

NOVAS FRONTEIRAS DO SEGURO: HOJE E AMANHÃ NA ERA DIGITAL:



Cezar Taurion



Instituto de Inteligência Artificial Aplicada



Kick

YOUR IDEA
OUR CHALLENGE



JAN
2018

DIGITAL AROUND THE WORLD IN 2018

KEY STATISTICAL INDICATORS FOR THE WORLD'S INTERNET, MOBILE, AND SOCIAL MEDIA USERS

TOTAL
POPULATION



7.593
BILLION

URBANISATION:
55%

INTERNET
USERS



4.021
BILLION

PENETRATION:
53%

ACTIVE SOCIAL
MEDIA USERS



3.196
BILLION

PENETRATION:
42%

UNIQUE
MOBILE USERS



5.135
BILLION

PENETRATION:
68%

ACTIVE MOBILE
SOCIAL USERS



2.958
BILLION

PENETRATION:
39%

we
are
social



we
are
social



2017 This Is What Happens In An Internet Minute



Created By:
@LoriLewis
@OfficiallyChadd

2018 This Is What Happens In An Internet Minute



Created By:
@LoriLewis
@OfficiallyChadd

Your life in

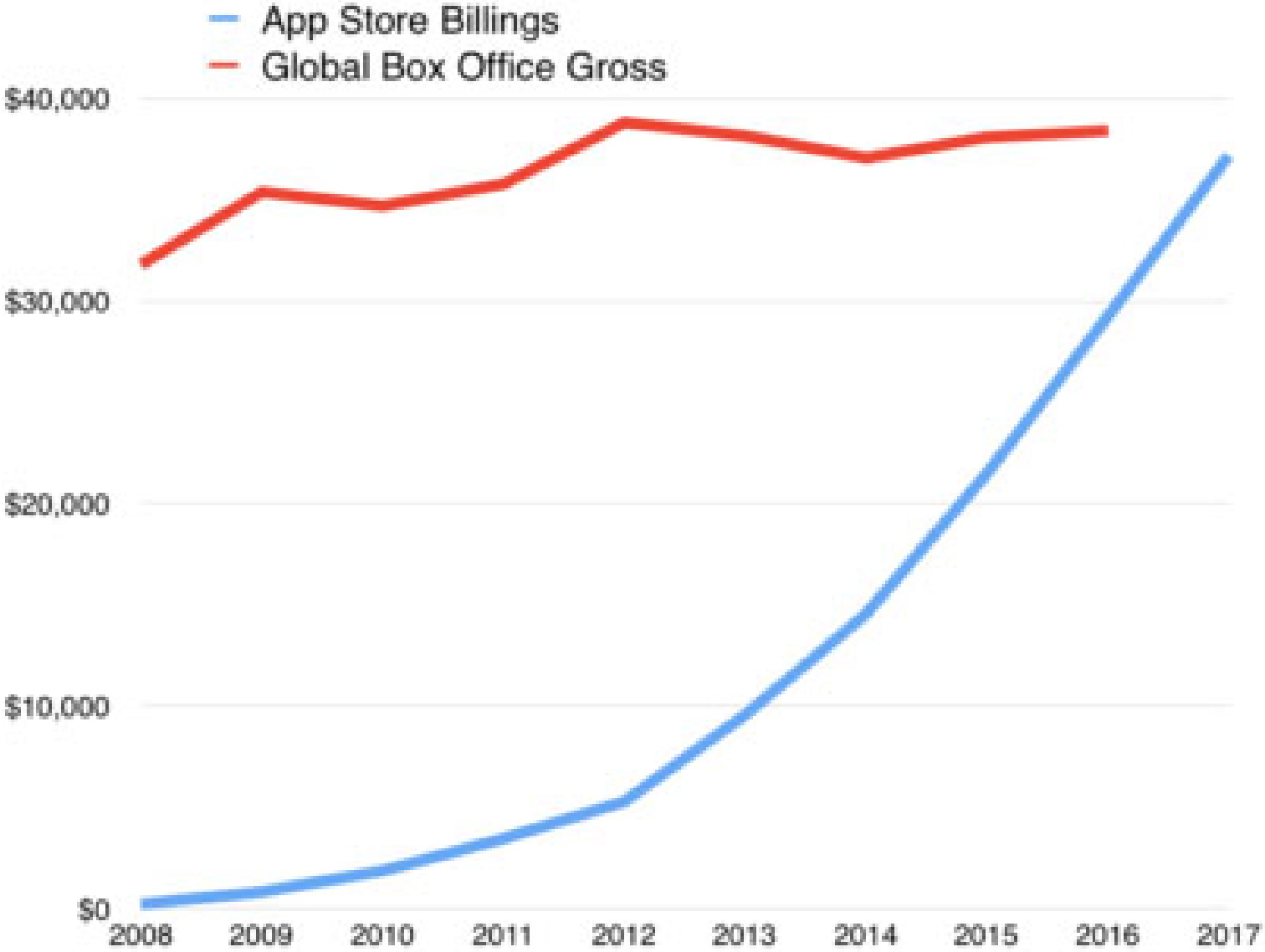
The ultimate



your pocket

digital device

Apple's App Store Revenues Could Top Global Box Office in 2018





Francisco Jeronimo

@fjeronimo

Follow

For the first time, #Apple shipped more Apple Watches in 4Q2017, than the entire Swiss Watch Industry shipped watches! Apple is the biggest watch maker in the world #AppleWatch



Shipments of the Apple Watch surpassed the total sales of the Swiss watchmakers, in 4Q2017



Source: IDC Quarterly Wearable Device Tracker, Nov 2017; Apple; Federation of the Swiss Watch Industry

@fjeronimo

10:52 AM - 4 Feb 2018

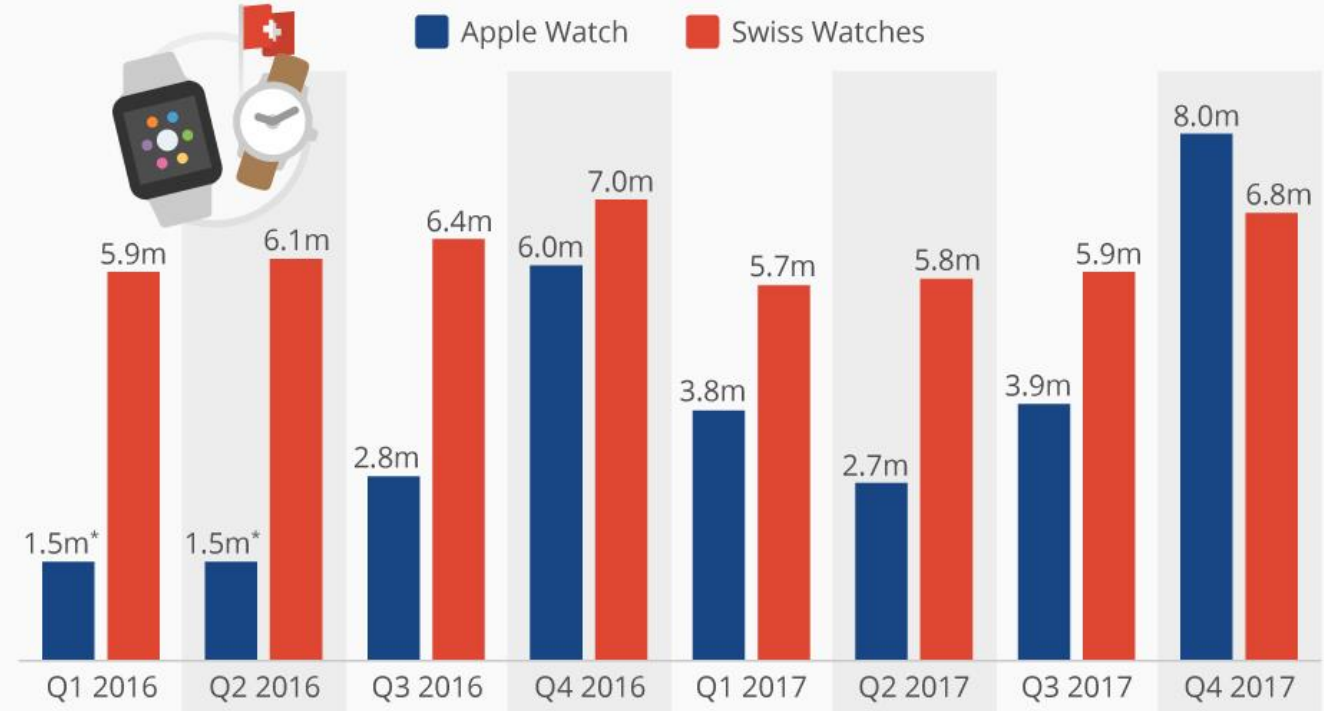
300 Retweets 311 Likes



19 300 311

Apple Shipped More Watches Than Switzerland in Q4 2017

Estimated worldwide Apple Watch shipments compared to Swiss watch exports



@StatistaCharts

* Canlys estimates that Apple shipped 3 million watches in the first two quarters of 2016 combined, but did not publish estimates for both quarters individually

Sources: Canlys, Federation of the Swiss Watch Industry



JUNE 11, 2018

THE DRONE AGE

A Special Report





UBER

UBER PICKARD CHILTON / ARUP

 Space Shuttle	 Ariane 5	 Soyuz-FG	 H-IIB
			
<p>19,824\$/kg Cost per flight: 450M\$ Payload (LEO): 22 700kg Ref.: wikipedia (Space Shuttle program)</p>	<p>10,313\$/kg Cost per flight: 165M\$+ Payload (LEO): 16 000kg Ref.: wikipedia (Ariane 5)</p>	<p>7,246\$/kg Cost per flight: 50M\$ Payload (LEO): 6 900kg Ref.: wikipedia (Soyuz FG)</p>	<p>7,104\$/kg Cost per flight: 135M\$ Payload (LEO): 19 000kg Ref.: asia.nikkei.com/print/article/15563 + wikipedia (H-IIB) + yen-usd conv.</p>
 Long March 3B	 Polar Satellite	 Falcon 9 <small>SPACEX</small>	 Falcon 9 (reuse) <small>SPACEX</small>
			
<p>5,833\$/kg Cost per flight: 70M\$ Payload (LEO): 12 000kg Ref.: wikipedia (Long March 3B)</p>	<p>3,947\$/kg Cost per flight: 15M\$ Payload (LEO): 3 800kg Ref.: wikipedia (Polar Satellite Launch Vehicle)</p>	<p>2,719\$/kg Cost per flight: 62M\$ Payload (LEO): 22 800kg Ref.: spacex.com</p>	<p>1,930\$/kg Cost per flight: 44M\$ Payload (LEO): 22 800kg Ref.: spacex.com + (-30% saving)</p>

SPACEX PLANS

Compare plans and find the right one for you!

Choose Your Plan

StandardX

1000GB
• 10000 Mbit/s

- Unlimited talk & text from wherever you are to all the planet
- Full access to the internet

\$9,99 /mo

SELECT

PremiumX

2000GB
• 20000 Mbit/s

- Unlimited talk & text inside our solar system
- Full access to the internet

\$19,99 /mo

SELECT

ProfessionalX

Unlimited Data
• 1000000 Mbit/s

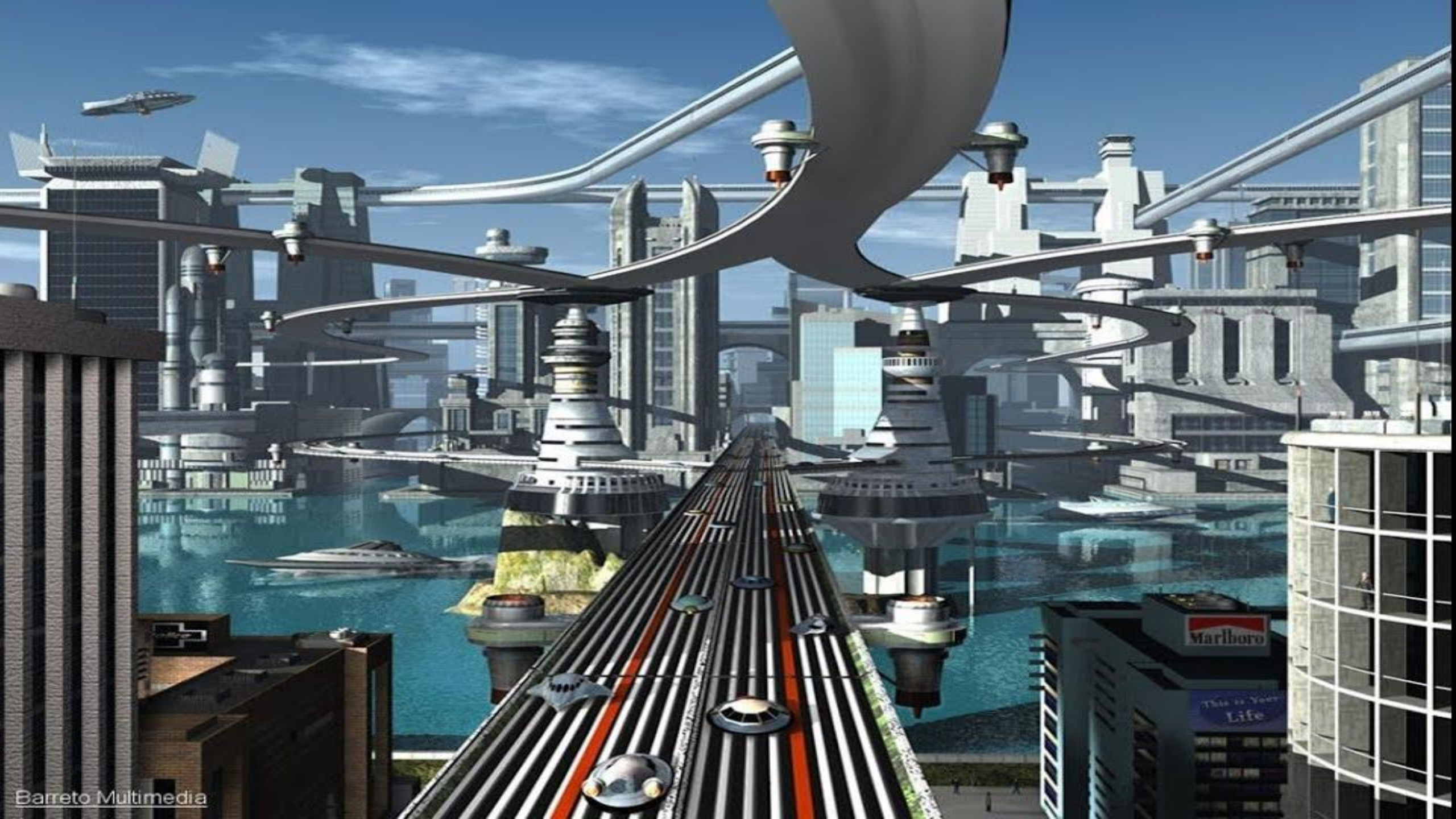
- Unlimited talk & text from wherever you are to all the galaxy
- Full access to the internet

\$29,99 /mo

SELECT



The advent of 3D biological printing will enable **unlimited, economical access to organs around the world.**



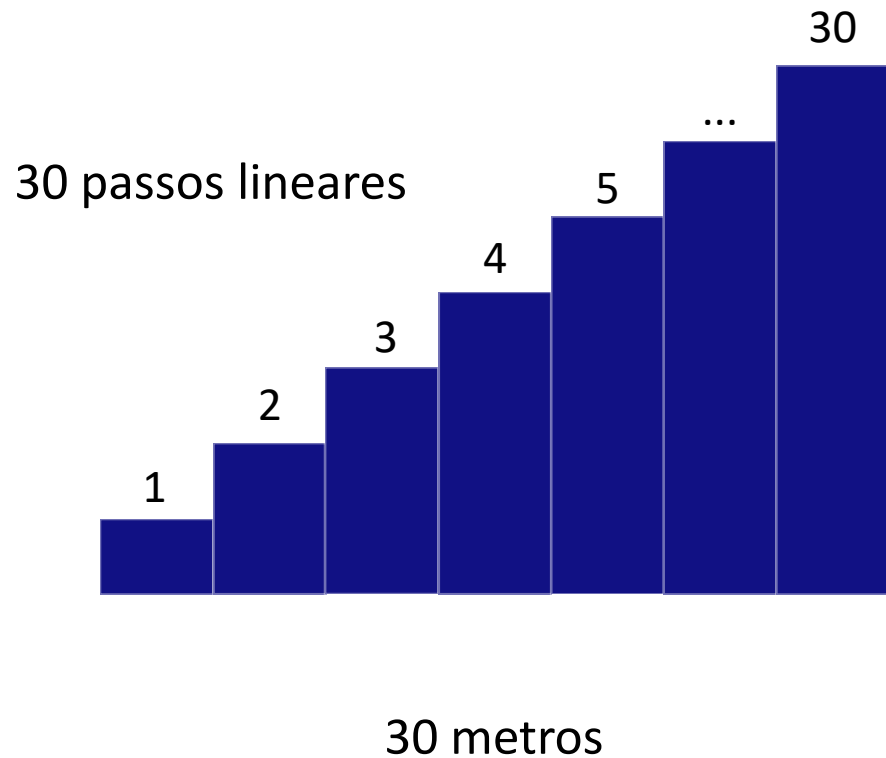
When will the future arrive?

800 technology executives and experts from the information and communications technology sector were surveyed as part of our *Technology Tipping Points and Societal Impact* report

Technology tipping points expected to occur by 2025	Percentage of respondents
10% of people wearing clothes connected to the internet	91.2
The first robotic pharmacist in the US	86.5
The first 3D-printed car in production	84.1
5% of consumer products printed in 3D	81.1
90% of the population with regular access to the internet	78.8
Driverless cars equalling 10% of all cars on US roads	78.2
The first transplant of a 3D-printed liver	76.4
Over 50% of internet traffic to homes for appliances and devices	69.9
The first city with more than 50,000 people and no traffic lights	63.7
The first AI machine on a corporate board of directors	45.2

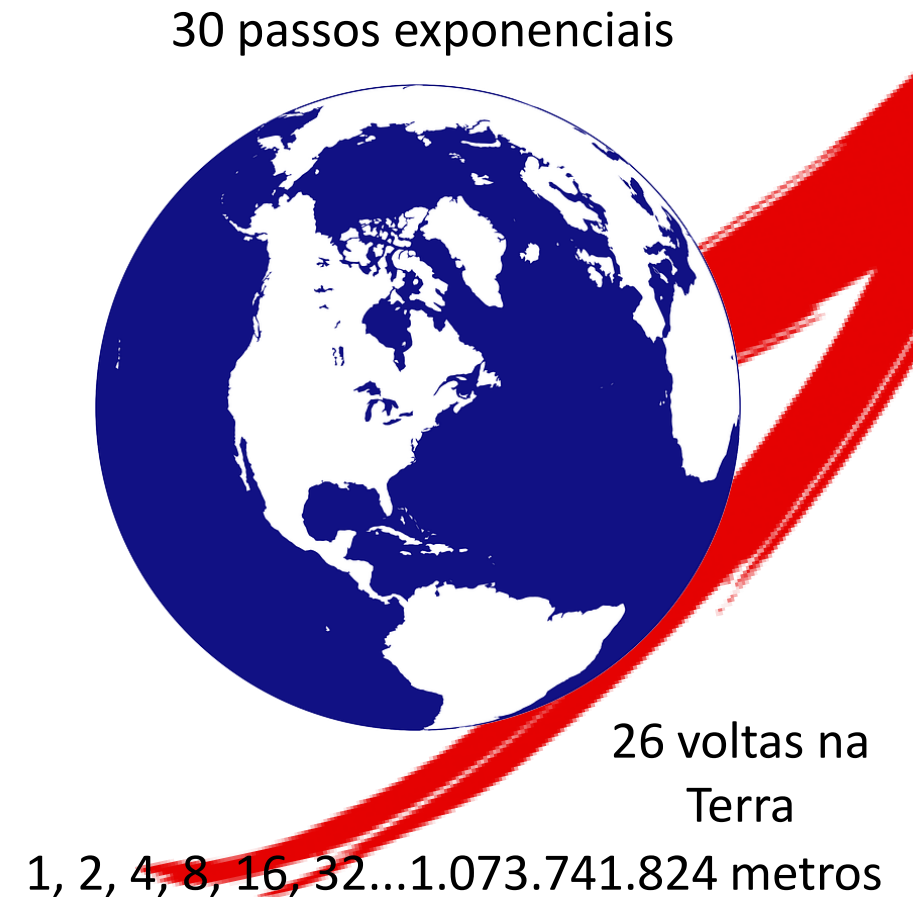
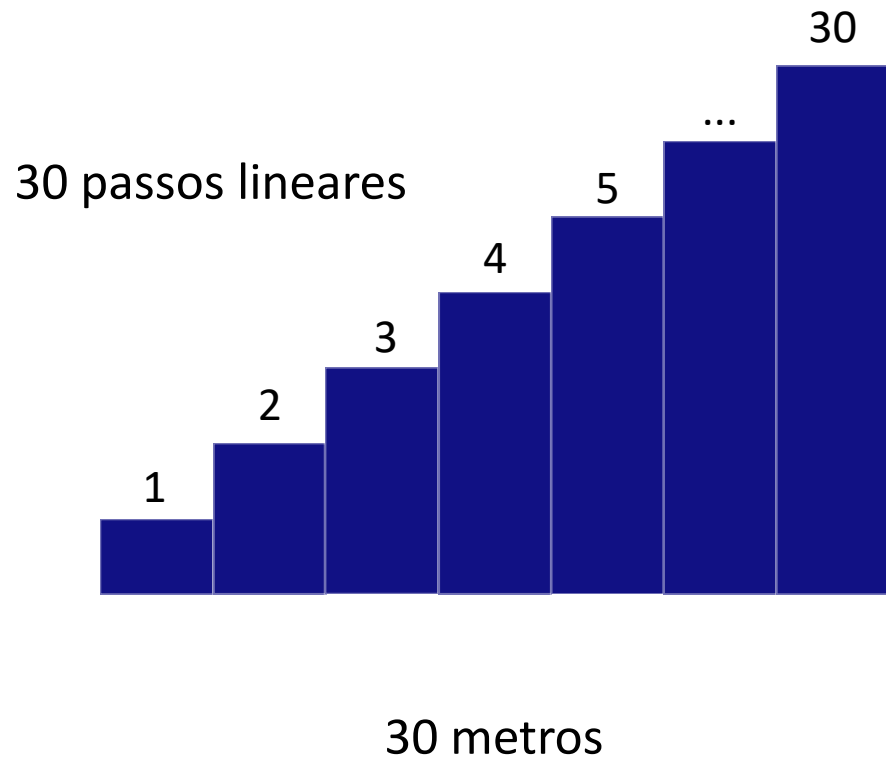
"A maior deficiência da raça humana é a sua incapacidade de compreender a Função exponencial"

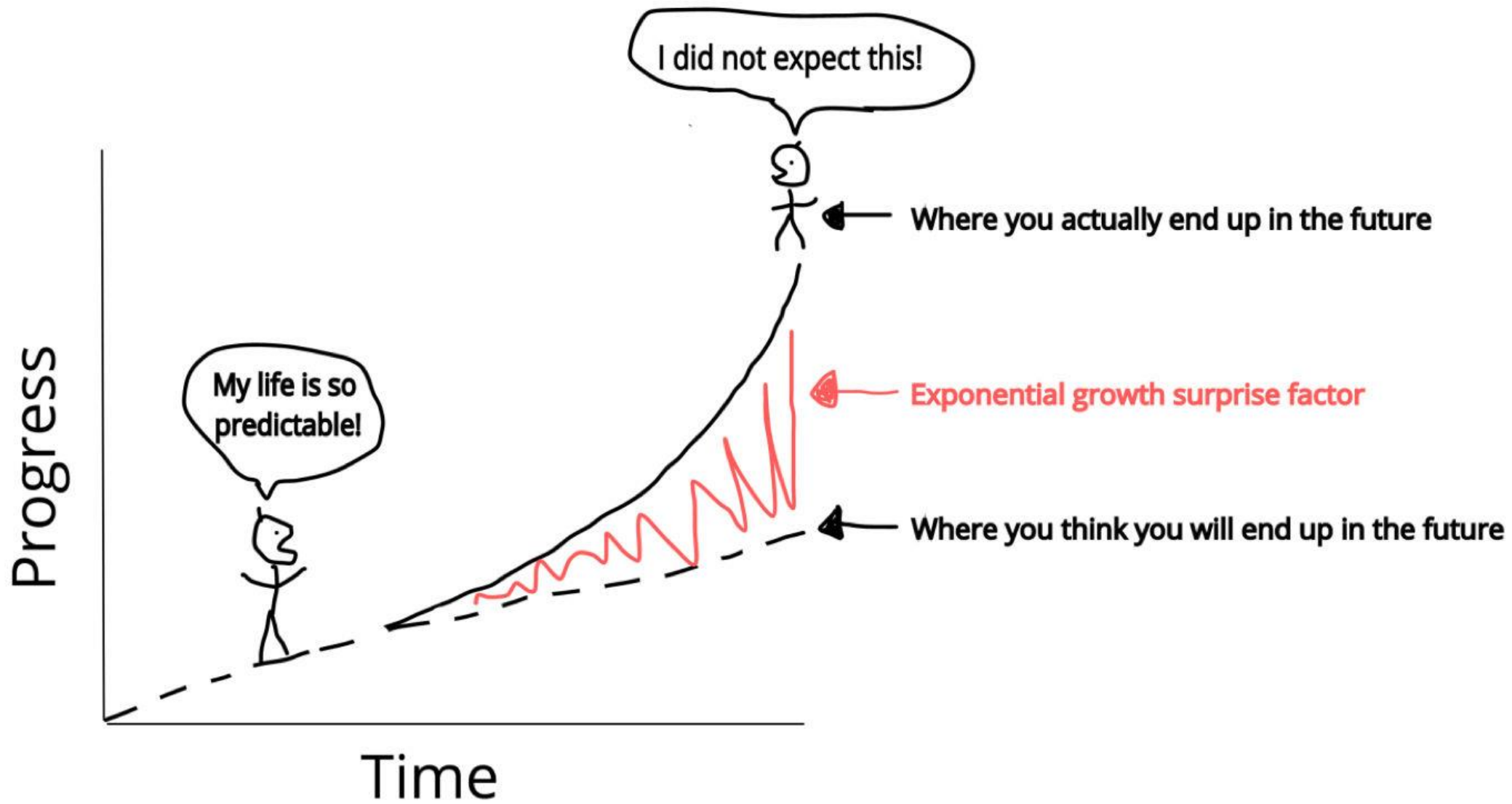
- Albert Barlett



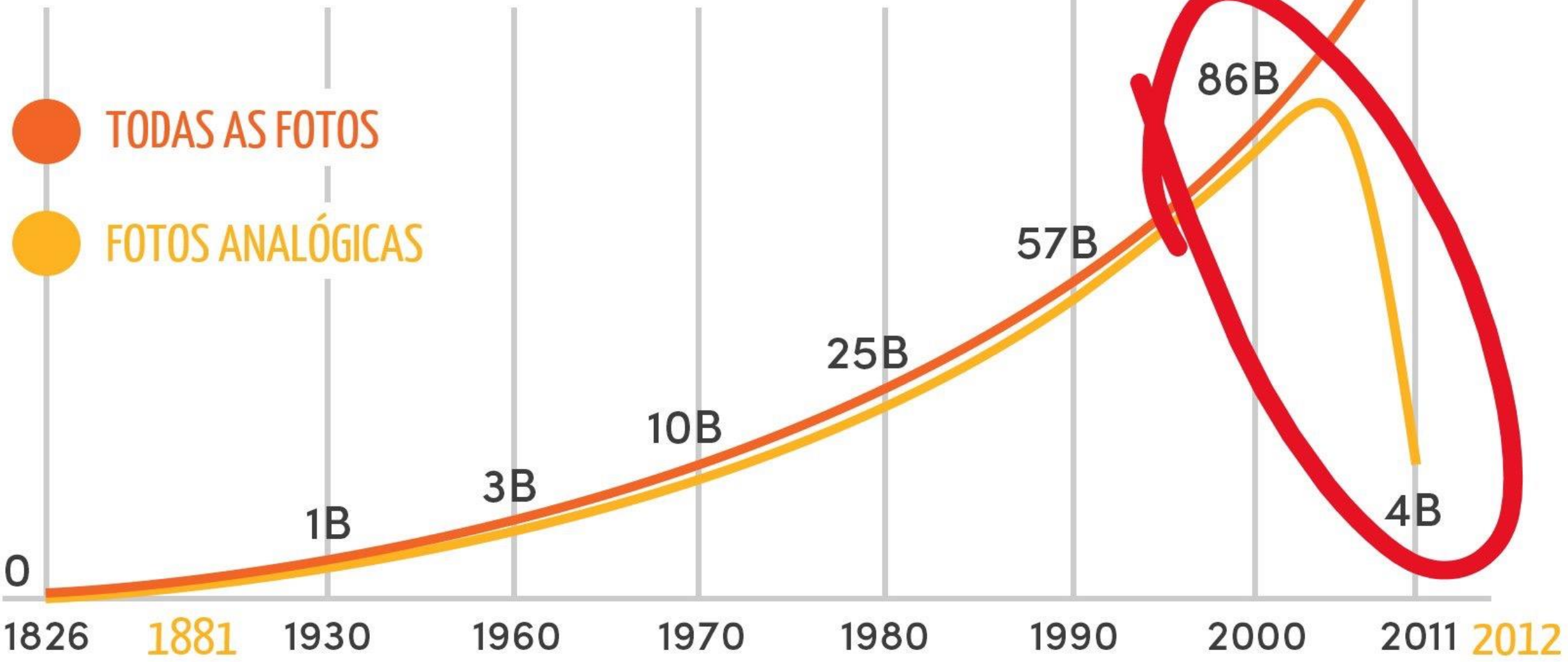
"A maior deficiência da raça humana é a sua incapacidade de compreender a Função exponencial"

- Albert Barlett





FOTOGRAFIAS TIRADAS POR ANO



VELHA ECONOMIA

Firma

consultoria

Empréstimo

Michael Porter

Swot Analysis

Escritório

Posse

Business plan

concorrência entre produtos

Gênio solitário

Chaminé

NOVA ECONOMIA

Startup

Aceleradora

Angels / Crowdfunding

Steve Blank

Canvas

Coworking

Acesso

Mvp

concorrência entre modelos de
negócio

Crowdsourcing

Nuvens

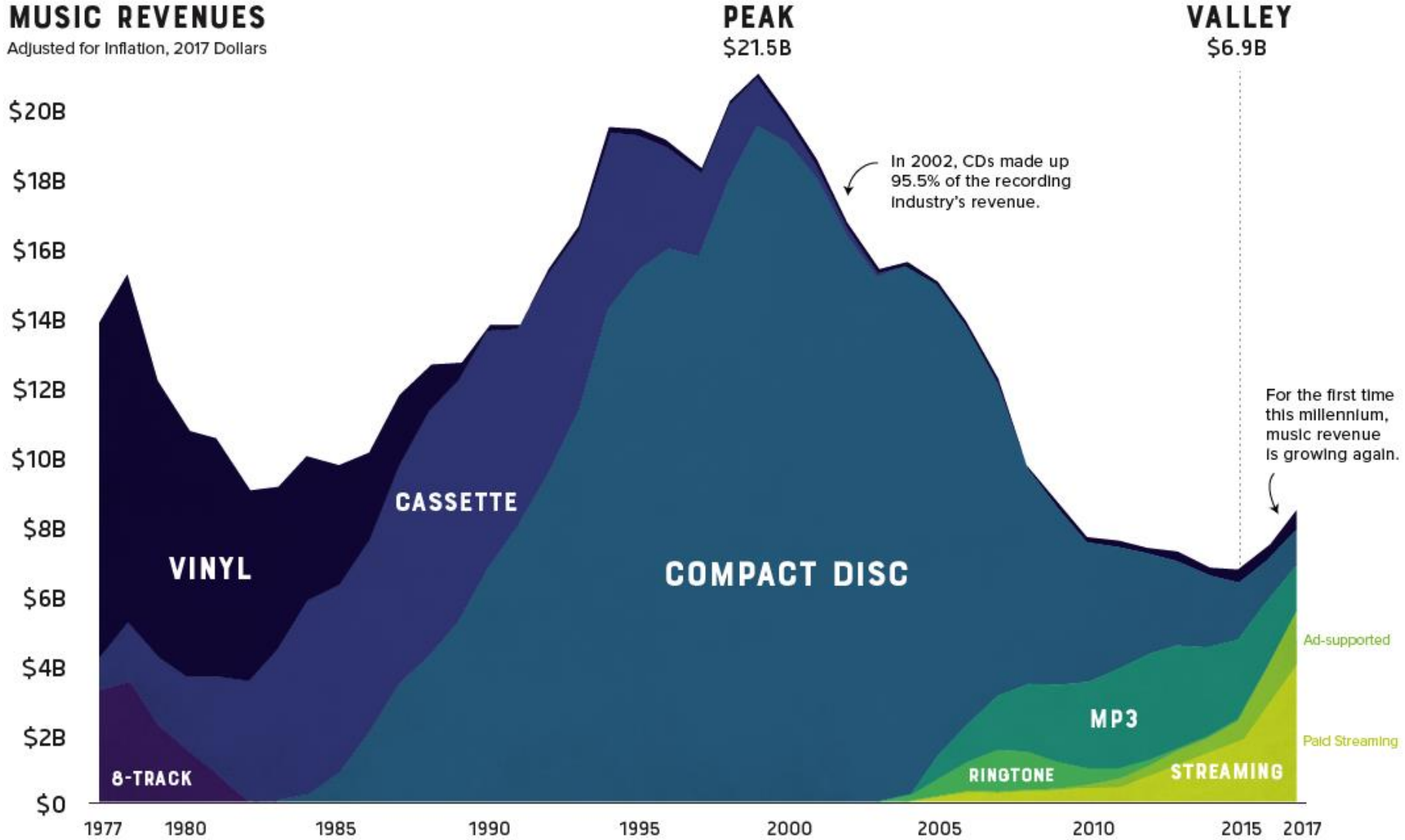


The average lifespan of a company listed in the S&P 500 has decreased from 67 years in the 1920's to 15 years today.

Richard Foster
Yale University

MUSIC REVENUES

Adjusted for Inflation, 2017 Dollars



PEAK
\$21.5B

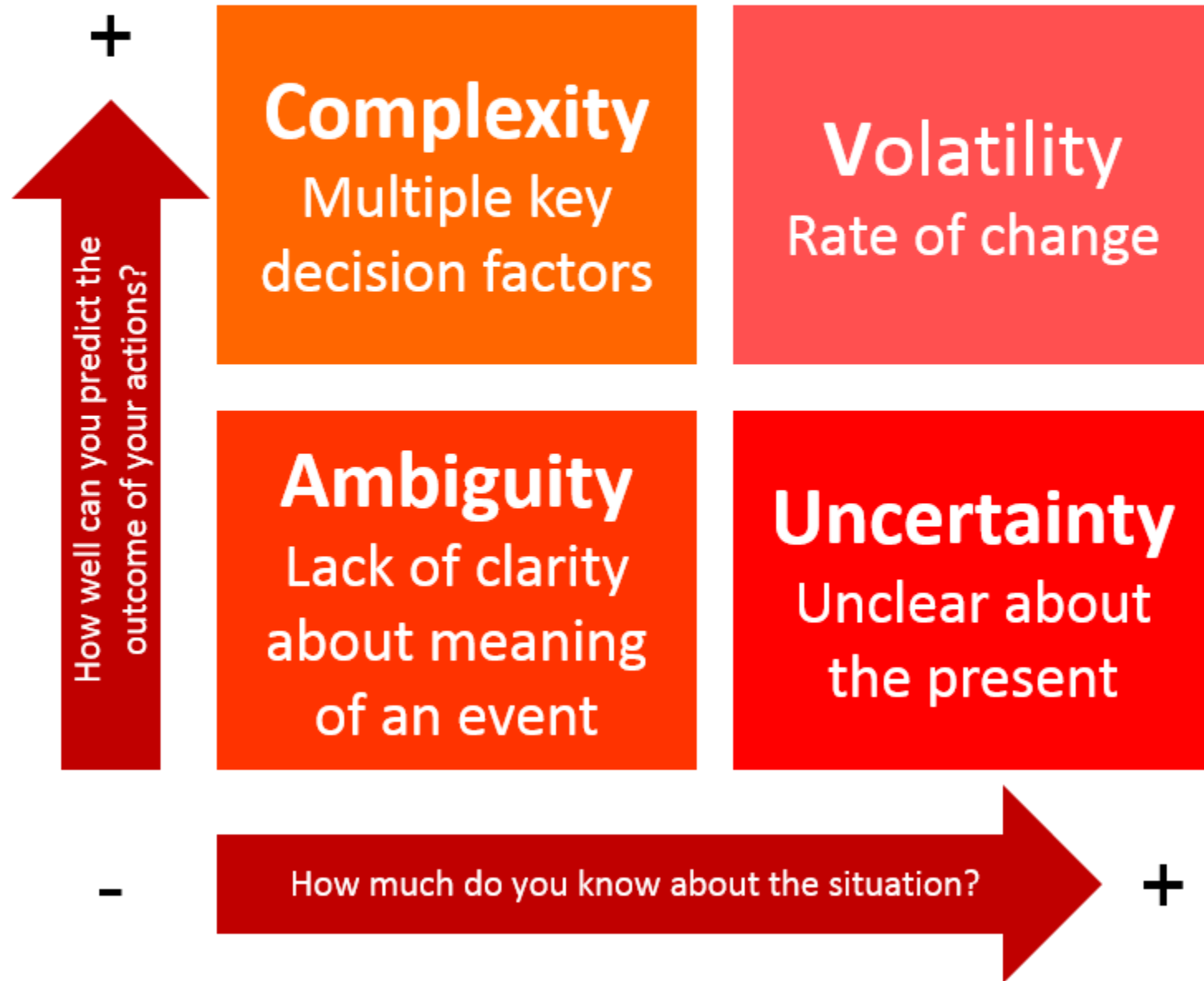
VALLEY
\$6.9B

In 2002, CDs made up 95.5% of the recording industry's revenue.

For the first time this millennium, music revenue is growing again.

Source: RIAA

VUCA





Digital Vortex : How Digital Disruption Is Redefining Industries

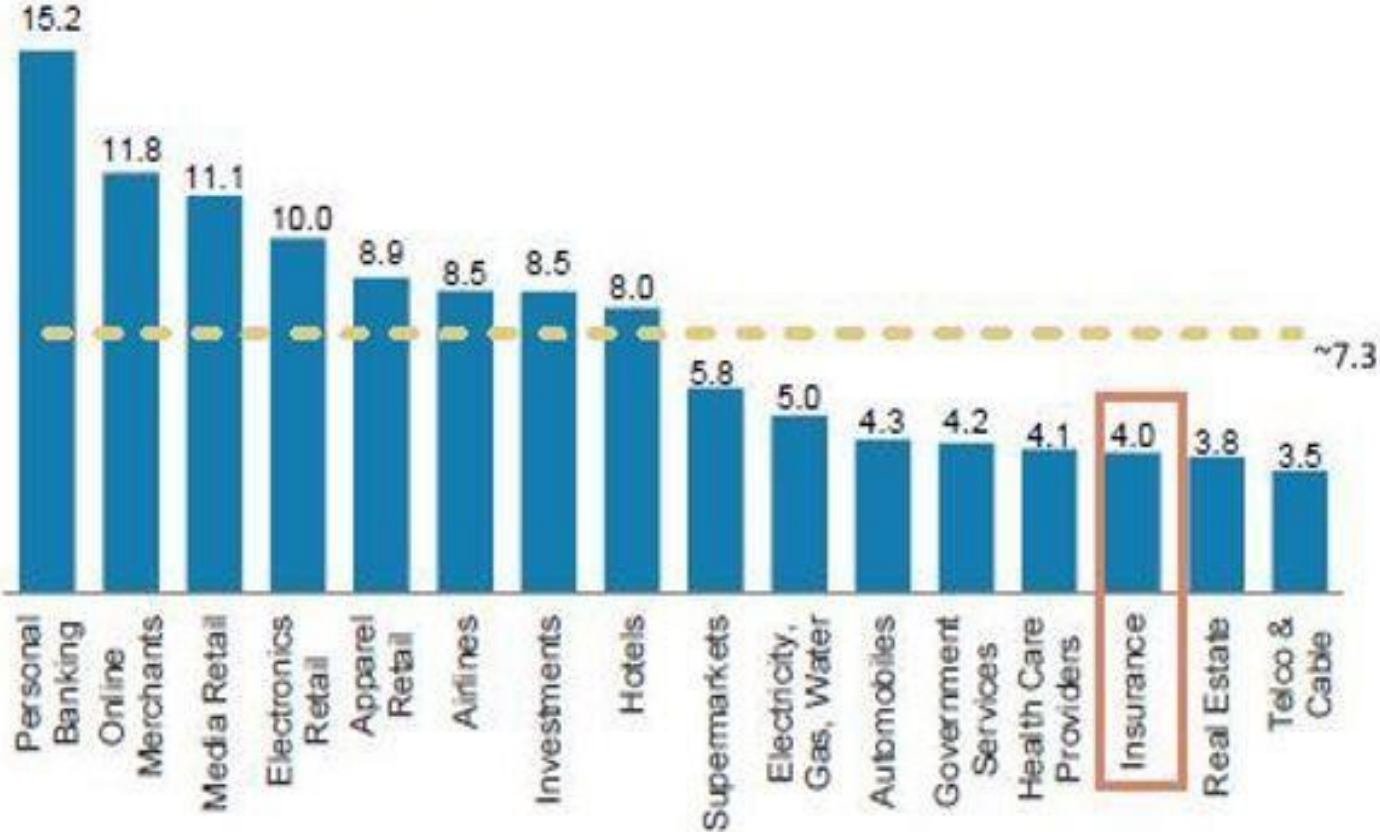


Onde estamos?

Exhibit 9 Insurance online experience lags behind

Consumer satisfaction with online experience, by industry

Relative satisfaction utility score



Source: BCG/Morgan Stanley

“In my previous life as a McKinsey consultant, I advised the top insurance companies on *projects that were, at their core, incremental.* They were always about increasing the productivity of the agent-based salesforce, or improving the efficiency of paper-based claims operations. In other words, what I was doing was putting the dinosaur on a diet and prodding it with a stick.”



Jennifer Fitzgerald
Founder & CEO, PolicyGenius

“I think insurance is in the Stone Age while other people are circling Mars.” – October 29, 2015

“(Insurance) is an industry that has been lagging behind every other industry – it has been paralyzed. Either you understand it and you move towards the forefront of change...or this industry will disappear.” – May 27, 2015

“We don’t necessarily control the direction of technology. We are definitely trying to embrace it and make sure that we can account for it and frankly benefit from it.” – August 19, 2015



Mark Wilson
CEO, Aviva plc



Mario Greco
CEO, Generali Group

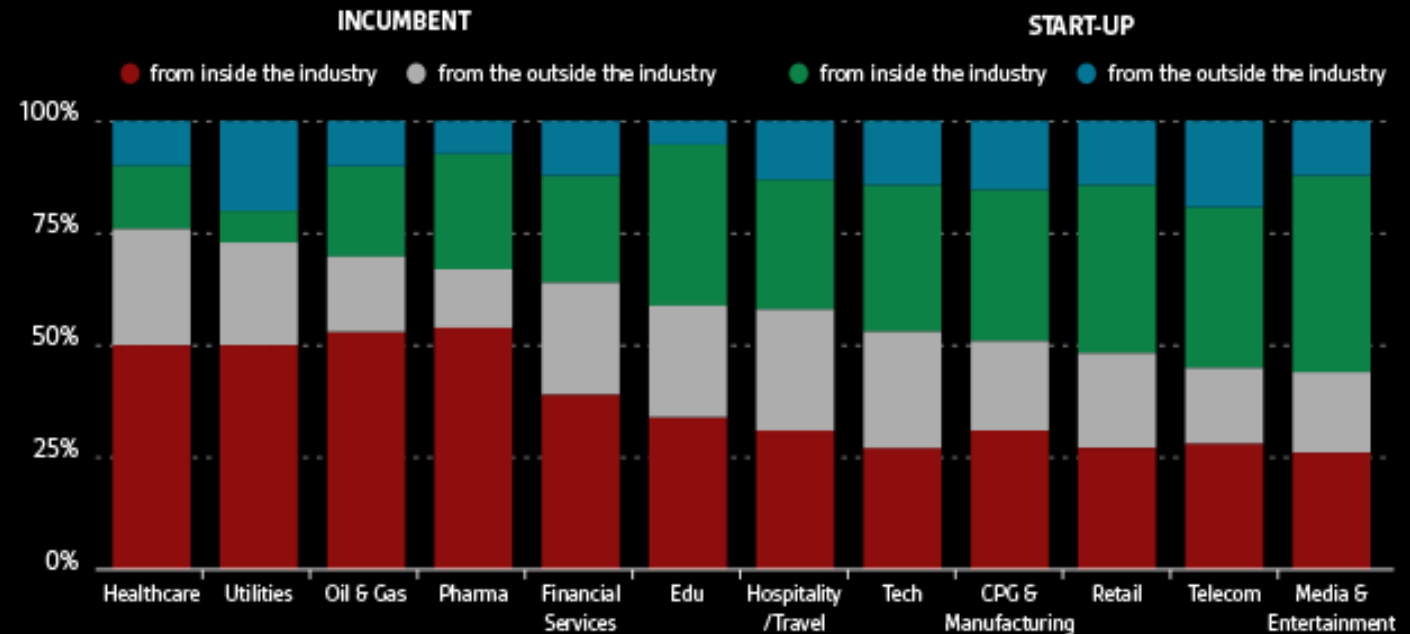


Glenn Renwick
CEO, Progressive Corp.

MOST LIKELY TO DISRUPT YOUR INDUSTRY

Uber, PayPal, Airbnb, Amazon—all of these companies have one thing in common: they've disrupted traditional industries and forced the competition to start thinking in new, digital ways. As the digital age progresses, disruption will only continue to increase—but will disruption come from outside the industry or within? And who poses the greatest disruptor threat—incumbent companies or start-ups? The Global Center for Digital Business Transformation's 2015 survey highlights the areas where industries need to watch.

FORECASTED DISRUPTION SOURCES



Source: Statista

Big Techs começam a gostar do jogo...

Tech Giant

Select Insurance Investments/JVs/Partnerships/Initiatives

Google

Google
Compare Auto Insurance



oscar

CoverHound

THE CLIMATE CORPORATION

Alibaba Group
Tencent 腾讯

众安保险
ZhongAn Insurance

Alibaba, Tencent-backed online property insurer raises \$931m

Zhong An Online Property Insurance, which was set up by Jack Ma and Pony Ma, the founders of Alibaba Group and Tencent Holdings, has raised RMB5.78 billion (\$931 million) from a group of investors. The company issued 240 million shares - or a 19.4% stake in the business - at RMB24 apiece to five investors, according to multiple local media reports. Caixin reported that a Morgan Stanley-controlled vehicle will hold a 2.48% interest in Zhong An, while China International Capital Corp. (CICC)...

Baidu 百度

Baidu and Allianz team up to grab slice of China's online insurance market

The financial services arms race between China's big three internet companies is heating up

Rakuten

Rakuten Group Rebrands AIRIO Life Insurance as Rakuten Life

“Everything that can be automated will be automated.”

In the Age of the Smart Machine: The Future of Work and Power

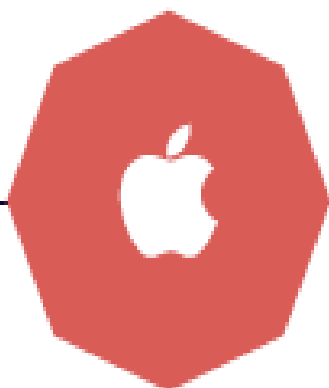
Shoshana Zuboff - http://en.wikipedia.org/wiki/Shoshana_Zuboff

TOP 5 PUBLICLY TRADED COMPANIES (BY MARKET CAP)

 Tech  Other

2013

Q1



\$416B



\$404B



\$257B



\$255B



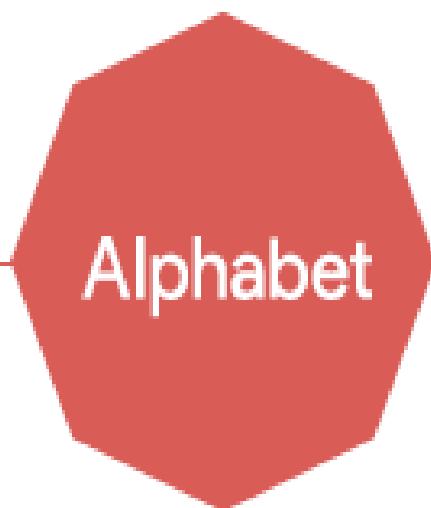
\$246B

2018

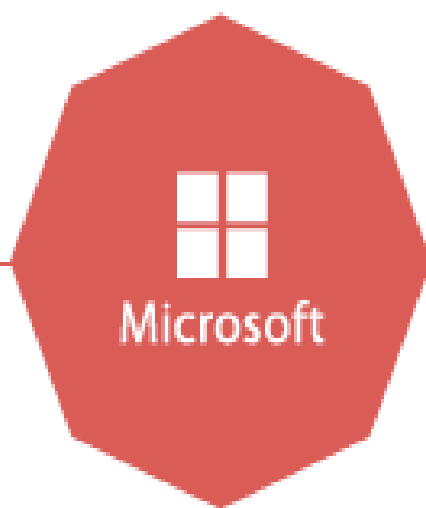
Q1



\$851B



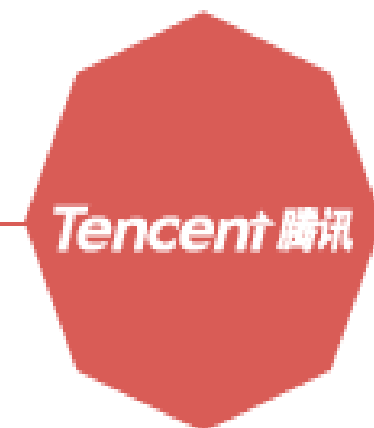
\$717B



\$703B



\$701B

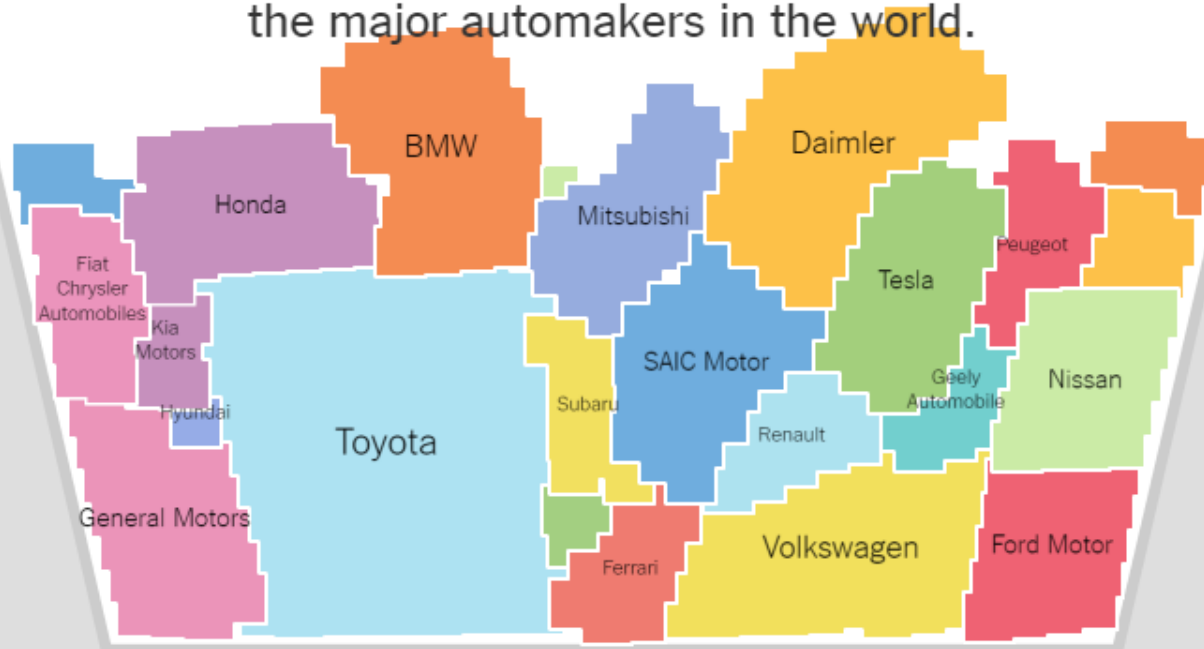


\$508B



\$0964 Billion

But Apple is worth way more — even more than all the major automakers in the world.



StartupGRIND
powered by
Google for Entrepreneurs

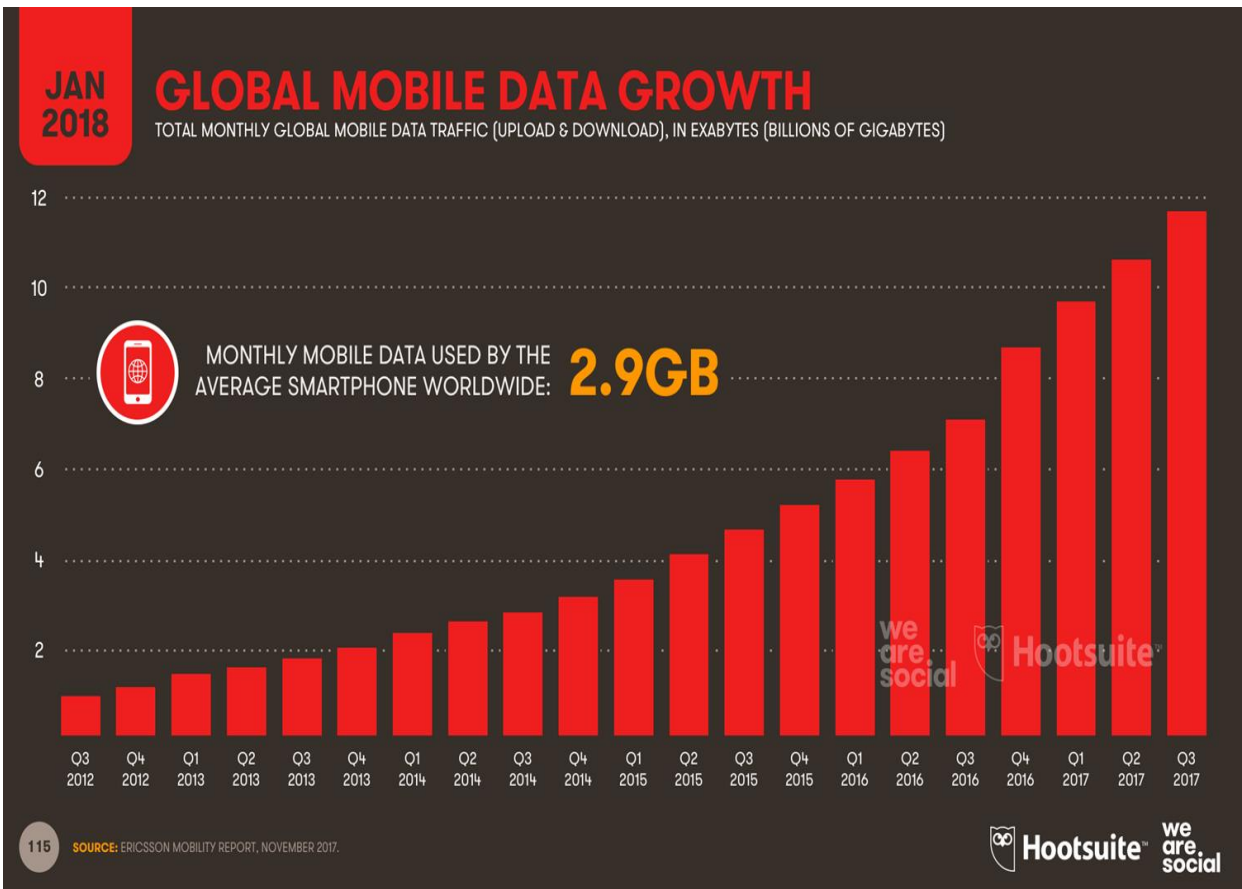
Global
Conference 2018

AI is the New Electricity

Dr. Andrew Ng



Estamos imersos em um oceano de dados: 2,5 quintilhões de bytes gerados por dia!





Google DeepMind Challenge Match

8 - 15 March 2016



ALPHAGO
00:12:30

LEE SEDOL
00:34:31

AlphaGo



Lee Sedol

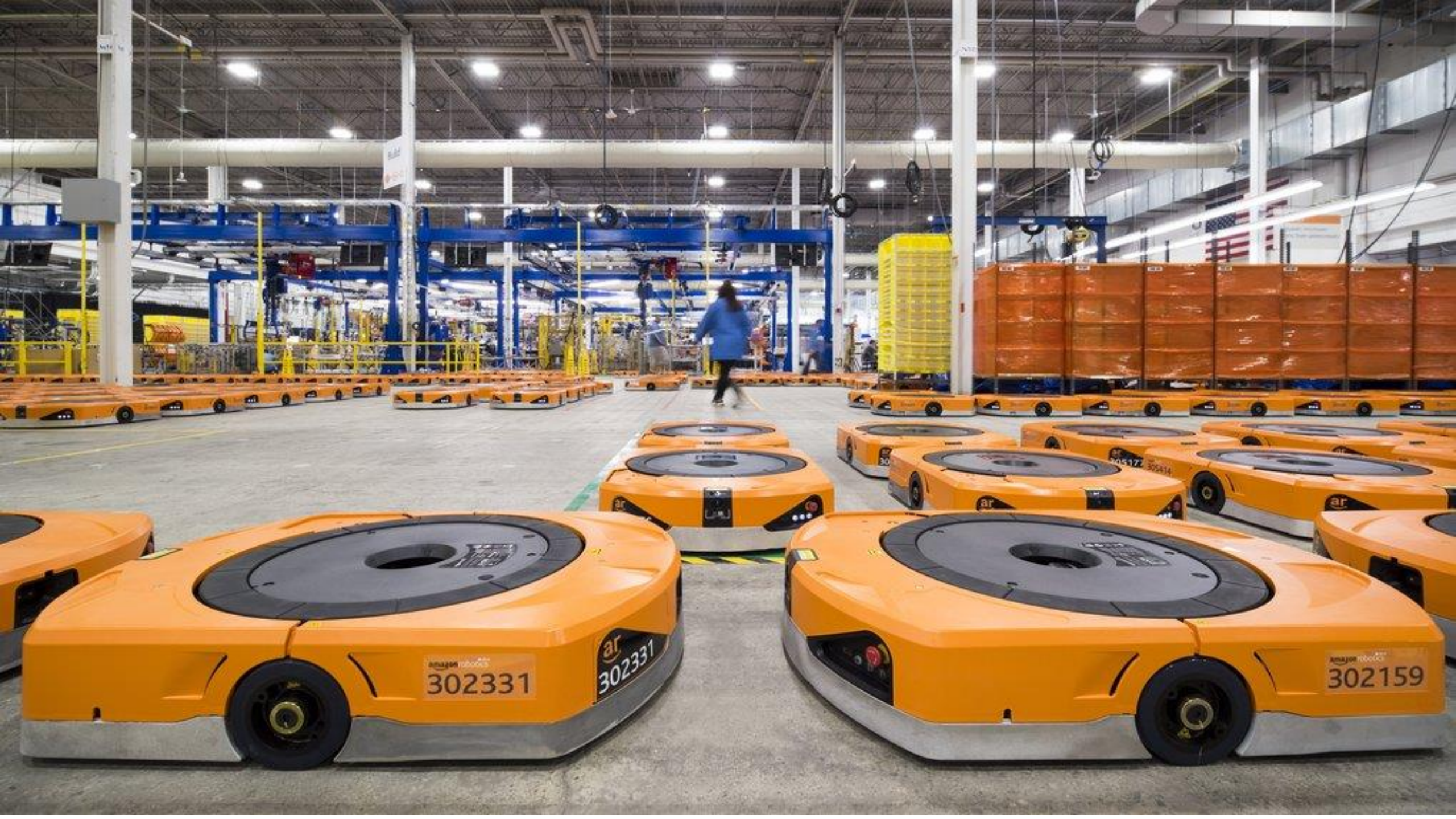


A graphic with a blue background on the left and a green background on the right. On the left is a large blue speech bubble. On the right is a stylized green fish. In the center, the text 'ALPHAZERO' is written in white with a blue outline, followed by 'VS' between two white double horizontal lines, and 'STOCKFISH' below it in white with a blue outline.

ALPHAZERO
== VS ==
STOCKFISH

The Chess.com logo, featuring a small green chess piece icon to the left of the text 'Chess.com' in white with a black outline.

 Chess.com





It will no longer be a question of whether a physician should be using AI, but whether it is ethical if a doctor doesn't

AI IN HEALTHCARE

Assisting in monotonous tasks



AI Chatbots



Virtual Healthcare Assistants



Treatment design



Mining medical records





Competitors were given four hours to review five non-disclosure agreements (NDAs) and identify 30 legal issues, including arbitration, confidentiality of relationship, and indemnification.

The human lawyers achieved, on average, an 85 percent accuracy rate, while the AI achieved 95 percent accuracy. The AI also completed the task in 26 seconds, while the human lawyers took 92 minutes on average.

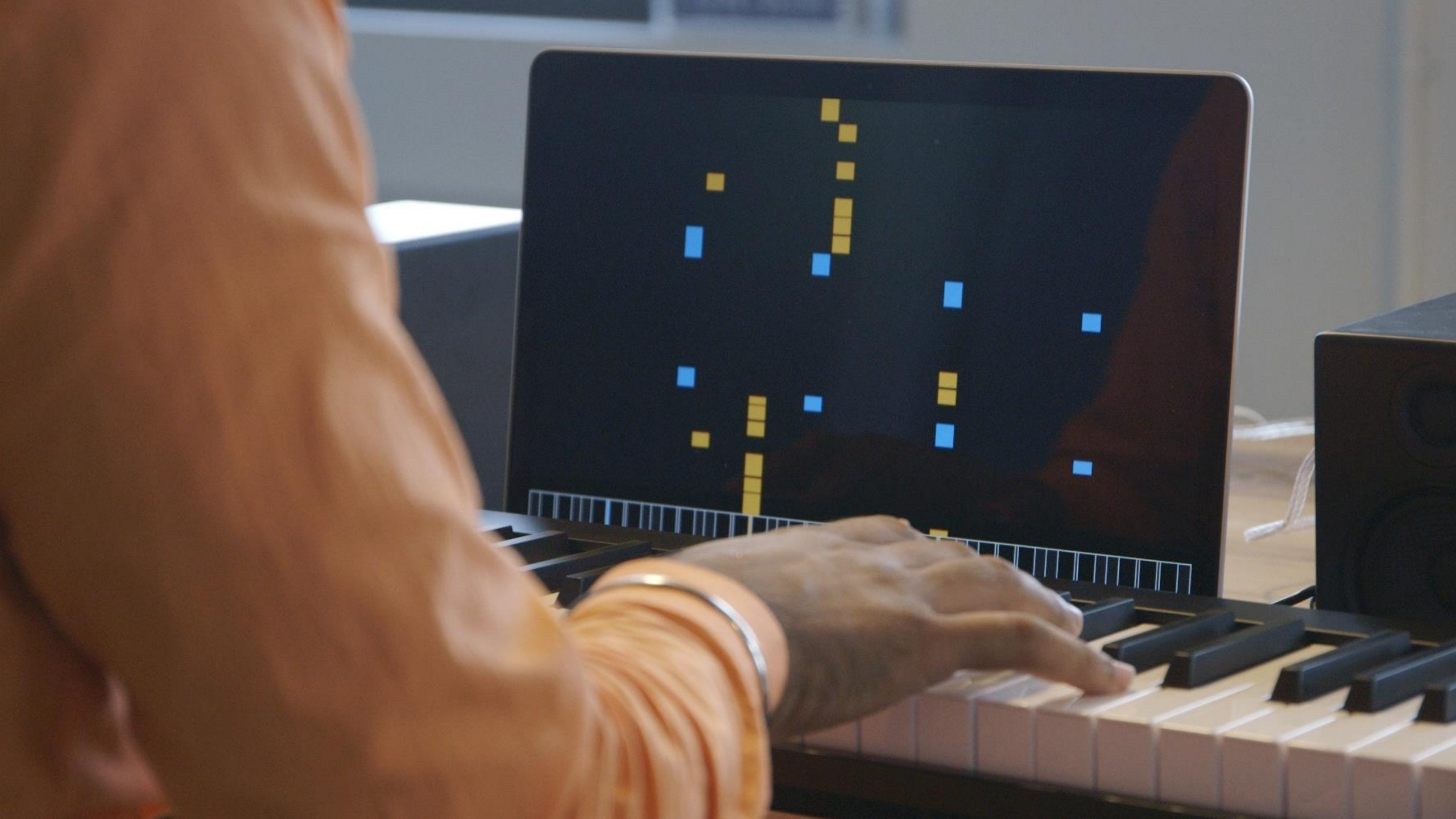
Think:Act Magazine Artificial Intelligence

JOURNALISTS VS. ROBOTS - WHO WILL BE IN CHARGE OF WRITING THE NEWS?

Photo Mungang Kim / The Noun Project

Roland
Berger









Self-Driving

48 mph

100%







ebay

- “If you don’t have an AI strategy, you are going to die in the world that’s coming.”

Devin Wenig

CEO, eBay

Mobile first to AI first



Sundar Pichai, CEO Google

ON-DEMAND INSURANCE

Enabled by smartphones and on-demand, rather than annual coverage.

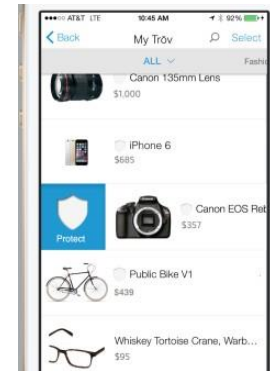


Baidu and Allianz team up to grab slice of China's online insurance market

The financial services arms race between China's big three internet companies is heating up

"The new Internet insurance company will meet the growing demand for diversified, customized, and scenario-based insurance products."

Scenario-based insurance consists of small, situational protection offered for high-frequency location-based or internet transactions such as OTA purchases, O2O services such as dining or tickets, e-commerce and other transactions."



Car insurance start-up Cuvva hits the road

"Consumer expectations are that we should be able to get what we want, when we want and all from our personal devices; why should car insurance be any different?"

Source: <http://cdixon.org/2011/02/05/selling-pickaxes-during-a-gold-rush/>

www.cbinsights.com

“Neste novo mundo não é o peixe grande que come o peixe pequeno, é o peixe rápido que come o peixe lento.”

KLAUS SCHWAB

WORLD
ECONOMIC
FORUM

WORLD
ECONOMIC
FORUM

WORLD
ECONOMIC
FORUM





IT IS NOT THE STRONGEST
OF THE SPECIES THAT SURVIVE
NOR THE MOST INTELLIGENT
BUT THE ONE
MOST RESPONSIVE TO CHANGE

Charles Darwin (1809 – 1882)



Obrigado!

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(21) 975061107



Kick

YOUR IDEA
OUR CHALLENGE

