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 PACIFIC  
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19-22 NOVEMBER, 2017 • HONG KONG

Our world from the

OUTSIDE

IN

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Competing & winning in the next 5 years:

# Listen, the voice of customers

Paolo de Martin

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**SCOR**  
The Art & Science of Risk



Our world from the  
**OUTSIDE**

**IN**

# Global Consumer Study Life is a Rollercoaster

“ A widening gap between industry intentions and customer perceptions ”

“ A growing need to understand and influence customer behaviour to stimulate demand ”

“ The integration of life and health insurance services is not just feasible, but inevitable – and welcome ”

“ To stay relevant, insurers need to reimagine the proposition entirely ”

# A change of attitude

## Shifting sands from desire to fear



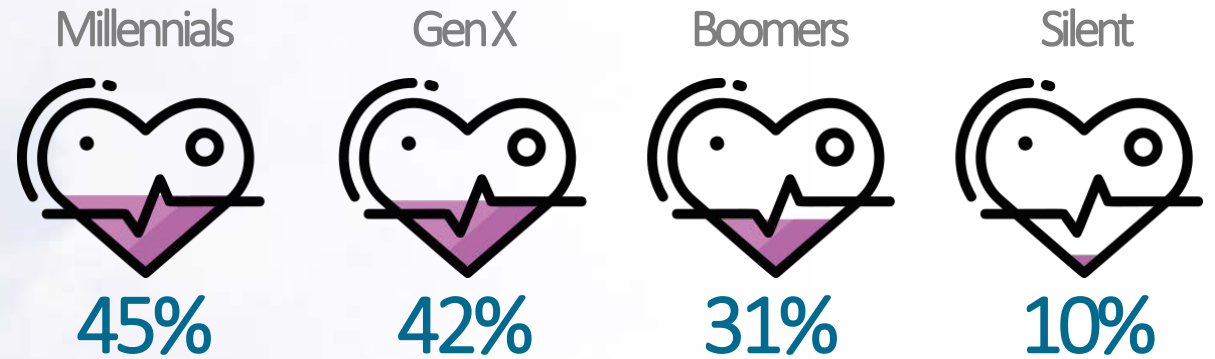
- Education
- Job
- Marriage
- House
- Children
- Paid off Mortgage
- Retirement



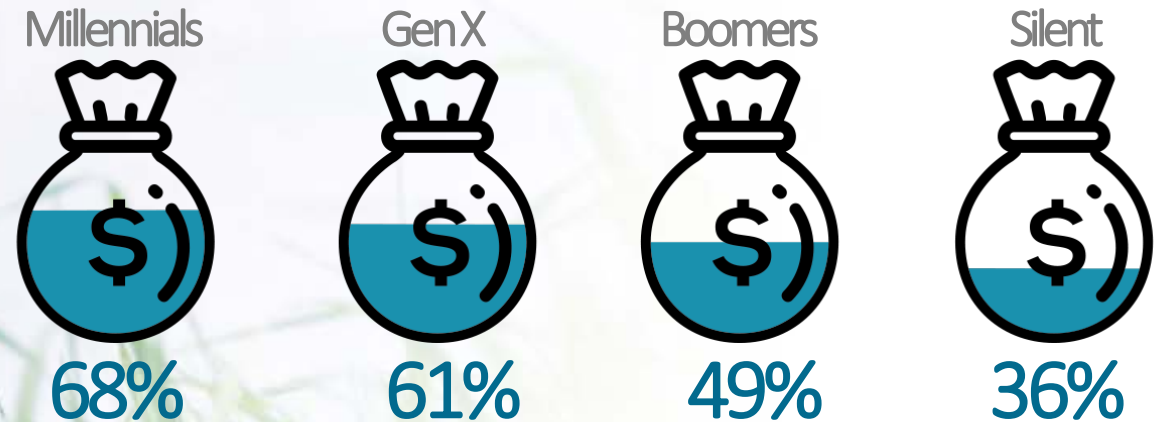
# Health is the new wealth Positive engagement



## Member of wellness programme (Asia)



## Willing to pay a monthly fee (Asia)



# Enable behaviour, automate solution Convergence of automation and advice





Freedom to choose The loyalty royalty

Empower, but don't overwhelm

Evolve from negative risk management to positive reinforcement

To complement pricing transparency, explain product value

Customers demand flexibility – so introduce lifestyle based protection