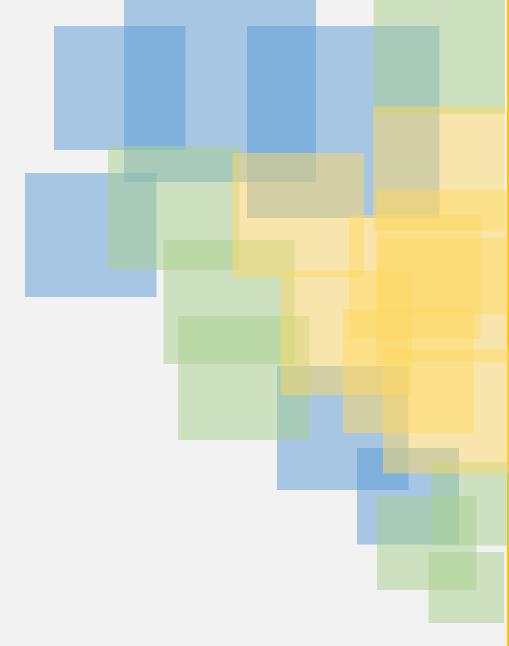# How current **insurance techological innovations** address the needs of emerging customers

Alex Körner

Head of Insurance Products of Santander Brazil and Chairman of Business Inteligence Committee of CNSEG.

CNseg

CNseg is a civil association operating in Brazil, that gathers the Federations representing companies from the following segments **Insurance, Private Pension Funds, Health and Capitalization.**

Market Intelligence Commission

BRAZIL (2017)

9

Economy

46

Insurance Market per capital volume [1]

USD 355,1bi

Sector Assets

6,5%

GDP

CNseg

BRAZIL (2017) **117** **20** **18** **1.086** **15** **154,4** mil

Insurance Companies **Private Pension Funds** **Capitalization** **Health** **Local Reinsurers** **Formal Staff**

CNseg

314 COMPANIES

insurance in the market

117 INSURANCE COMPANIES

(38% of sector companies)

78 INSURTECHS

(66% of the new companies)

MARKET UNDERGOING CONSOLIDATIONS

Thinseg buys BIDU and both will add up to: 23,000 active clientes, 2 million registered clientes and a primes volume amounting to R$ 85 million (90% motor insurance premiums).

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YOUSE

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tocerto.com

ePHealth
Primary Care Solution

PLUG SEGUROS

dataDrivr

CiCliC

2010	2011	2012	2013	2014	2015	2016	2017	2018

1,5mil Insurtechs en el Mundo

Información no exhaustiva

CNseg

bitcoin

Virtual reality

Chatbot

design thinking

big data

analytics

Werables

artificial inteligence

iot

blockchain

gamification

mobile

Sharing economy

tracking

machine learning

app

telematics

How current insurance technological innovations address the needs of emerging clients

robo advice

agile

apis

P2p insurance

drone

Pricing by photo

fraud detection

Claim automatization

On demand

Social medias

quantum computing

algorithmns

friend insurance

Smart contracts

autonomous car

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