# All Kinds of Insurance and Opportunities



Presented by: (Your name)





# Pet Insurance









# Flood Insurance





"A show of hands please...how many of you had the foresight to purchase flood insurance?"



# Cyber Liability Insurance





# Travel Insurance









Driverless Cars, Electric Vehicles and Auto Insurance





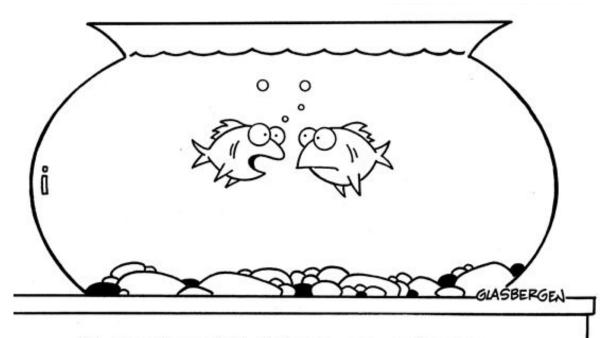






# Insurance for your Home





"A glass house full of stones...no wonder our homeowner's insurance is so expensive!"





# Insurance Markets So Many Types



- Architects & Engineers
- Auto
- Aviation
- Builders Risk
- Classic Cars
- Cyber Liability
- Employment Practices
- Environmental Liability
- Equine
- Flood
- Homeowners
- Hotels & Motels

- Life & Health
- Liquor Liability
- Marine
- Product Liability
- Public Entities
- Publishers Liability
- Restaurants & Bars
- RVs
- Special Event
- Trucking
- Umbrellas
- Workers Comp

# Lots of Career Choices in Insurance



Sales & Marketing

Insurance Agent or Producer

**Customer Service** 

Account Executive

**Analytics** 

Actuary or Analyst

**Finance** 

Finance Professional

**Catastrophe Adjusting** 

Claims Adjuster

**Risk Analysis** 

Underwriter

Engineering

Risk Manager

Technology

Technical Support

Management

Director, Attorney



**Communications** 

Public Relations, Social Media, Graphic Design

Office Administration

Office Manager

Other

Recruiter, Auditor, Investigator, Drone Pilot

# So Many Different Jobs













# Using Drones in Insurance









# Cyber Security Analyst

Technology in Insurance

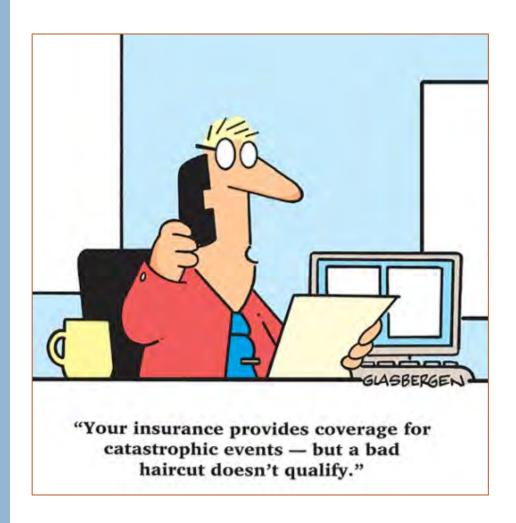


- A wide variety of duties in the IT department to challenge you.
- Monitor all company networks to see if there are any breaches, and if there are, you'll investigate them.
- Install the latest firewalls and data encryption software, and do updates to protect sensitive company information.
- Provide reports on any security breaches.
- Conduct fake cyber attacks to see how secure networks really are.
- Research, recommend and implement new security practices.
- Conduct informative security training for staff when needed.
- Pleasant working office environment and the ability to also work from home.
- Good-paying job within five years of education and work experience.
- Excellent salary and positive job outlook.



# **Customer Service**







# 10 Reasons Why Insurance Career is Great 4 Young People



The insurance industry is a great place to start (and grow) your career.

From underwriter to data scientist to claims adjuster, there are jobs for a variety of different skills, and these jobs need to be filled soon.

- There's a job for your skills.
- 2. Insurance careers are sustainable.
- 3. Career advancement provides opportunities to learn.
- 4. Diversity is welcome.
- 5. Teamwork is unavoidable.
- 6. The work is not boring.



- 7. You will shape what insurance looks like for years to come.
- 8. Insurance offers a flexible work schedule.
- 9. You'll make a difference toward the common good.
- 10. Insurance is everywhere.

# What a Career in Insurance Offers





From analytics to marketing and sales to information technology; from damage appraisal and investigation to customer service to human resources and finance to risk management — there's a place for you in insurance. *It's part of everything we do.* 

- <u>Variety</u> The work is as varied as the customers' needs. Every day presents unique challenges.
- Advancement Potential for growth, professionally and personally, are endless.
- <u>Challenge</u> Make a difference by solving problems and helping others in their time of loss. Every day presents a new opportunity and a new challenge.
- <u>Lifelong Learning</u> Learn on the job and receive the training you need to reach your earning potential in a high-performance environment.
- <u>Stability</u> Insurance is a multi-billion-dollar industry with a long history of growth.
- <u>Community</u> It's a relationship-driven and a close-knit family of professionals.
- <u>Personal Growth & Satisfaction</u> There's a place for people who bring caring and commitment to their work. You can succeed professionally, while contributing something positive and necessary.
- <u>Inclusive</u> The industry strives to recruit and develop the broadest possible array of backgrounds from a diverse workforce.



## **ALL KINDS OF**







# Innovation and Trends in Insurance





Driverless Cars



**Drone Usage** 



Remote Monitoring



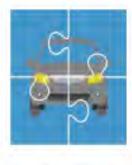
Cyber Risk



Usage-Based Insurance



**Telemedicine** 



Sharing Economy



### **TELEMATICS**

Technology in Insurance

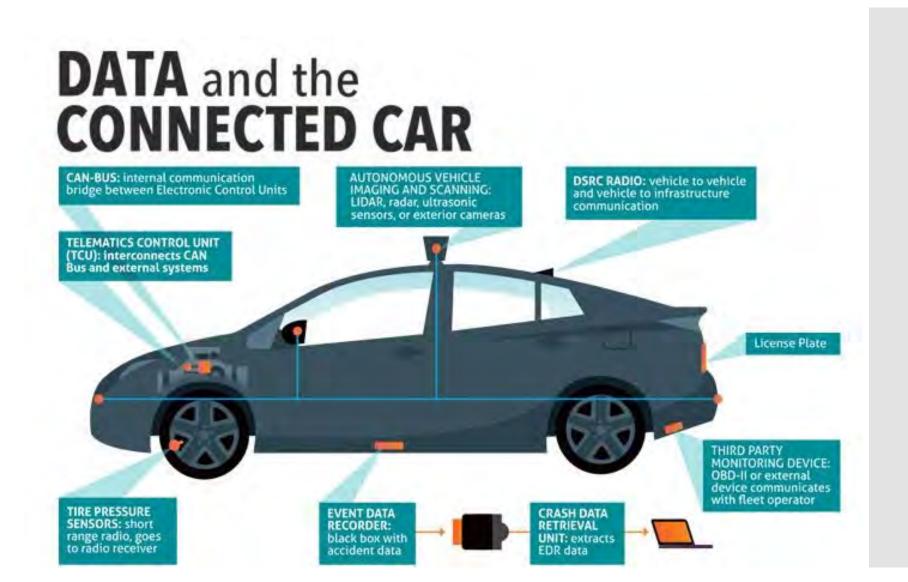




- A term that combines telecommunications and informatics.
- Onboard communications services in cars, trucks and buses through GPS receivers or apps.
- The use of **telematics** in auto insurance soaring, and nearly 50% of the world's vehicles expected to be using telematics by 2030.
- It helps insurers more accurately estimate accident damages and reduce fraud by enabling them to analyze the driving data (such as hard braking, speed and time) during an accident.
- Data collected by telematics can also speed up the claims process, automatically process repair bookings, and even support breakdown recovery.
- **Telematics** also allow fleets of trucks determine the most efficient routes, saving them costs related to personnel, gas and maintenance.

### **TELEMATICS**

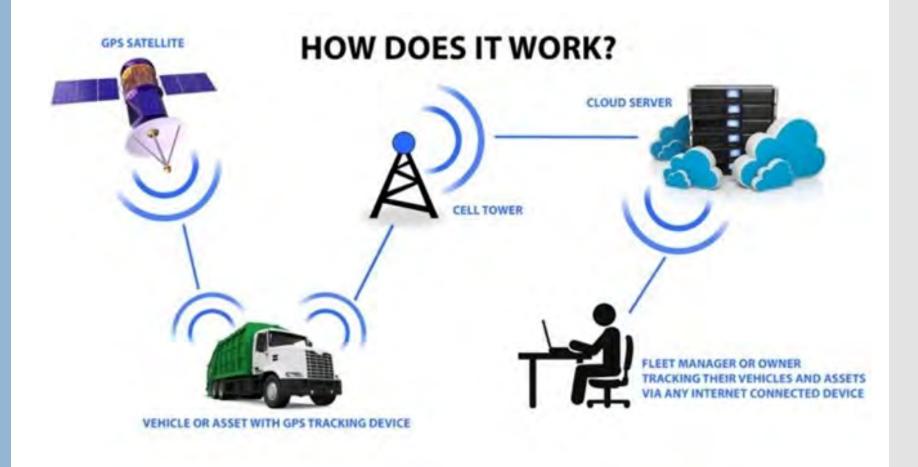




# **TELEMATICS**







### **CHATBOTS**

Technology in Insurance





### **Artificial Intelligence (AI)**

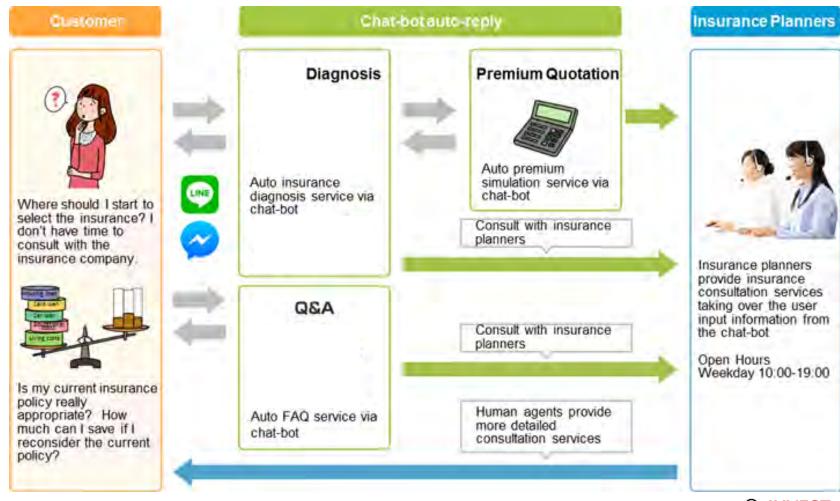
- Like Siri for brands, **ChatBots** are quickly rising as a new "voice" in consumer communications. These chatty computer programs respond to texts or digital chats.
- Insurance firms can organize distribution, claims, and customer support directly into a messaging app that supports millions of users and messages every day.
- Provides users an easy way to get the information they need.
- Can help an insurance customer register a loss, schedule a survey, provide loss prevention recommendations, arrange emergency assistance during accidents, and even offer disaster assistance.
- Since **chatbots** are basically virtual robots they never get tired and continue to obey your command.
- Can simultaneously have conversations with hundreds of people.

### **CHATBOTS**

Technology in Insurance



- Insurers want to use **chatbot** technology to supplement their call centers and self-service portals.
- Chatbots are a low-cost modern channel for consumer interaction.



## The Transformer





### What is InsurTech?

A movement to transform the insurance industry with new technology to improve customer experience, simplify policy management, and increase competition.

### The most visible examples of InsurTech:

- In-car monitoring devices.
- Wearable activity trackers.
- Customer-facing apps.
- SaaS platforms that manage insurance coverage and payment.

In the small business insurance world, **InsurTech** is working behind the scenes to increase the options business owners have, keep costs low, and speed the delivery of insurance coverage.

Insurance + Technology = #InsurTech





### Technology startups are entering all insurance business lines

















974 companies across 14 categories from 53 countries with \$16.5B in funding















\* Category includes connected insurance technology startups



I chose insurance because it provides great work-life balance and opportunities for career advancement within the industry.



Tiffany Frerking
Underwriting Supervisor - CORE





There are many things I enjoy about working in the insurance industry. I have had the opportunity to work with dedicated and passionate individuals who have helped me learn and grow professionally. I feel lucky to have found a career which is rewarding and allows me to give back while helping keep our clients safe.

Hera Tchaderian Client Manager, Human Resources

