

# Insurance Tech: Fin Tech's Next Frontier

A data-driven look at the trends, emerging technologies and incumbents in the growing insurance tech landscape.

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# About Our Presenter – Matthew Wong



@mlcwong



mwong@cbinsights.com



- Research Analyst, CB Insights. Managing [Insurance Tech Insights](#) vertical and newsletter.
- Published research and data analysis have been featured in The New York Times, Wall Street Journal, Financial Times, Bloomberg among other major media outlets.
- TV appearances on [Al-Jazeera](#), [Bloomberg TV](#), and [BNN](#).
- Graduate of Northwestern University with B.S., magna cum laude.



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Corporate Development  
Cisco



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Matt Garratt  
Sr. Director, Corporate Development  
Salesforce Ventures



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Comcast Ventures



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Jonathan Tudor  
Ventures Director  
Castrol innoVentures




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Simon Mencarelli  
Senior Manager, Strategic Planning  
Dassault Systemes



A bright sun shining through a blue sky with large, white, fluffy clouds. The sun is positioned behind a large cloud on the left side, creating a lens flare effect. The text is overlaid on the right side of the image.

**In God we trust,  
all others must  
bring data**

# IN THE NEXT 30-35 MINUTES, WE'LL COVER...

1 **The booming insurance tech space**  
Financing trends to global insurance tech startups

2 **The incumbent response**  
How are insurance firms and tech giants reacting to the insurance tech opportunity

3 **Case study – Google**  
Resource allocation is strategy. How has Google moved strategically in insurance tech?

4 **Where is insurance tech headed next?**  
What are some of the new things buzzing in insurance tech

# INTRODUCING INSURANCE TECH INSIGHTS

Insurance Tech Insights is the first and only data-driven research publication focused on the emerging insurance tech industry.



[cbi.vc/insurance-tech](https://cbi.vc/insurance-tech)



# INSURANCE TECH IS BOOMING

Startups are invading the multi-trillion dollar insurance industry

**Global life insurance premiums:**

**\$2.7 TRILLION**

**Global non-life insurance premiums:**

**\$1.4 TRILLION**

# INSURANCE LAGS SIGNIFICANTLY BEHIND OTHER INDUSTRIES IN CONSUMER SATISFACTION

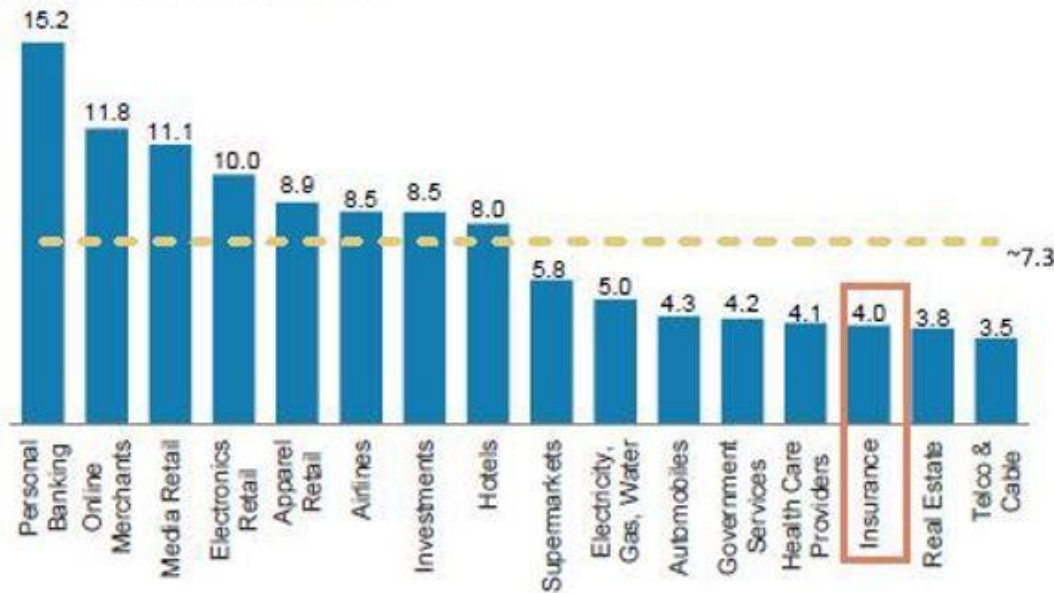
Insurance incumbents have failed to create compelling digital experiences for consumers and trails behind personal banking significantly in consumer satisfaction with online experience

Exhibit 9

## Insurance online experience lags behind

Consumer satisfaction with online experience, by industry

Relative satisfaction utility score



Source: BCG/Morgan Stanley

# VENTURE CAPITALISTS ARE VERY PUBLICLY TALKING ABOUT INSURANCE TECH DISRUPTION

ANDREESSEN  
HOROWITZ

Insurance

SOFTWARE REWRITES INSURANCE

Insurance is all about distributing risk. With dramatic advances in software and data, shouldn't the way we buy and experience our insurance products change dramatically? Software will rewrite the entire way we buy and experience our insurance products – medical, home, auto, and life. Here's how:

khosla ventures

ngenuity journal  
@ngenuityjournal

Follow

Insurance still ripe for disruption, @khoslaventures one of VC firms looking at space, #money2020 panel

7:33 AM - 26 Oct 2015

Retweets: 3 Likes: 1

nextview  
VENTURES

Sector: Insurance in the Internet Age

Insurance is the next big wave of the fintech revolution that has been going on for the last 5-10 years. The internet has disrupted stock brokerage (E\*Trade), payments (PayPal,

canaan  
partners

Insurance Is The Next Frontier For Fintech

Posted Aug 5, 2015 by Brendan Dickinson (@bdickins)

SHARES

Balderton.  
capital

Rob Moffat  
Aug 18 - 9 min read

Disrupting insurance

For most of 2015 I have been banging on about disrupting insurance (or Instech, if you like that kind of jargon). I'd like to use this blog post to talk about why I find it exciting.

Bain Capital Ventures

Deva Annamalai  
@bomonjuly4

Follow

@mattcharris calls out insurance to be the next big space to be disrupted in Fintech. #money2020

LIKE 1

12:10 PM - 4 Nov 2014

Retweets: 1 Likes: 1

Ribbit Capital

jonathan levin  
@jony\_levin

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Ribbit spends 60% of their time on insurance, raised a massive fund to back 3-5 insurance brands of the future. #SVBFintech

RETWEETS: 3

LIKE: 1

Profile pictures of users who interacted

5:27 AM - 3 Nov 2015

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Karlin  
VENTURES

4 min read

Investors Are Poised to Disrupt the Tech-Averse Insurance Industry

CORE  
INNOVATION  
CAPITAL

Slicing Up the Gecko

How tech start-ups can disrupt a \$5 trillion industry

Arjan Schütte, Founder & Managing Partner  
Thomas Smyth, Vice President  
Core Innovation Capital

May 2015

Source: <https://www.cbinsights.com/blog/insurance-tech-vc-commentary/>

CB INSIGHTS

**“In my previous life as a McKinsey consultant, I advised the top insurance companies on *projects that were, at their core, incremental.* They were always about increasing the productivity of the agent-based salesforce, or improving the efficiency of paper-based claims operations. In other words, what I was doing was putting the dinosaur on a diet and prodding it with a stick.”**



**Jennifer Fitzgerald**  
*Founder & CEO, PolicyGenius*

---

Source: <http://www.entrepreneur.com/article/250095>

# INSURANCE TECH TODAY

## Healthcare

OSCAR



Clover

SimplyInsured



Hixme

Stride

GRAVIE



LimelightHealth  
HEALTH. INSURANCE. SIMPLIFIED.



GoHealth

HealthSherpa

ELIGIBLE

Maxwell | Health...

## Life

## P2P

policygenius



friendsurance

policybazaar.com

insPeer

BOUGHT BY MANY



peercover



## Auto

Coverfox CoverHound

censio

metromile

EVERQUOTE

thezebra

Goji

snapsheet

estify



## SMB Commercial

EMBROKER

coverwallet

insureon

FOUNDER SHIELD

FINANZ CHEF24

## Mobile Insurance Management

Knip GetSafe

FinanceFox CLARK

## Insurance Software/SaaS

Shift Technology QuanTemplate

TŸCHE Analyze Re

InforcePRO Praedikat

## Product

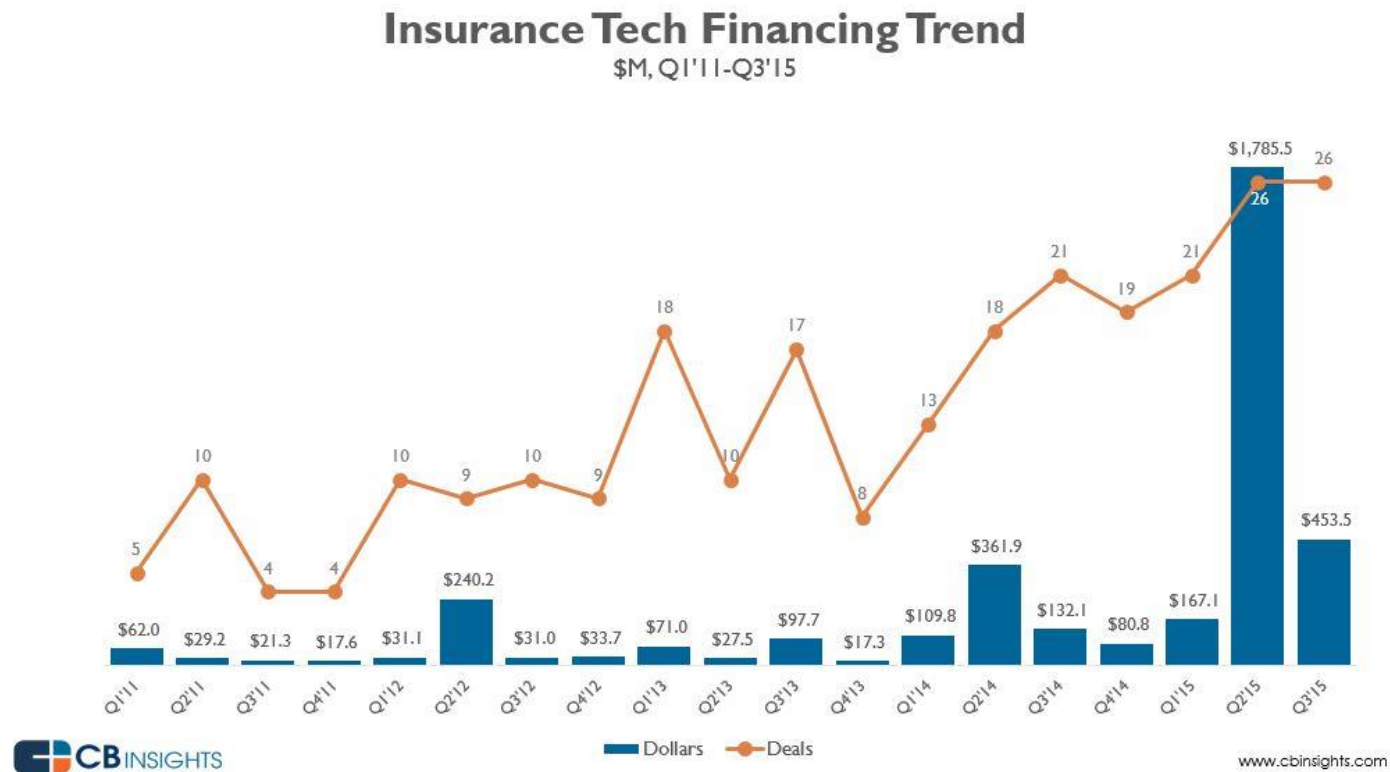
simplesurance

tröv

CBINSIGHTS

# FUNDING TO GLOBAL INSURANCE TECH STARTUPS HAS ALREADY TRIPLED IN GROWTH THIS YEAR

In 2014, tech companies targeting the insurance space took less than \$700M in funding. In just the first nine months of 2015, insurance tech startups have attracted more than three times as much funding.



Source: <https://www.cbinsights.com/blog/global-insurance-tech-funding-2015/>

# THE BUSINESS SOCIAL GRAPH

The Business Social Graph lets you visualize the investment, acquisition, competitor and partner & customer relationships between players in a space. It makes mapping an understanding an ecosystem dead simple.



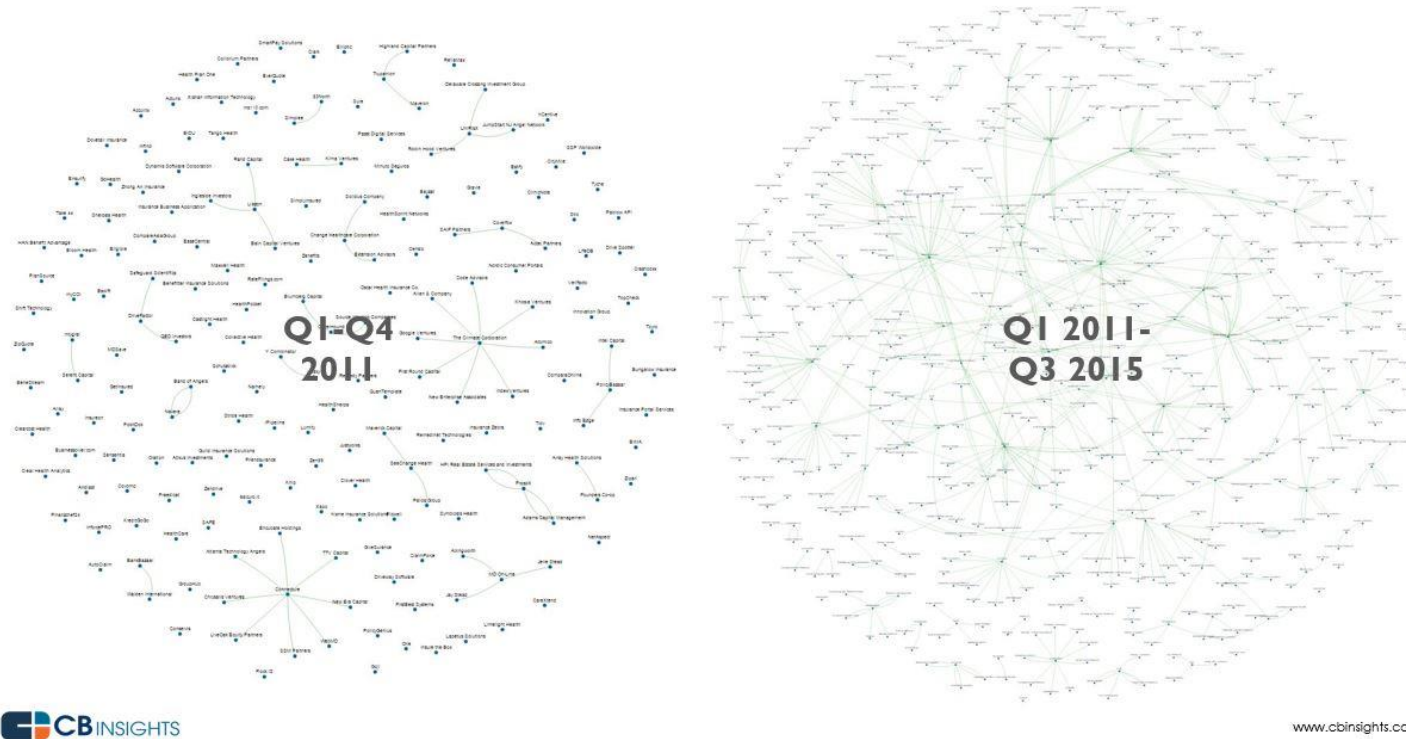
Source: <https://www.cbinsights.com/business-social-network>



# VENTURE CAPITAL INVESTORS ARE HERDING INTO INSURANCE TECH STARTUPS

Less than 50 investors (across all types) in 2011. Through Q3'15, the number of investors in an insurance tech startup has jumped past 380.

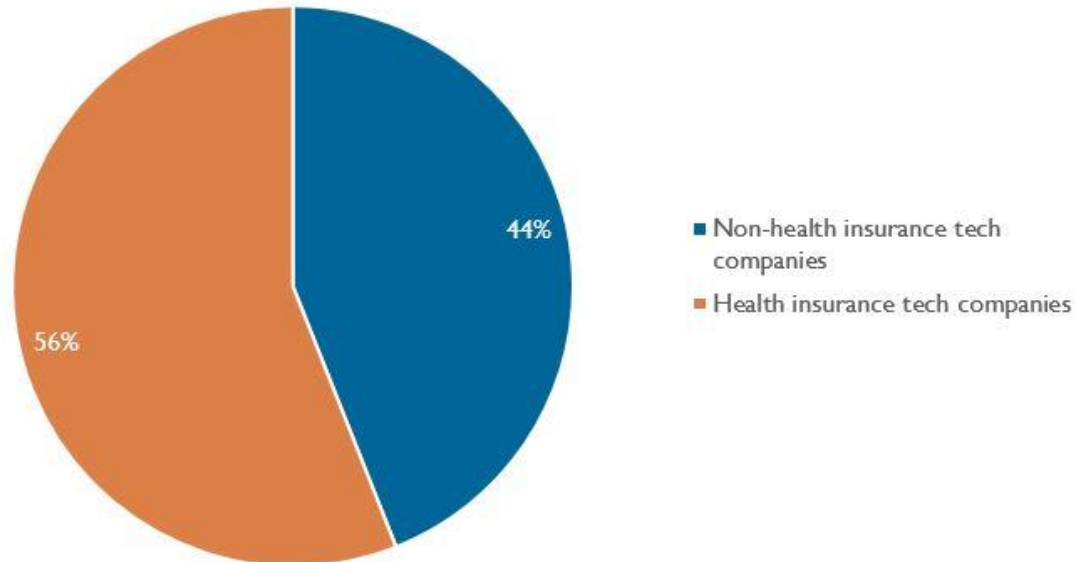
### Investors in Insurance Tech: Then and Now



# HEALTH INSURANCE STARTUPS DOMINANT IN RISE OF FUNDING

In 2010, the Affordable Care Act was signed into law in the United States, creating new opportunities for consumer health-insurance providers. Over half of all insurance tech startups that raised funding were health insurance-related from 2010 through June 2015

**Breakdown of Funding to Insurance Tech Companies**  
2010-2015 YTD



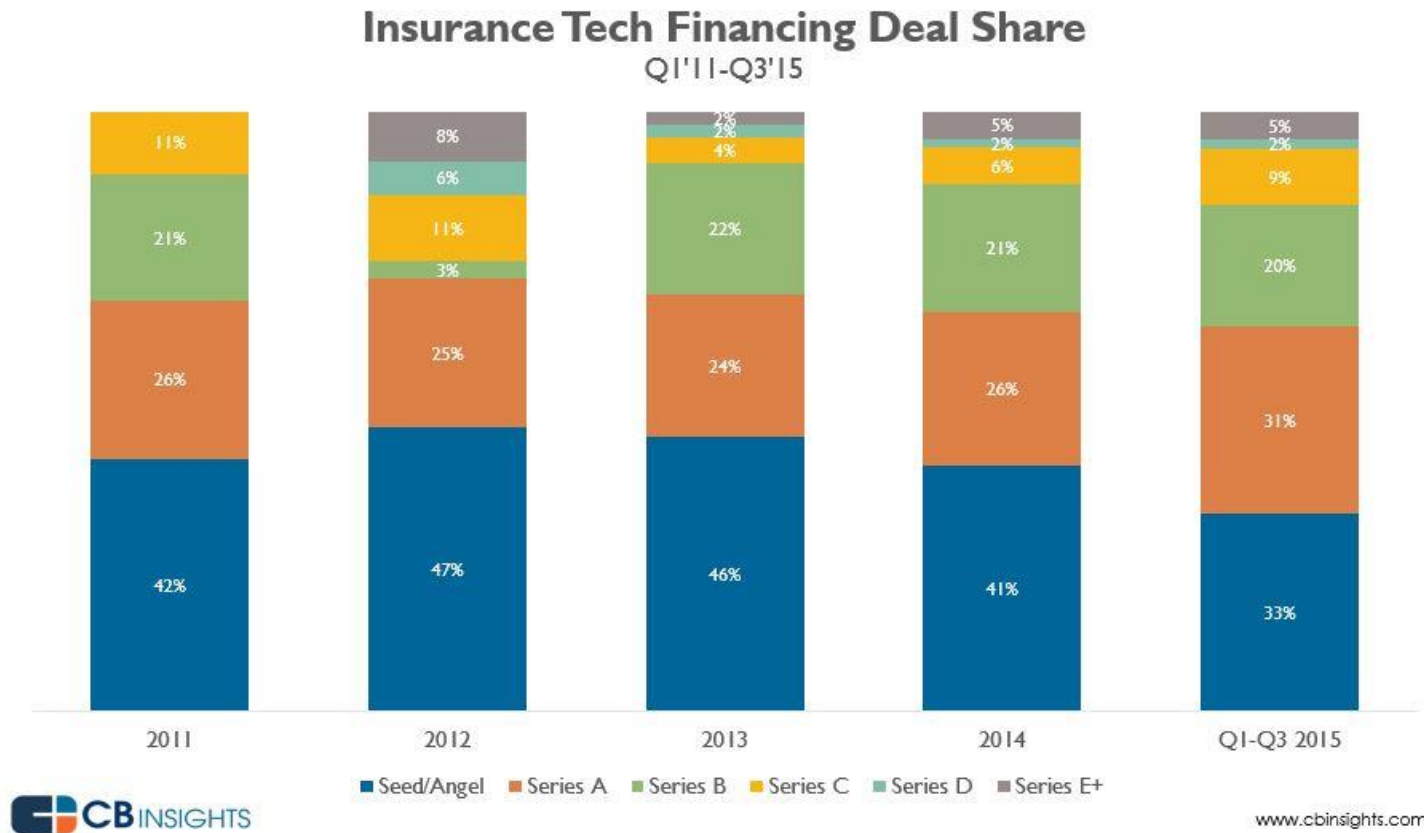
www.cbinsights.com

Source: <https://www.cbinsights.com/blog/insurance-tech-startups-investment-growth/>



# EARLY-STAGE TAKES 60%+ OF INSURANCE TECH DEALS

Seed deal share in the first three quarters of 2015 has stood at 33% vs. 40%+ in each of the past four years. Series A deal share accounts for 31% of deals in 2015 YTD vs. 26% in 2014.

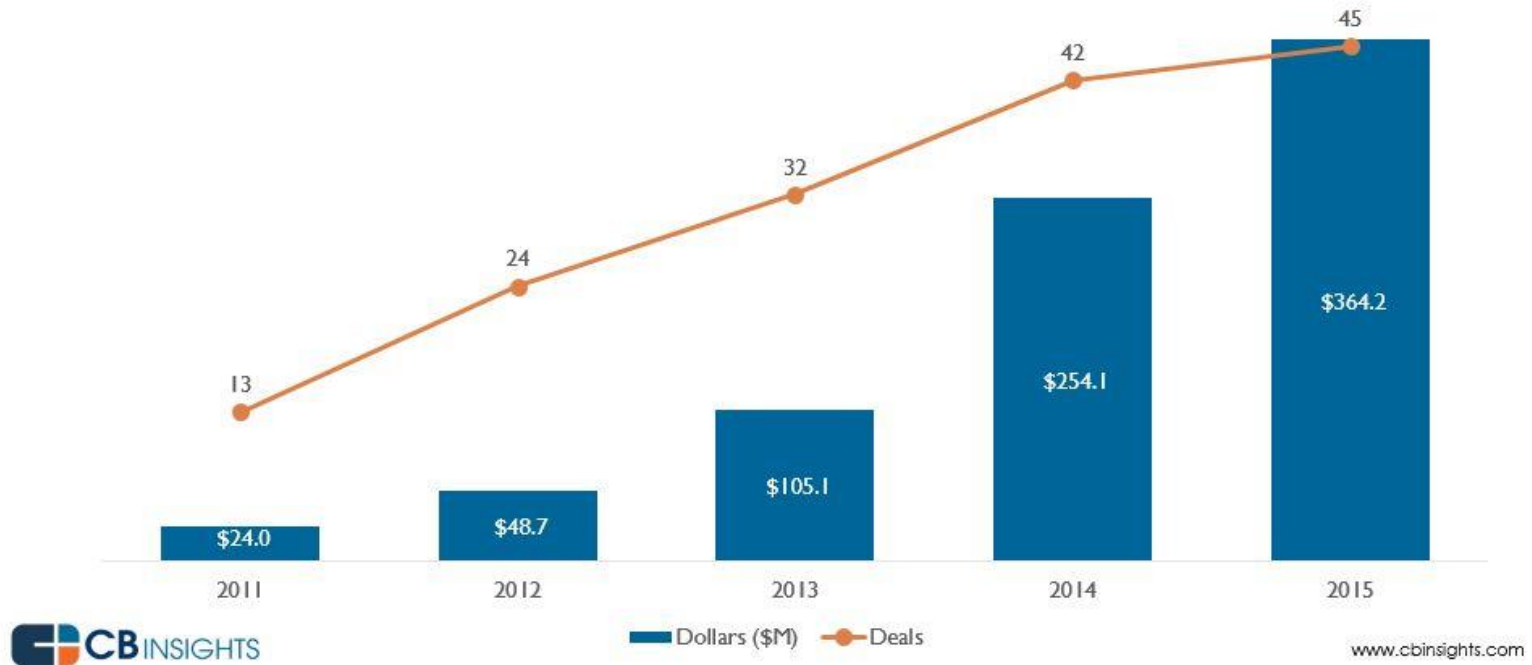


Source: <https://www.cbinsights.com/blog/global-insurance-tech-funding-2015/>

# EARLY-STAGE INSURANCE INVESTMENTS ROAR TO NEW HIGH IN 2015

Funding to early-stage insurance tech startups (Seed/Series A) has topped over \$350M this year through Oct. 22. That's a 43% jump from all of 2014 and a 247% rise over all of 2013.

**Early-Stage Insurance Tech Investment Trend**  
Seed/Series A, 2011 - Oct. 22, 2015

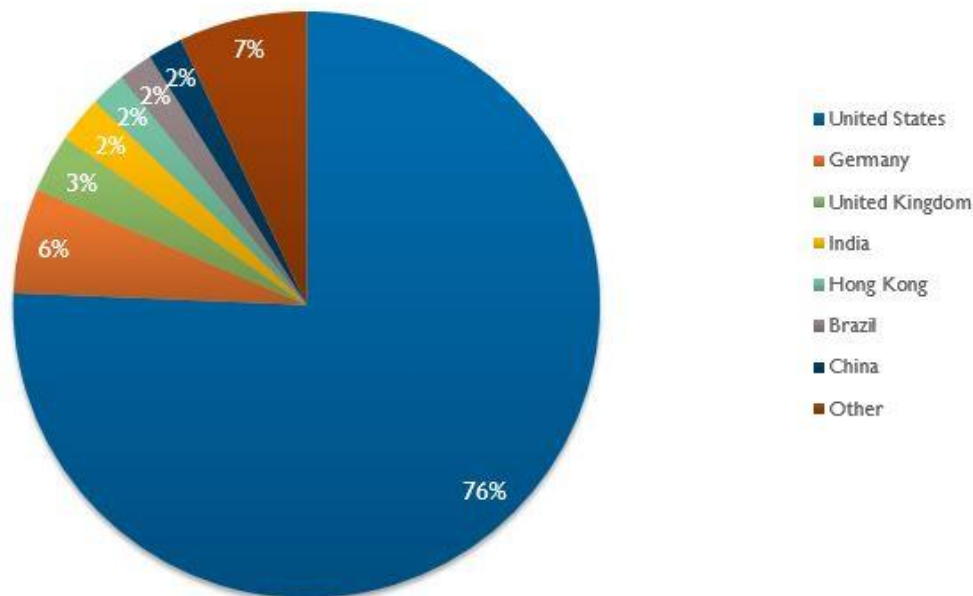


Source: <https://www.cbinsights.com/blog/insurance-tech-early-stage-2015/>

# US TAKES 3 OF 4 EARLY-STAGE INSURANCE TECH DEALS

74% of early-stage deals to insurance tech startups since 2011 have gone to US-based startups. Germany and the UK topped all international markets for early-stage insurance tech deals over the period.

**Early-Stage Insurance Tech Deals By Geography**  
2011 - 2015 YTD



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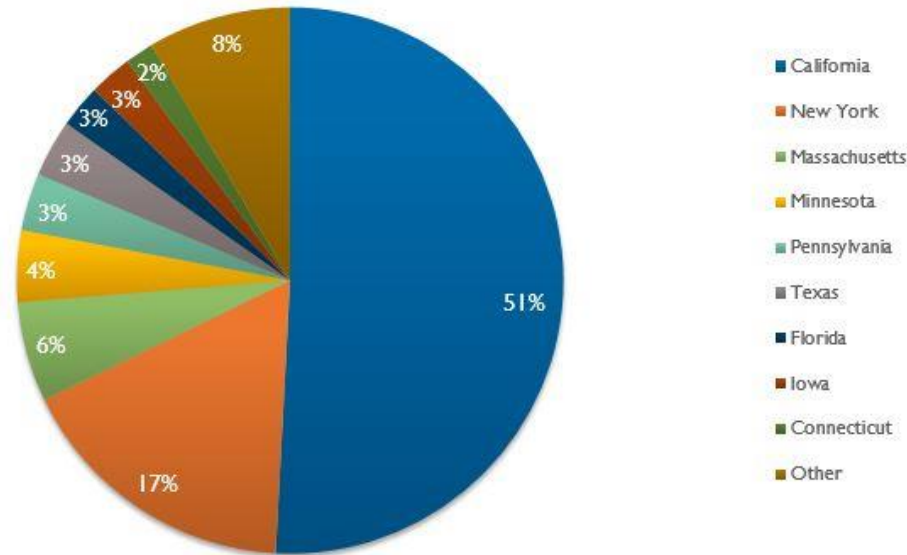
Source: <https://www.cbinsights.com/blog/insurance-tech-early-stage-2015/>



# WITHIN US, CALIFORNIA TAKES HALF OF INSURANCE TECH ACTIVITY SINCE 2011

Followed by New York at 17%. Massachusetts rounds out the top 3 for early-stage insurance tech with 6% of deals.

Early-Stage Insurance Tech Deals By US Geography  
2011 - 2015 YTD








www.cbinsights.com

Source: <https://www.cbinsights.com/blog/insurance-tech-early-stage-2015/>



# MOST WELL-FUNDED INSURANCE STARTUPS

Using CB Insights rankings, we identified the most well-funded insurance tech startups.

Company	Total Funding (\$M)	Description
 ZhongAn Insurance	\$931M	Chinese online insurance seller
	\$584M	Software-enabled health insurance broker
	\$328M	Tech driven health insurer
	\$119M	Employer-provided insurance software and plans
	\$100M	Analytics-driven health insurance model for Medicare Advantage members

Source: CB Insights

# THE PERIODIC TABLE OF INSURANCE TECH

120+ key players in the insurance tech space you need to know, including startups, VCs, corporate investors and accelerators

## The Periodic Table of Insurance Tech

An overview of key private companies, investors and strategic acquirers in the Insurance Tech space

created by  CBINSIGHTS

<b>Os</b> Oscar Health	<b>Zn</b> Zenefits	Symbol → <b>Os</b> Firm Name → Oscar Health	
<b>Ct</b> Collective Health	<b>Cl</b> Clover Health	<b>Go</b> GoHealth	<b>Pk</b> Pokitok
<b>Mx</b> Maxwell Health	<b>Gr</b> Gravie	<b>Al</b> Ally	<b>Bz</b> Bayzat
<b>Si</b> Simply Insured	<b>Ps</b> Plan Source	<b>El</b> Eligible	<b>Nv</b> Navera
<b>Lm</b> Lumity	<b>Sh</b> Shade Health	<b>Hx</b> Home Insurance	<b>Sa</b> Sherpa Health
<b>Ar</b> Array Health	<b>Hc</b> Health Care.com	<b>Gi</b> Get Insured	<b>Ca</b> Compare Asia
		<b>Nm</b> Namely	<b>Gh</b> GroupHubio
		<b>Pw</b> Picwell	<b>Zh</b> Zest Health
		<b>Jw</b> Juvvorks	<b>Hs</b> Health Sherpa
		<b>Lh</b> Limelight Health	<b>Ec</b> EaseCentral
		<b>Cs</b> Censio	<b>Cf</b> Coverfox
		<b>Iz</b> Insurance Zebra	<b>Cu</b> Cuvva
		<b>Sr</b> Sure	<b>La</b> Ladder Life
		<b>En</b> Ensurity	<b>Co</b> Compara Online
		<b>Gj</b> Gaji	<b>Eq</b> Everquote
		<b>Pg</b> Policy Genius	<b>Su</b> Surely
		<b>Bo</b> Bought ByMany	<b>Pc</b> PeerCover
		<b>Fz</b> Finanzhelix	<b>Qa</b> Quan Template
		<b>Is</b> Insureon	<b>Cw</b> Covervallet
		<b>Gt</b> Gather	<b>Fs</b> Founder Shield
		<b>Fr</b> Friend Surance	<b>In</b> InsPeer
		<b>Em</b> Embroker	<b>Fb</b> FirstBest
		<b>St</b> Shift Technology	<b>Mi</b> miEdge
		<b>Ty</b> Tyche	<b>On</b> One
		<b>Kn</b> Knip	<b>Ge</b> GetSafe
		<b>Ck</b> Clark	<b>Fx</b> FinanceFox

■ Healthcare  
■ Auto/PSC Insurance  
■ Life Insurance  
■ P2P Insurance  
■ Small Business  
■ Insurance Software  
■ Product Insurance  
■ Mobile Insurance  
■ VC Firms  
■ Strategic Investors  
■ Accelerators/incubators

<b>Fo</b> Founders Fund	<b>Fi</b> First Round Capital	<b>Th</b> Thrive Capital	<b>Lb</b> Lightbank	<b>As</b> AXA Strategic Ventures	<b>Az</b> Allanz Digital Ventures	<b>Sb</b> Startup Bootstrap
<b>Ah</b> Andreessen Horowitz	<b>Ne</b> NEA	<b>F8</b> Formation8	<b>Lv</b> LererHippeau Ventures	<b>Ta</b> Transmedia Ventures	<b>Mm</b> MassMutual Ventures	<b>Yc</b> Y Combinator
<b>Bc</b> Bain Capital Ventures	<b>Rr</b> RRE Ventures	<b>Bg</b> Blumberg Capital	<b>Fe</b> Felicis Ventures	<b>Ny</b> New York Life	<b>Af</b> AmFam Ventures	<b>As</b> AXA Seed Factory
<b>Bv</b> Bessemer VP	<b>Ag</b> Anthemis Group	<b>Sv</b> SV Angel	<b>Id</b> Index Ventures	<b>Cv</b> Comcast Ventures	<b>Cz</b> Commerz Ventures	<b>La</b> L'Atelier FinTech Accelerator
<b>Gc</b> General Catalyst	<b>Ci</b> Core Innovation	<b>Sc</b> Social Capital	<b>Ro</b> Route66 Ventures	<b>Ac</b> ACE Group	<b>Us</b> USAA	<b>Pi</b> PingAn Ventures
<b>Fs</b> 500 Startups	<b>Rd</b> Redpoint Ventures	<b>Ff</b> FF VC	<b>Mo</b> Mosaic Ventures	<b>Bl</b> BlueCross BlueShield VP	<b>Nw</b> Northwestern Mutual	<b>Gv</b> Google Ventures

To receive updates to the Periodic Table, visit:

[www.cbinsights.com/blog/insurance-tech-periodic-table](http://www.cbinsights.com/blog/insurance-tech-periodic-table)

Source: <https://www.cbinsights.com/blog/insurance-tech-periodic-table/>

 CBINSIGHTS



# THE INCUMBENT RESPONSE

How are insurance firms and tech giants reacting to the insurance tech opportunity.

**“I think insurance is in the Stone Age while other people are circling Mars.” – October 29, 2015**

**“(Insurance) is an industry that has been lagging behind every other industry – it has been paralyzed. Either you understand it and you move towards the forefront of change...or this industry will disappear.” – May 27, 2015**

**“We don’t necessarily control the direction of technology. We are definitely trying to embrace it and make sure that we can account for it and frankly benefit from it.” – August 19, 2015**



**Mark Wilson**  
*CEO, Aviva plc*

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**Mario Greco**  
*CEO, Generali Group*

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**Glenn Renwick**  
*CEO, Progressive Corp.*

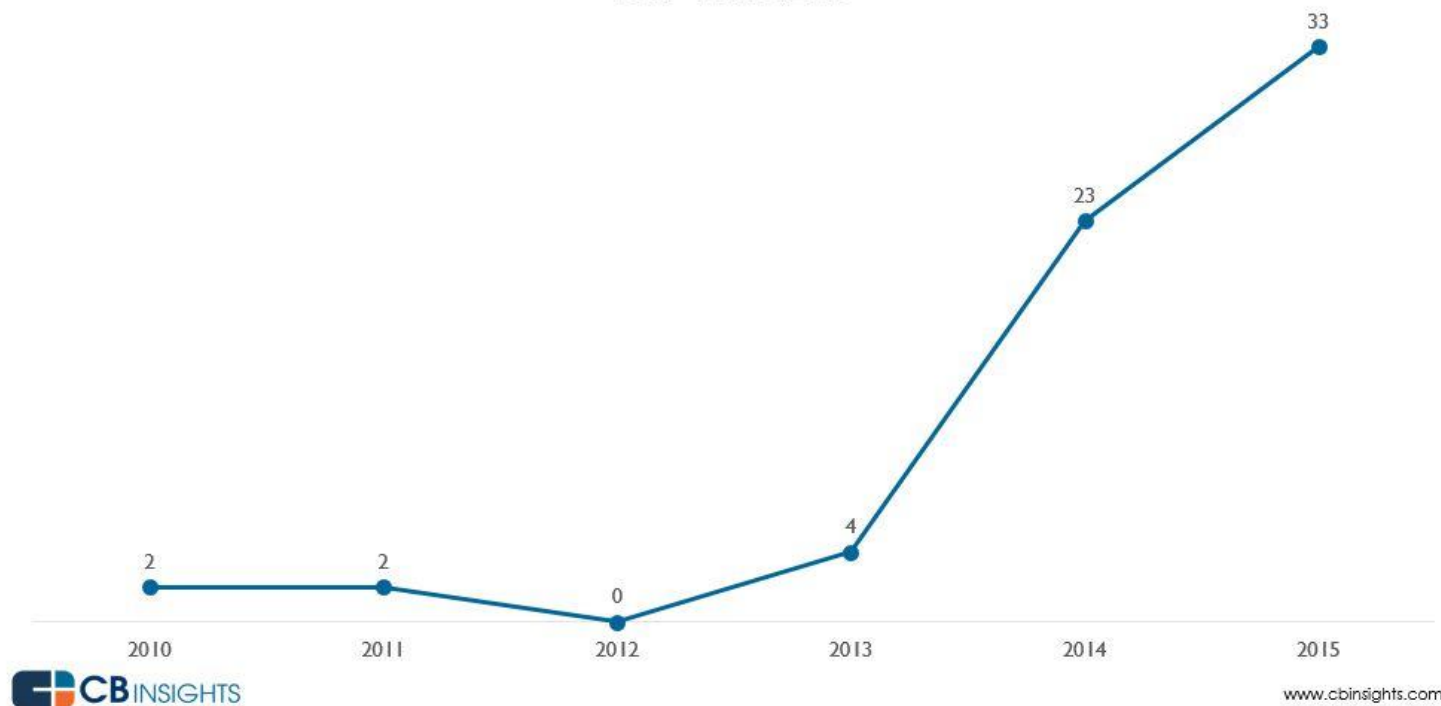
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# CORPORATE INSURANCE DEALS TO TECH STARTUPS HIT RECORD IN 2015

Strategic tech investments by corporate insurance investors are already 43% higher than in all of 2014 and a whopping 725% rise from all of 2013.

## Corporate Insurance Tech Startup Investment Trend

2010 - Oct. 26, 2015



\*Includes deals by AXA Strategic Ventures, MassMutual Ventures, Ping An Ventures, TransAmerica Ventures, Northwestern Mutual Capital, American Family Ventures, New York Life, USAA, China Life, AIG, Travelers, Allianz Digital Corporate Ventures, ACE Group

Source: <https://www.cbinsights.com/blog/insurance-tech-corporate-investment-record/>



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# MORE INSURANCE PROVIDERS GETTING BUSY

From MassMutual and Transamerica to Allianz and AXA. More just getting started.

## Notable Insurance Providers Investing in Startups

*MassMutual Ventures*  
A member of the MassMutual Financial Group

 |  **AXA**  
Strategic Ventures

**Allianz** 

  
XL Innovate

 **TRANSAMERICA**<sup>®</sup>  
VENTURES

  
NEW YORK  
LIFE

  
AIG

 **AMERICAN FAMILY**  
VENTURES

 **Northwestern**  
Mutual<sup>®</sup>

  
USAA<sup>®</sup>

中国平安 | 创新  
PING AN VENTURES

 **ace group**

**Munich RE** 

Source: <https://www.cbinsights.com/blog/insurance-tech-corporate-investment-record/>

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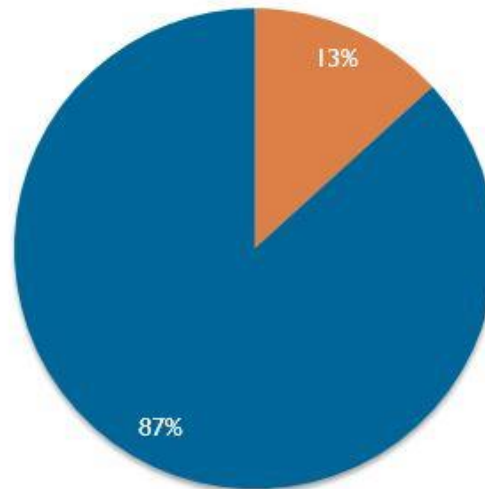
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# MOST STARTUP INVESTMENTS BY INSURERS NOT GOING TO INSURANCE-FOCUSED STARTUPS

Since 2010, only 13% of deals by insurance corporates went to insurance tech startups. Tech deals to startups complementing their existing business have gone to online community coordination tools (VolunteerSpot), cloud mortgage software (Roostify), and on-demand roadside assistance apps (Urgent.ly).

**Corporate Insurance Tech Startup Investments By Type**  
2010 - Oct. 26, 2015



■ Insurance tech startups ■ Non-insurance tech startups

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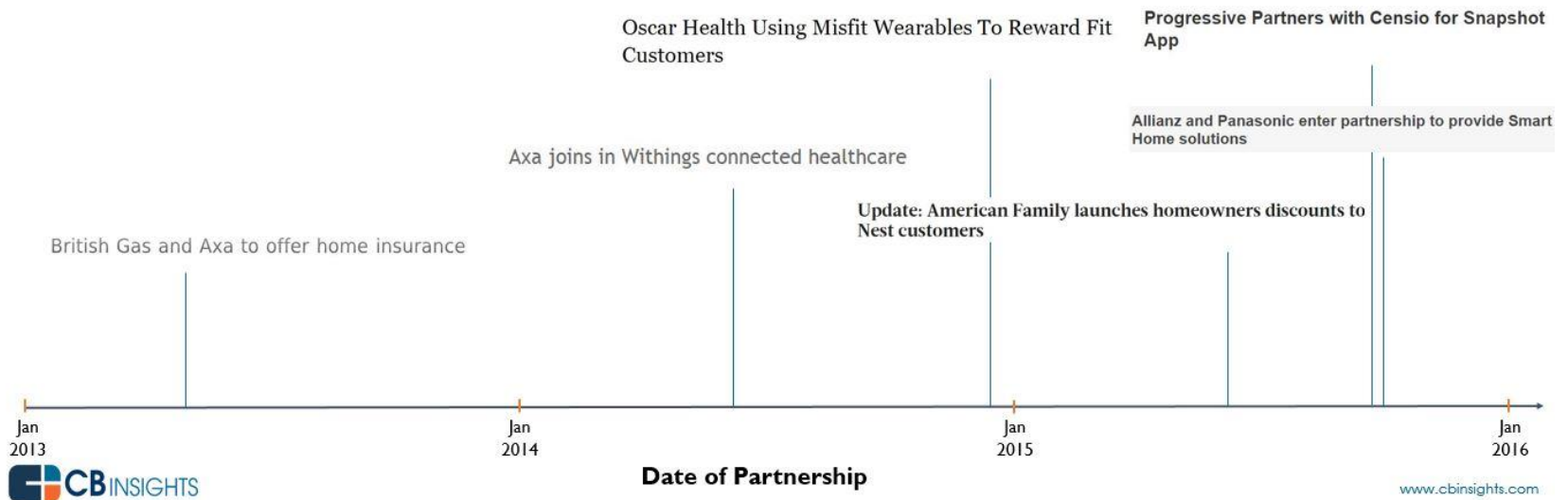
Source: <https://www.cbinsights.com/blog/insurance-tech-corporate-investment-record/>



# INSURERS PARTNERING WITH CONNECTED HARDWARE STARTUPS

Insurers are recognizing the potential of the Internet of Things (IoT) market by partnering with emerging startups in the space.

## Insurers Partnering With IoT Startups and Corporates



# TODAY: MULTIPLE TECH GIANTS HAVE MOVED INTO THE INSURANCE SPACE

Global Internet Public Market Leaders =  
Apple / Google / Alibaba / Facebook / Amazon / Tencent...

Rank	Company	Region	2015 Market Value (\$B)	2014 Revenue (\$MM)
1	Apple	USA	\$764	\$199,800
2	Google	USA	373	66,001
3	Alibaba	China	233	11,417
4	Facebook	USA	226	12,466
5	Amazon	USA	199	88,988
6	Tencent	China	190	12,727
7	eBay	USA	73	17,902
8	Baidu	China	72	7,909
9	Priceline Group	USA	63	8,442
10	Salesforce.com	USA	49	5,374
11	JD.com	China	48	18,543
12	Yahoo!	USA	41	4,618
13	Netflix	USA	38	5,505
14	LinkedIn	USA	25	2,219
15	Twitter	USA	24	1,403
16	Yahoo! Japan	Japan	23	3,441
17	Rakuten	Japan	23	4,996
18	NetEase	China	19	1,889
19	Naver	Korea	17	2,527
20	Vipshop	China	15	3,774
Total			\$2,513	\$479,939



Source: CapIQ, 2015 market value data as of 5/22/15.

Note: Colors denote current market value relative to Y/Y market value. Green = higher, Red = lower, Purple = newly public within last 12 months.

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Source: <https://www.cbinsights.com/blog/unicorn-startup-valuations-compared-public-companies/>



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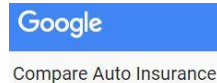
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# TECH GIANTS MAKE MOVES IN INSURANCE

Google and BAT get busy.

## Tech Giant

## Select Insurance Investments/JVs/Partnerships/Initiatives



Alibaba, Tencent-backed online property insurer raises \$931m

Zhong An Online Property Insurance, which was set up by Jack Ma and Pony Ma, the founders of Alibaba Group and Tencent Holdings, has raised RMB5.78 billion (\$931 million) from a group of investors. The company issued 240 million shares - or a 19.4% stake in the business - at RMB24 apiece to five investors, according to multiple local media reports. Caixin reported that a Morgan Stanley-controlled vehicle will hold a 2.48% interest in Zhong An, while China International Capital Corp. (CICC)...



### Baidu and Allianz team up to grab slice of China's online insurance market

The financial services arms race between China's big three internet companies is heating up



### Rakuten Group Rebrands AIRIO Life Insurance as Rakuten Life



**CASE STUDY:**

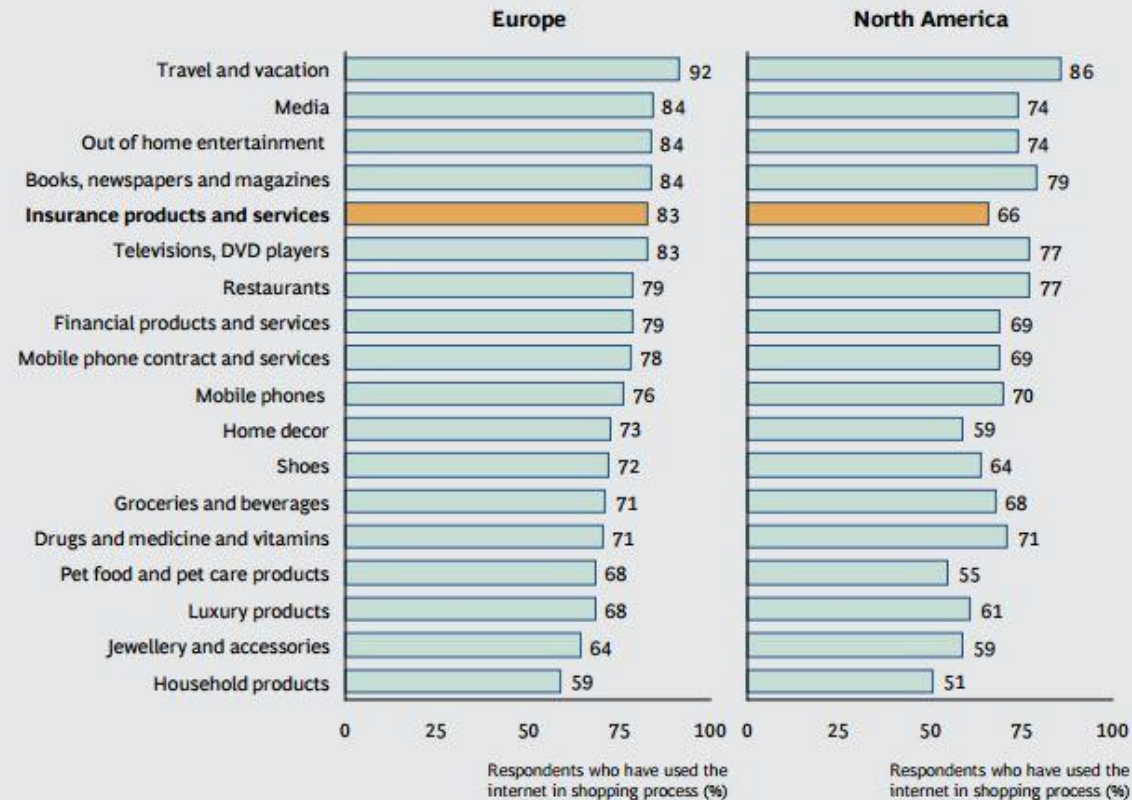
Google



# WILL GOOGLE ENTER THE INSURANCE INDUSTRY?

Google co-authors report showing insurance is a top 5 product category in Internet usage,

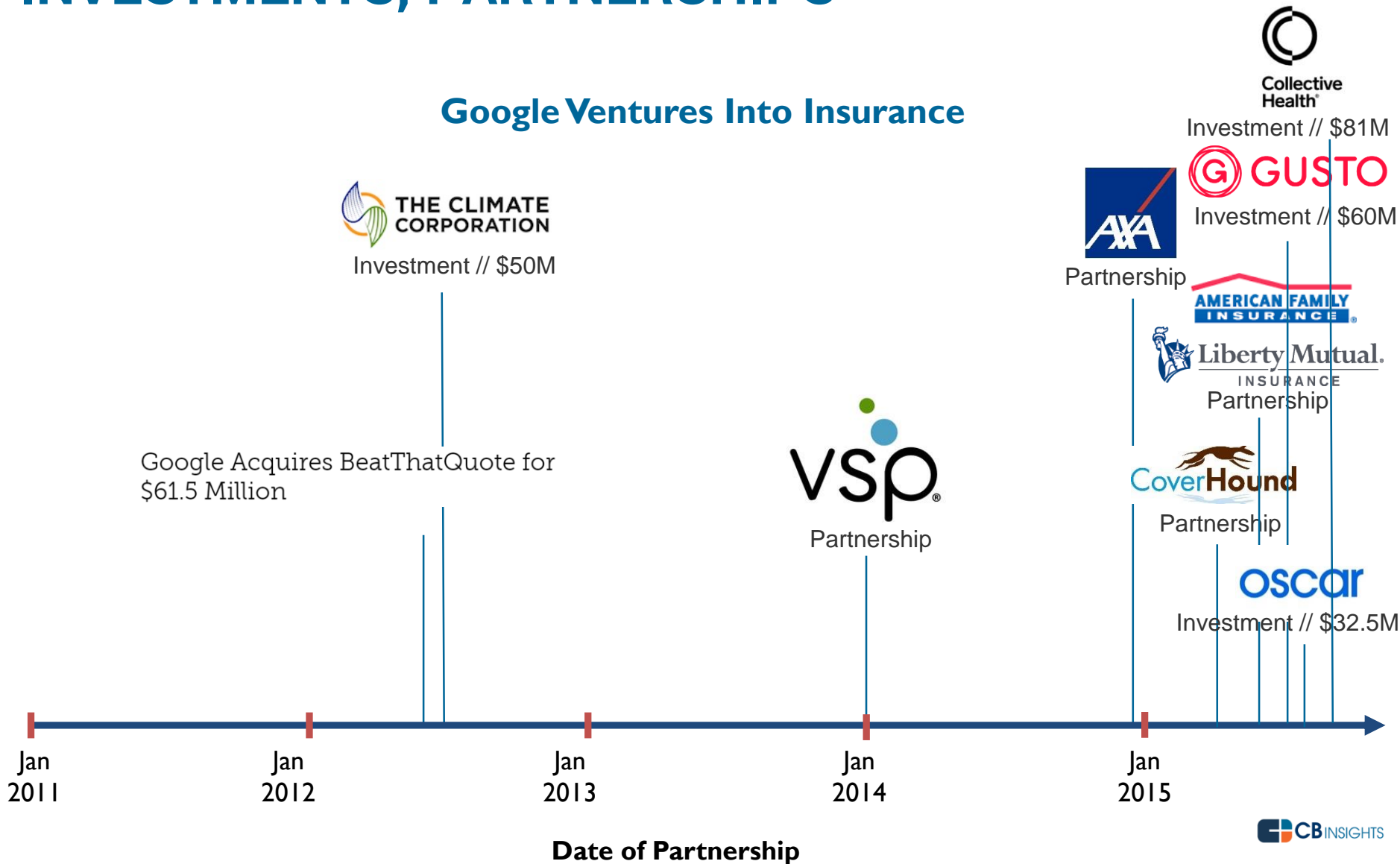
EXHIBIT 1.8 | Insurance a Top 5 Product Category in Internet Usage







Source: <http://www.bcgindia.com/documents/file156453.pdf>

# GOOGLE'S STEADY RISE OF INSURANCE TECH INVESTMENTS, PARTNERSHIPS

## Google Ventures Into Insurance



# GOOGLE INSURANCE MOVES

Company	Date	Description
	M&A // \$61.5M, Mar 2011	Google acquired the UK insurance price comparison site for \$61.5M.
	Investment // \$50M, June 2012	Google Ventures participated in a \$50M round to <a href="#">Climate Corp</a> , which provides an automated crop insurance program for farmers based on actual versus expected weather data. Climate Corp was acquired by Monsanto in 2013 for \$1B.
	Partnership, Jan 2014	Google partnered with Vision Service Plan to provide its users with subsidized, prescription pairs of Google Glass. Google stopped selling the then-current version of Glass in November 2014.
	Partnership, Dec 2014	Google's Niantic Labs partnered with insurance firm AXA to integrate the brand into Ingress, Google's interactive "real world" mobile game.

# GOOGLE INSURANCE MOVES

## Company



Compare Auto Insurance

## Date

Partnership/  
Product,  
March 2015

## Description

Google launched its Google Compare auto insurance-comparison engine in March with partners including [CoverHound](#) and Compare.com. Compare provides a simple form for users to compare auto insurance quotes from 21 providers for free and just launched in IL.



Partnership, June  
2015

Google's Nest partnered with AmFam and Liberty Mutual to help offset costs of a Nest Protect smoke detector.



Investment //  
\$60M, Sep 2015

Google Capital's \$60M investment in [Gusto](#) came five months prior to the company's move into brokering health benefits.



Investment //  
\$32.5M, Sep  
2015

Google's growth equity fund Google Capital made a \$32.5M investment into New York-based health insurer [Oscar Health](#) at a \$1.75B valuation.



Investment //  
\$32.5M, Sep  
2015

[Collective Health](#) provides an employer-sponsored health insurance platform. GV led a \$81M funding round as Collective Health looks to expand nationwide beyond California in 2016.

# INDUSTRY PERSPECTIVES ON GOOGLE'S ENTRANCE MIXED – BUT FOCUS ON ACTIONS

*“The same customers who chose Geico will really be interested in Google. But most of the customers who chose you, they're not going to be sold...(Google's competitive advantage can't be denied) “because they invested this enormous sum of money in actively building a rule-road map of America.”*

- *William R. Berkley, W.R. Berkley Corp., February 2015*

*“I think most agents aren't overly concerned because this isn't anything new. What Google is doing has been done for at least 10 and maybe closer to 20 years now.”*

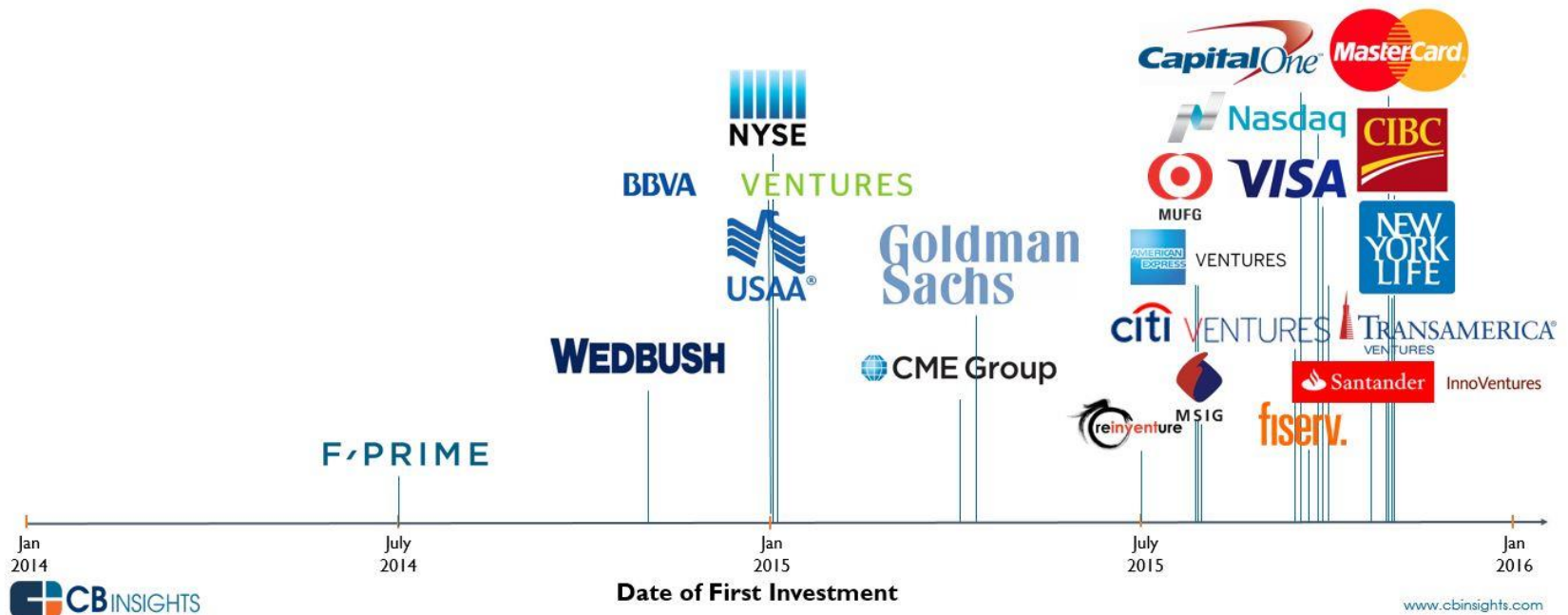
- *Bill Wilson, Independent Insurance Agents & Brokers of America, May 2015*

# WHAT'S NEXT IN INSURANCE TECH?

# INSURERS KEEPING CLOSER EYE ON BLOCKCHAIN APPLICATIONS

Lloyd's highlighted the potential of blockchain in insurance as part of its modernization plan earlier this month. Transamerica, New York Life and MSIG have all invested in a bitcoin or blockchain-related startup.

## The March of Financial Services Firms into Bitcoin & Blockchain Startups



**TE** Everledger Is Using Blockchain To Combat Fraud, Starting With Diamonds

Source: <https://www.cbinsights.com/blog/financial-services-corporate-blockchain-investments/>



# ON-DEMAND INSURANCE

Enabled by smartphones and on-demand, rather than annual coverage.

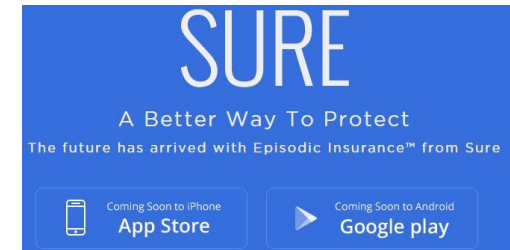
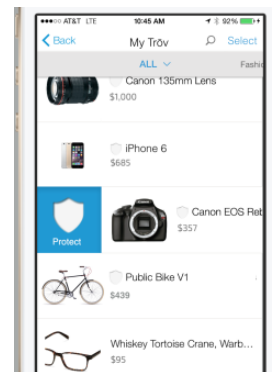


Baidu and Allianz team up to grab slice of China's online insurance market

The financial services arms race between China's big three internet companies is heating up

*"The new Internet insurance company will meet the growing demand for diversified, customized, and scenario-based insurance products."*

*Scenario-based insurance consists of small, situational protection offered for high-frequency location-based or internet transactions such as OTA purchases, O2O services such as dining or tickets, e-commerce and other transactions."*



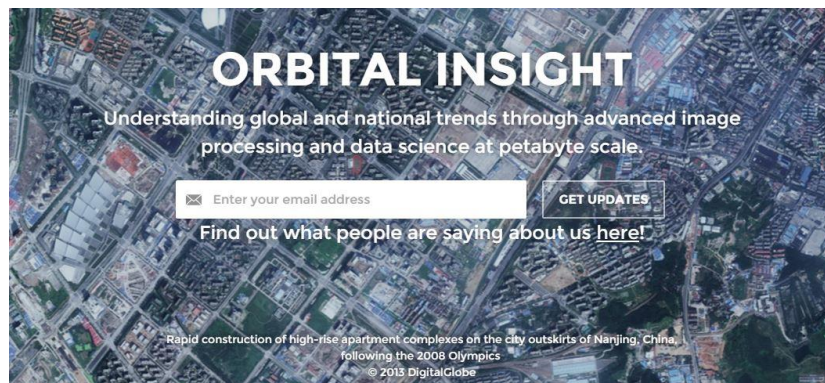
**Car insurance start-up Cuvva hits the road**

*"Consumer expectations are that we should be able to get what we want, when we want and all from our personal devices; why should car insurance be any different?"*

Source: <http://cdixon.org/2011/02/05/selling-pickaxes-during-a-gold-rush/>



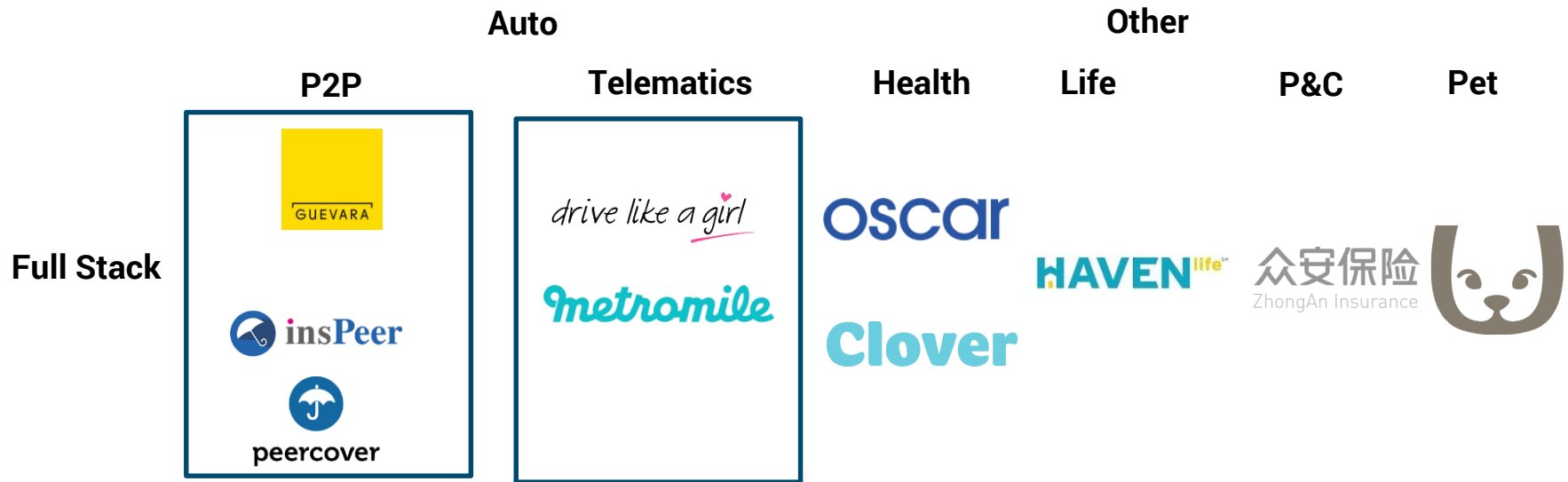
# MORE STARTUPS WITH VALUABLE DATA FIND INSURANCE APPLICATIONS



Beam's smart toothbrush a prelude to insurance biz

Source: <https://www.cbinsights.com/blog/mobile-healthcare-startups-list/>

# THE FULL-STACK INSURANCE STARTUP?



Source: <https://twitter.com/AXALab/status/667388746686267392>

# QUESTIONS, GETTING UNDERLYING DATA & HELPFUL LINKS

# HAVE QUESTIONS / WANT ACCESS TO THE UNDERLYING DATA?

The underlying financing, acquisition, etc data in this presentation is available on CB Insights.

## Our Customer Success Team

Reach out to your manager. If unsure, email myself or Jonathan McKenna

[jmckenna@cbinsights.com](mailto:jmckenna@cbinsights.com)

[anand.sanwal@cbinsights.com](mailto:anand.sanwal@cbinsights.com)

## Existing Customer?

## Not a Customer?

### Reach out to Anand

[anand.sanwal@cbinsights.com](mailto:anand.sanwal@cbinsights.com)

or

[Set up a free trial account](#)

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Investor/Acquirer

Profile Link

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**ANDREESSEN  
HOROWITZ**

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Investor/Acquirer

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# About Our Presenter – Matthew Wong



@mlcwong



mwong@cbinsights.com



- Research Analyst, CB Insights. Managing [Insurance Tech Insights](#) vertical and newsletter.
- Published research and data analysis have been featured in The New York Times, Wall Street Journal, Financial Times, Bloomberg among other major media outlets.
- TV appearances on [Al-Jazeera](#), [Bloomberg TV](#), and [BNN](#).
- Graduate of Northwestern University with B.S., magna cum laude.

# INTRODUCING INSURANCE TECH INSIGHTS

Insurance Tech Insights is the first and only data-driven research publication focused on the emerging insurance tech industry.



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Tel | 212.292.3148

