



We've got you covered – Empowering digital innovators

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Head Digital Solutions

1. Strategic Rationale

behind the New Economy

Progressive digitalization and Industry 4.0 widens the role of insurance – expectations of the market and behavior of clients are changing

What happened on the market?



- **Disruption of Business Models**
Digital ecosystems & online portals are fundamentally **reshaping all industries** and creating a connection between consumer and producer.
- **Evolution of Technology**
Traditional industrial processes and products are increasingly impacted and changed by **new technologies** such as **machine learning and AI**. SMART products connect **multiple** formerly isolated **processes** as well as products and create a **new environment**.

How did the risk requirements change?



- **Change in Value Creation**
Appropriate insurance products are required to be at **the right place & time** – by already being integrated, **new value** is created for the customer
- **Change in Customer Journey**
Customers are not invested into a product relation anymore but rather **into a usage relation**
- **Change in Distribution Landscape**
Integration into the **Tech Platforms** enable to go with the tech landscape's **growth and development**

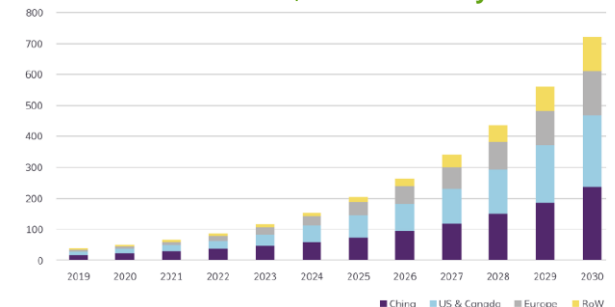
What does the market potential look like?



By 2025, 30% of global GDP (Gross Domestic Product) will be represented by **digital ecosystems**



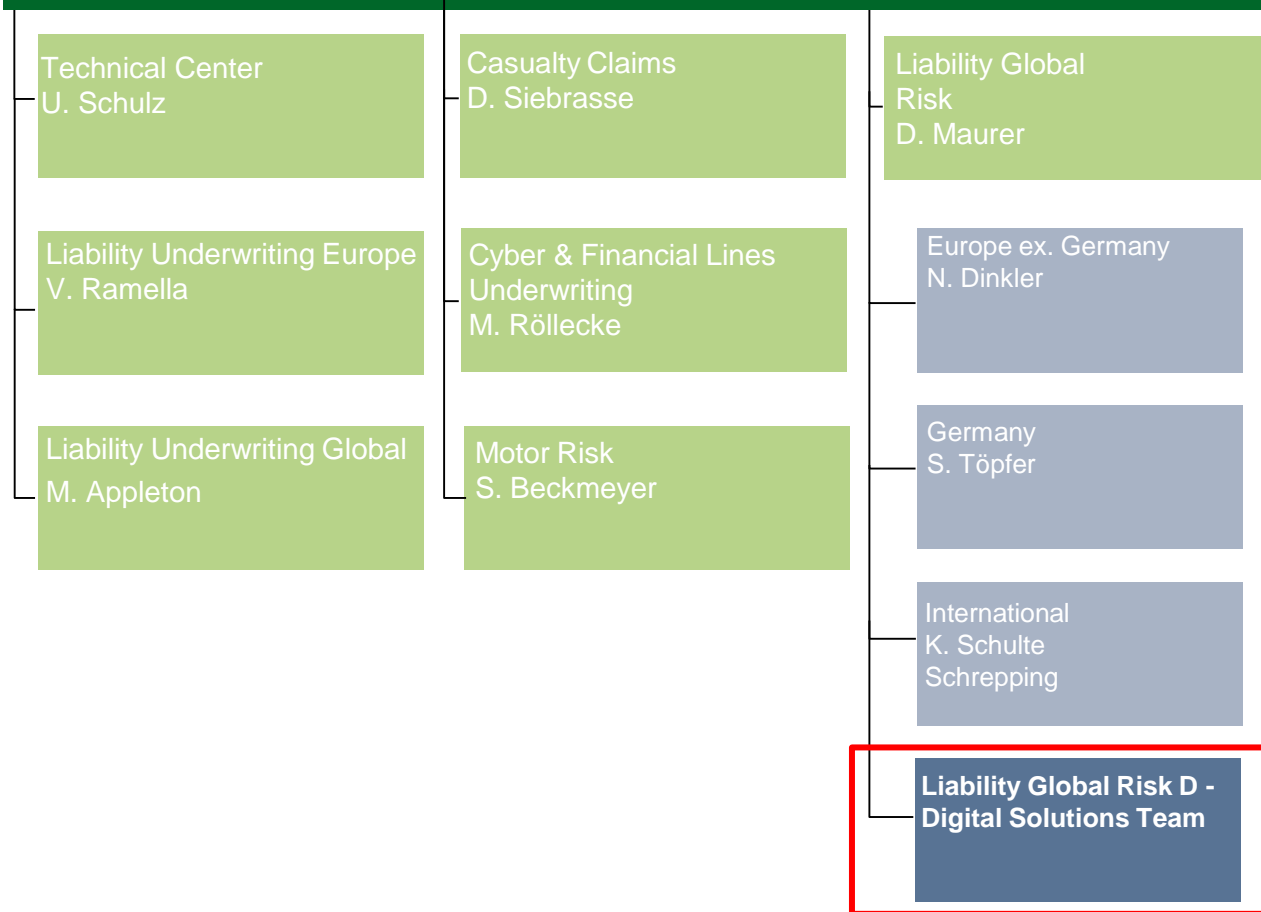
Embedded Insurance will become a major new form of digital distribution – the **P&C insurance market size** is estimated to reach **\$733bn GWP by 2030**



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The new Centre of Excellence hub – meet the dedicated Digital Solutions Team

Dr. Mukadder Erdönmez



Organizational Set-up & Responsibilities



Meryem Seyyar

Head of Digital Solutions



Vacant



Sarah Turan

Underwriter
Mobility & Sharing
Economy



Gorav Dheer

Underwriter Digital
Solutions &
Strategic Advisor



Jan Schumacher

Pricing Actuary
(S.A.A.)



Eric Soubeyroux

Intern

Our vision, our mission, our values



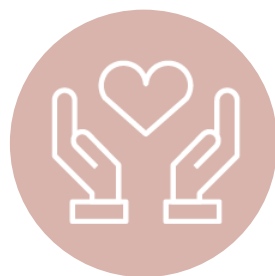
Our Vision

Our vision is to **support our partners accelerate** their business successfully by enhancing their **value proposition** and by helping them to manage the fast shifting **risk landscape**.



Our Mission

As the Center of Excellence for innovative businesses, we aim to deliver **simplicity** and **create value** for our partners by enabling them to provide their clients with **trust, safety** and a **unique customer journey** serving as key differentiator on a global scope.



Our Values

We strongly believe in establishing and investing in a strong **long-term partnership** driven by a close **collaboration** and **transparency** on both ends allowing us to grow and **succeed together**.

The background of the slide is a photograph of a man and a woman in a modern office setting. The man, on the left, is wearing a blue suit, glasses, and has his hands clasped. The woman, on the right, has short grey hair and is wearing a dark sleeveless top, gesturing with her hands as if in conversation. A laptop and a blue cup are on the table in front of them.

3. Business Opportunities

and our Response

Our Strategic focus on specific target Client Segments in the New Economy



Mobility & Logistics Ecosystem

- Companies with services (e.g. last-mile delivery)
- Companies providing mobility services (e.g. e-Scooter/e-Bike/Ride Sharing)



Autonomous Vehicle & Technology Systems

- AV operators in trial or commercial stages
- Enterprises focusing on Autonomous Vehicle or R&D of Autonomous Technology products, software and systems
- AV OEM's



Integrated Digital Technologies

- Digitalized micro payments and transactions (e.g. Virtual Credit Networks)
- Online-driven business models enabled by integrated technology (e.g. Artificial Intelligence, Machine Learning)



Online Business Models

- Electronic trading platforms (e.g. renting, leasing, sharing, sales or experience and/or services)
- Companies with digital services driven by technology (e.g. monitoring, consulting etc.)



The Unit strives to become the **Go-to-Market for innovative solutions** with the goal to **support** their commercialization and scaling of new technologies through



Horizontal integration:

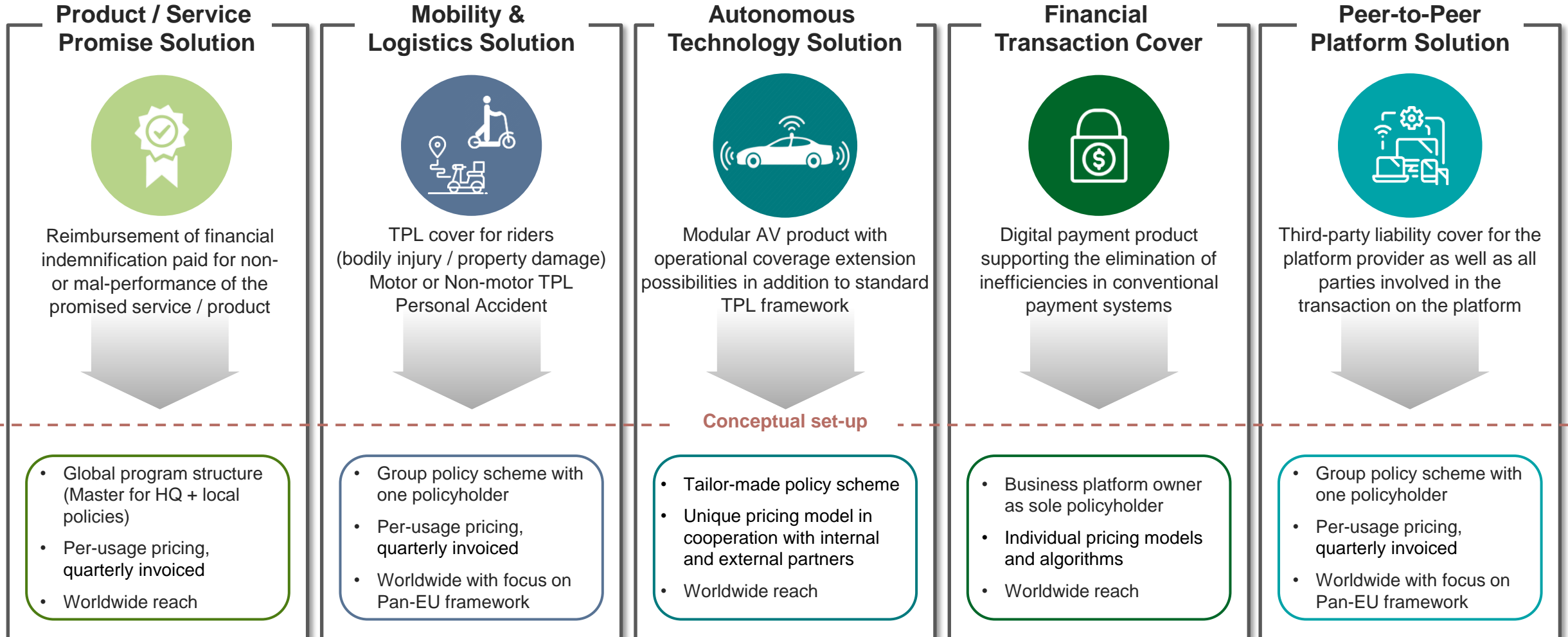
providing transactional insurance coverage for the partner's main service



Vertical integration:

providing coverage for add-on services of other suppliers of the ecosystems.

Our tailor-made solutions enable digital businesses to grow successfully, enhance trust and protect their value proposition





HDI

4. A glimpse behind the scenes

on our Road to Success

Our Value Proposition

enables us to build and drive long-term partnerships with our clients



Global Reach

With HDI Global SE's worldwide reach, we are able to support our partners across the globe and enable them to scale-up and develop their businesses further in accordance with the fast pace of the market creating a win-win-dynamic for both our partners and us.



One-Stop-Shop

Our global expertise and knowledge of multiple LoBs allow us to accompany our partners through the complexity of the current market by providing a simple and efficient customer journey served out of one hand according to their specific needs.



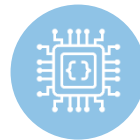
Individual UW Approach

Our extensive UW experience across the globe paired with the close collaboration with new economy as well as well-established evolving players enable us to create unique products fitted to each client's needs.



Risk Assessment Expertise

By closely collaborating with our Risk Engineers, being experts in various fields, we are able to successfully take on opportunities of multifaceted and complex character.



Embedded Solutions

The Integration of innovative insurance solutions into our partners' new as well as evolving business models allows us to create trust and security, and enhance their differentiation on the market by delivering a seamless service while avoiding any noise.



Dynamic Pricing & Risk Management

Following the changing business logic of new and traditional players, real-time tracking of our partners' activity enables us to pro-actively seek the dialogue to control and improve the risk quality as well as follow an exposure-based pricing approach.



Questions?

Let's talk!



Thank you!