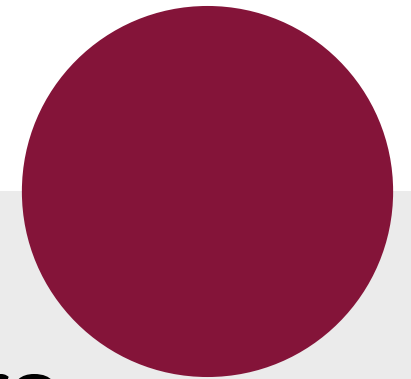




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Connecting Insurers with Customers through IoT

msg IoT Loyalty & Reward

Peter Umscheid, CEO

Who we are – msg group



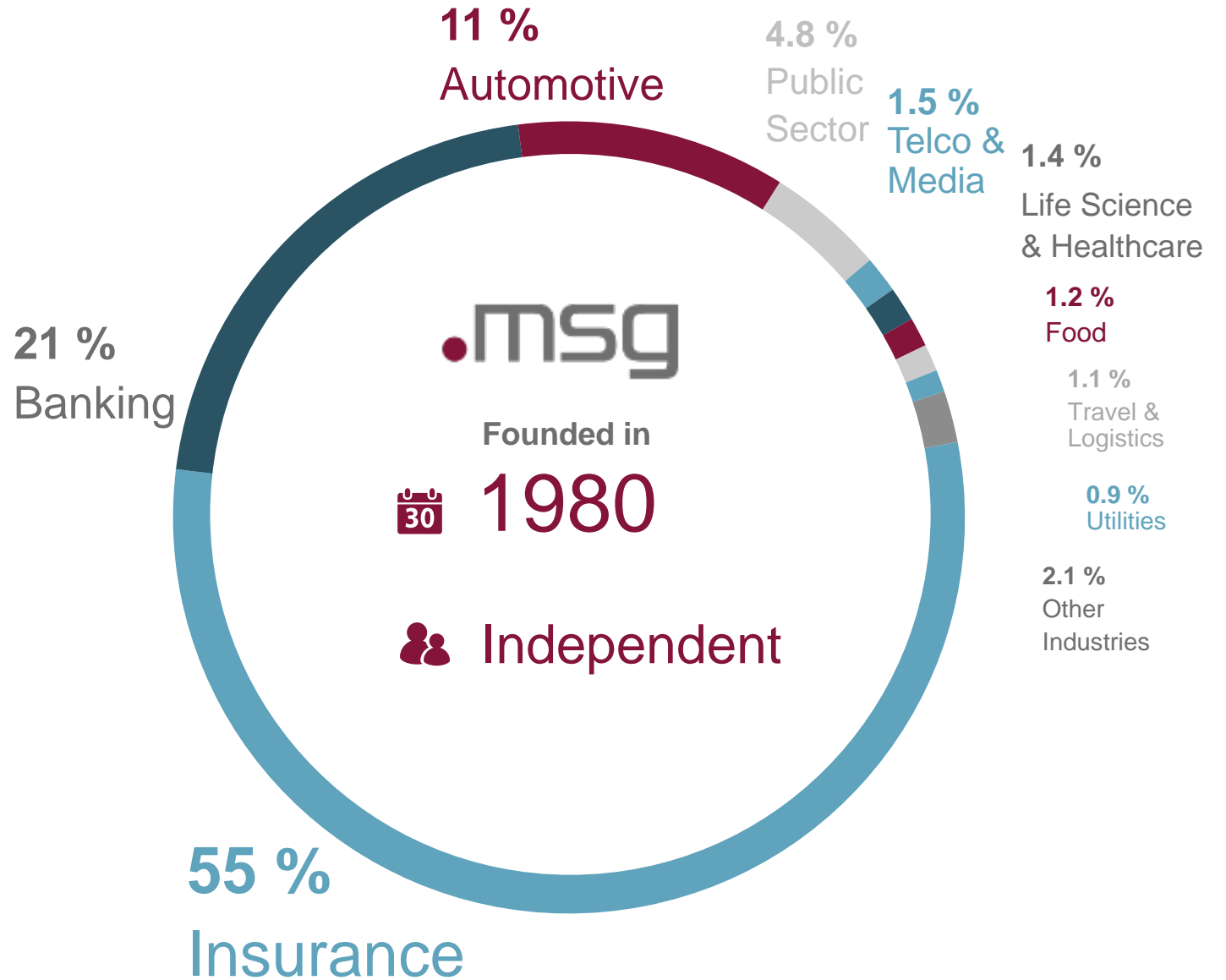
6.100
employees



25
countries



812 m €
revenue (2016)

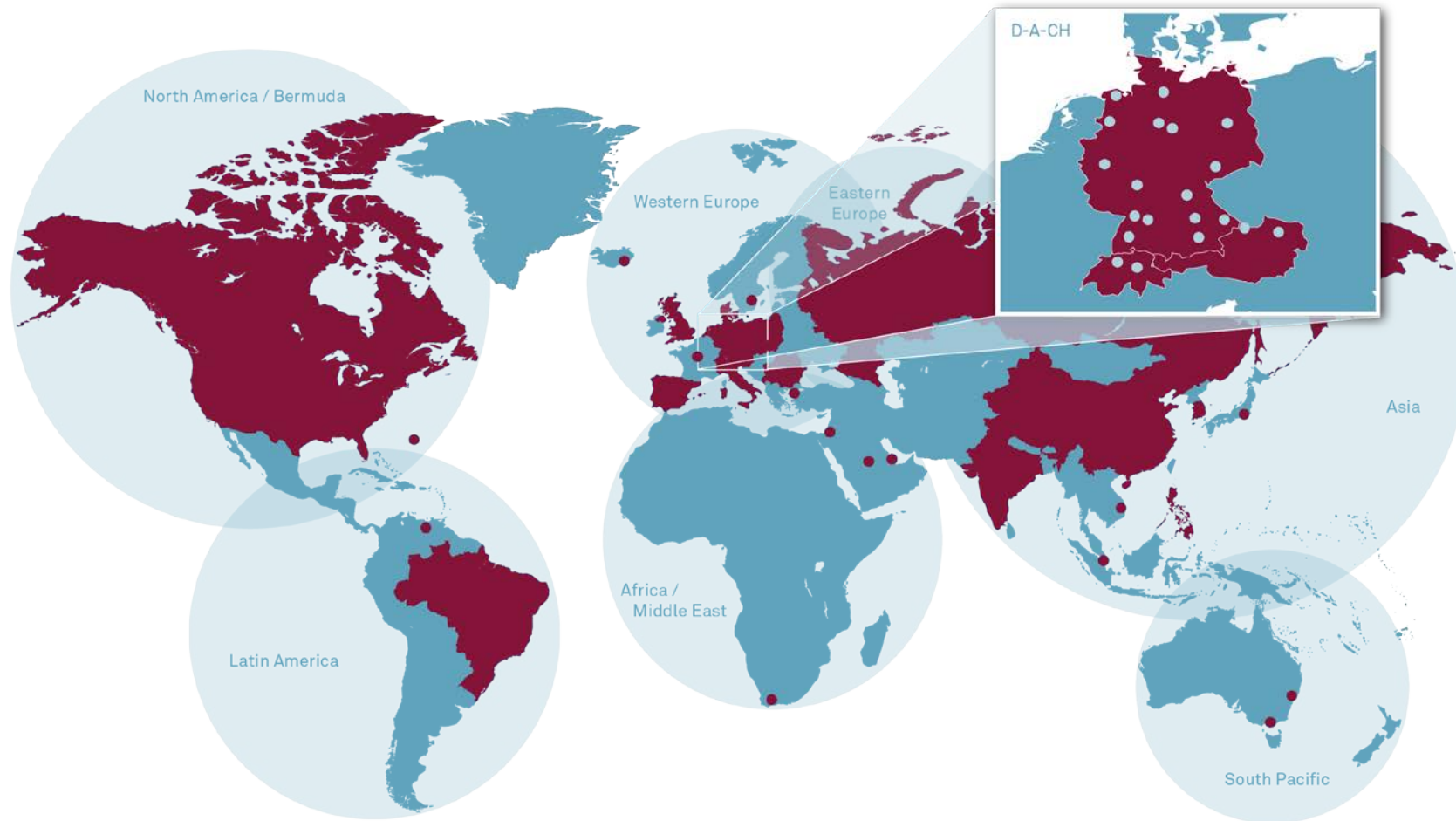


Competent service around the globe

● Locations in German-speaking areas

● Select project locations

■ International Locations



- Germany |
- Austria | Poland |
- Brazil | Portugal |
- Bulgaria | Romania |
- Canada | Russia |
- China | Serbia |
- Czech Republic | Singapore |
- Denmark | Slovakia |
- India | Slovenia |
- Italy | Spain |
- Korea | Switzerland |
- The Netherlands | United Kingdom |
- The Philippines | USA |



INSPIRED TO INNOVATE



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VISION

- Make insurance better
- Design and build the future
- Bring innovation to life

MISSION

- Consulting
- Solutions
- Partnership

We are committed to intelligent IT and industry solutions — from consulting and development to implementation. Our services enable companies to maximize the opportunities of digitalization and be more profitable over the long-term.

Our Customers – SAP for Insurance (excerpt)

FS-RI (Reinsurance)	SAP BI (Business Intelligence)	FS-ICM (Incentive & Commissions)	FS-PM (Policy Management)	
<ul style="list-style-type: none"> • AIG • Allianz Italia (R.A.S.) • Allstate • Asia Capital Re • AXA Deutschland • AXA Winterthur • Basler Versicherungen • Catlin US • ERGO (Victoria) • Euler Hermes • Folksam • Generali • GenRe • GIC Re • Global Re • Gothaer • GPPF Re • Hannover Re • Helvetia • IAG • IRB Re • Mannheimer • Mitsui Sumitomo Re • Montpelier Re • Munich Re • Pacific Life Re • Peak Re • Provinzial • SCOR Global Life • Signal Iduna Re • SV Sparkassen Versicherung • Swiss Re • Talanx Deutschland • Thai Re • Transamerica Re • Vienna Insurance Group • Zurich Financial Services 	<ul style="list-style-type: none"> • Allianz • AXA Deutschland • AXA Winterthur • Generali • IKK • Mitsui Sumitomo Re • Montpelier Re • Munich Re • Öffentliche Versicherung Braunschweig • SCOR Global Life • SV Sparkassen-Versicherung • Zurich Financial Services 	<ul style="list-style-type: none"> • Allianz PKV • AXA Deutschland • AXA Winterthur • Barmeria • BHW • Die Bayerische • Folksam • HUK-COBURG • SV Sparkassen-Versicherung • VHV • VPV • Vienna Insurance Group 	<ul style="list-style-type: none"> • Achmea • Comminsure • Credendo • ING Nationale Niederlanden • Medibank • MSIG • Medgulf • Nan Shan Life • Öffentliche Versicherung Braunschweig • Samsung • Talanx Deutschland • Vienna Insurance Group 	
	msg.PM (Product Manager)	FS-CD (Collections & Disbursements)	FI (Financial Accounting)	
	<ul style="list-style-type: none"> • Achmea • Comminsure • Grundeigentümer • Hannover Re • Medgulf • MSIG • ING Nationale Niederlanden • Medibank • Munich Re • Nan Shan Life • Öffentliche Versicherung Braunschweig • Pacific Life Re • Samsung • Soka-Bau • Talanx Deutschland • Vienna Insurance Group 	<ul style="list-style-type: none"> • Achmea • AXA Deutschland • AXA Winterthur • Generali • IAG • ING Nationale Niederlanden • Medibank • Montpelier Re • Munich Re • Roland Rechtschutz • SV Sparkassen-Versicherung • Swiss Life • VHV • ERGO (Victoria) • WGV • Zurich Financial Services 	<ul style="list-style-type: none"> • Allianz PKV • Die Bayerische • IAG • ING Nationale Niederlanden • Roland Rechtschutz • SCOR Global Life • SOVAG • Swiss Re 	
			SAP Insurance Analyzer	FS-CM (Claims)
			<ul style="list-style-type: none"> • Achmea • Credendo • New York Life • Nan Shan Life • Samsung 	<ul style="list-style-type: none"> • ING Nationale Niederlanden • Maritima • Medgulf • MSIG • Vienna Insurance Group

A photograph of a dense forest with tall, thin trees. Sunlight filters through the canopy, creating a hazy, golden atmosphere. The ground is covered in green moss and ferns. The text is centered in the middle of the image.

In a sea of data and statistics,
it's easy to lose track of people.

INSURANCE DILEMMA

PROBLEM

- Lack of interest of people in financial products
- Understanding and awareness is limited
- Few opportunities to interact with policy holders
- Calculation based on fixed attributes not behavior



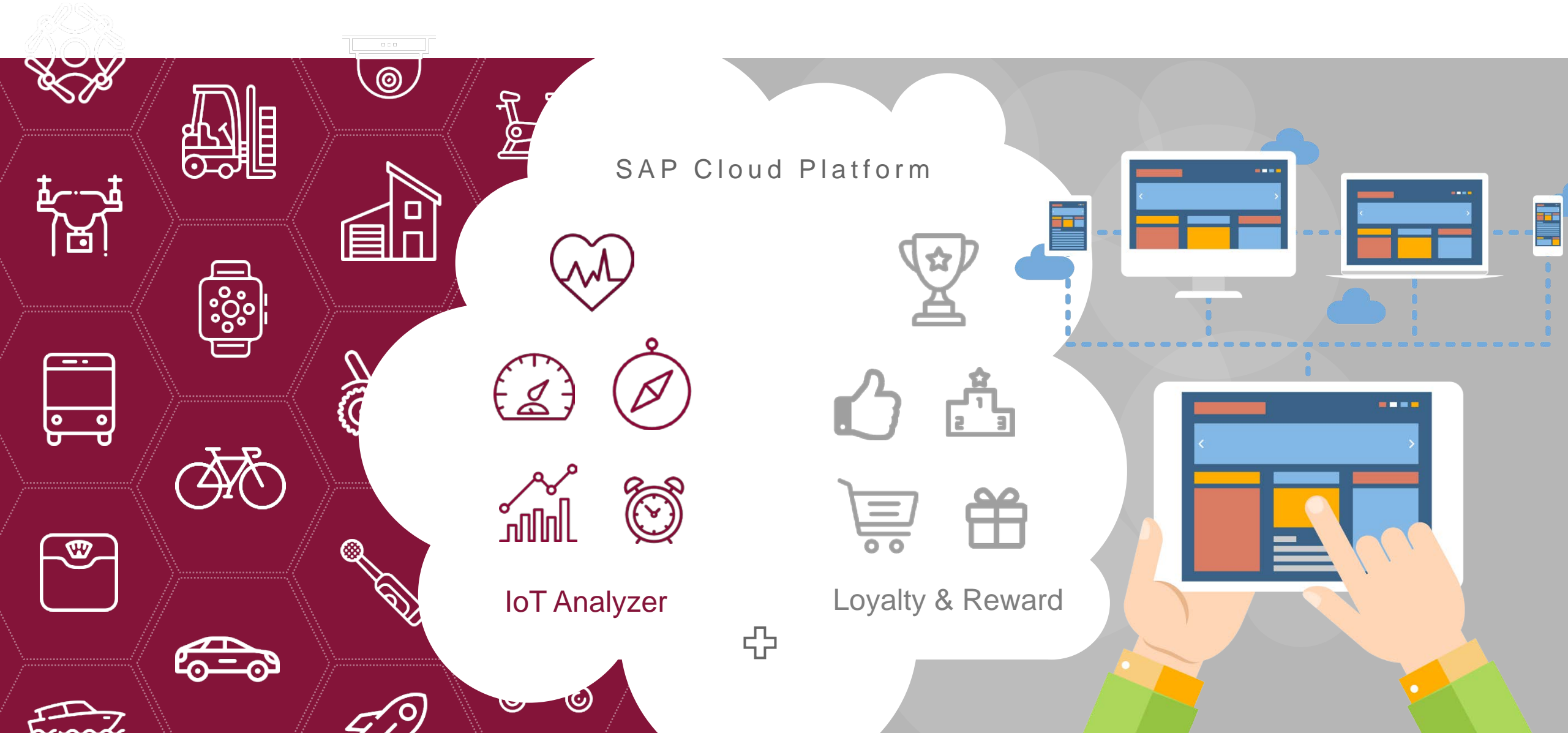
SOLUTION: IOT & LOYALTY

- Connect insurance to daily used appliance
- Provide and collect information
- Reward the customer for using and sharing
- Create online environment and communities for users

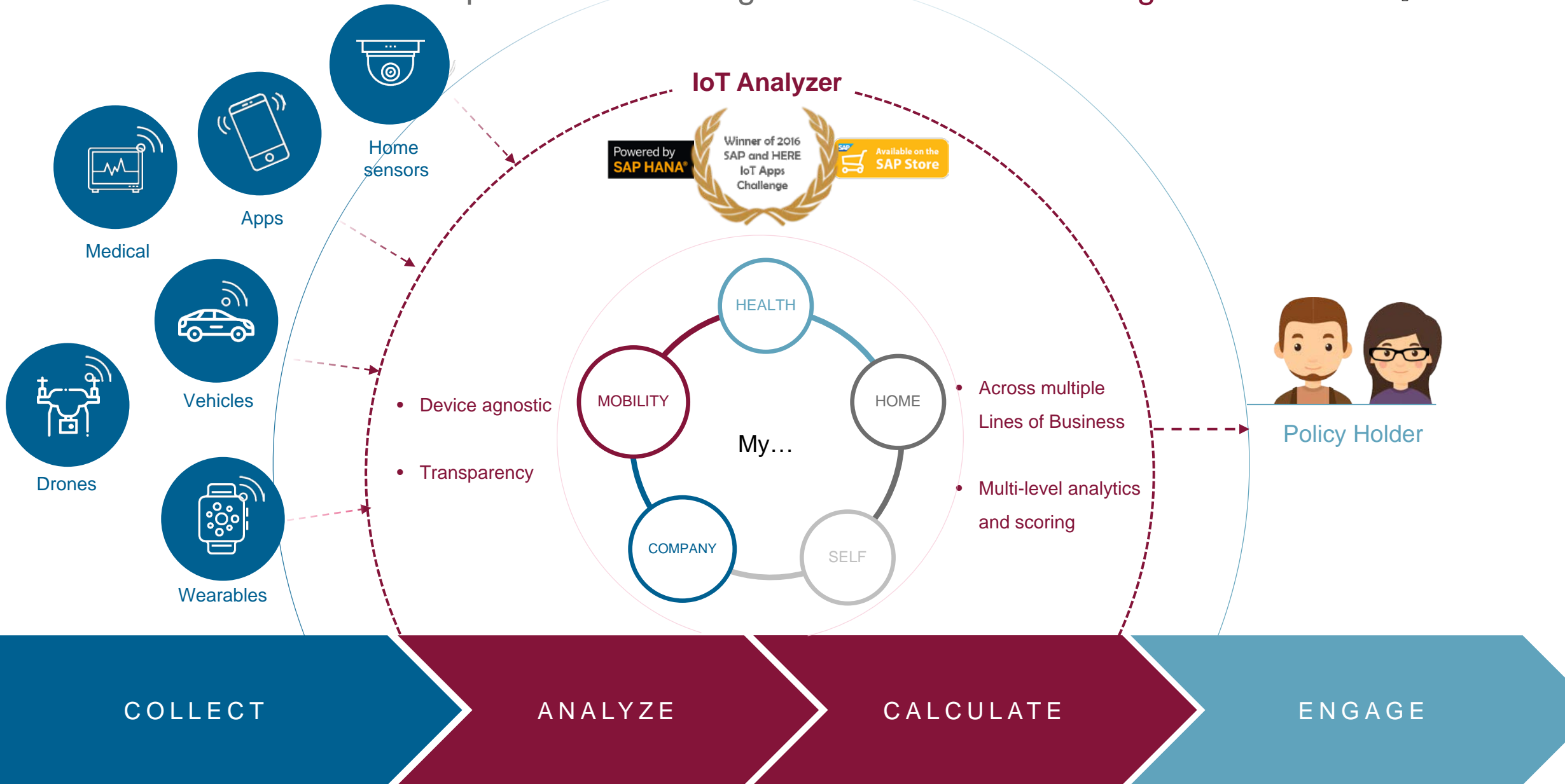
CREATE A HOLISTIC
BEHAVIOR-BASED
EXPERIENCE

Get interaction on regular basis, learn more about your customers and include behavior information in your calculation models.

IoT & Customer Engagement



Operationalizing of Internet of Things



Example msg.MyMile

TRIGGER



iBeacon



Bluetooth Device



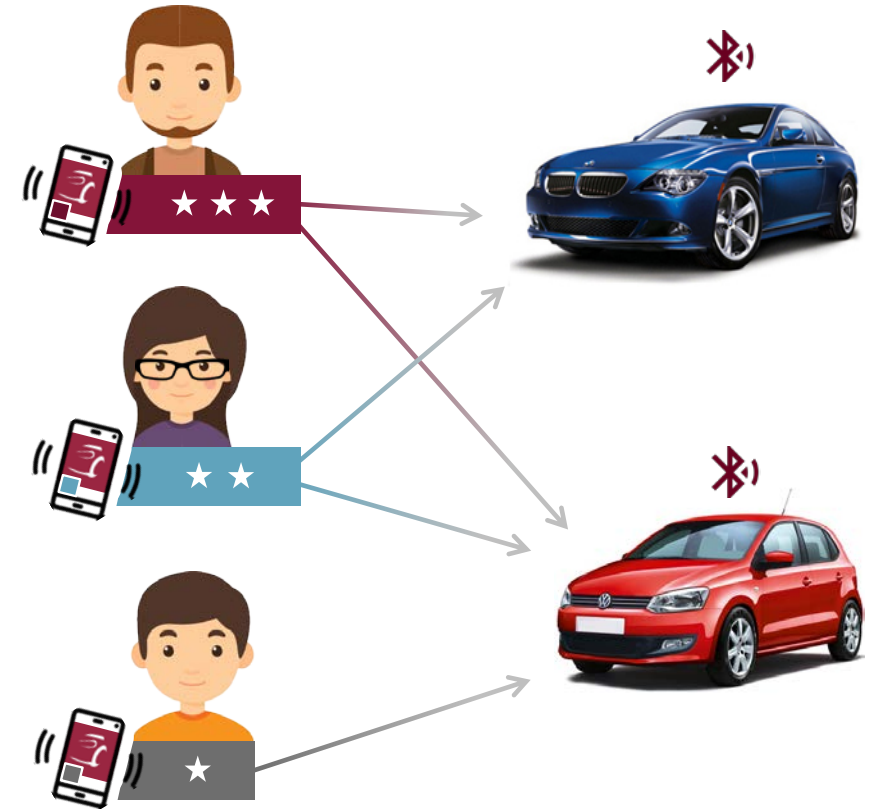
Car



MOBILE APP SOLUTION



PROFILES & IDENTIFICATION



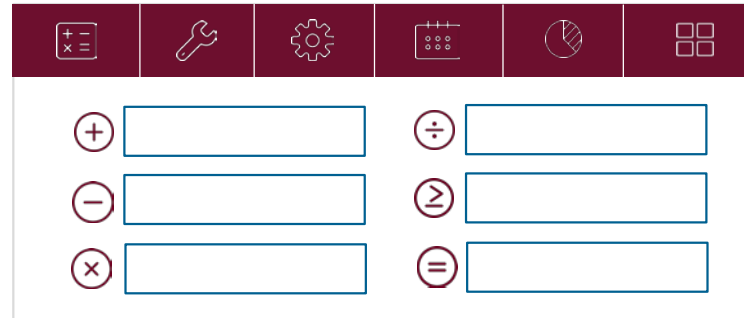
MyMile enables identification and analyzes of the vehicle and driver!

SENSOR & THIRD PARTY-DATA



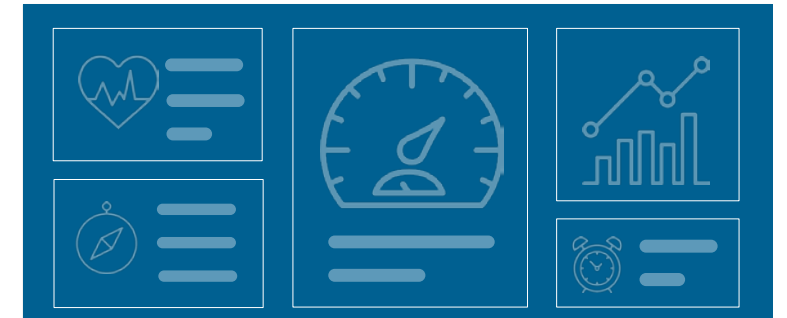
IoT device agnostic end-to-end experience for insurers and customers supporting data enrichment with internal and 3rd party information

SCORING ENGINE



The Scoring Engine is the heart of the IoT Analyzer allowing insurers to create their own IoT analytics and risk models

DATA SERVICES



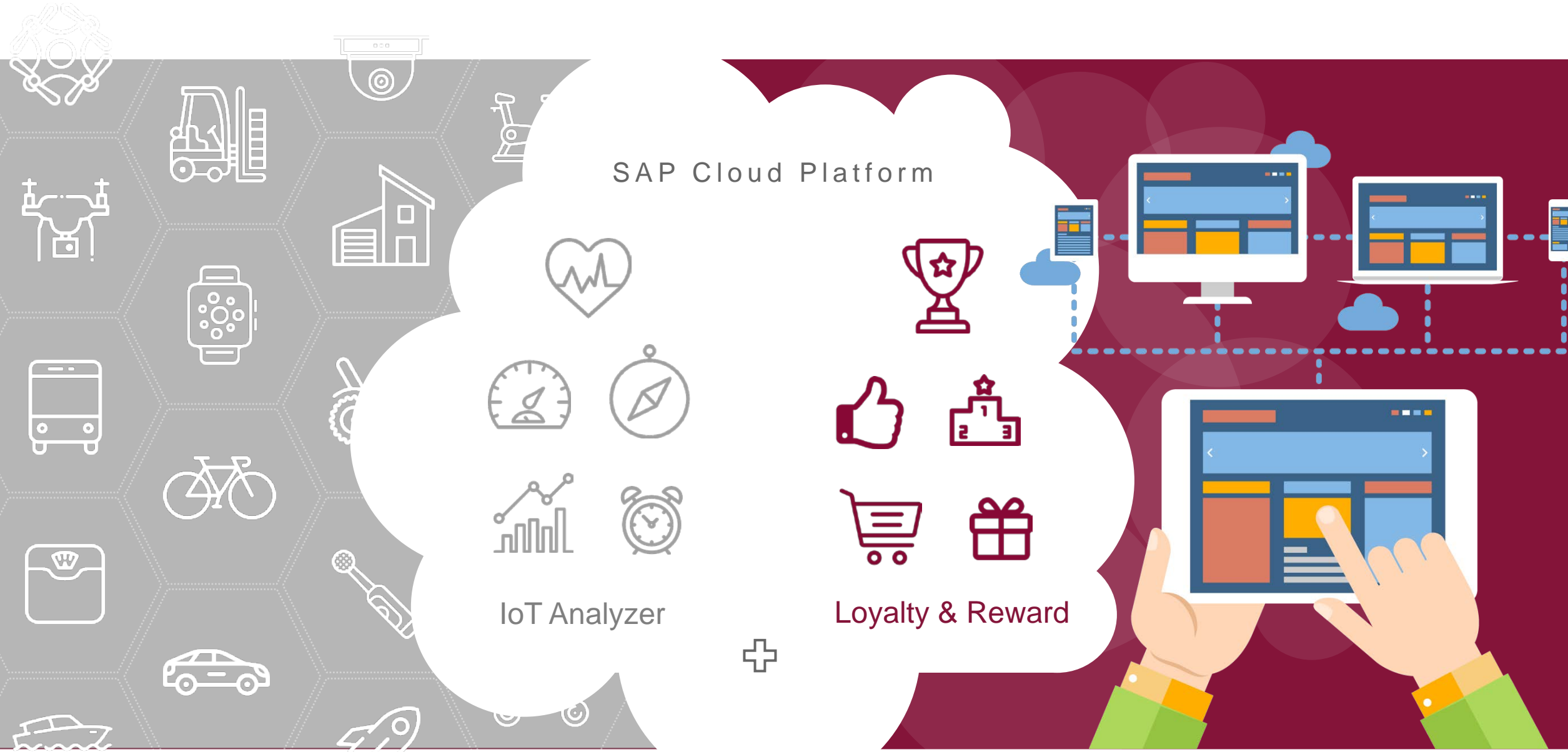
Data Services allow a full implementation of a comprehensive IoT ecosystem

View All Elements Create New Element Resources Catalogue

List of all Elements

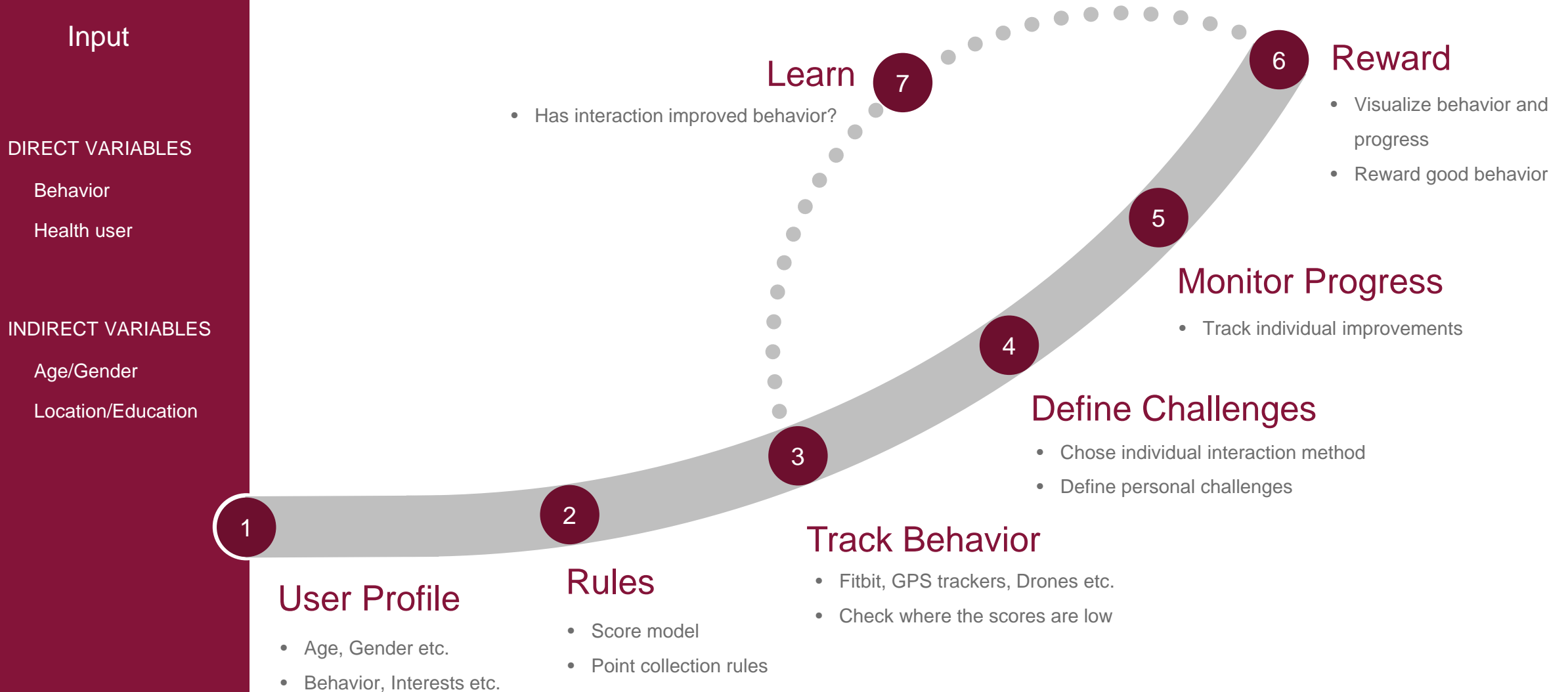
Element	Type	Return type	Description	Edit	Remove
<input type="text" value="Filter by name"/>	<input type="text" value="Filter by type"/>	<input type="text" value="Filter by return type"/>	<input type="text" value="Filter by description"/>		
aa_Test_701_Viktor	CATEGORICAL	LEVEL		<input type="button" value="Edit"/>	<input type="button" value="Remove"/>
ACCELERATE	RESOURCE	REAL		<input type="button" value="Edit"/>	<input type="button" value="Remove"/>
AUTOMOBILES_PERMITTED	RESOURCE	BOOLEAN		<input type="button" value="Edit"/>	<input type="button" value="Remove"/>
AUTOMOBILES_PERMITTED_LEVEL	CATEGORICAL	LEVEL		<input type="button" value="Edit"/>	<input type="button" value="Remove"/>
AVG_FLOW_SPEED	RESOURCE	REAL		<input type="button" value="Edit"/>	<input type="button" value="Remove"/>
BI_DIRECTIONAL	RESOURCE	BOOLEAN		<input type="button" value="Edit"/>	<input type="button" value="Remove"/>
BI_DIRECTIONAL_LEVEL	CATEGORICAL	LEVEL		<input type="button" value="Edit"/>	<input type="button" value="Remove"/>
BOAT_FERRY	RESOURCE	BOOLEAN		<input type="button" value="Edit"/>	<input type="button" value="Remove"/>
BOAT_FERRY_LEVEL	CATEGORICAL	LEVEL		<input type="button" value="Edit"/>	<input type="button" value="Remove"/>
BRAKE	RESOURCE	REAL		<input type="button" value="Edit"/>	<input type="button" value="Remove"/>

IoT & Customer Engagement



IOT-BASED CUSTOMER ENGAGEMENT PROCESS

Measure – Monitor – Learn - Stimulate



LOYALTY & REWARD Customer Journey

1

EARN POINTS



A



ACTIVITIES

Earn points for daily activities showing good risk-behavior



B



CHALLENGES

Earn points by completing challenges tailored for insurance domain such as healthy living challenges and safe driving challenges.



C

SOCIALIZING

Earn points by sharing information and inviting friends on social media



BASIC

SILVER

GOLD

PLATINUM

ACHIEVE A SPECIAL STATUS

TIERS

2

COLLECT BADGES



3

CLAIM YOUR REWARDS



Use the collected points to claim rewards from partner companies.

Such as:

- ✓ Free weekly movie ticket
- ✓ Gift vouchers for gas stations

KEY COMPONENTS



Gamification

- Personalized challenges



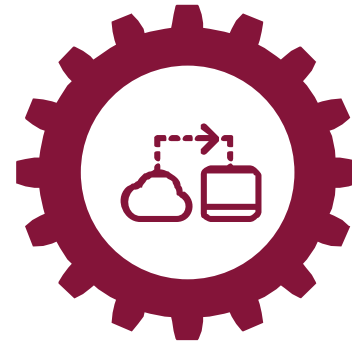
Administration Workplace

- Configure loyalty programs
- Point collection rules



Loyalty Portal

- Customer-focused web-portal
- Responsive design
- Configurable dashboards



IoT Integration

- Integrated with msg.IoTA
- IoT data tracking/sharing



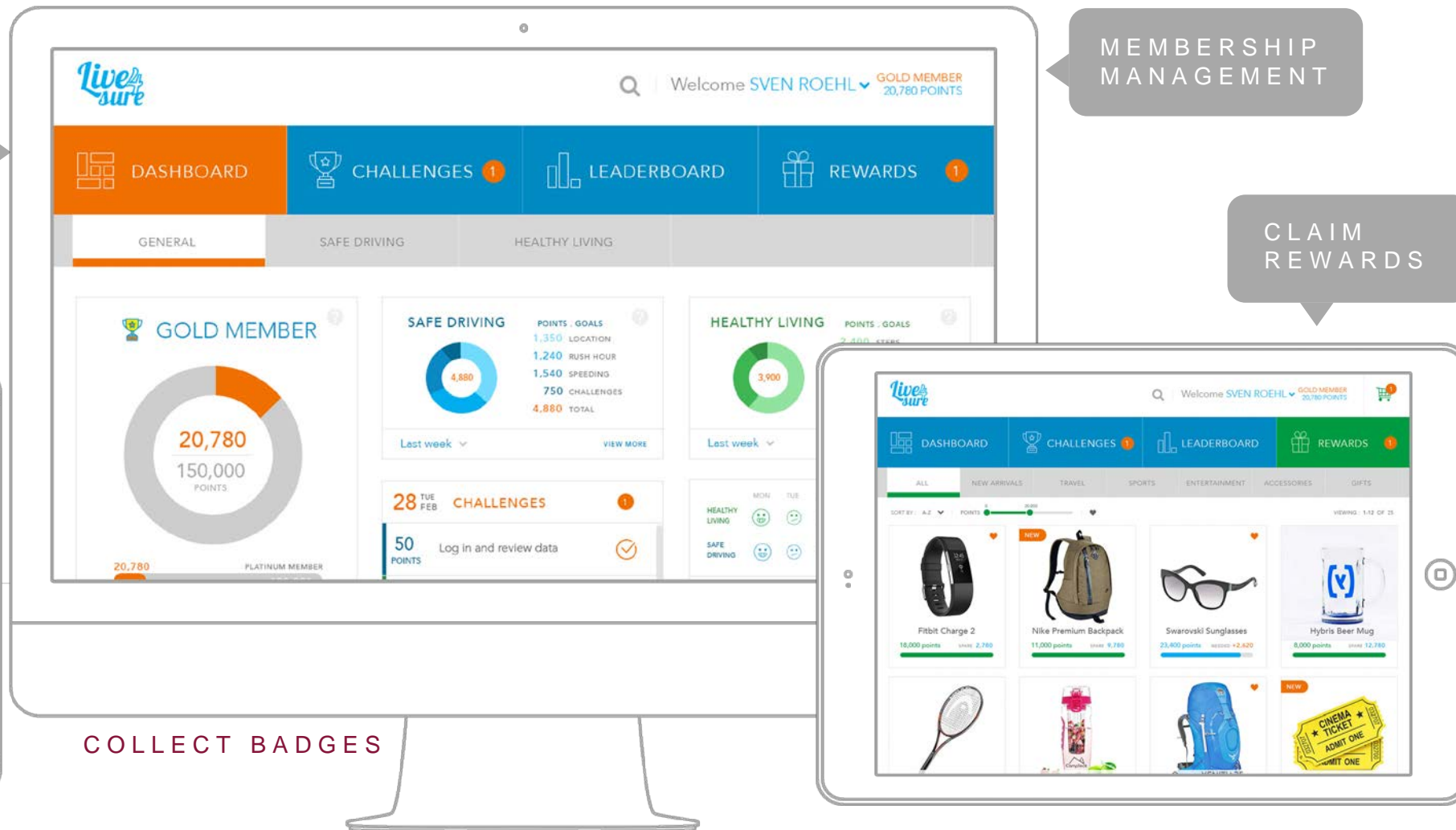
Social Media Integration

- Integrated with social media
- Invite friends and share events

PUBLIC CLOUD OFFERING

CUSTOMER ENGAGEMENT FEATURES

GAMIFICATION



DASHBOARDS

CHALLENGES

EARN POINTS

MEMBERSHIP MANAGEMENT

CLAIM REWARDS

COLLECT BADGES

SHOP TEMPLATE

Insurance Coverage That Fits Your Life

Tailoring insurance coverage
around your needs is easier than
you think.

Ready to take the next step?

[Get A Quote](#)



HOME



RENT



AUTO



LIFE



TRAVEL



EVENT



HEALTH

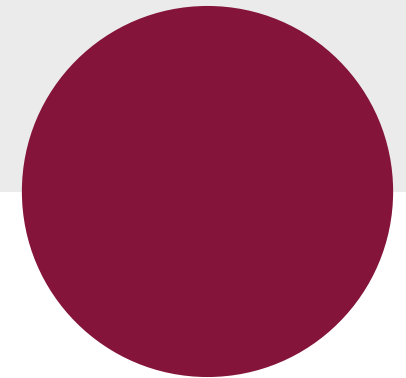


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