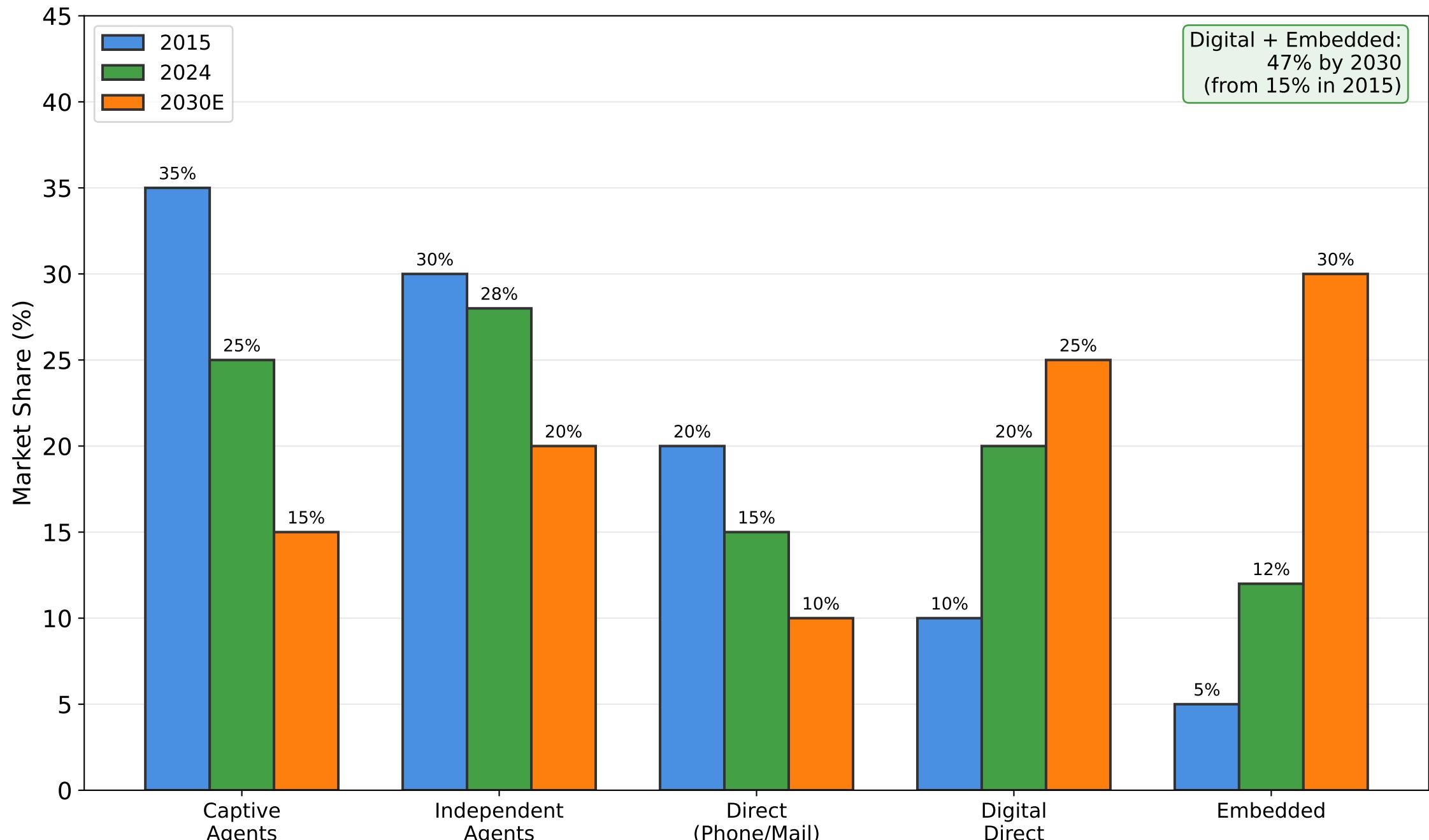


# Insurance Distribution Channel Evolution



Digital + Embedded:  
47% by 2030  
(from 15% in 2015)