The Future: Predictive & Preventive Insurance

Today
Reactive

* Pay after loss

* Annual renewals

* Static pricing

Near-Term
Predictive

* Risk prediction

* Dynamic pricing

* Behavior incentives

Future
Preventive

* Loss prevention

* Continuous coverage
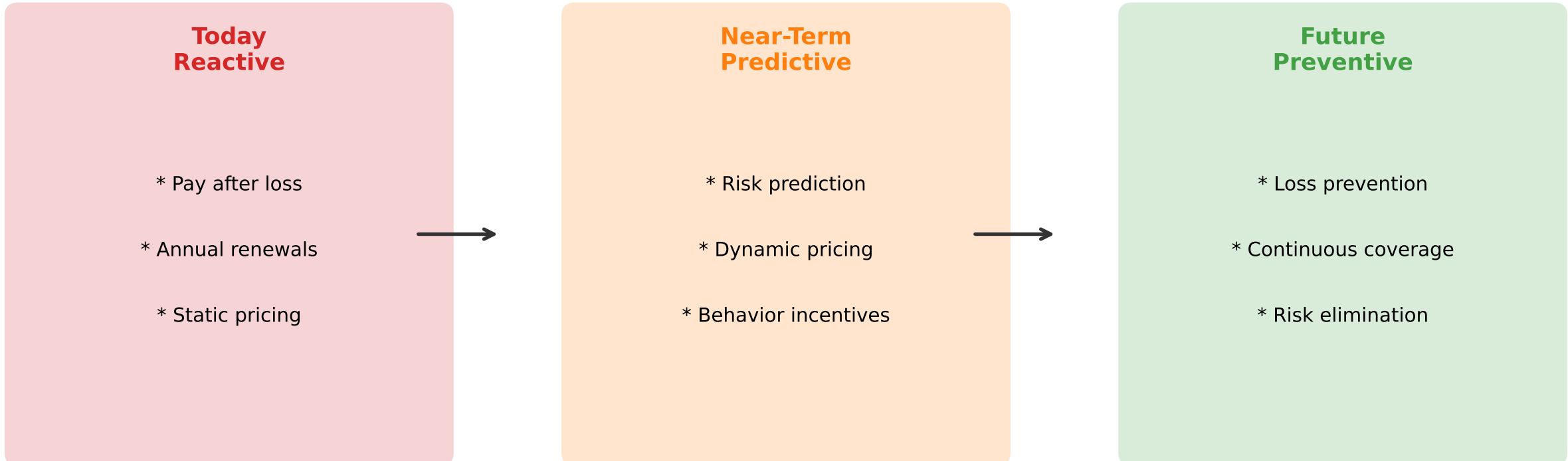
* Risk elimination

Enabling Technologies:
- IoT sensors (home, health, auto)
- Real-time data analytics
- AI/ML risk models
- Smart contracts
- Digital twins

The Vision: Insurance Shifts from
"Indemnify Loss" to "Prevent Loss"

Insurers become risk management partners,
not just claims payers

[FORWARD-LOOKING ANALYSIS]