

Life, Home, P&C

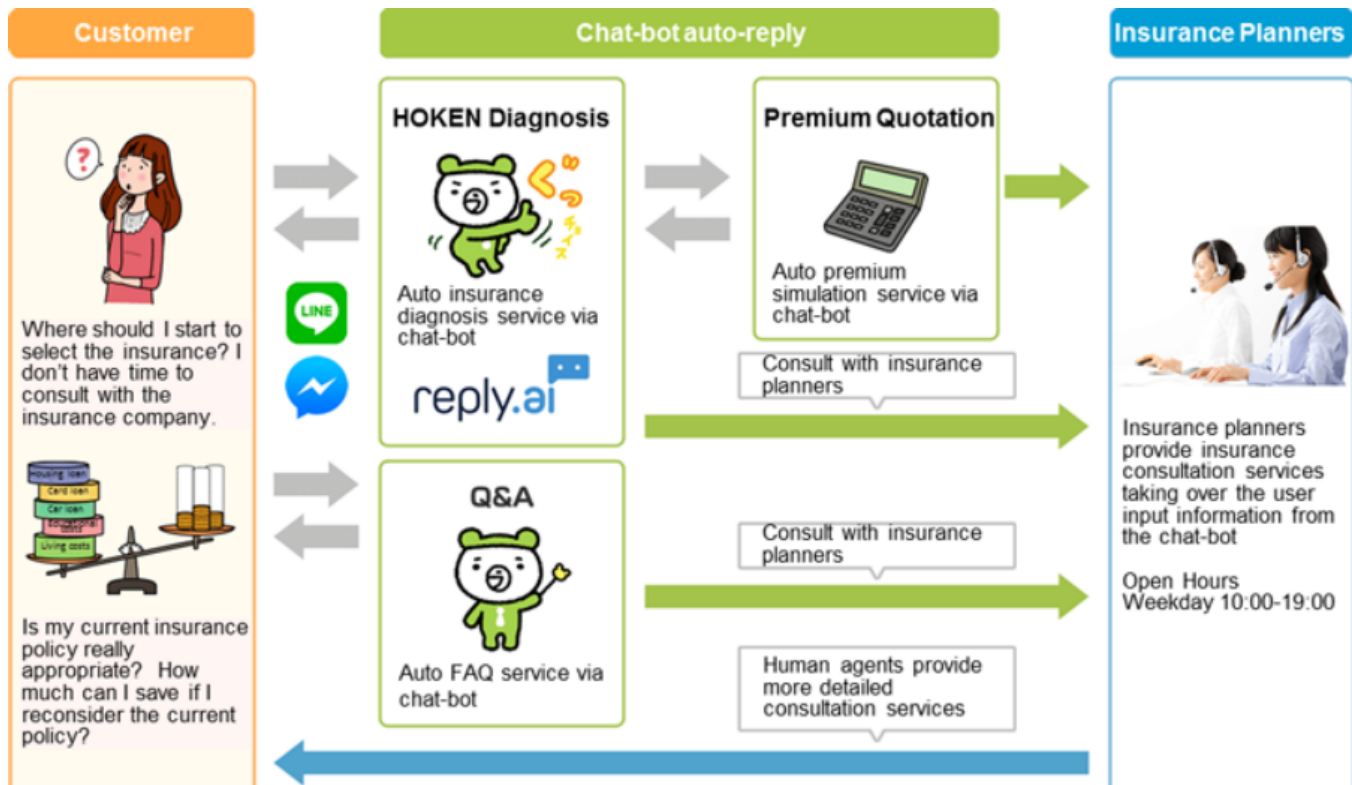
One of the biggest challenges in the fin-tech sector is to create a new business model for insurance based on behavioral economics and technology. They use artificial intelligence and chatbots to deliver insurance policies and handle claims for its users on desktop and mobile (through its iOS and Android applications) without employing the use of insurance brokers. Social good is another aspect of the business model, where underwriting profits go to nonprofits of the customers' choice.

By artificial intelligence solutions based on big-data and clustering algorithm, it will give us the target audiences easily. Probably it result will be changed dynamically, because people's preference can be changed anytime by the environmental situation, and that will give us the updated target audience more effectively.



<https://www.quora.com/What-is-clustering>

When the target audience is setup, Chatbots can provide the personalized recommendation in quality manner, so the company can provide customer oriented service easily.



<https://www.trans-cosmos.co.jp/english/company/news/170123.html>

For your information, P&C means Property & Casualty.

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