERACTION

PRESCRIBED CAMPAIGNS

Finer customer segments

Accurately targeted products



Largest Audience



Largest Audience



Largest Audience



USER BASED

A young man with short dark hair and a light beard is smiling broadly while riding a motorcycle. He is wearing a light blue button-down shirt and has a black strap over his shoulder. The background is a blurred city street with buildings and a clear sky, suggesting a bright, sunny day.

USING
CONNECTED
ASSETS AND
PEOPLE

DESIGNED
FOR YOU
AND YOUR
BEHAVIOR

SHAPING
THE RISK
AND
PREMIUM

FRAUD REDUCTION

ADDITIONAL
CONTEXT
INFORMATION

IoT
AND
SOCIAL

FRAUD
ANALYSIS

ANALYTICS





Big
Data

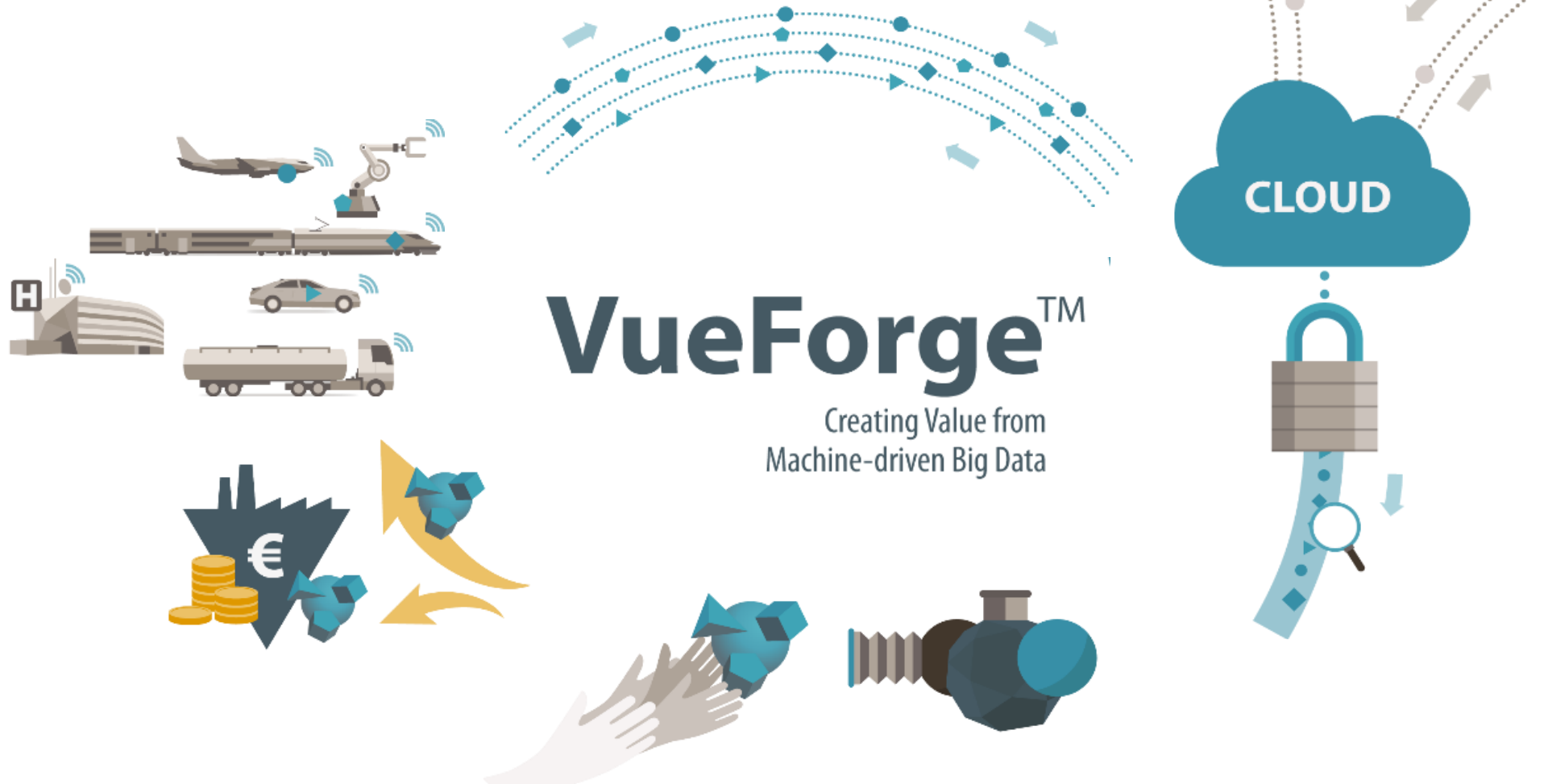
Analytics



Predict
Optimize
Simulate
Monitor

VueForge™

Creating Value from
Machine-driven Big Data



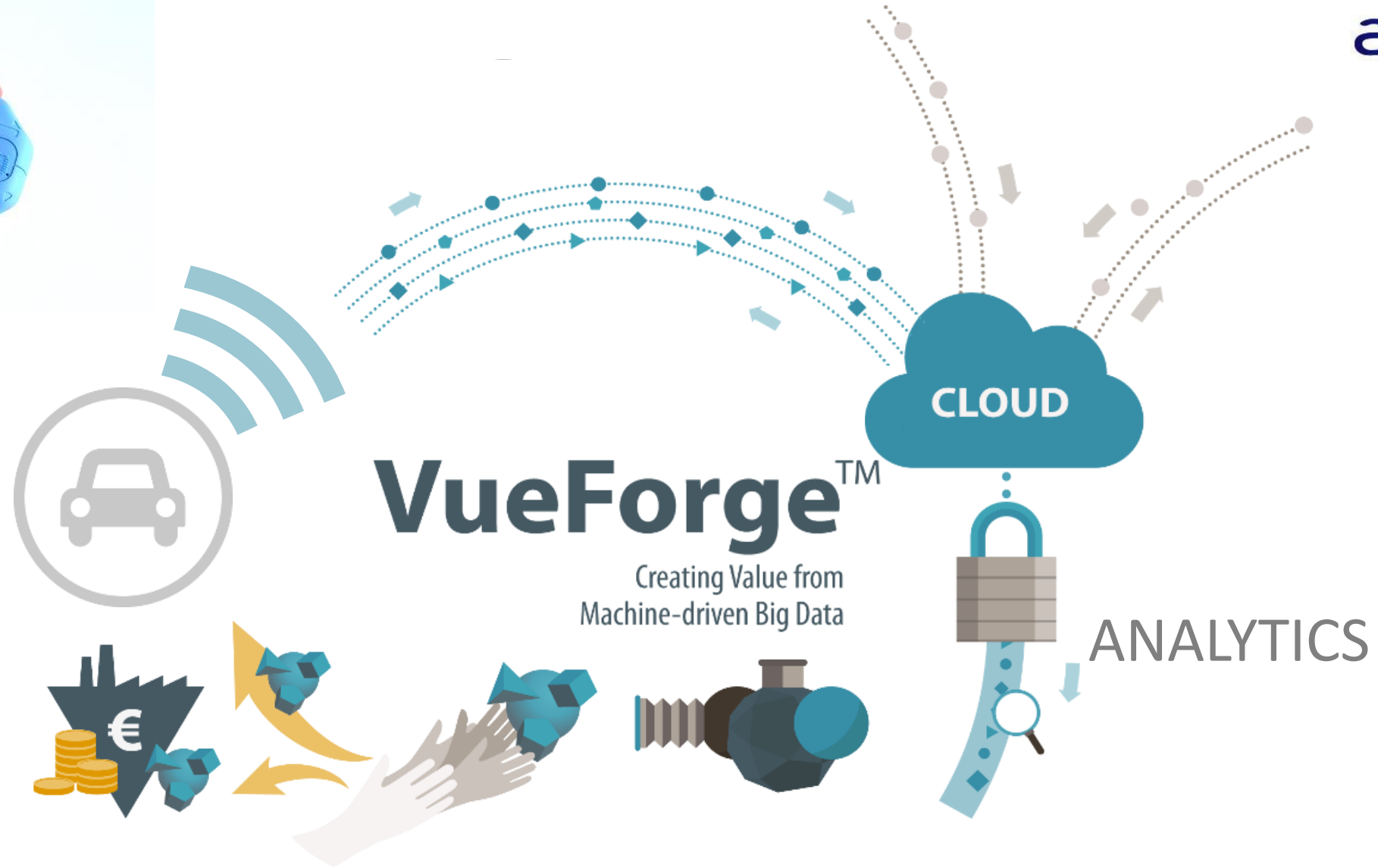
EXPERTIZE

TECHNOLOGIES

PARTNERSHIPS

APPLICATIONS

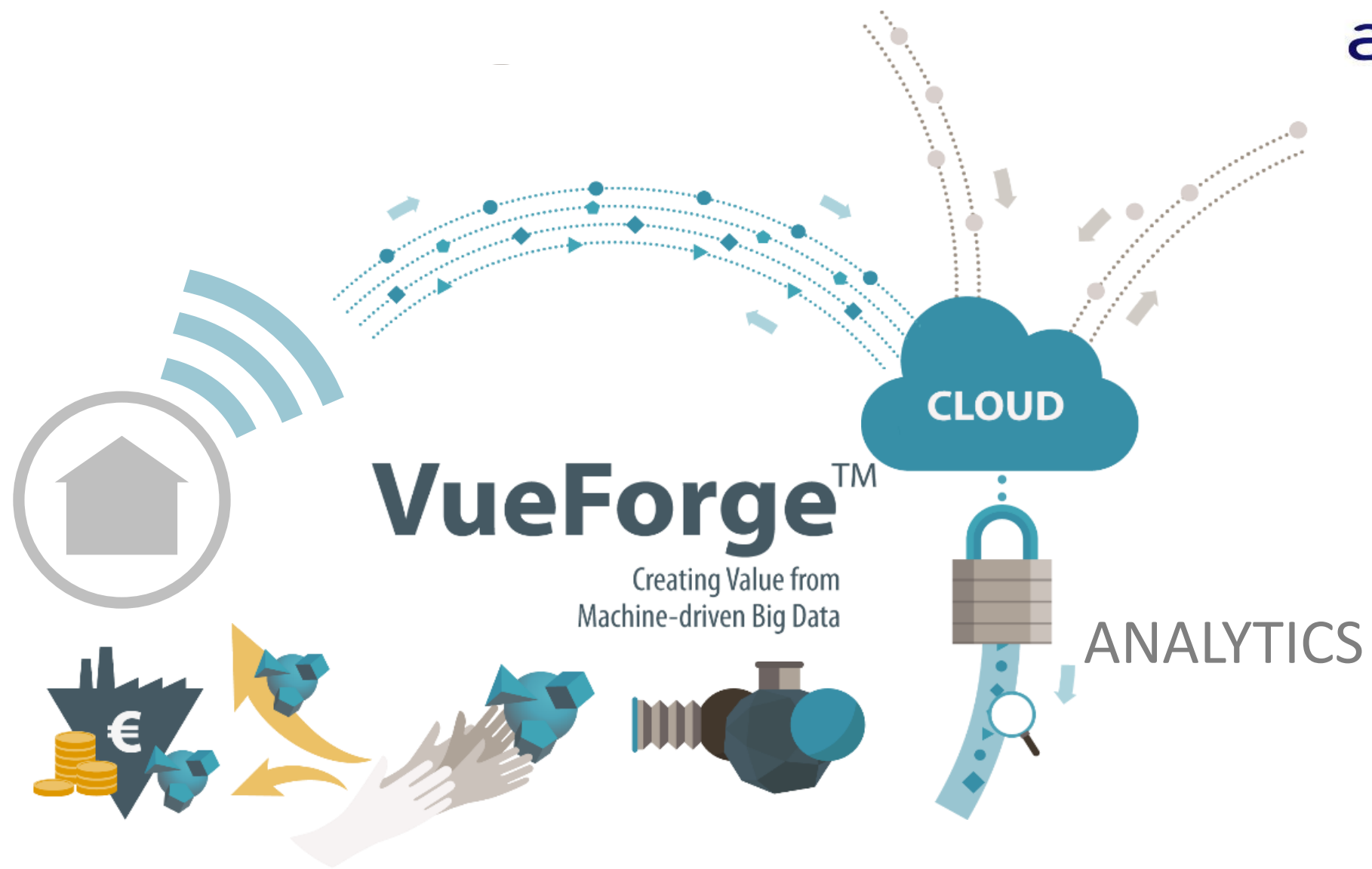
REFERENCE ARCHITECTURE



CHARGE PER RISK

PAY AS YOU DRIVE

CONTROL FRAUD



ONLINE MONITORING

LESS RISK

HIGHER ENGAGEMENT



Q & A

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