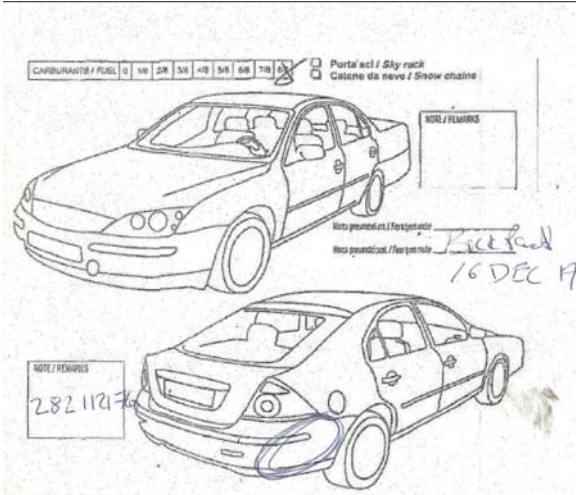
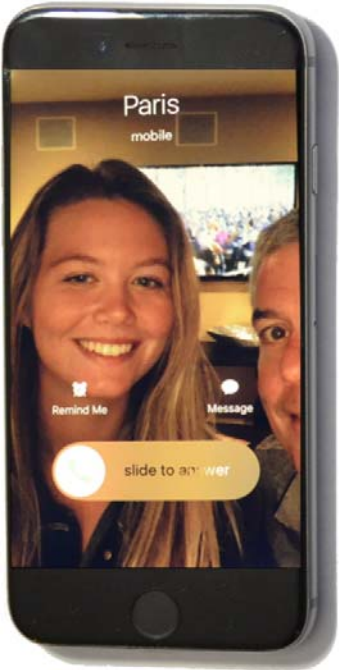


Paris' 1st Car Accident



3

Paris



- Female
- 19 years old
- Volvo Station Wagon
- **Insurance: \$920**

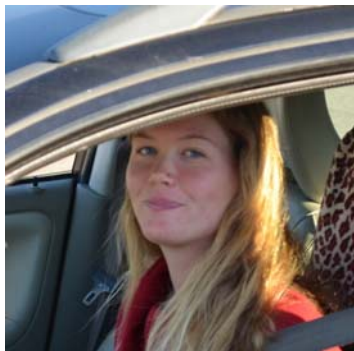
Chase



- Male
- 17 years old
- Infinity Sports Coup
- **Insurance: \$1,300**

4

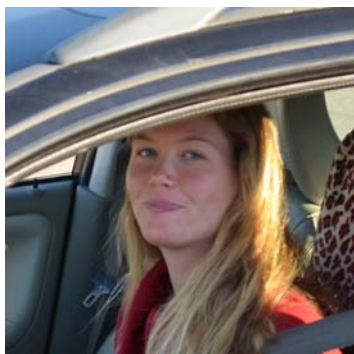
Paris



Insurance: \$920

5


Paris





Insurance: \$920

Drives like a speed demon


6



Chase 



Insurance: \$1,300

7

Chase 



Drives like a little old lady

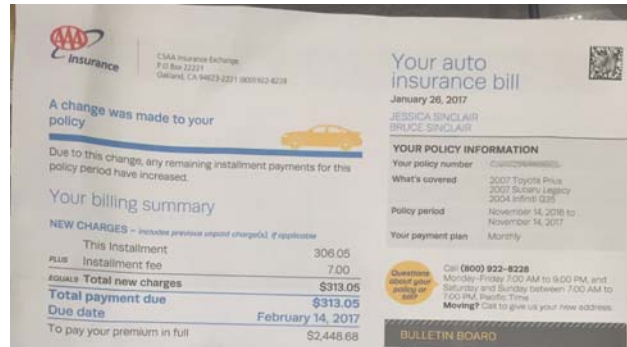
Insurance: \$1,300

8

Opportunity



- I would change insurance for a 15% decrease in premiums
- How do we do this without increasing risk?



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Bruce Sinclair



- Consultant
- Publisher of www.iot-inc.com
- Author
- I will introduce you to IoT and important lessons learned



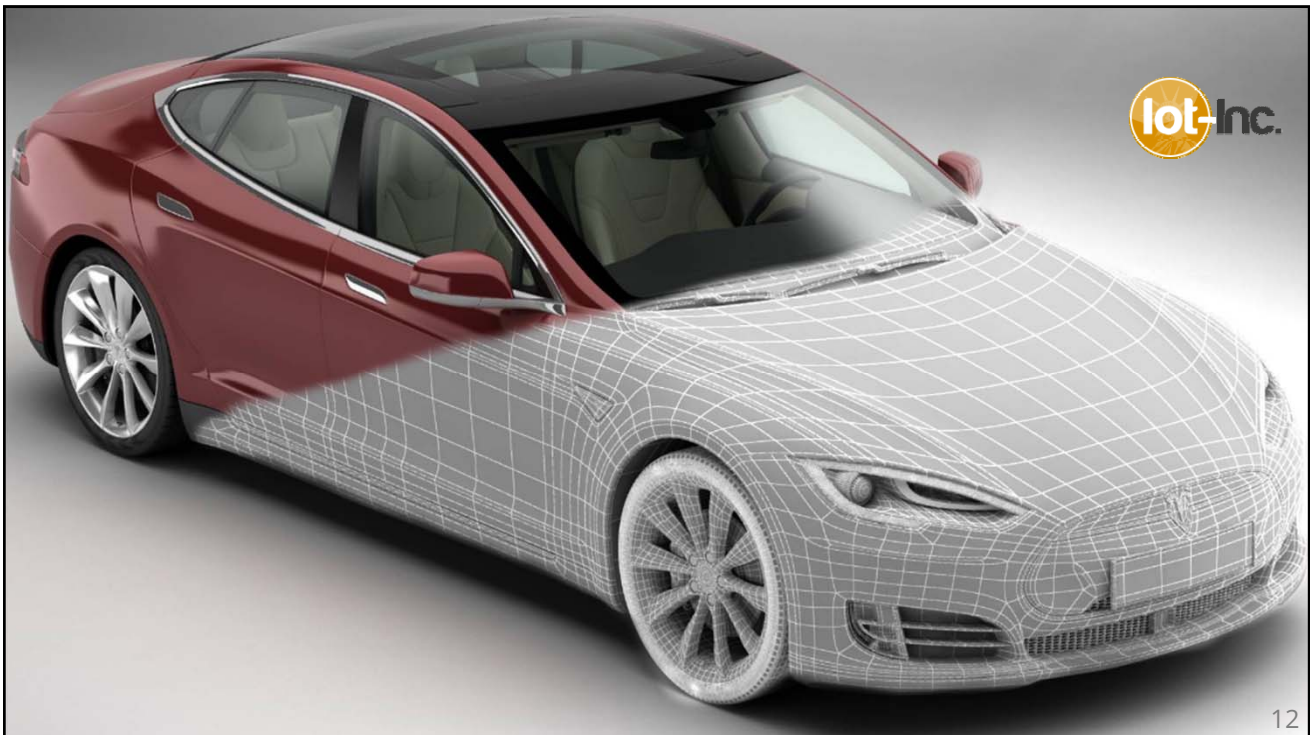
10

What is the Internet of Things

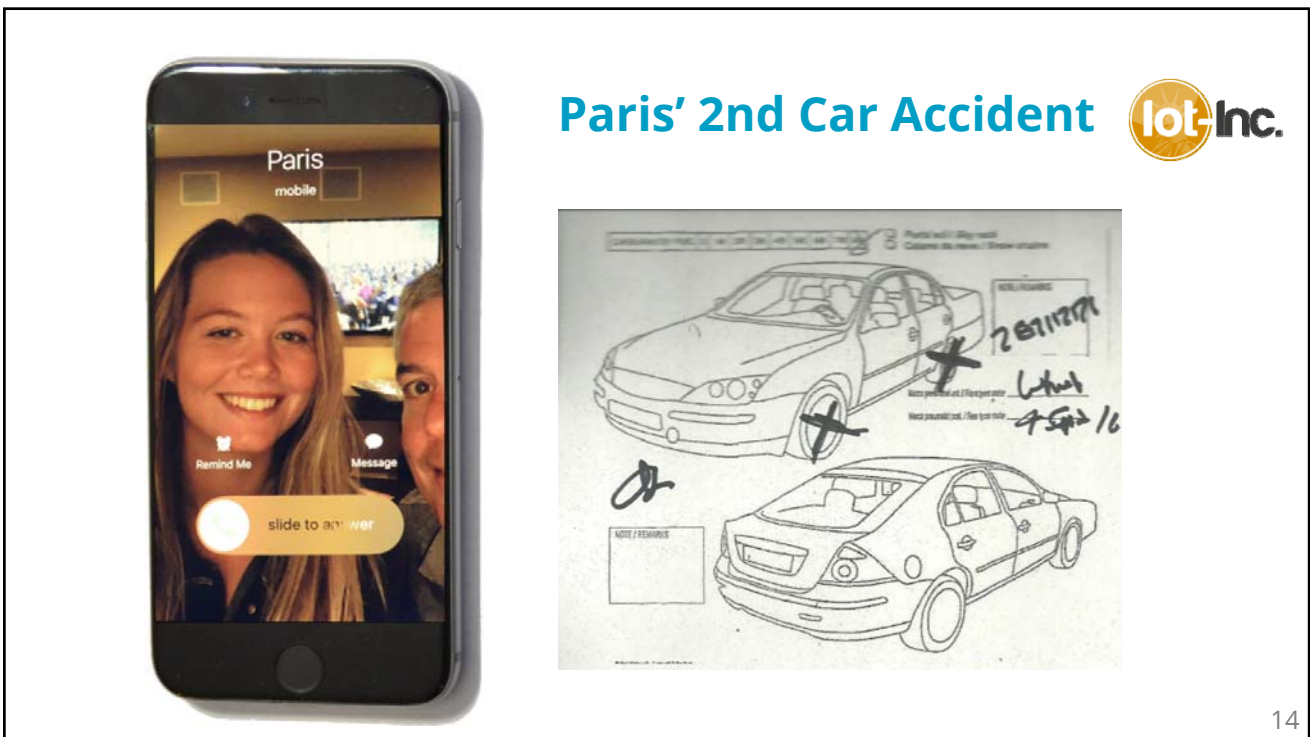
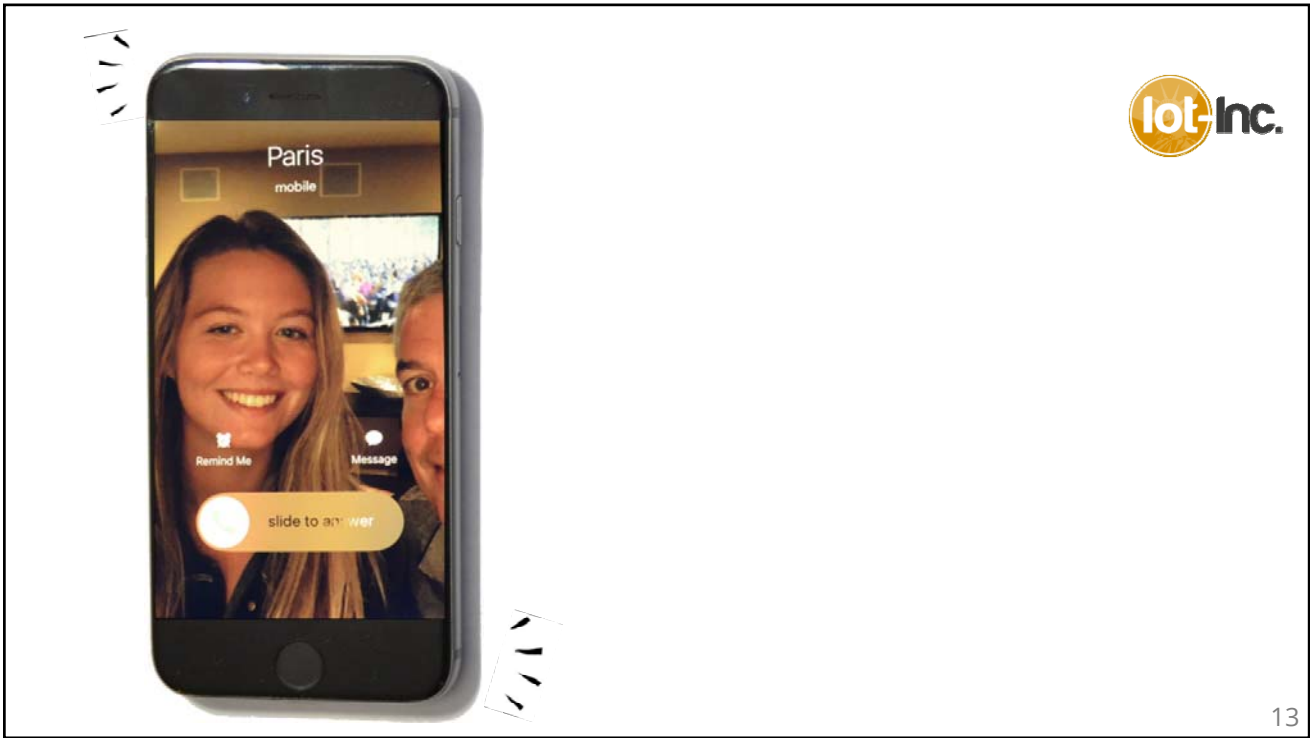


- Extension of today's Internet, into things
- Instrumenting everything
- Trio of value
 - Model
 - App
 - Analytics

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IoT Lessons for Insurance



1. Value exchanged for PII
2. Incremental value > cost
3. Disintermediation of the middleman



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IoT Lessons for Insurance



1. Value exchanged for PII
2. Incremental value > cost
3. Disintermediation of the middleman



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IoT Lessons for Insurance



1. Value exchanged for PII
2. Incremental value > cost
3. Disintermediation of the middleman



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Paris is Now the Safest Driver



- She changed cars!

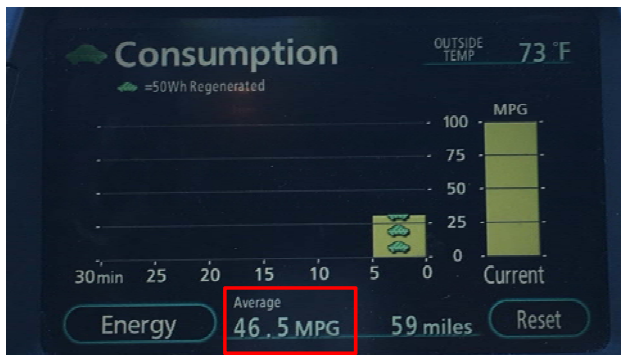


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IoT Lessons for Insurance



4. Feedback is a huge motivator



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Paris is Now the Safest Driver



- Still a work in progress
- OK, Well, I guess we still have a little ways to go...



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Bruce Sinclair



- Free resources: www.iot-inc.com
- My services: www.brucesinclair.net
- My book will be published in June
- **bruce@iot-inc.com**
- Download report and presentation at: www.brucesinclair.net/inusa



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