



ciab FEBRABAN 2016

21 A 23 DE JUNHO
TRANSAMERICA EXPO CENTER
SÃO PAULO - SP

Transformação Digital no canal de vendas



FEBRABAN

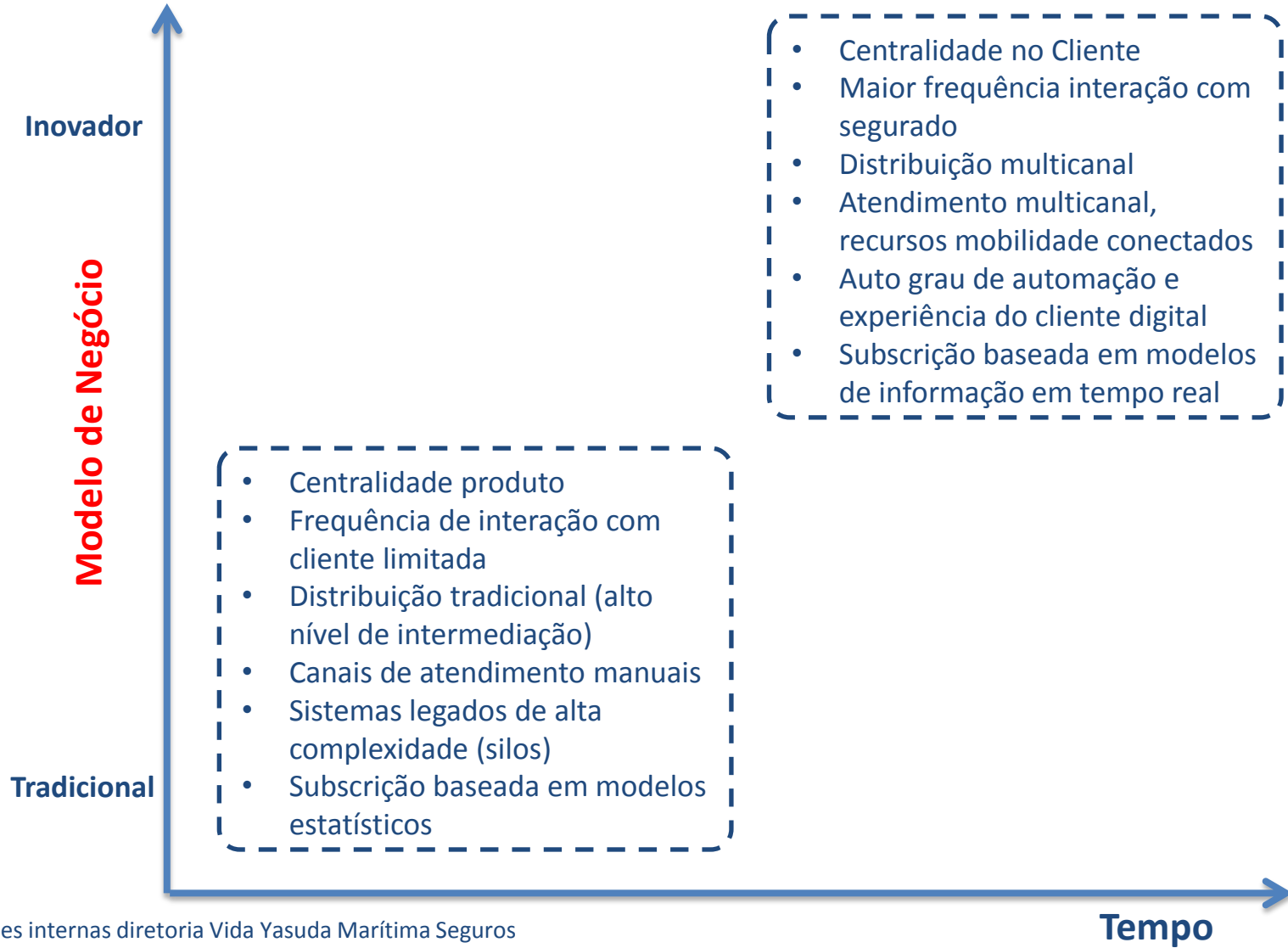


Transformação Digital no canal de vendas

Eduardo Brunetti - SAP

Samy Hazan - Yasuda Marítima Seguros

Indústria de Seguros: legado de alta complexidade e inovação limitada ao longo do tempo



Empresas Líderes no século passado

Mappin



VARIG
Brasil

Mesbla
O Melhor Para Você.



CIAB nos anos 80 / 90

SID
INFORMÁTICA

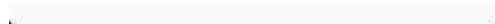
DigiRede

 **Itautec**





Novos modelos de negócio



Enquanto isso
no Mercado
segurador....

1666

Grande incêndio de Londres



Riscos



Como é calculado o Risco?

$$\begin{aligned}
 A_x &= E[Z] = E[v^T] \\
 &= \sum_{t=1}^{\infty} v^t Pr[T = t] = \sum_{t=0}^{\infty} v^{t+1} Pr[T(G, x) = t + 1] \\
 &= \sum_{t=0}^{\infty} v^{t+1} Pr[t < G - x \leq t + 1 \mid G > x] \\
 &= \sum_{t=0}^{\infty} v^{t+1} \left(\frac{Pr[G > x + t]}{Pr[G > x]} \right) \left(\frac{Pr[x + t < G \leq x + t + 1]}{Pr[G > x + t]} \right) \\
 &= \sum_{t=0}^{\infty} v^{t+1} {}_t p_x \cdot q_{x+t}
 \end{aligned}$$

Através de diversas ponderações

$$\begin{aligned}
 A_x &= E[Z] = E[v^T] \\
 &= \sum_{t=1}^{\infty} v^t Pr[T = t] = \sum_{t=0}^{\infty} v^{t+1} Pr[T(G, x) = t + 1] \\
 &= \sum_{t=0}^{\infty} v^{t+1} Pr[t < G - x \leq t + 1 | G > x] \\
 &= \sum_{t=0}^{\infty} v^{t+1} \left(\frac{Pr[G > x + t + 1 | G > x] - Pr[G > x + t + 2 | G > x]}{Pr[G > x + t | G > x] - Pr[G > x + t + 1 | G > x]} \right) \\
 &= \sum_{t=0}^{\infty} v^{t+1} {}_t p_x \cdot q_{x+t}
 \end{aligned}$$

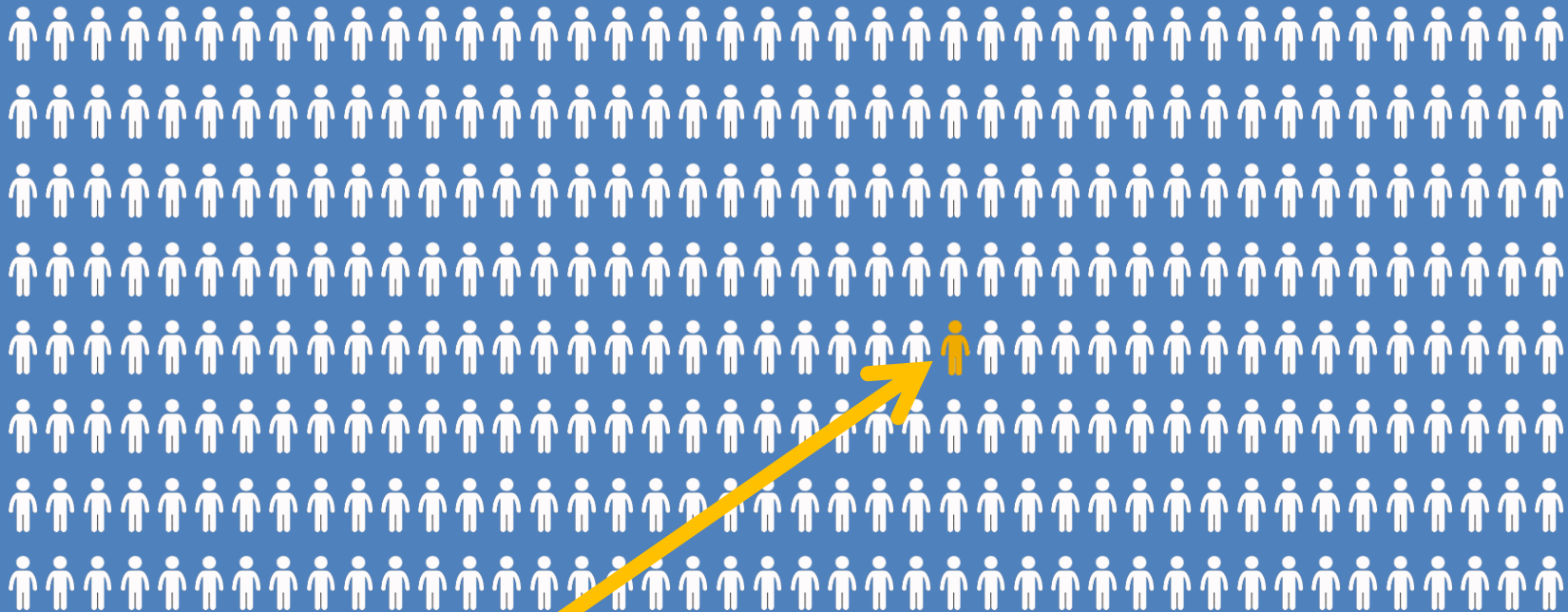
Preço
\$

Riscos são cobertos

$$\begin{aligned}
 A_x &= E[Z] = E[v^T] \\
 &= \sum_{t=1}^{\infty} v^t Pr[T = t] = \sum_{t=0}^{\infty} v^{t+1} Pr[t < G - x \leq t+1] \\
 &= \sum_{t=0}^{\infty} v^{t+1} \left(\frac{Pr[G > x+t] - Pr[G > x+t+1]}{Pr[G > x+t]} \right) \\
 &= \sum_{t=0}^{\infty} v^{t+1} {}_t p_x \cdot q_{x+t}
 \end{aligned}$$

Apólice

Compartilhando Riscos



That's you!

Estas ações reduzem o risco?



~~Estas ações reduzem o risco?~~



Reduz
o impacto financeiro do

Risco

Mas o quê...

A tecnologia pode fazer para **reduzir** riscos?



Reimaginar Seguradoras







@ Omnichannel





Network



Omnichannel



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Today

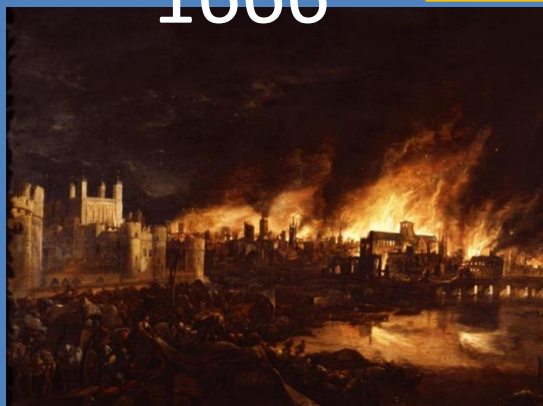


2020



O que está mudando?

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Today



2020



Os riscos mudam?

Mudanças
climáticas

Mudanças na
População

Instabilidades
Políticas

Crises
Financeiras

Crimes Cibernéticos
& Terrorismos

...

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Today



2020



1666



Today



2020



Reduzir impacto
financeiro da
perda



Reduzir a
probabilidade
da perda

1666



Today



2020



Centralizado em
Produtos



Centralizado no
Cliente Final

1666



Today

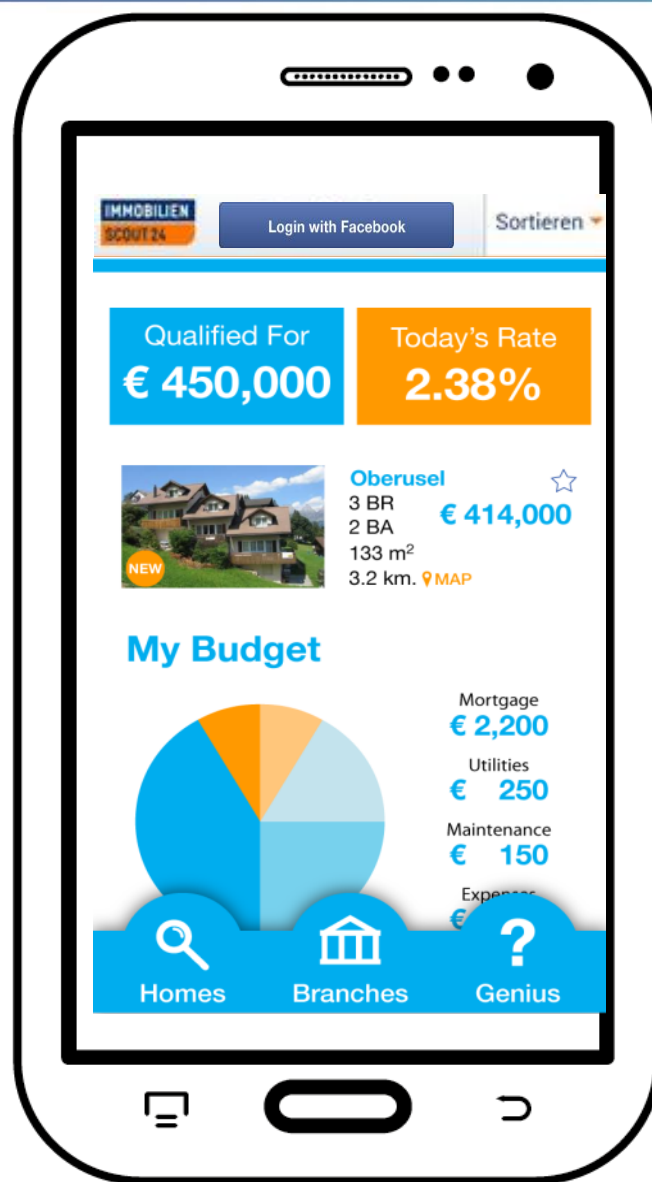


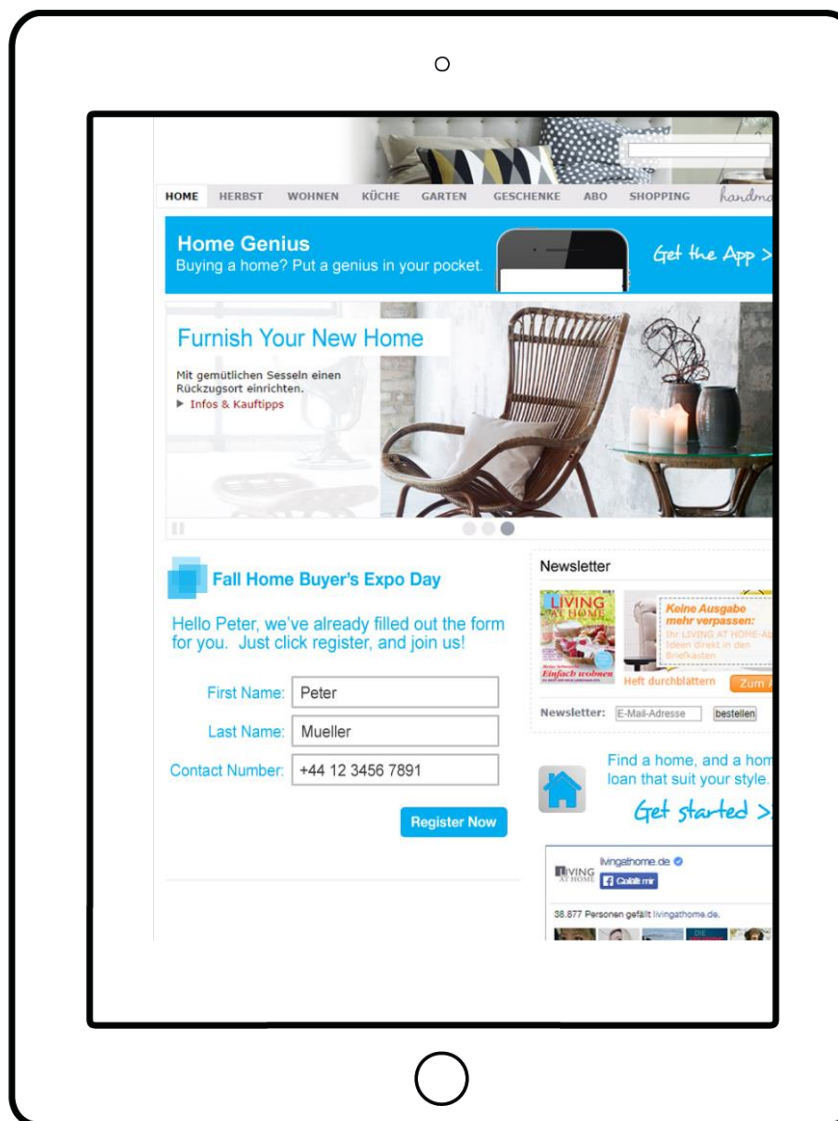
2020

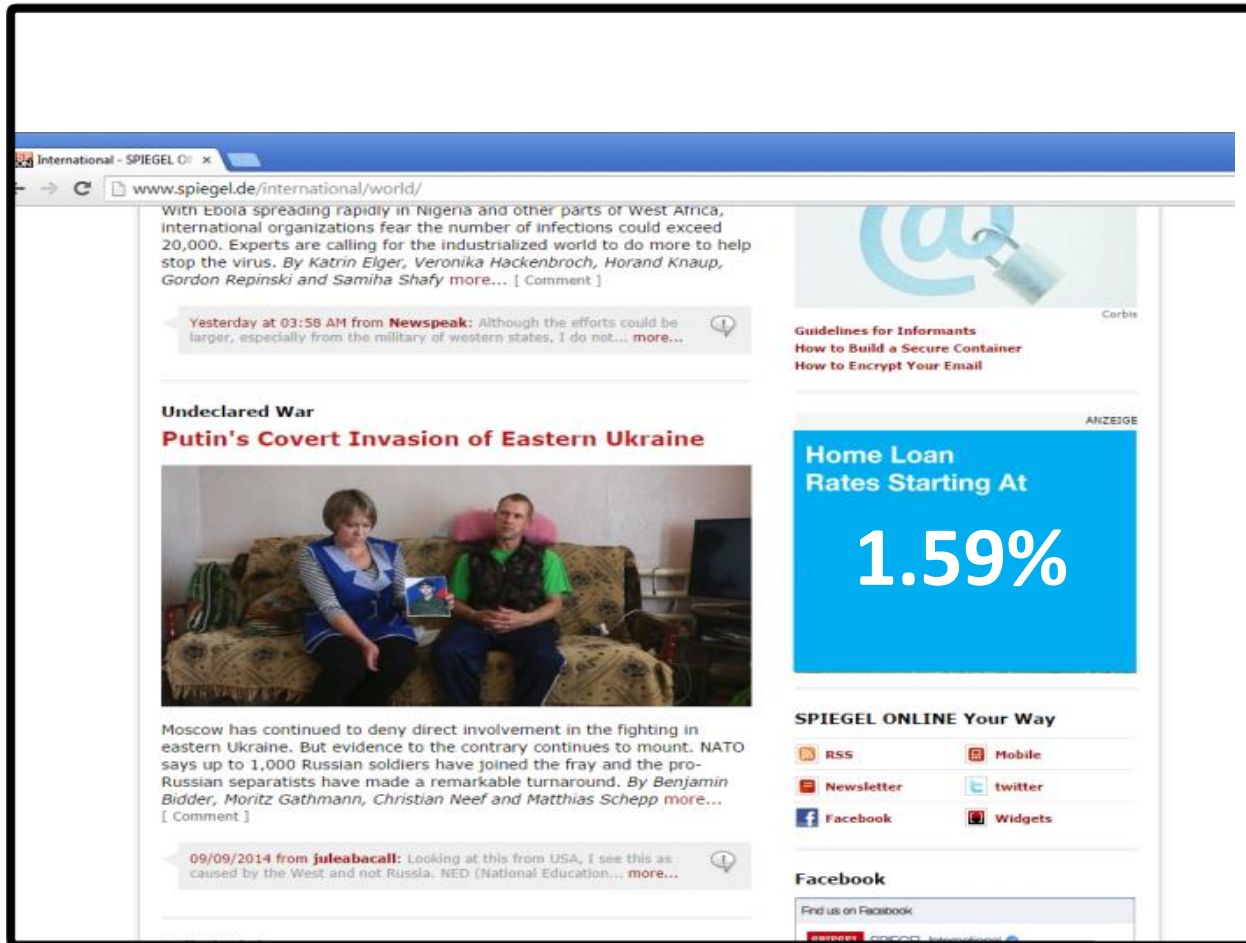


E os novos modelos tecnológicos?









Home Genius

Start Homes Favorites

Qualified For
€ 450,000

Recent Listings

NEW

Mortgages Insurance

Online Mortgage Application

Contact details:

Landline number: +44 12 3456 7891

Work number:

Mobile number: +44 151 1254585

E-mail: peter.mueller@gmx.de

Personal details applicant 1:

Sex: ☒ Male ☐ Female

Title: Select »

First name: Peter

Middle name(s):

Surname: Mueller

If you have ever been known by another surname, enter it here:

If you have been known by another surname, what date did it change? DD MM YYYY

The screenshot displays the Home Genius mobile application interface. At the top, the user is logged in as Peter Mueller, with a 'Sign Out' option. The navigation bar includes icons for Start, Homes, Favorites, News, Budget, Branches, and Genius. The main content area is split into two sections: 'Genius Live' and 'Genius In Person'.

Genius Live: This section features a live video call with a man wearing a headset. A 'CAM OFFLINE' button is visible in the top right corner of the video window. Below the video window are three small circular icons and an 'End' button.

Genius In Person: This section displays a map from Yellow Map showing various locations. Markers on the map include '1330 MORE' (Bad Homburg vor der Höhe), '1445 MORE' (Kronberg im Taunus), and '1230 MORE' (Weiskirchen). Below the map, there is a table titled 'Available Appointments'.

Time	Client Name	Service Type
12:30	Mr. Snyder	Home Insurance
14:00	Mrs. Jones	P&C Insurance
17:00	Mr. Dunn	Home Insurance

At the bottom right of the 'Available Appointments' section, there are two buttons: 'RESERVE' (highlighted in orange) and 'CANCEL' (greyed out).



SAP Digital Insurance Solutions



INTERNET
BANKING



MOBILE
BANKING



BRANCH



CONTACT
CENTER



DIGITAL
GOODS



MARKET-
PLACES



ATM
SELF SERVICE



SOCIAL
MEDIA



SMS/NOTI-
FICATIONS



SEARCH
KW/ADS



DIGITAL
ADVERTISING



EMAIL



PRINTING



BROKER

Customer Experience Management

MARKETING

COMMERCE

**SALES/
SERVICE**

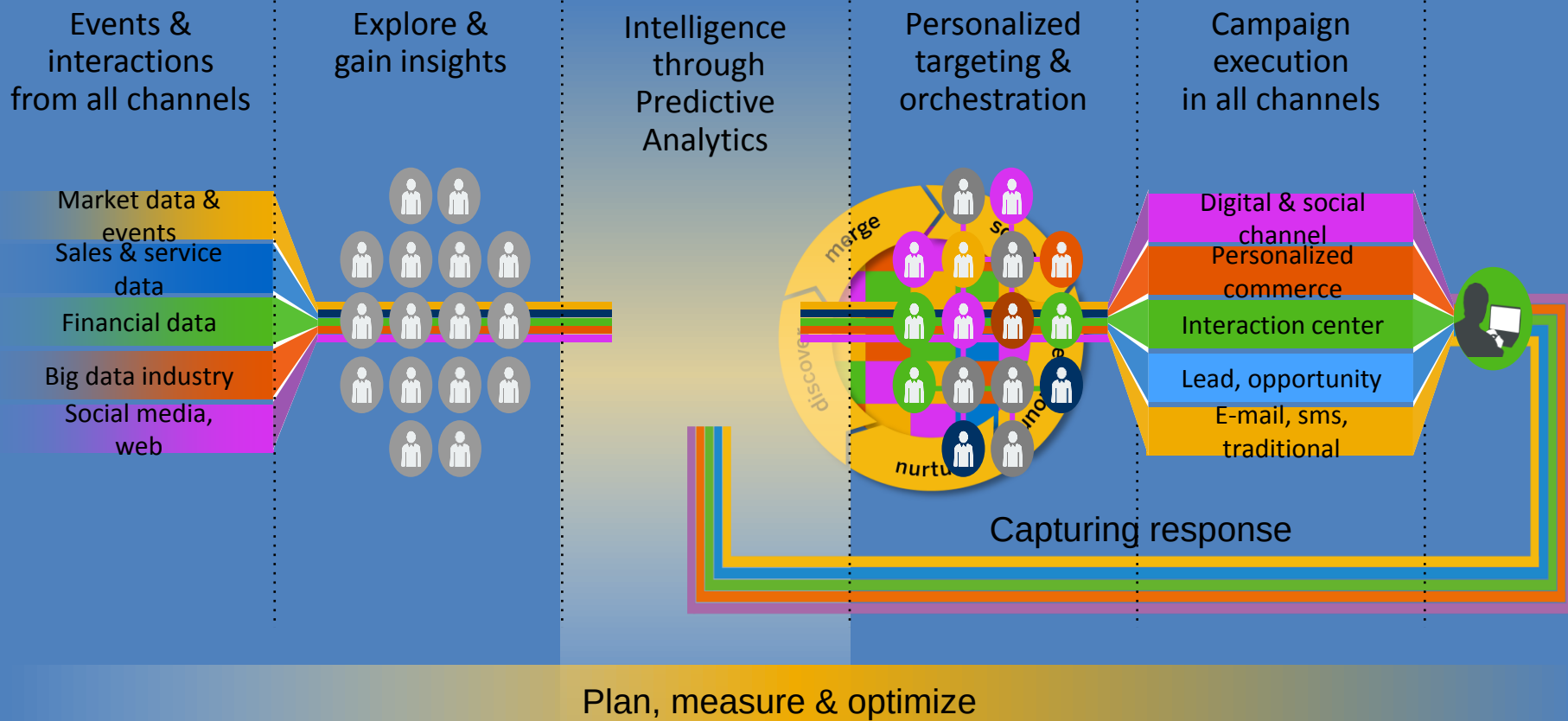
**ONLINE/MOBILE
BANKING eWALLET**

DATA MANAGEMENT (Product, Customer), BILLING

PLATFORM, INFRASTRUCTURE, INTEGRATION

NON SAP SYSTEMS

CORE INSURANCE



Obrigado

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