

 GUIDEWIRE

Executive Symposium

Deloitte.

In association with **Guidewire**

April 2024

Future of mobility in insurance: Get a horse

The role of the insurer in the
future of mobility





'Get your kicks on Route 66'

Route 66-The Rolling Stones



Stylish Design

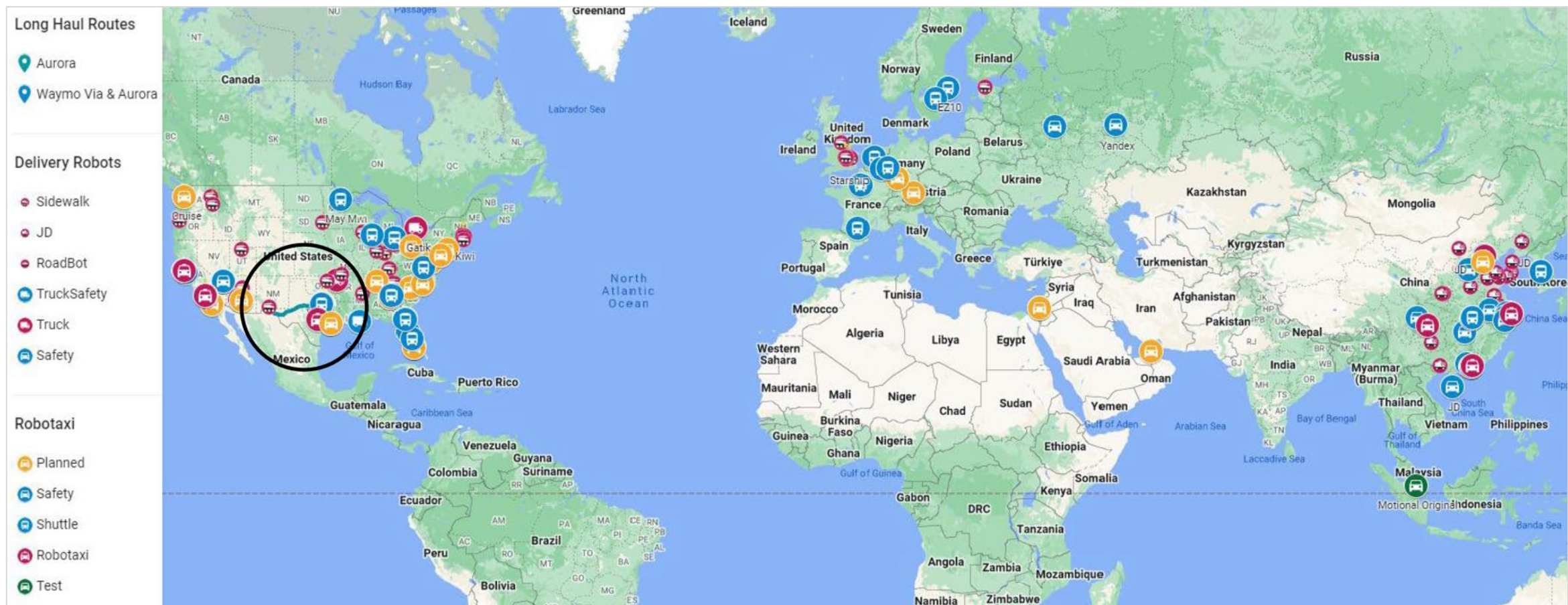


Welcome
to the future



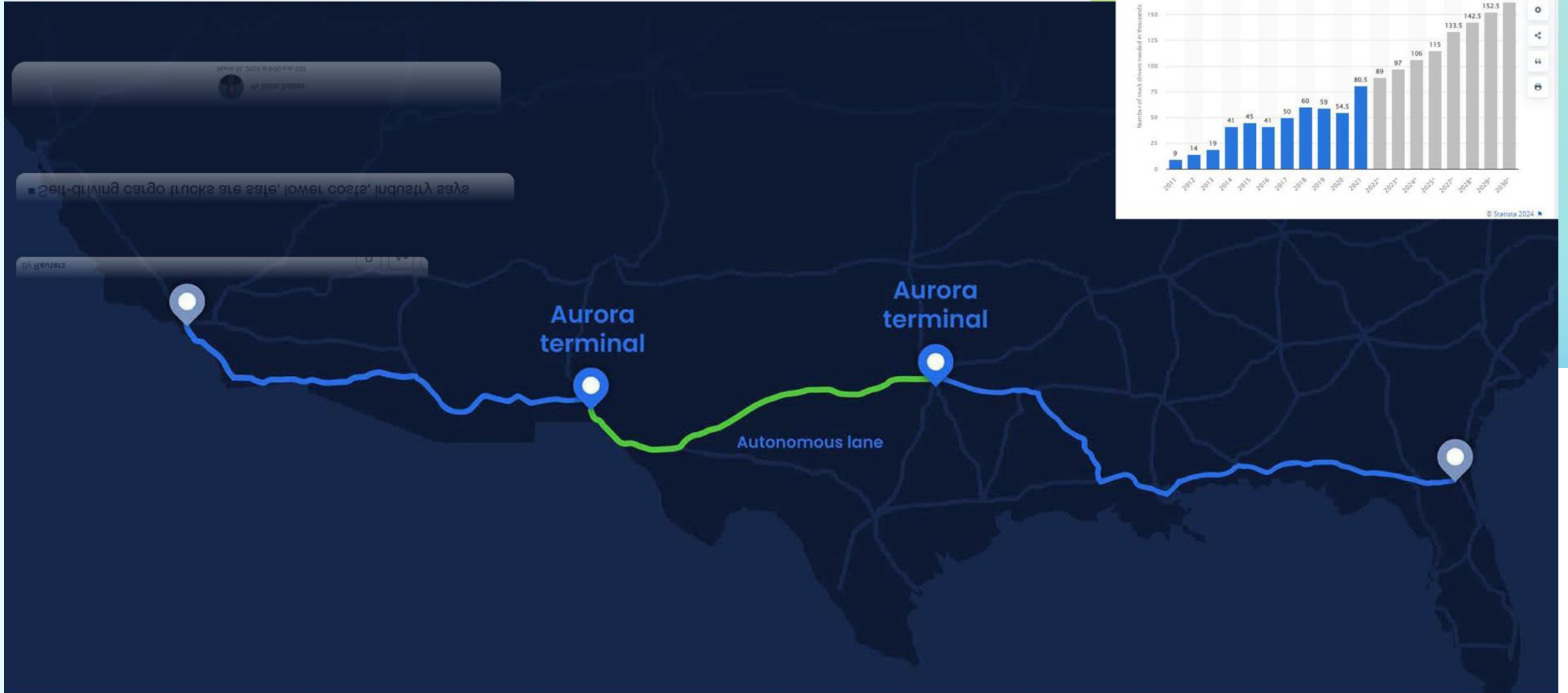
***How many of you
think this is real?***

All active autonomous mobility providers in the globe

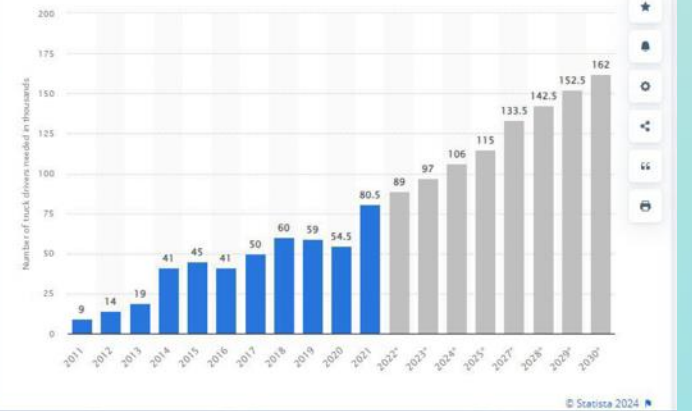


Ready or not, self-driving semi-trucks are coming to America's highways

Autonomous truck companies plan a major expansion this year to deliver your packages and food, speeding well ahead



Truck driver shortage in the United States from 2011 to 2030
(in 1,000s)





44 million miles,
1 severe injury

NHTSA – June 2022 ADS report



42,000+ fatalities
in 2022

- NHTSA Report

THE 1910S

Get A Horse! America's Skepticism Toward the First Automobiles

The inventor who claimed the first U.S. car ever sold recalls the birth of the industry and the general public skepticism about automobiles.

GET A CAR!





**HOV
LANE**

FINE



\$400

**HUMAN
OPERATED
VEHICLE**

The issue is



NOT TODAY

(Driver-Led)



The transition state

TOMORROW

(Driver-ish)

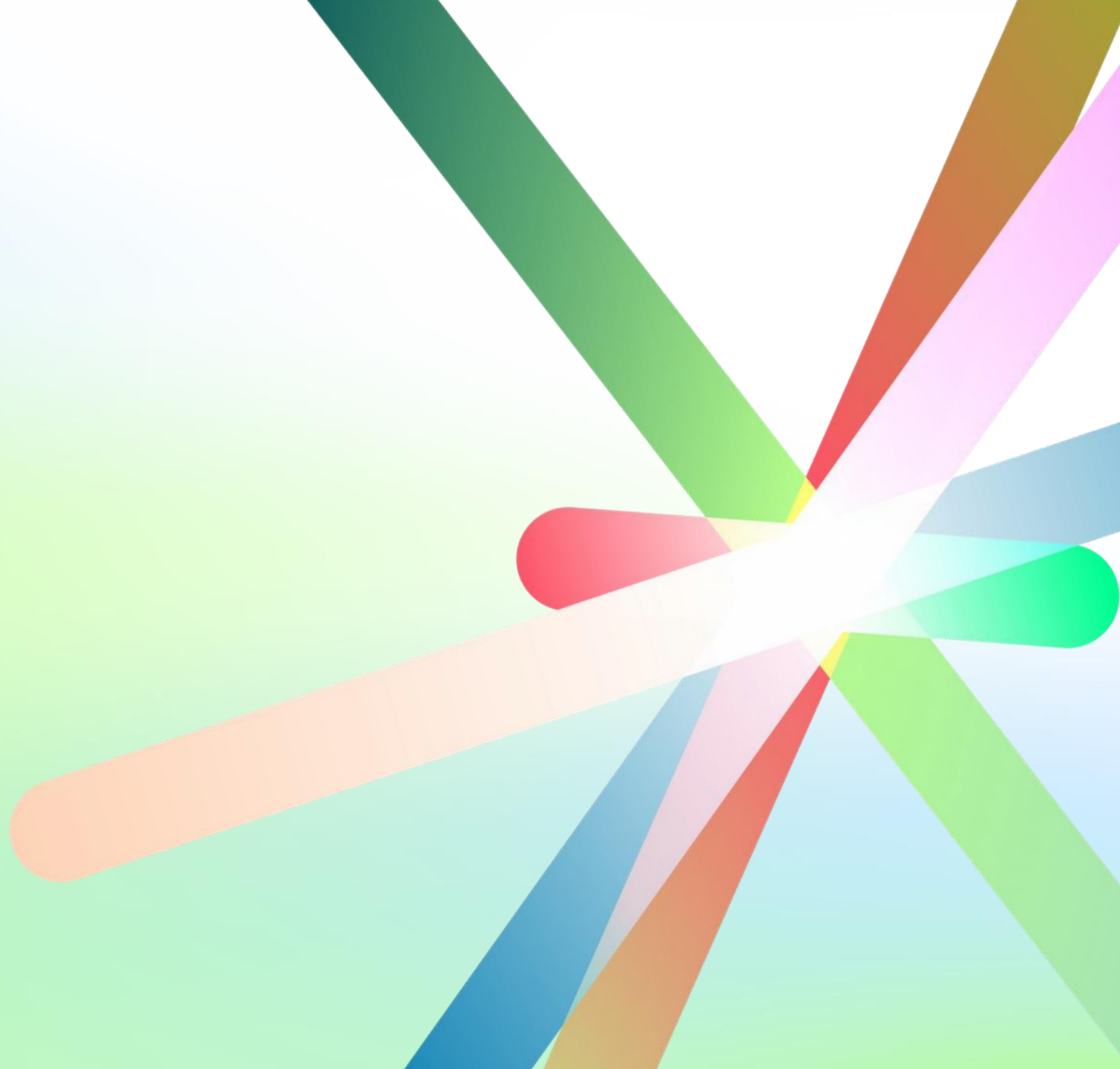


NOT DAY AFTER TOMORROW

(Fully Autonomous)



The phases



DRIVER-LED

(Today)



No automation (0)



Driver assistance (1)



Partial automation (2)

DRIVER-ISH

(Tomorrow)



Conditional
automation (3)



High automation(4)

FULLY AUTONOMOUS

(Day after tomorrow)



Full automation (5)

PRODUCTS

Modular product
Architecture

CUSTOMERS

Traceable
Journey

OPERATIONS

Traceable
Journey

A blurred background of a modern factory. In the foreground, a person's hands are visible, holding a tablet computer. The tablet screen displays a dashboard with various charts and data. In the background, there are robotic arms and a car chassis on an assembly line. The overall scene is brightly lit with a soft, bokeh effect.

***What products
do you sell?***

PRODUCTS

Modular product architecture to create a ***'mobility bundle'***

Activate, deactivate coverages

Guidewire's APD—speed to market

A professional office setting with several business people. In the foreground, a man in a brown suit and a woman in a grey blazer are shaking hands. To their right, another man in a dark suit is looking on. In the background, two more men in suits are standing near a whiteboard. The image has a soft, colorful gradient overlay.

***Who is your
customer of tomorrow***

CUSTOMERS

Proactive identification of your customer

Blockchain to track ownership transitions

Drivers, OEMs, software, infrastructure

A woman with blonde hair tied back is sitting at a desk in a dimly lit office. She is looking towards the right side of the frame. The office has several computer monitors and desks visible in the background. The overall lighting is a deep blue, creating a professional and focused atmosphere.

***How are claims and
underwriting different
tomorrow?***

OPERATIONS

Use of real time data

Continuous underwriting

Parametric claims

GM's ***higher bottomline***

Zero Crashes

Zero Emissions

Zero Congestion

PRODUCTS

Modular product architecture to create a **'mobility bundle'**
Activate, deactivate coverages
Guidewire's APD—speed to market

CUSTOMERS

Proactive identification of your customer
Blockchain to track ownership transitions
Drivers, OEMs, software, infrastructure

OPERATIONS

Use of real time data
Continuous underwriting
Parametric claims
GM's **higher bottomline**
Zero Crashes
Zero Emissions
Zero Congestion

A woman with dark hair tied back, wearing a light blue blazer, is looking at a tablet computer. She is standing in a modern office or public space with large windows in the background. The image has a soft, blue-tinted overlay.

Risk compensation to
Risk mitigation to
Risk maximization

A man with glasses and a mustache, wearing a brown jacket, is focused on his work in a workshop. He is surrounded by various tools and equipment, including a large blue bag and a yellow object. The scene is lit with warm, golden light, creating a professional and industrious atmosphere.

Let's get to
WORK

CONTACT US



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