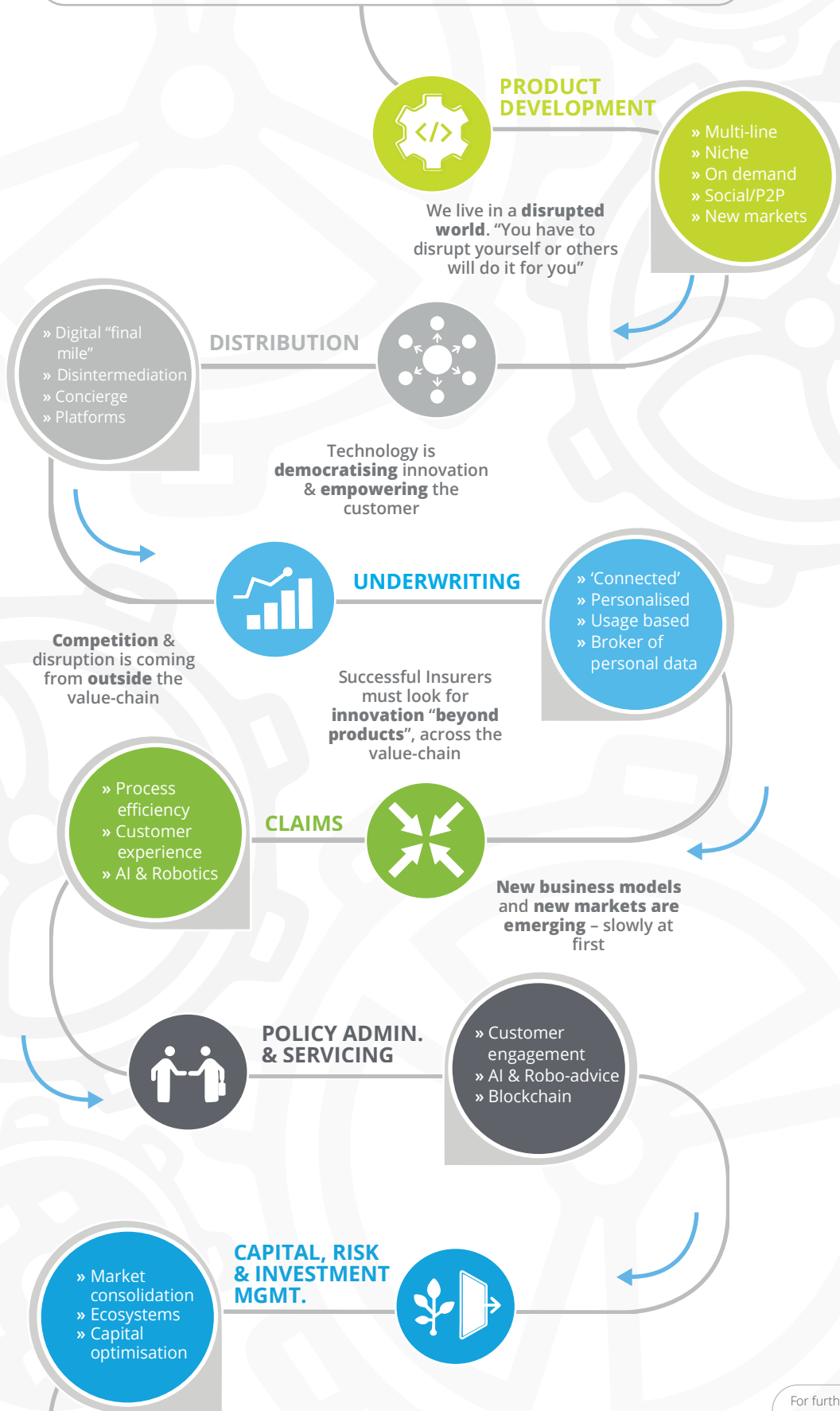


DISRUPTIVE FORCES ARE RE-IMAGINING THE INSURANCE VALUE-CHAIN

Over the next 5 years, financial services and indeed all sectors of the economy will be dramatically disrupted, primarily by greater customer empowerment and technology driven innovation. Deloitte have evaluated the key trends impacting the insurance value-chain. Insurers need to understand these in order to position themselves to respond to the threats and opportunities disruption affords.



Insurers have a choice; adapt, survive, grow or exit

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