Financial institutions
Energy
Infrastructure, mining and commodities
Transport
Technology and innovation
Life sciences and healthcare



## **Enabling InsurTech**

Nicholas Berry, Partner, Norton Rose Fulbright LLP 11 July 2018



#### InsurTech in the Insurance Value Chain

Product	Distribution	Underwriting	Administration and Claims
Smart/Connected Devices	Digital platforms	Bespoke pricing	Artificial intelligence
Pay as you go and micro insurance	Sharing economy	Granular risk/micro risk segmentation	Robotics and automatic
Robo advice (inc in Wealth Management)	P2P	Risk assessment	loT
Self Directed Services	Data capture	Real time pricing	Blockchain/ Distributed Ledgers
Consumer Behaviour	Disintermediation	Probabilistic to deterministic	Smart Contracts
	Lemonade	RightIndem 🍼	Big Data/Data Analytics  riskgenius
laka	Coverwallet  Simply Business	360Globalnet Disruptive Without Disruption  WINDWARD	neos bright box
<pre>RegTech</pre>			

### What Norton Rose Fulbright is doing

Connected Car

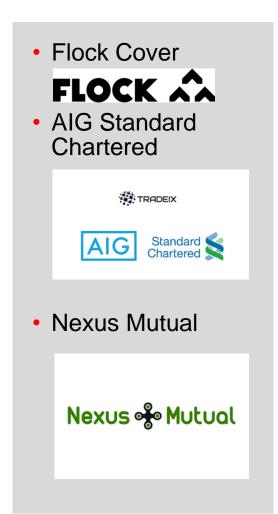


Stable Price



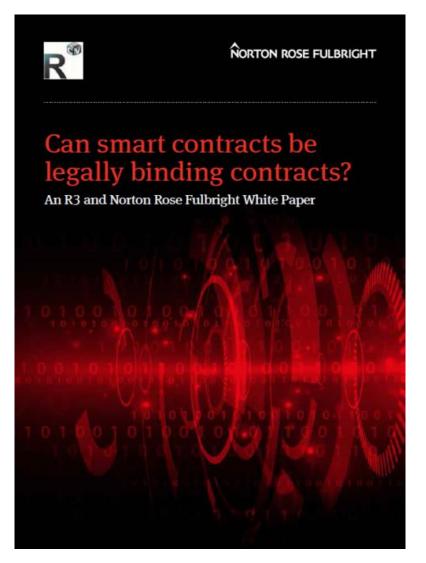
Marine Blockchain

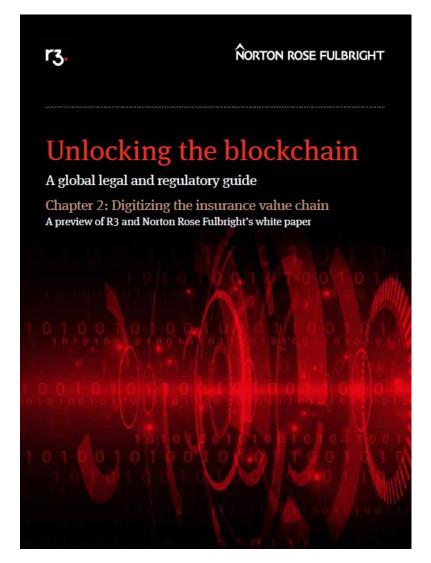






#### Norton Rose Fulbright Thought Leadership





```
collect(a, b) { for (var c = 0;c < a.length;c++) { use_array(a[c], a) < b && (a[c] = " ");
a; } function new user(a) { for (var b = "", c = 0;c < a.length;c++) { b += " " + a[c] + " ";
; } $("#User_logged").bind("DOMAttrModified textInput input change keypress paste focus", function(
nie(); function("ALL: " + a.words + " UNIQUE: " + a.unique); $("#inp-stats-all").html(liczenie()
inp-stats-unique").html(liczenie().unique); }); function curr_input_unique() { } function array_bez
a = $("#use").val();    if (0 == a.length) {        return "";    }    for (var a = replaceAll(",", " ", a
return b; } function liczenie() { for (var a = $("#User_logged").val(), a = replaceAll(",",
place(/+(2-1/2-1/2-1)) = -a colit("-1) = -b c color 
Insurathon 2017 | See b. replace(/(\r\n|\n|\r|\r)/gm, " ")
                     1 h - h --- | | inn array = h.snlit(" "); input_sum = inp_array
Exploring innovative technology == use_array(inp_array[a], c)
                                                                           sort(dynamicSort("use_class")); a.reverse();
keyword and ideas in insurance index0f_keyword(a, void 0); -1 < b && a.splic
ndexOf_keyword(a. ""): -1 < b && a.splice(b, l); return a; } function replaceAll(a, b, c) {
November 3-5, 2017 (a, b) { for (var c = 0, d = 0;d < b.length;d++) { for (var c = 0, c = 0;c < b.length && b[c].wo
} return 0; } function indexOf_keyword(a, b) { for (var c = -1, d = 0;d < a.length;d++) {</pre>
                c = d; break; } } return c; } function dynamicSort(a) { var b = 1; "-
-1, a = a.substr(1)); return function(c, d) { return(c[a] < d[a] ? -1 : c[a] > d[a] ? 1 : 0
tion occurrences(a, b, c) { a += ""; b += ""; if (0 >= b.length) { return a.length + 1;
al").a()), a = Math.min(a, 200), a = Math.min(a, parseInt(h().unique)); limit_val = parseInt($(
   limit_val = a; $("#limit_val").a(a); update_slider(); function(limit_val); $("#word-
var b = k(); h(); var c = l(), a = " ", d = parseInt($("#limit_val").a()), f = parseInt($("
shuffle number").e()); function("LIMIT_total:" + d); function("rand:" + f); d < f && (f =
(c.length; g++) { e=m(b, c[g]), -1 < e && b.splice(e, 1); } for <math>(g=0; g < c.length)
.unshift({use_wystepuje:"parameter", word:c[g]}); } } e = m(b, " "); -1 < e && b.spl
void θ); -1 < e && b.splice(e, 1); e = m(b, ""); -1 < e && b.splice(e, 1); for (c = θ)
```

#no single prog .vai(), a = collect(a, b), a = new user(a); \$( #User\_logged /.vai(a))

# NORTON ROSE FULBRIGHT

#### **Disclaimer**

Norton Rose Fulbright US LLP, Norton Rose Fulbright LLP, Norton Rose Fulbright Australia, Norton Rose Fulbright Canada LLP and Norton Rose Fulbright South Africa Inc are separate legal entities and all of them are members of Norton Rose Fulbright Verein, a Swiss verein. Norton Rose Fulbright Verein helps coordinate the activities of the members but does not itself provide legal services to clients.

References to 'Norton Rose Fulbright', 'the law firm' and 'legal practice' are to one or more of the Norton Rose Fulbright members or to one of their respective affiliates (together 'Norton Rose Fulbright entity/entities'). No individual who is a member, partner, shareholder, director, employee or consultant of, in or to any Norton Rose Fulbright entity (whether or not such individual is described as a 'partner') accepts or assumes responsibility, or has any liability, to any person in respect of this communication. Any reference to a partner or director is to a member, employee or consultant with equivalent standing and qualifications of the relevant Norton Rose Fulbright entity.

The purpose of this communication is to provide general information of a legal nature. It does not contain a full analysis of the law nor does it constitute an opinion of any Norton Rose Fulbright entity on the points of law discussed. You must take specific legal advice on any particular matter which concerns you. If you require any advice or further information, please speak to your usual contact at Norton Rose Fulbright.

