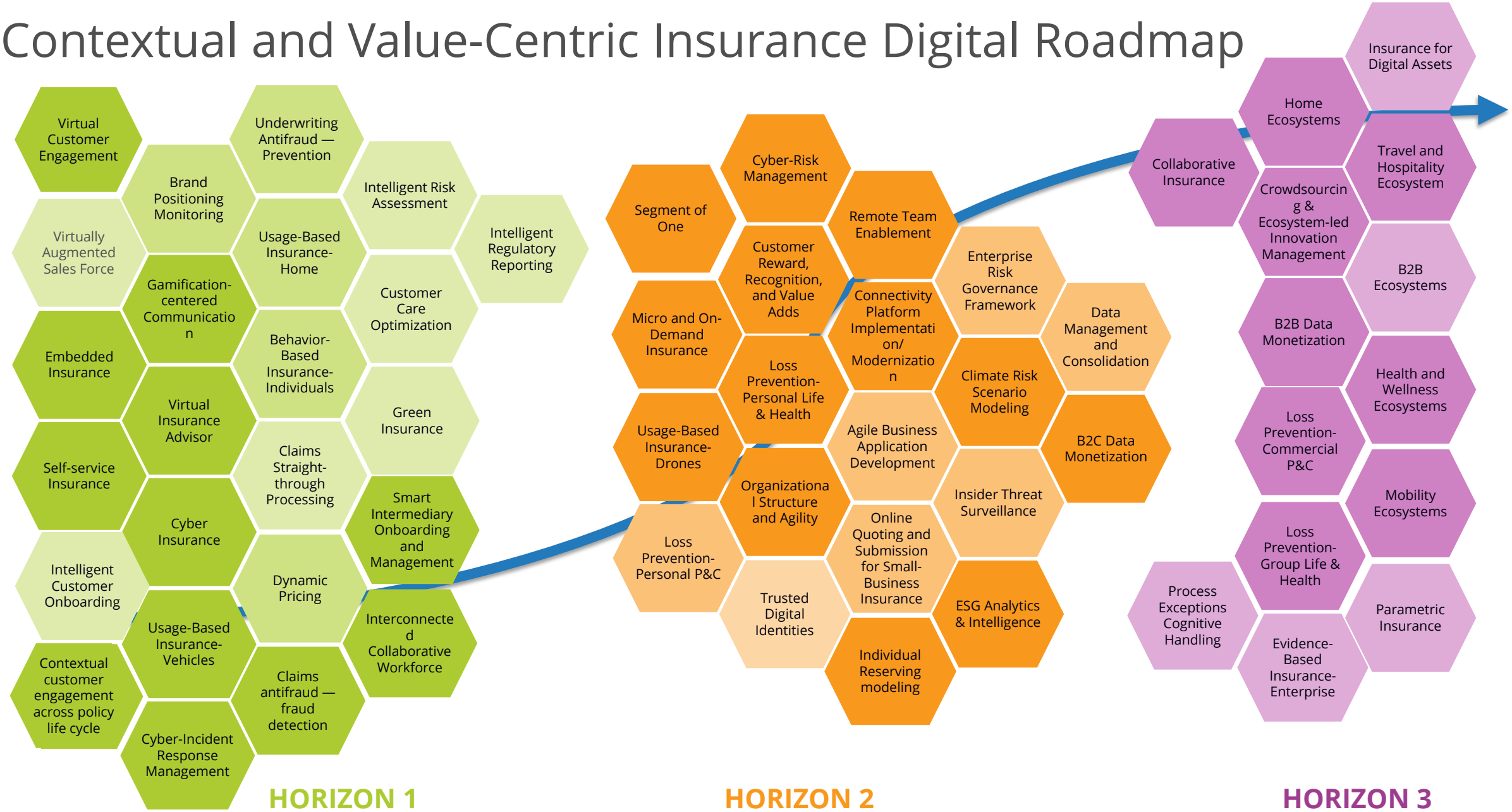
IDC Financial Insights: Contextual and Value-Centric Insurance

Strategic Priorities	Programs	Use Cases						
Omni-Experience Engagement	Omni-Channel Delivery of Products and Services	Virtual Customer Engagement	Virtually Augmented Sales Force	Virtual Insurance Advisor	Embedded Insurance	Intelligent Customer Onboarding	Self-service Insurance	
	Customer-Driven Product and Service Innovation	Micro and On-Demand Insurance	Cyber Insurance	Insurance for Digital Assets	Parametric Insurance			
	Targeted Marketing and Communication	Contextual Customer Engagement Across Policy Life Cycle	Segment of One	Brand Positioning Monitoring	Gamification-centered Communication			
Usage and Value-Oriented Offerings	Usage-Based Insurance	Usage-Based Insurance-Vehicles	Usage-Based Insurance-Home	Usage-Based Insurance-Drones	Behavior-Based Insurance- Individuals	Evidence-Based Insurance- Enterprise		
	Preventative Insurance	Loss Prevention-Personal P&C	Loss Prevention-Commercial P&C	Loss Prevention-Personal Life & Health	Loss Prevention- Group Life & Health			
	Bundled Offerings Through Partnership Ecosystem	Mobility Ecosystems	Home Ecosystems	Health and Wellness Ecosystems	B2B Ecosystems	Travel and Hospitality Ecosystem	Customer Reward, Recognition, and Value Adds	
Frictionless Insurance	Process Optimization	Organizational Structure and Agility	Claims Straight-through Processing	Dynamic Pricing	Collaborative Insurance			
	Omni-Channel Optimization	Customer Care Optimization	Green Insurance	Smart Intermediary Onboarding and Management	Online Quoting and Submission for Small-Business Insurance			
	Open and Collaborative Enterprise	Interconnected Collaborative Workforce	Remote Team Enablement	Crowdsourcing & Ecosystem-led Innovation Management	Agile Business Application Development	Connectivity Platform Implementation/ Modernization		
Building Cognitive Competencies	Intelligent Risk Management	Intelligent Risk Assessment	Cyber-Risk Management	Underwriting fraud prevention	Claims antifraud — fraud detection	Trusted Digital Identities	Insider Threat Surveillance	Climate Risk Modeling
	Intelligent Compliance Handling	Cyber-Incident Response Management	Intelligent Regulatory Reporting	Enterprise Risk Governance Framework	ESG Analytics & Intelligence	Individual Reserving modeling		
	Data Monetization	Data Management and Consolidation	B2C Data Monetization	B2B Data Monetization	Process Exceptions Cognitive Handling			

Contextual and Value-Centric Insurance Digital Roadmap