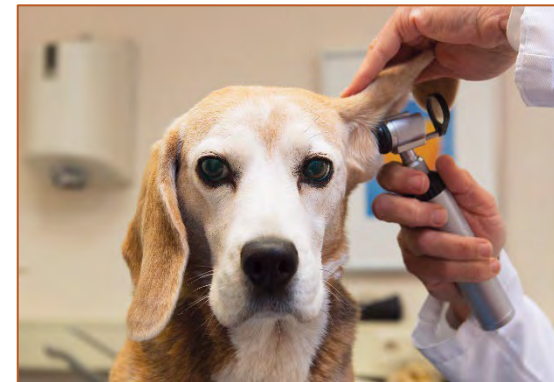


Pet Insurance



Flood Insurance



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



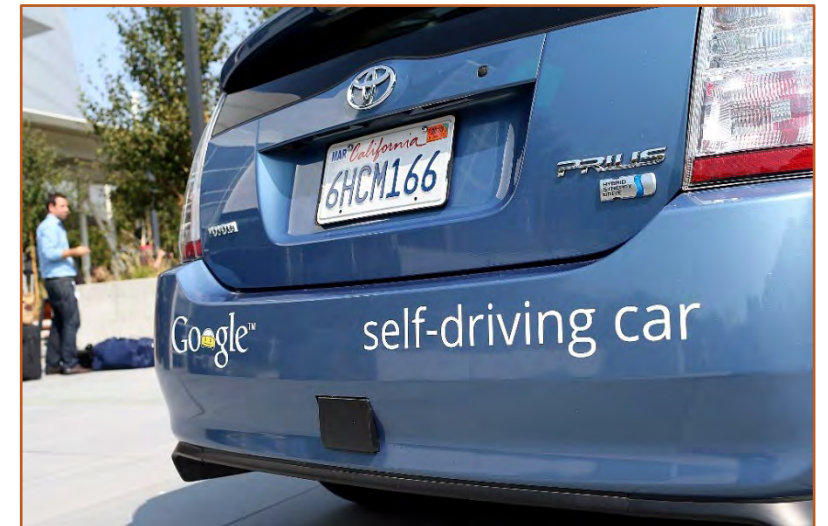
Cyber Liability Insurance



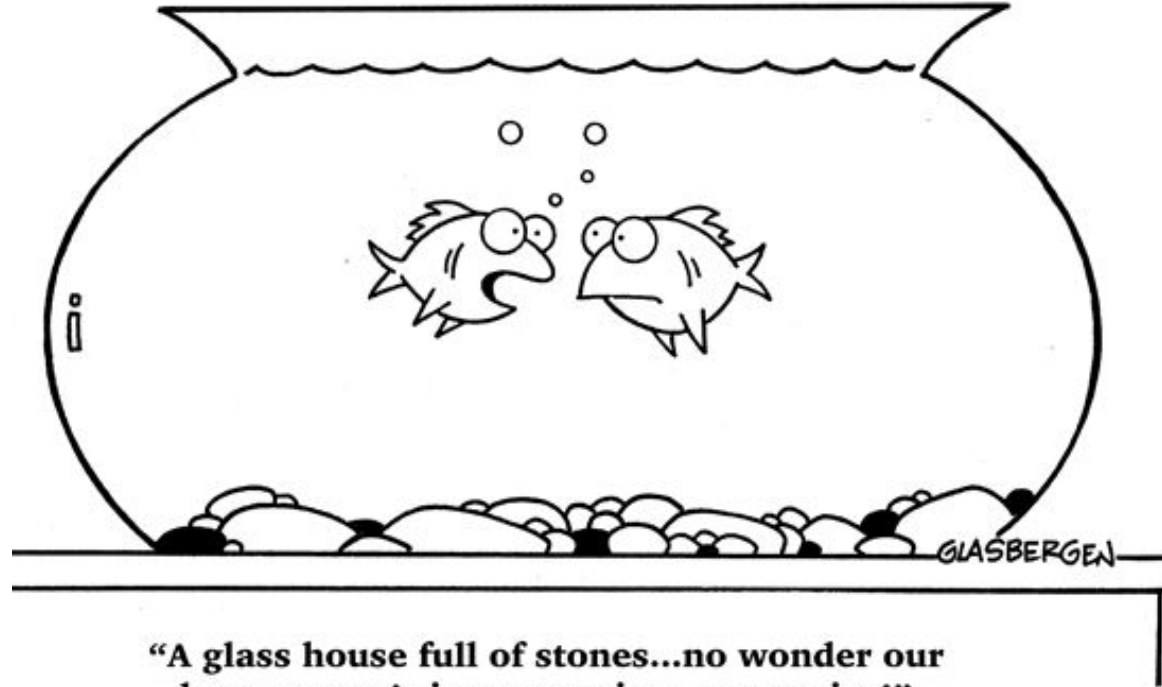
Travel Insurance



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



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



“Your insurance provides coverage for catastrophic events — but a bad haircut doesn’t qualify.”



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.

1. 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.*

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

ALL KINDS OF

TECHNOLOGY in



Innovation and Trends in Insurance



Driverless Cars



Drone Usage



Remote Monitoring



Cyber Risk



Usage-Based Insurance



Telemedicine



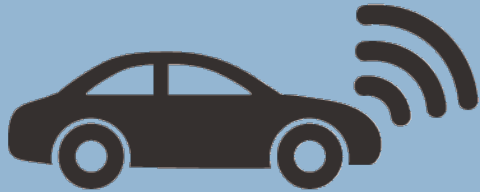
Sharing Economy



Analytics

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



DATA and the CONNECTED CAR

CAN-BUS: internal communication bridge between Electronic Control Units

AUTONOMOUS VEHICLE IMAGING AND SCANNING: LIDAR, radar, ultrasonic sensors, or exterior cameras

DSRC RADIO: vehicle to vehicle and vehicle to infrastructure communication

TELEMATICS CONTROL UNIT (TCU): interconnects CAN Bus and external systems

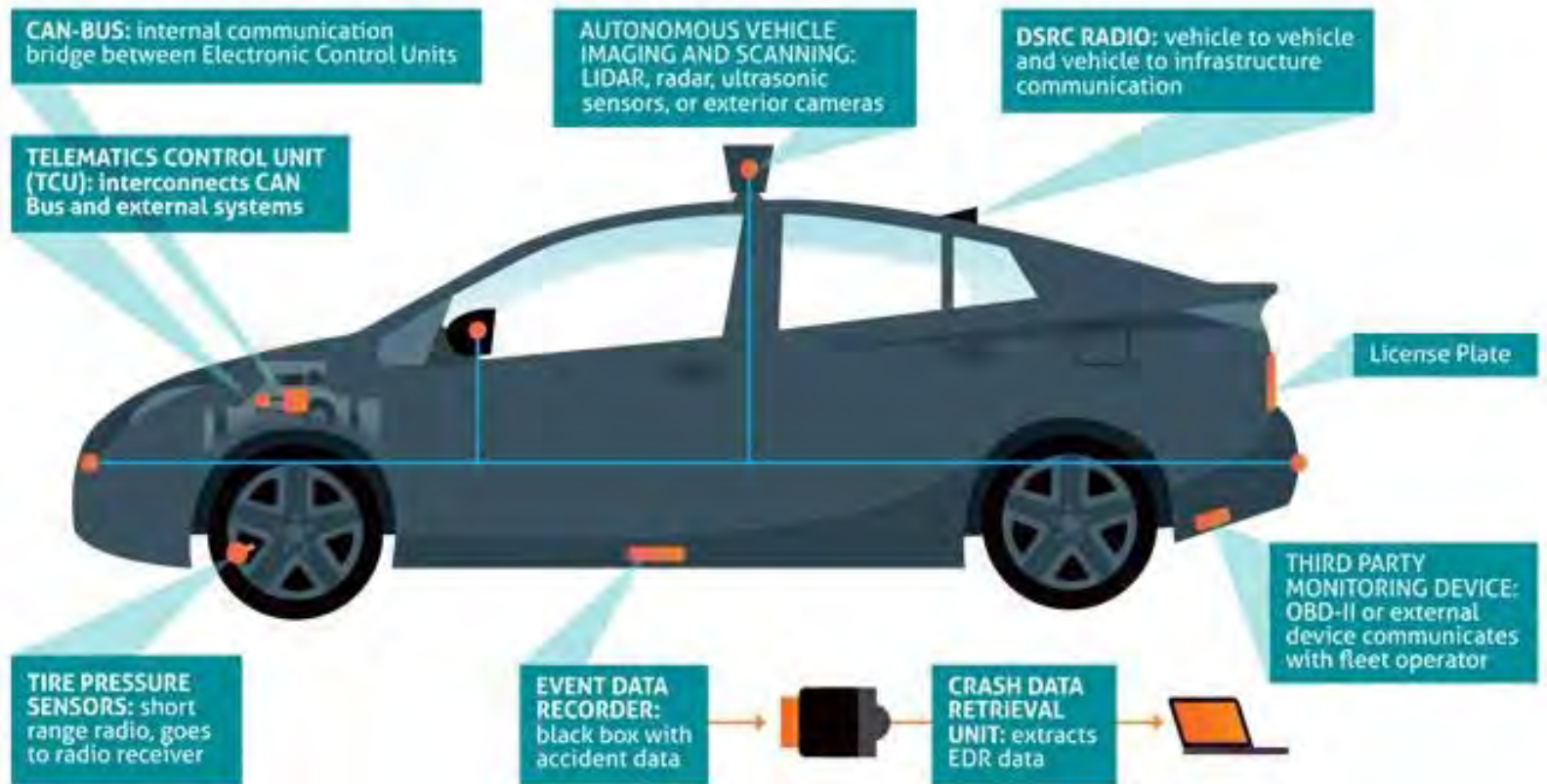
License Plate

TIRE PRESSURE SENSORS: short range radio, goes to radio receiver

EVENT DATA RECORDER: black box with accident data

CRASH DATA RETRIEVAL UNIT: extracts EDR data

THIRD PARTY MONITORING DEVICE: OBD-II or external device communicates with fleet operator

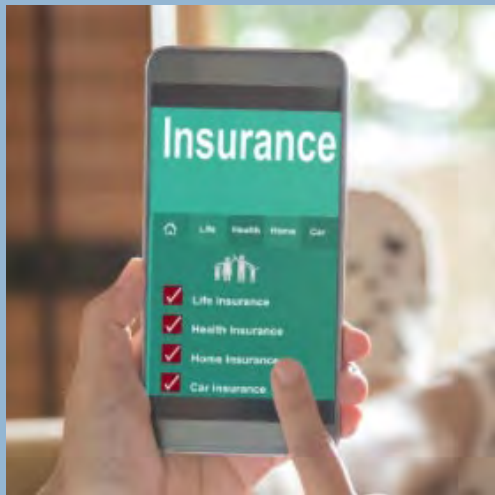


TELEMATICS



CHATBOTS

Technology in Insurance

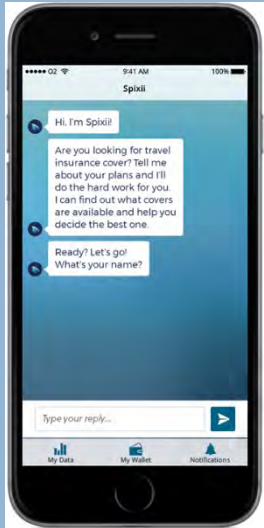


Artificial Intelligence (AI)

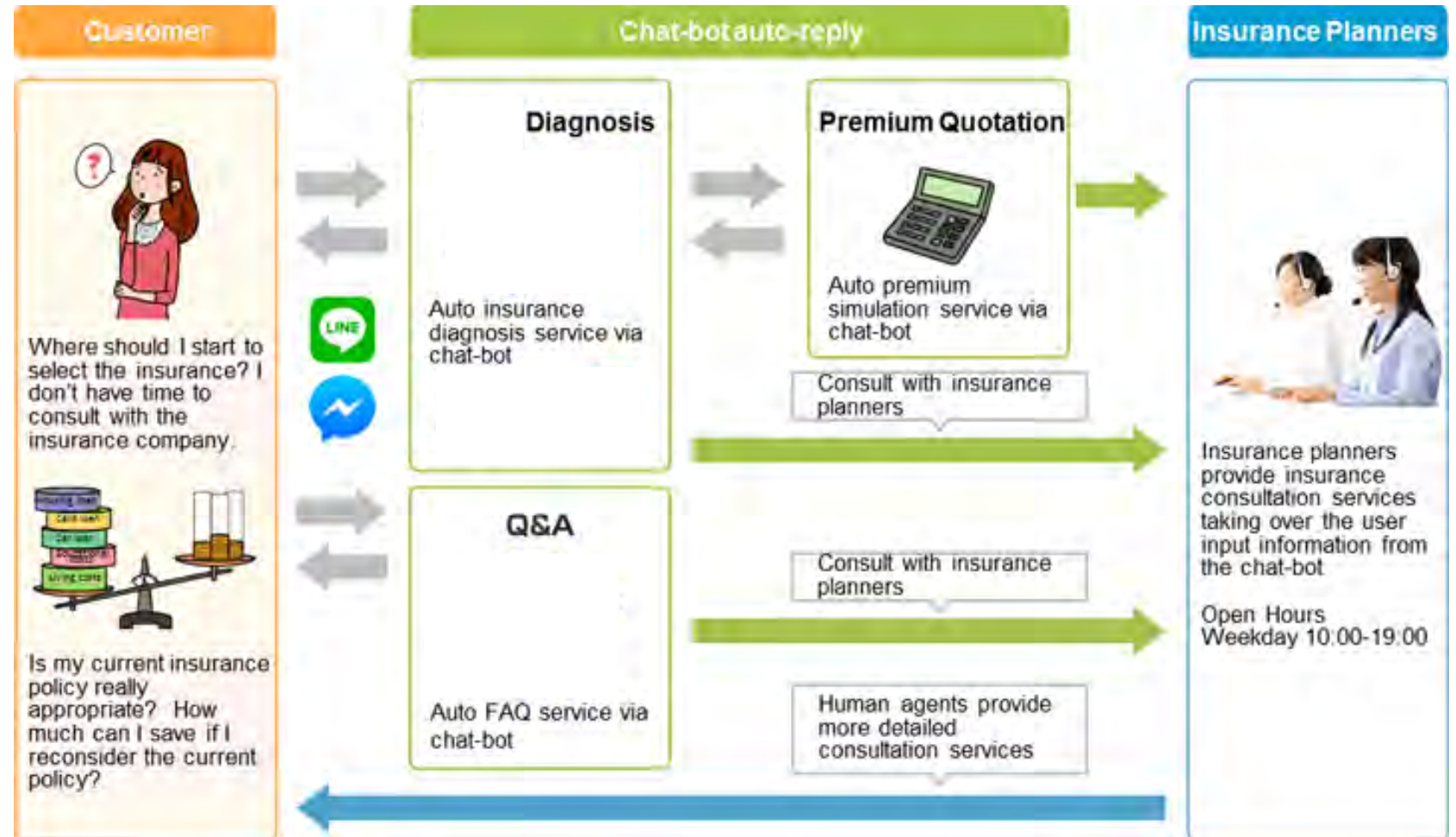
- Like Siri for brands, **ChatBots** are quickly rising as a new "voice" in consumer communications. These chatty computer programs respond to texts or digital chats.
- Insurance firms can organize distribution, claims, and customer support directly into a messaging app that supports millions of users 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

TRANSFORMERS



Technology startups are entering all insurance business lines



Insurance Technology

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

* Category includes connected insurance technology startups

“ I love the diversity of Clients I encounter in my job, the fast pace of work and, most importantly, my co-workers. ”

– Abby Ahern
Senior Account Manager
Commercial Lines Division



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



Tiffany Frerking
Underwriting Supervisor - CORE

"If you are looking for an industry that is always evolving, values relationships, and isn't going anywhere (no matter how the economy is doing), then do yourself a favor and consider the insurance industry!"

- Marc McNulty,
The Uhl Agency



“

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



Celebrating 50 Years

Invest educates, prepares, and attracts diverse young people to new, exciting opportunities and career paths in insurance.



1970 – 2019



2020 and Beyond

www.investprogram.org

