

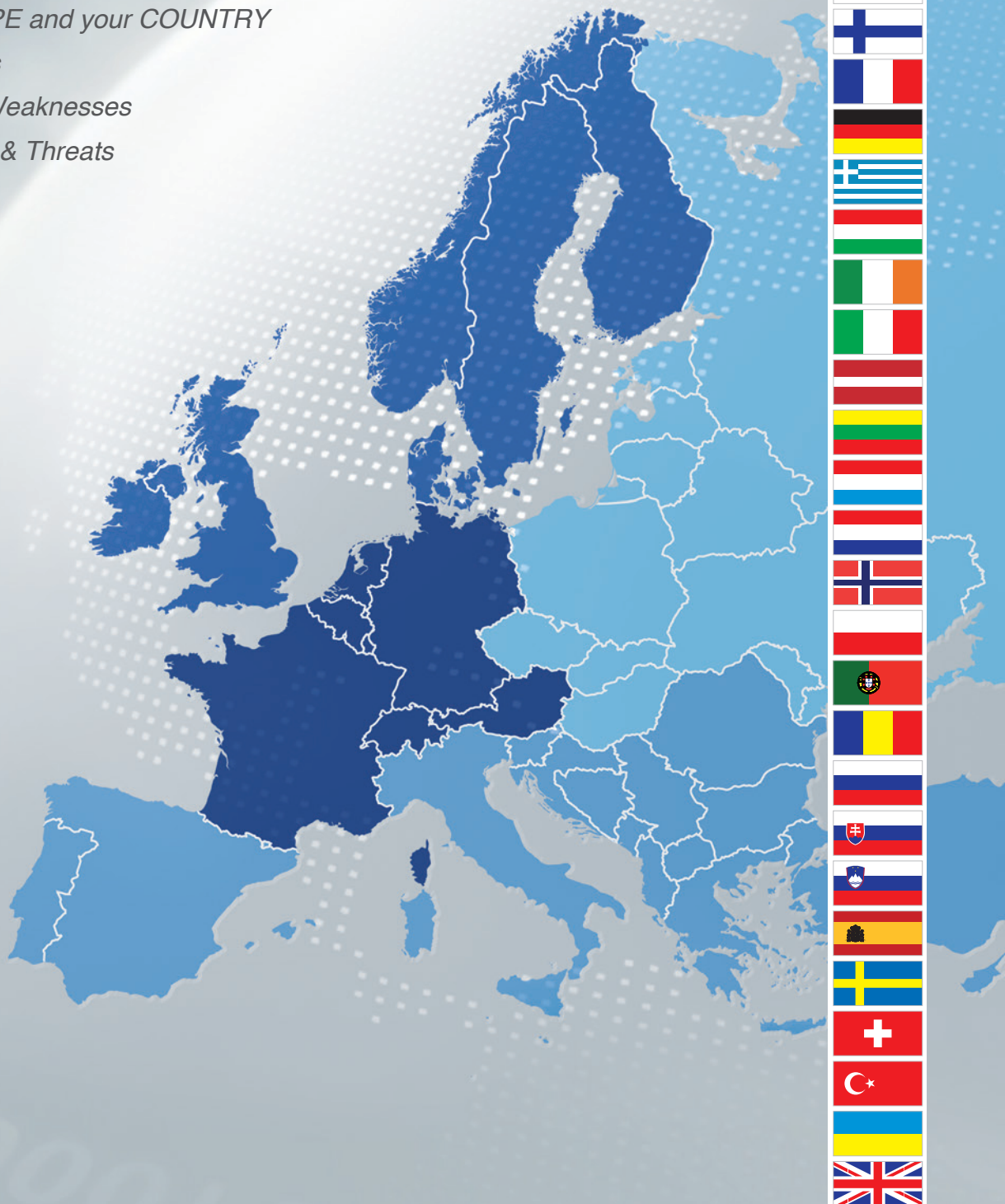
Online Insurance Trends

EUROPE & COUNTRY REPORTS

For your ONLINE STRATEGIES:

All about EUROPE and your COUNTRY

- ▶ *Future Trends*
- ▶ *Strengths & Weaknesses*
- ▶ *Opportunities & Threats*



FOR YOUR ONLINE STRATEGIES: The one and only trend analysis of the entire online insurance business in all of EUROPE and your COUNTRY.

Optimize your online insurance strategies in your country across all business functions: You and your team will get new important success guidelines of

- how to easily & quickly verify and optimize the business and strategies in your country,
- how to accelerate business growth and to build the highest competitive advantages in your country,
- how to meet Europe's industry standards and to avoid competitive disadvantages in your country.

Your country in the European context: What are the future trends in Europe and your country? What is the current position of your company?

The most comprehensive full quantitative survey:

31 countries with all 440 insurers' online/ direct channels and 260 major aggregators and top insurtechs, evaluated across all business areas.

Europe Report:

- Megatrends.
- Markets & trends.
- Business models & trends.
- Customer analytics & trends.
- Products & trends.
- Pricing & trends.
- Marketing & trends.
- Sales & trends.
- Services & trends.
- Human resources & trends.

Country Reports:

- Local market shares & potentials.
- Local players.
- Local best practices.
- Local strengths & weaknesses.
- Local opportunities & threats.
- Local trends & outlook.

RESEARCH DESIGN

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MOUNT ONYX is Europe's expert for online & direct insurance with clients in more than 25 countries.

In cooperation with the UNIVERSITY of Vienna/ Department of Finance and TCI Consult GmbH, Vienna/ Frankfurt/ London.

This study is based on a holistic 5 year multi-step approach:

- Extensive international desk research and systematic market observation; final plausibility analysis with more than 50 industry experts in Europe and North America.
- Extensive on-going qualitative and quantitative research of the entire online insurance business in all of Europe; multi-step data evaluation and control.

1. Introduction

1.1. Forewords & References

1.2. Definition of Online Insurance

The direct (mainly online & phone) vs. the personal & individual business approach.

1.3. Research & Evaluation Design

1.4. Key Success Factors

All growth & cost drivers.

1.5. Practical Value

How to use all facts & figures for more business success.

2. Megatrends

2.1. Highlights

2.2. Europe's Megatrends

- Technological quantum leap
- Online vs. personal
- Low-cost vs. premium
- Purchasing power

3. Markets & Trends

3.1. Highlights

3.2. Europe's Market Potential

- **Sales channel mix:**
All distribution channels and market shares in the non-life & life insurance business.
- **Online/ direct channel business:**
Market shares in the non-life & life insurance business and growth rates. Long-term core market potential.

3.3. Europe's Customer Potential

Core & realizable customer potential of the online insurance business.

3.4. Europe's Players

- **Insurer's online channels:**
Share of players and of international players/ groups, changes of players and of international groups, main pioneers.
- **Aggregators/ online brokers:**
Share of major players, actual market challenges and trends.
- **InsurTechs:**
Share of top players and of international players.

4. Business Models & Trends

4.1. Key Success Factors

4.2. Highlights

4.3. Europe's Status Quo

- **Business models & value chains:**
Insurers/ aggregators:
Hybrid, passive and active business models, their value chains and capital needs, share and average number of business models.
InsurTechs:
Share of the main business models, investments.
- **Internationality:**
Level of internationalization, share of business models of international vs. national players.

4.4. Europe's Best Practices

- **Insurers:**
The top players and best practices per business model, achieved competitive advantages/ benchmarks.
- **InsurTech innovations:**
The top players per business model.

COUNTRY REPORT

5. Customer Analytics & Trends

- 5.1. **Key Success Factors**
- 5.2. **Highlights**
- 5.3. **Europe's Status Quo**
 - **Target group focus:**
Target group profiles & characteristics.
 - **Analytical CRM:**
All categories of customer data used.
 - **Target segment size/ critical mass**
- 5.4. **Europe's Best Practices**
 - **Insurers:**
Best practices and competitive advantages.
 - **InsurTech innovations:**
The top players and innovations.

6. Products & Trends

- 6.1. **Key Success Factors**
- 6.2. **Highlights**
- 6.3. **Europe's Status Quo**
 - **Product portfolio:**
Total business mix (through own & partner brands), all non-life & life insurance, bank and non-financial product lines offered.
 - **Simplicity:**
Access quality to product information, all technical information tools used.
 - **Reinsurance models**
- 6.4. **Europe's Best Practices**
 - **Insurers:**
The top players, best practices, achieved competitive advantages/ benchmarks.
 - **InsurTech innovations:**
The top players and innovations.

7. Pricing & Trends

- 7.1. **Key Success Factors**
- 7.2. **Highlights**
- 7.3. **Europe's Status Quo**
 - **Price flexibility:**
Average price levels and elasticities.
 - **Payment convenience:**
All payment options offered.
 - **Personalised tariffs:**
All quotation & sales parameters used.
- 7.4. **Europe's Best Practices**
 - **InsurTech innovations:**
Top player examples and innovations.

8. Marketing & Trends

- 8.1. **Key Success Factors**
- 8.2. **Highlights**
- 8.3. **Europe's Status Quo**
 - **Brand power:**
Brand mark strategies used, brand magic.
 - **Multi-promotion mix:**
All off/ online advertising/ promotion tools used, all social networks & mobile tools promoted, off/ online promotion & distribution partnerships.
 - **Marketing cost variability:**
Calculation of variable marketing cost.
 - **Word-of-mouth rates**
 - **Usability:**
Website usability tools used.
- 8.4. **Europe's Best Practices**
 - **Insurers:**
The top players, best practices, achieved competitive advantages/ benchmarks.
 - **InsurTech innovations:**
The top players and innovations.

9. Sales & Trends

- 9.1. **Key Success Factors**
- 9.2. **Highlights**
- 9.3. **Europe's Status Quo**
 - **Contract focused selling:**
Access quality to quotation, all selling tools used, all contact channels & call-center accessibilities promoted.
 - **Multi-sales mix:**
Off/ online sales partnerships, actual market challenges.
 - **Up & cross selling:**
All upselling and cross selling tools used.
 - **Commission savings:**
Comparison of variable acquisition cost of traditional vs. online sales channels in the non-life & life insurance business.
 - **Campaign management**
- 9.4. **Europe's Best Practices**
 - **Insurers:**
The top players, best practices, achieved competitive advantages/ benchmarks.
 - **InsurTech innovations:**
The top players and innovations.

10. Services & Trends

- 10.1. **Key Success Factors**
- 10.2. **Highlights**
- 10.3. **Europe's Status Quo**
 - **Claims settlement:**
Access quality to claims settlement, all claims contact channels promoted, standardized & fast claims settlement.
 - **(Self) service convenience:**
Limited do-it-yourself and all online (self) service tools used, including login & apps.
 - **Process focus & IT systems:**
Blueprints of typical system landscapes (process view) and Europe's available front/ backend solutions & services.
- 10.4. **Europe's Best Practices**
 - **Insurers:**
The top players, best practices, achieved competitive advantages/ benchmarks. Successful process management.
 - **InsurTech innovations:**
The top players and innovations.

11. HR & Trends

- 11.1. **Key Success Factors**
- 11.2. **Highlights**
- 11.3. **Europe's Status Quo**
 - **Lean organisation:**
Organisational structures, headquarter strategies, legal constructions used.
 - **Outsourcing:**
Areas of outsourcing & cost saving strategies and potential system partners.
- 11.4. **Europe's Best Practices**
 - **InsurTech innovations:**
The top players and potential partners.

12. New Impacts

- 12.1. **Key Success Factors**
- 12.2. **Growth Opportunities**

New practical success guidelines of how to accelerate growth across all business areas.
- 12.3. **Cost Saving Opportunities**

New practical success guidelines of how to realize less cost across all business areas.

1. Introduction

- 1.1. **Forewords & References**
- 1.2. **Definition of Online Insurance**
- 1.3. **Research & Evaluation Design**

Including all criteria evaluated.
- 1.4. **Key Success Factors**
- 1.5. **Practical Value**

2. Market Potential

- 2.1. **Market Share & Potential**

Realized market share level and long-term market potential of the local online/ direct channel business.

3. Players

- 3.1. **Insurer's online channels**

Local players by brand, owner, country of origin, business model and website.
- 3.2. **Aggregators/ online brokers**
- 3.3. **InsurTechs**

4. Best Practices

- 4.1. **Insurers**

The best local online channels of insurers/ trend-setters, especially with a top 25 Europe ranking in the categories:

 - Best products, marketing, sales, services.
 - Best overall solutions and best active, passive and hybrid business models.
- 4.2. **InsurTech innovations**

5. Strengths & Weaknesses

- Local industry standards and detailed performance levels in comparison with Europe benchmarks according to all KPIs and further sum criteria, such as:
- 5.1. **Products**

From product portfolios to technical product information.
 - 5.2. **Marketing**

From online advertising/ promotion, social networks & mobile presence to usability.
 - 5.3. **Sales**

From contract focused selling and contact quality to up & cross selling.
 - 5.4. **Services**

From claims settlement to online (self) service.
 - 5.5. **Profit/ Pricing**

Business and price models used, level of internationalization.

6. Opportunities & Threats

- 6.1. **Opportunities**

Important local USP-potentials.
- 6.2. **Threats**

Important local competitive risks.

7. Trends & Outlook

- 7.1. **Trends**

Important local online insurance trends.
- 7.2. **Outlook**

Future prognosis of the local online insurance business.

MODULO D'ORDINE

Desideriamo ordinare lo studio "Online Insurance Trends":

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The "best of" Total Europe.

350 pagine di contenuti con 135 illustrazioni.

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