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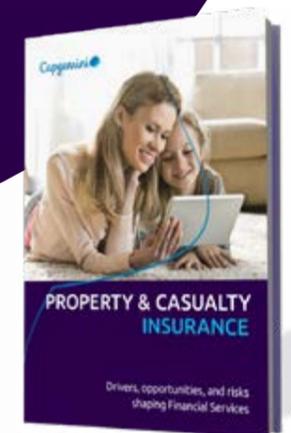
# TOP TRENDS IN INSURANCE 2022

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## TOP TRENDS IN INSURANCE 2022

Cappgemini Top Trends in Insurance 2022 books explore and analyze the various business trends expected to shape the insurance ecosystem this year and beyond.



# TOP TRENDS IN HEALTHCARE 2022

Our 2022 report explores healthcare innovation and protocols while examining pandemic ramifications. Globally, COVID-19 prioritized digital transformation in healthcare to enable a **seamless patient experience**. **Patient centricity, personalized care, and Big-tech-like experiences** will significantly enhance patient engagement.

Technology adoption has enabled US providers to focus on **integrated health** via a whole-patient approach and understanding of Social Determinants of Health (SDoH). Further, **real-time healthcare data** and the **Internet of Medical Things (IoMT)** are driving medical management agility. And together, **non-traditional players and virtual health services** are changing healthcare ecosystem dynamics to launch consumer-focused plans compliant with industry regulations.

Also, in the US, demand for **transparent pricing** and **proactive cost disclosure** are pushing healthcare providers and insurers to provide **shoppable** healthcare. Profit pressures are also triggering **consolidation** and **care delivery transformation**. However, the shift to virtual healthcare and seamless, coordinated care requires **data interoperability** and **migration to the cloud**. With digitalization a critical enabler, **robust security strategies** to prevent cybercrime will be high on the 2022 healthcare agenda.



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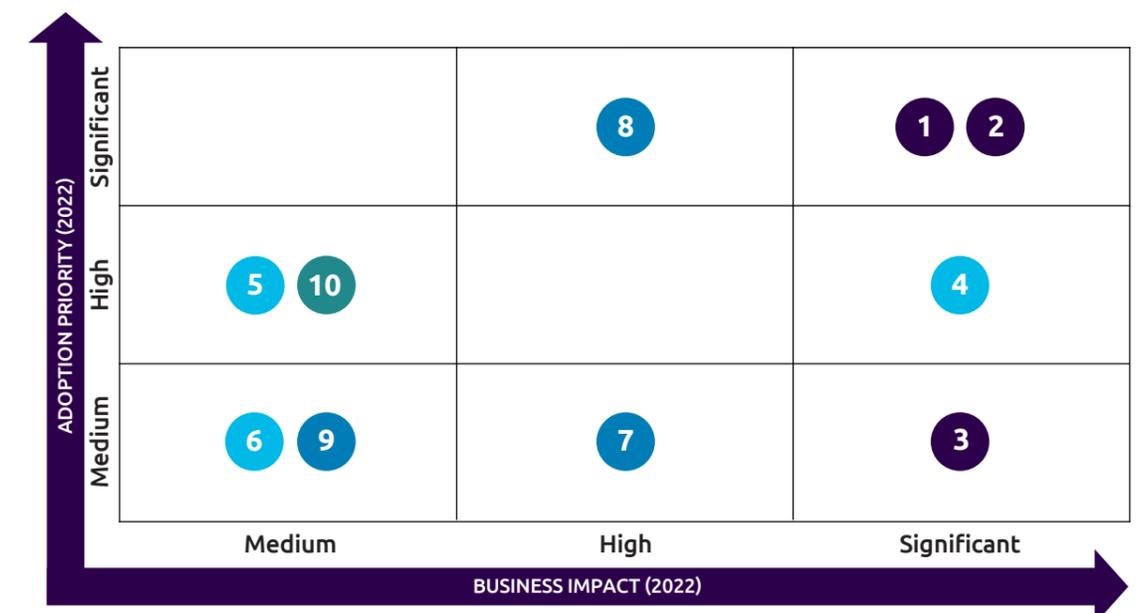
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## Top Trends

<b>CUSTOMER CENTRICITY</b>	1	COVID-19 fast-tracked <b>digital health for a seamless patient experience</b> across care journeys
	2	Patient-centric, personalized care, and a shoppable experience will significantly <b>enhance patient engagement</b>
	3	Healthcare sector is now <b>focused on integrated health</b> via a whole-patient approach and understanding of Social Determinants of Health (SDoH)
<b>INTELLIGENT ENTERPRISES</b>	4	Real-time healthcare data and Internet of Medical Things (IoMT) are driving <b>agility in the medical management</b>
	5	Non-traditional players are introducing significant <b>BigTech play in healthcare ecosystem</b>
	6	Healthcare players are on a massive spree of <b>modernization and cloud adoption</b>
<b>BUSINESS RESILIENCE</b>	7	<b>Prioritizing pricing transparency</b> enables payers and providers to earn member trust and enable shoppable healthcare
	8	Healthcare ecosystem players are stepping up measures to <b>combat privacy and security risks</b>
	9	Margin pressures and the transformation of care delivery models have triggered <b>consolidation</b>
<b>COLLABORATION -AT-SCALE</b>	10	<b>Interoperability</b> continues to outpace innovations in the connected care space

Source: Capgemini Financial Services Analysis, 2021.

## Priority Matrix



Source: Capgemini Financial Services Analysis, 2021.

# TOP TRENDS IN LIFE INSURANCE 2022

Post-pandemic insurers have prioritized **digital distribution channels** and are **assessing product strategies** to cater to under-protected segments. Experience-led engagement is evolving as a critical differentiator for insurers, and **health and wellness incentives** are now mainstream. Additionally, **novel insurance business models** are enabling more efficient go-to-market strategies. Among 2022 trends, expect insurers to adopt no-code/low-code solutions that **shorten application development cycles** and boost go-to-market agility.

Life insurers will leverage **alternate data sources** and innovative **AI-based solutions** to generate actionable customer insights. The practice will accelerate the adoption of **scalable, flexible cloud infrastructure** to enable strategic use of data from multiple sources. As consumer consciousness rises, insurers will **embed ESG guidelines** within organizational processes.

In 2022 and beyond, insurers and ecosystem players will collaborate to open new business opportunities to embed insurance in customers' daily lives and offer **relevant value-added services**.



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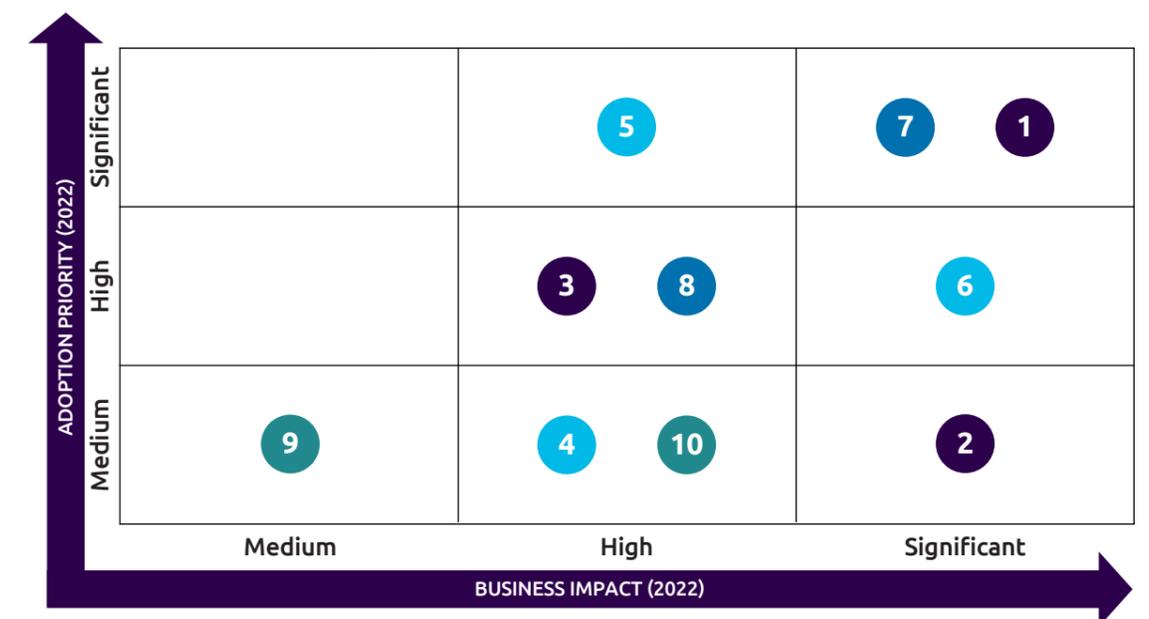
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## Top Trends

<b>CUSTOMER CENTRICITY</b>	1	Insurers are increasingly <b>digitalizing distribution channels</b> to provide enhanced Convenience, Advice, and REach (CARE)
	2	Insurers are <b>revisiting their product strategy</b> to target under-protected segments
	3	<b>Promoting health and wellbeing</b> is becoming mainstream
<b>INTELLIGENT ENTERPRISES</b>	4	Novel insurance business models are enabling more <b>efficient go-to-market strategies</b>
	5	<b>Shortening application development cycles</b> becomes a priority to achieve go-to-market agility
	6	Insurers are leveraging alternate data sources and AI technologies to <b>generate actionable customer insights</b>
<b>BUSINESS RESILIENCE</b>	7	More life insurers are adopting <b>cloud platforms to gain operational agility</b>
	8	Life insurers are <b>embedding sustainability and ESG</b> (Environmental, Social and Governance) goals in their strategy.
<b>COLLABORATION -AT-SCALE</b>	9	Insurers are experimenting with <b>embedded insurance to extend their reach</b>
	10	Insurers are <b>offering value added services</b> via close collaboration with ecosystem partners

Source: Capgemini Financial Services Analysis, 2021.

## Priority Matrix



Source: Capgemini Financial Services Analysis, 2021.

# TOP TRENDS IN PROPERTY & CASUALTY INSURANCE 2022

For P&C Insurers, 2022 will focus on building customer-centric, resilient enterprises poised to take advantage of emerging and future business opportunities.

Among efforts to address policyholders' evolving needs, insurers are retooling distribution channels to enhance Convenience, Advice, and REach (CARE) and are shifting to **comprehensive coverage and fast payouts**. **Usage-based models** enabled by technology are also gaining traction. P&C insurers are adopting no-code/low-code open platforms to **compress application development cycles** and gain go-to-market agility. Virtual operations propel insurers to adopt **intelligent automation** to enhance process efficiency. However, remote work increases cybercrime risks, and insurers are collaborating with specialists to detect and prevent **security** breaches.

To navigate the ongoing **weather-related risks**, P&C insurers will need to **strengthen risk modeling** capabilities. All P&C strategies will continue to prioritize **sustainability** and **ESG**. Additionally, P&C insurers will leverage alternate data sources to enhance **risk pricing accuracy**. In 2022 and into the immediate future, collaboration with ecosystem players will **enable insurers to embed insurance in customers' daily lives**.



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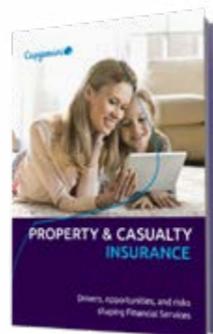
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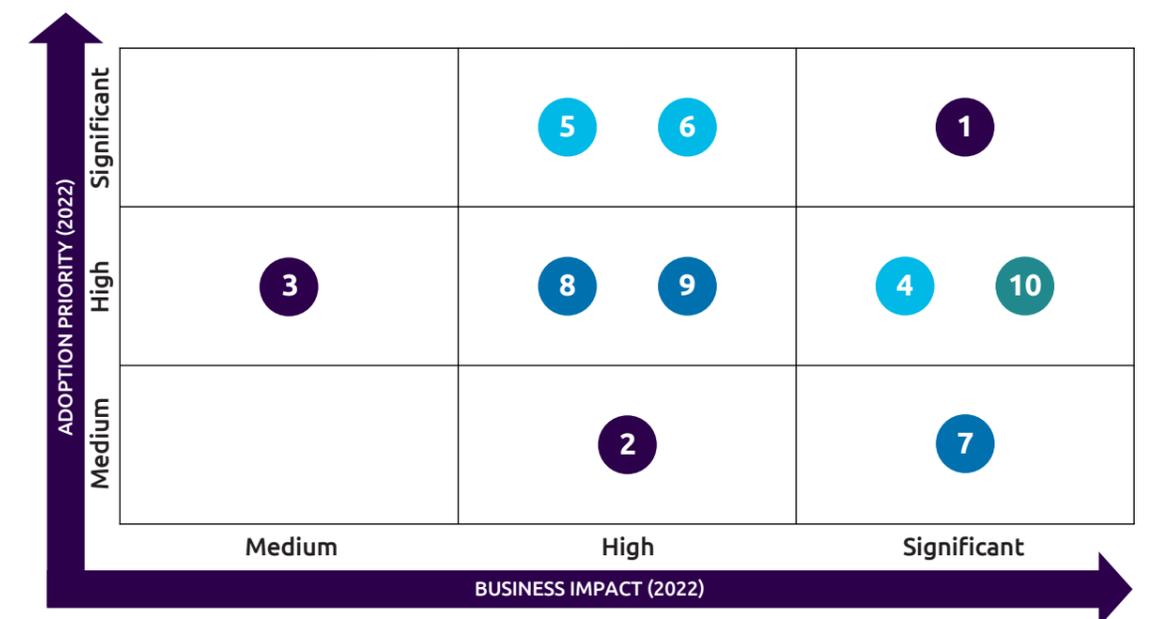
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## Top Trends

<b>CUSTOMER CENTRICITY</b>	1	Insurers are retooling distribution channels to enhance Convenience, Advice, and REach (CARE)
	2	Insurers are shifting their focus towards providing <b>comprehensive coverages and faster payouts</b>
	3	<b>Usage-based models</b> are increasingly gaining traction in commercial lines
<b>INTELLIGENT ENTERPRISES</b>	4	Insurers are increasingly collaborating with experts to detect and prevent cyber attacks
	5	<b>Shortening application development cycle</b> becomes a priority to achieve go-to-market agility
	6	<b>Intelligent automation</b> enhances insurers' process efficiency
<b>BUSINESS RESILIENCE</b>	7	Insurers are strengthening their risk modeling capabilities to navigate evolving <b>weather-related risks</b>
	8	Enhancing the <b>accuracy of risk pricing</b> outcomes is moving up the leadership agenda
	9	Insurers are embedding <b>sustainability and ESG</b> (Environmental, Social and Governance) goals in their strategy
<b>COLLABORATION -AT-SCALE</b>	10	Collaboration with ecosystem players is <b>enabling insurers to embed insurance in customers' daily lives</b>

Source: Capgemini Financial Services Analysis, 2021.

## Priority Matrix



Source: Capgemini Financial Services Analysis, 2021.



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