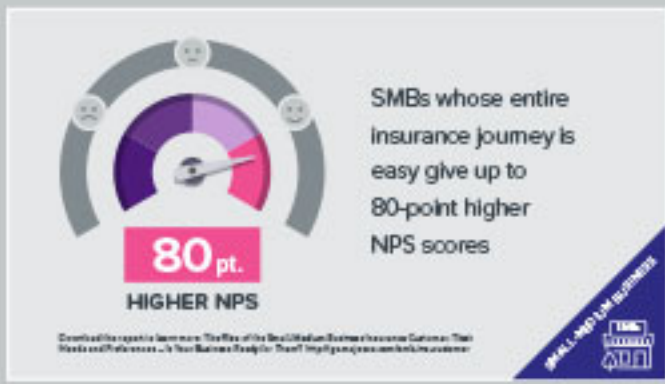
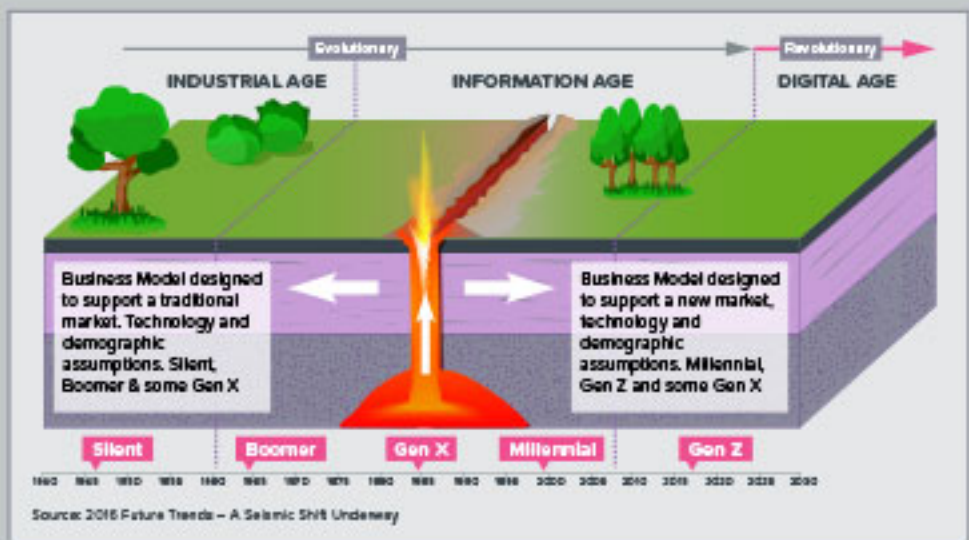
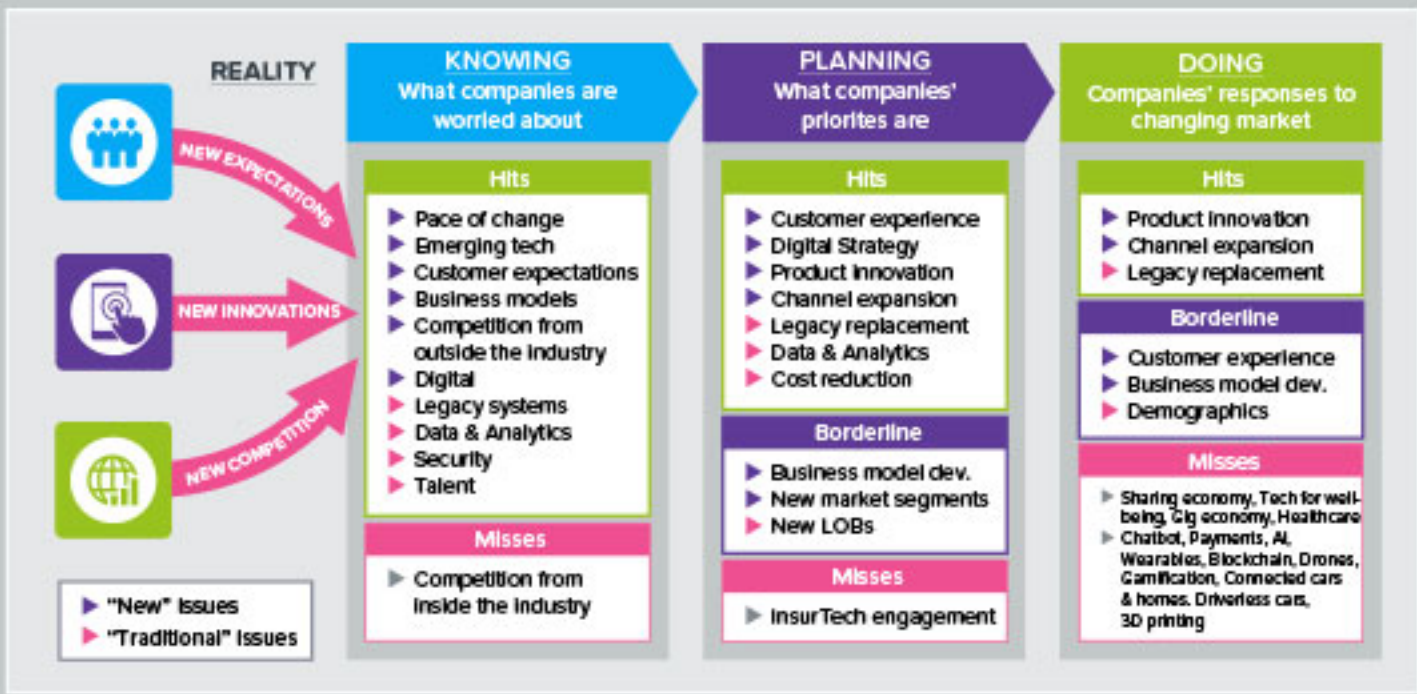


The business value of simplifying the entire insurance customer journey is immense.



Yet shockingly, while insurers know about the market changes and disruption, few are actively responding with plans and execution ... threatening their future relevance, let alone existence.



The Digital Age, underpinned by new demographics and technology, is separating the industry into "pre" and "post" business models ... The "pre" model generates the revenue today and the "post" model the future. Those who fail to manage both effectively may find the gap insurmountable.