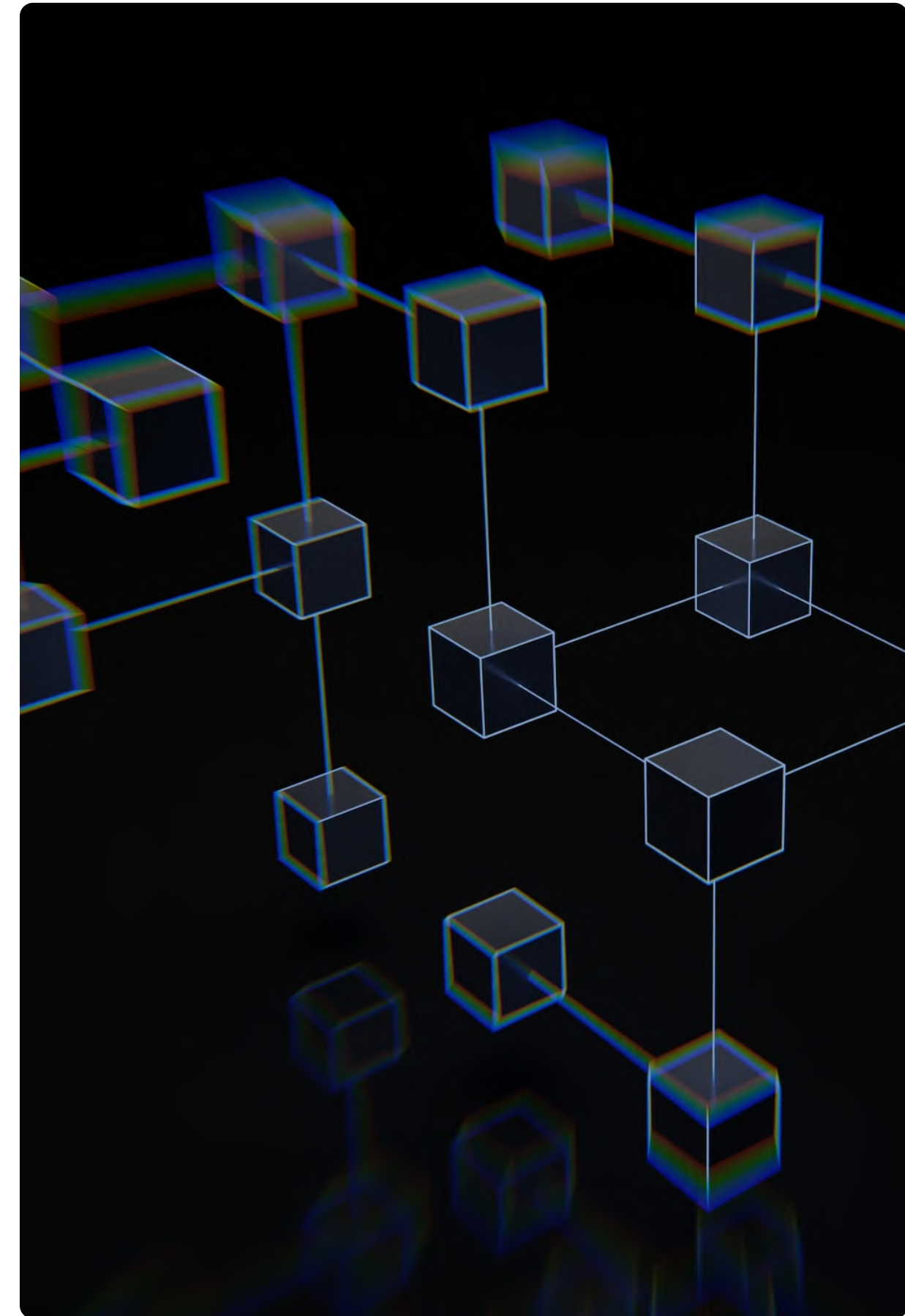


## HOW TECHNOLOGY INFLUENCES NON-LIFE INSURANCE MARKET

Increased use of data and analytics: Technology is allowing non-life insurance companies to collect and analyze large amounts of data, which can help them better understand and manage risk, improve underwriting processes, and offer personalized and customized insurance products.



Use of artificial intelligence and machine learning: these technologies are being used to automate and improve various processes in the non-life insurance industry, such as claims handling, fraud detection, and pricing.





Internet of Things (IoT): the growing use of connected devices is generating large amounts of data that can be used by non-life insurers to improve risk assessment and underwriting.

