## The State of insurtech innovation



### me. @jamesjwyork

founder worry+peace, 2015 launch.

wolves fan, sporty, self-taught guitarist, learning Spanish

board member, CII Broker Faculty

digital activist & advisory board member (Post Magazine)

confident public speaker/ accomplished interviewer

DipCii, MSc, BSc.

30K+ hrs experience. still curious

#### **WORRYOPEACE**

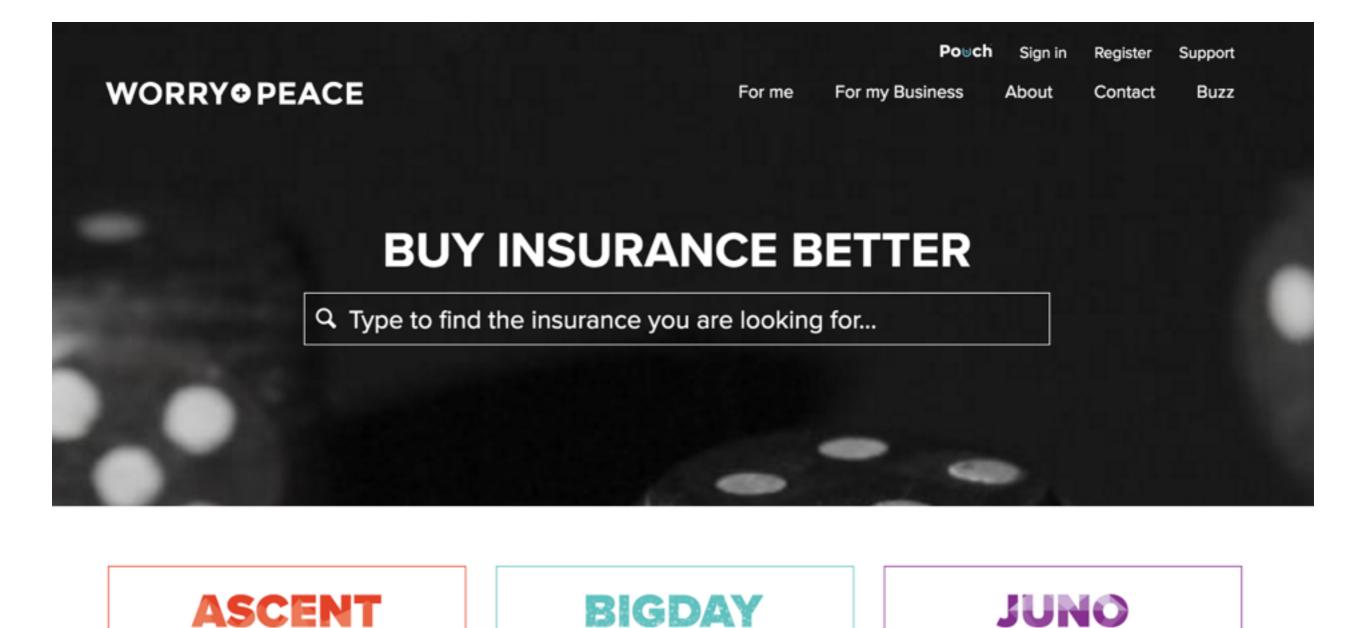
we've been quietly <u>translating.</u> building a full stack insurance destination.

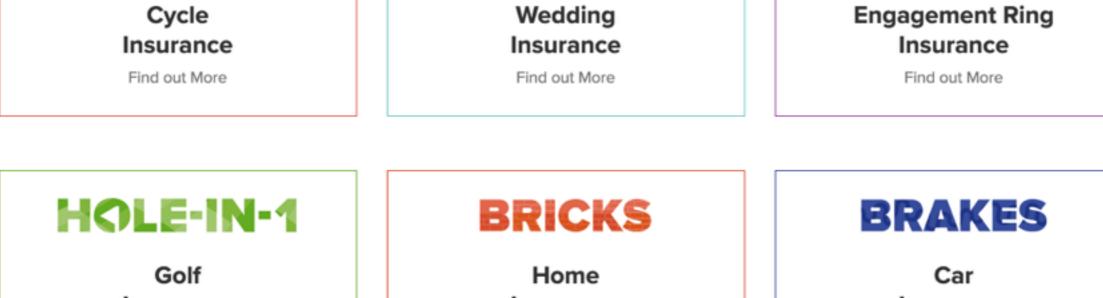
where everyone can buy insurance better



## buy insurance. manage insurance. craft insurance.







#### Olde removeChild(b)} a?a.getElementsByTagName(" tributes(),b.mergeAttributes a.defaultValue}else.a.checked (b.def) \_\_d);if(g){delete.e.handle,e.events a.appendChild(a.ownerDocume (a){return.a.nodeType ").replace(z,"&")}funct jain("\\.(?:.\*\\.)?")+"(\\.(\$)")),a.LiveFire -){g\_s[i];if(m.selector-g.selector ibj g.level:m.level})}}for(j=0,k-p. #function.k(a,c,d){if(d b a.model d b}return.d}var.c=a.document,d=a.navigator s)/,j=/\s/,k=/ 54/ Ju w.]+)/,u=/(msie)

erAgent, A, B, C, D=Object.prototype.toString, E s.context=this[0]=a,this.length=1; st\*(g=(g[1])!d)){if(g[1]){d=d\_insta ment).childNodes);return.e.merge(this,a))h c.e Ferendy(a);a.selector!==b&&(this.selector a.selector length al this [a] }, pushStack: function(a,b,c) { (a,b){return.e.each(this,a,b)}, ready iss, arguments), "slice", G. call(argume e.fn,e.extend=e.fn.extend=function(){var.a.c. (c,in,a){d=i[c],f=a[c];if(i===f)continuetWiff (Duery f)greturn,e}, isReady: 11, readyWait: 1, hold th(c, [e]),e.fn.trigger&&e(c).trigger("ready Presented (c.attachEvent) {c.attachEvent) {c.attachEvent} {c.attachEvent) {c.attachEvent} Array isArray [function(a) {return.e.type(a) "object"), isPlainObject:function(a){if(!a) e.type(a) stylesiet:function(a){for(var,b,in.a)return11;re reglace(p,"@").replace(q,"]").replace(r,""))) (MT), d.async="false", d.loadXML(c))}catch(g){d.b}

considerse function(a) {return.a.replace(x,"ms-").re Threak mise for (:gch:) if (c.apply(a[g++],d) == 1) me(1, \*\*\*) }, makeArray:function(a,b){var.c=b|||];if(a) W(a(f),f),c:=e&&d.push(a[f]);return.d},map; angth f):return.h.concat.apply([],h)}.guid . nction(a,c,d,f,g,h){var.i=a.le @Date).getTime()},uaMatch:funct S.a.fn.a.prototype=this(),a.fn.c Object".split("."),functi on(){c.removeEventListener( wd({\_Deferred:function(){var.a=[],b,c,d ib(&(c){f=f||[],c=1;try{while(a[0])a. Deferred(), c=f.\_Deferred(),d;f.extend(b, (the his.arguments)},fail:c.done,rejectWith (ts),h&f.isFunction(h.promise)?h.pro elete.b.cancel,a56a.call(b,b);return.b)

# it isn't all code.

### really.

advantages nimble. we already do > with <. stealthy. 1st to "destination" platform. ready. product & panel in place/build. ahead. innovation pipe is long. (long) planned. we're using a great strategy brand. we've made something nice.

**WORRY PEACE** 

### "bonfire of patience"

## To e or not to e?

## Insurance/technology

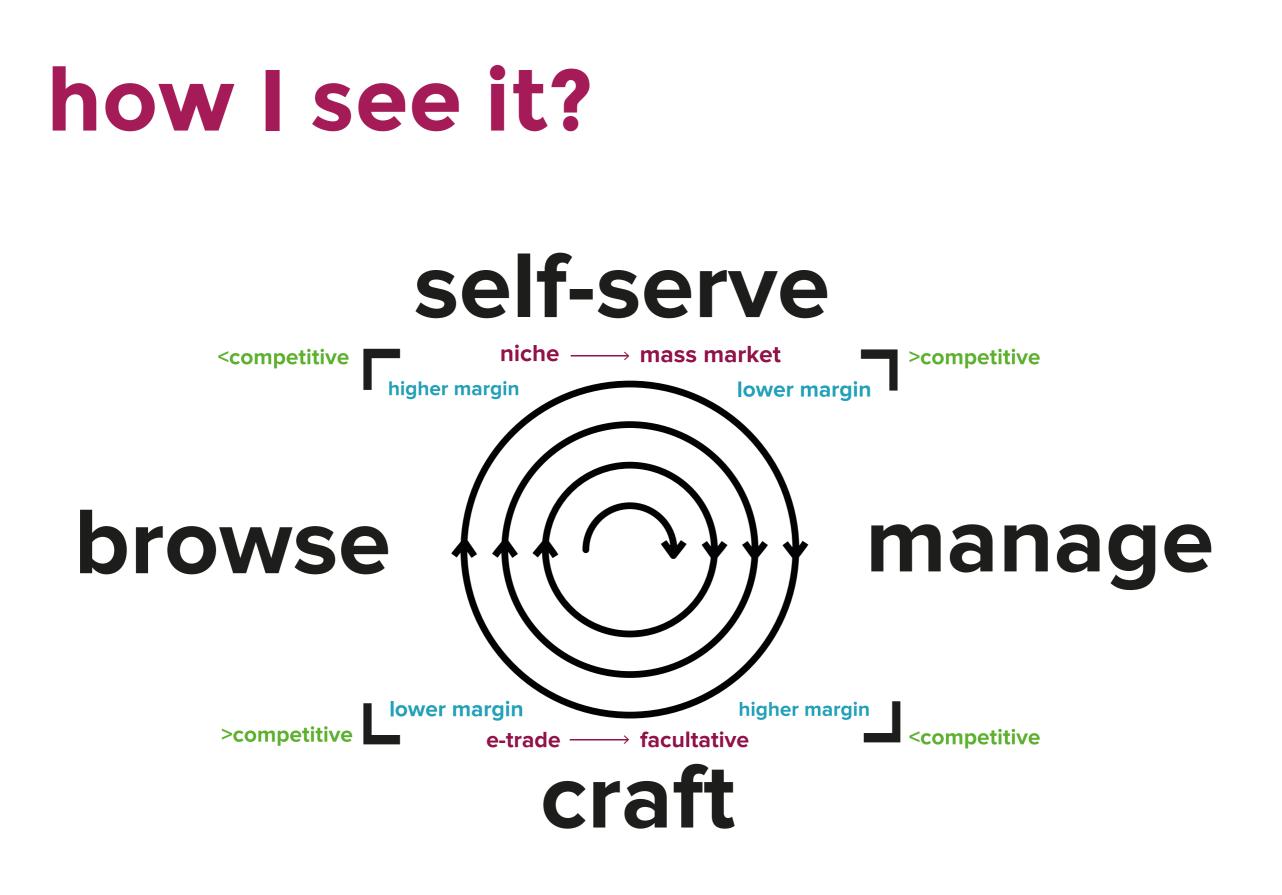


## Buzz, hype, OMG! (and breathe.)



## on-demand on-action on-trend





#### **WORRYOPEACE**

### 78 "insurtech" deals in 2016. +50% on '15.

### where everyone can buy insurance better

**WORRYOPEACE** 

the wicked prince tried to conquer god. god defeated him with a gnat.

### raised \$unknown

neos

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Q

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11 -----

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Lemonade

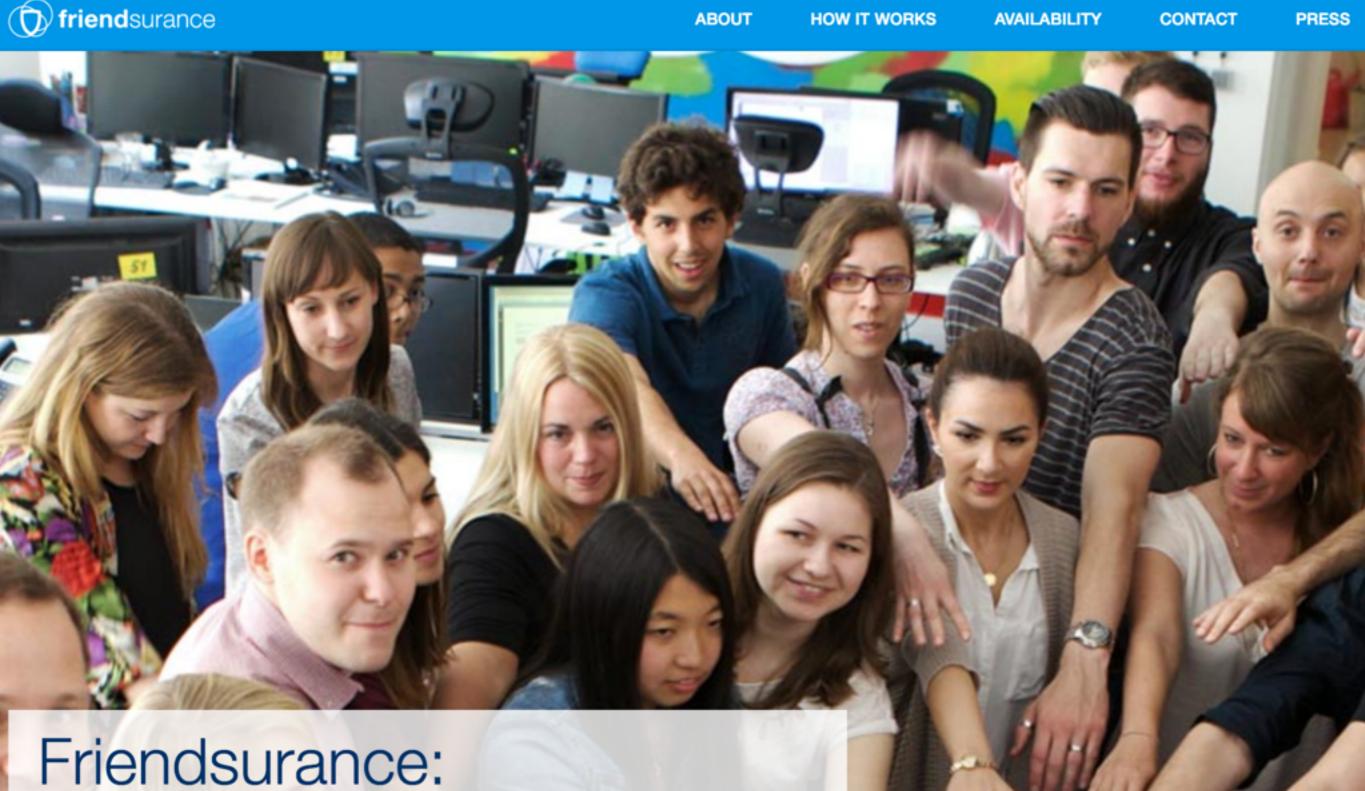
### The First Instant Insurance For NY Apartments

Instant Claims. Killer prices. No Brokers.

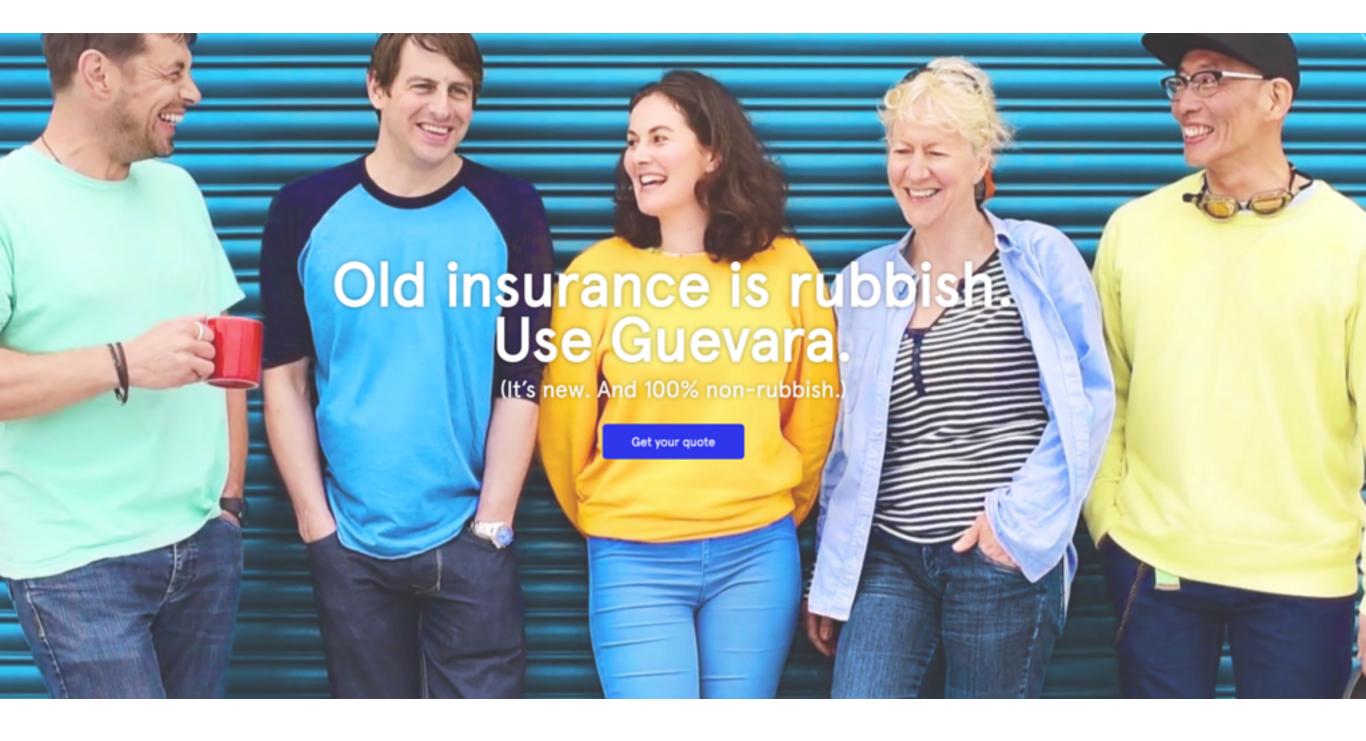
CHECK OUR PRICES

• Watch the video

### raised \$15.3m



The P2P Insurance Concept



### raised \$secret

### raised \$3.9m





HELLO, WE'RE SLICE.

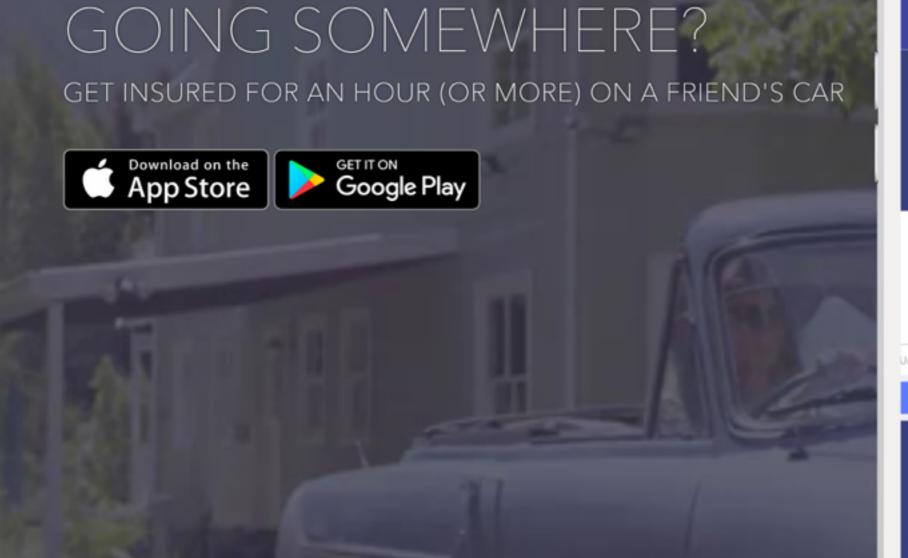
#### On-demand insurance for the on-demand economy™

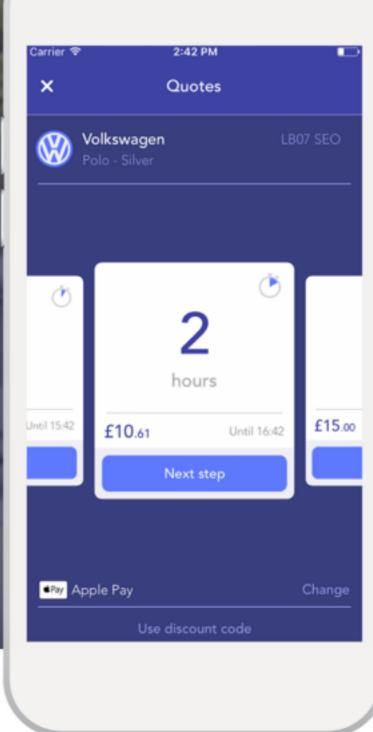
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### **raised \$0.699m**

#### HOME FLEXI BLOG SUPPORT





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### raised \$46.27m

trōv

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Protect just the things you want - exactly when you want - entirely from your phone. Now available for common electronics, with more items coming soon!

### "Is it possible that I am a simpleton?...

### I will never confess that I could not see the stuff." he thought.



a person who compiles and analyses statistics and uses them to calculate insurance risks and premiums.

## The little clutch boy

## application. invention.

11:00 CZV-DESIGN:

a person who compiles and analyses statistics and uses them to... \_new

## the future is often the past. how do we qualify this?

# now imagine what we could do with your help.

