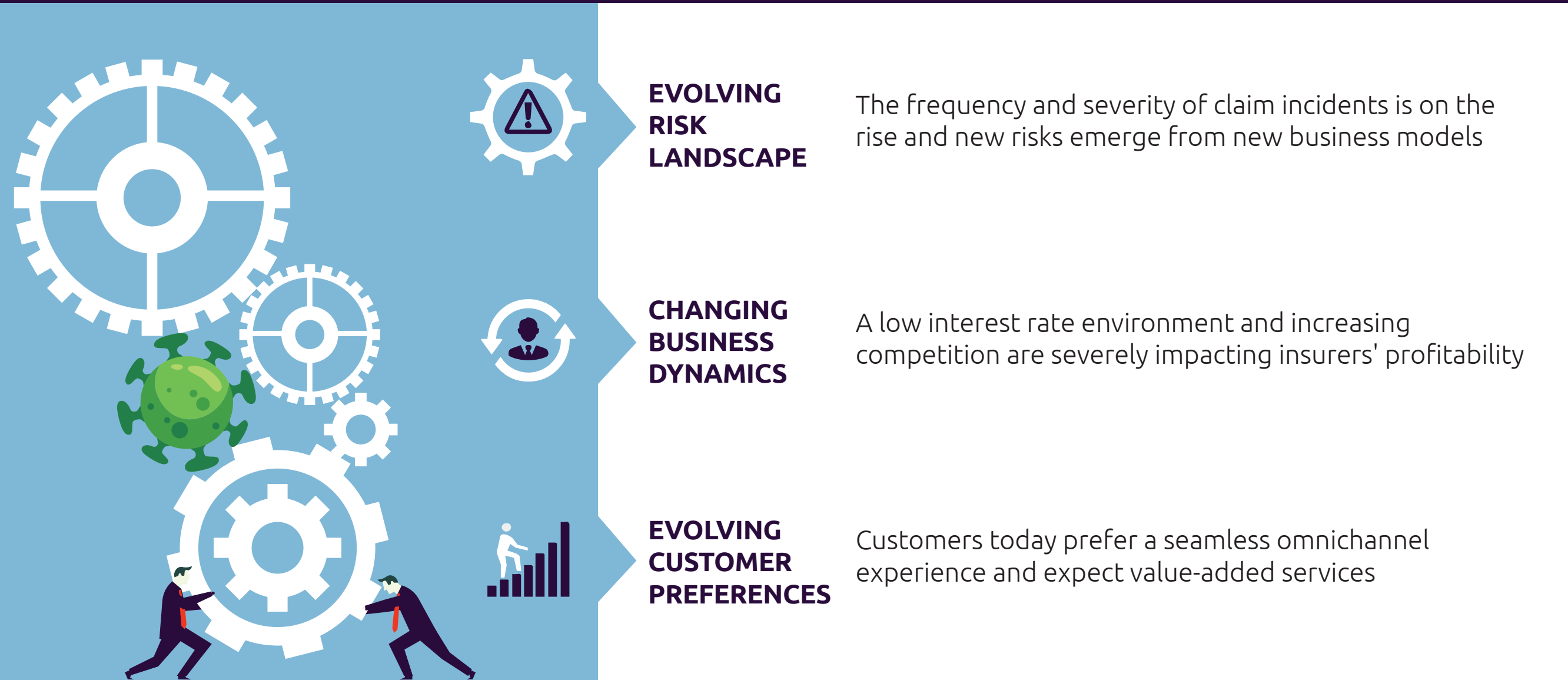
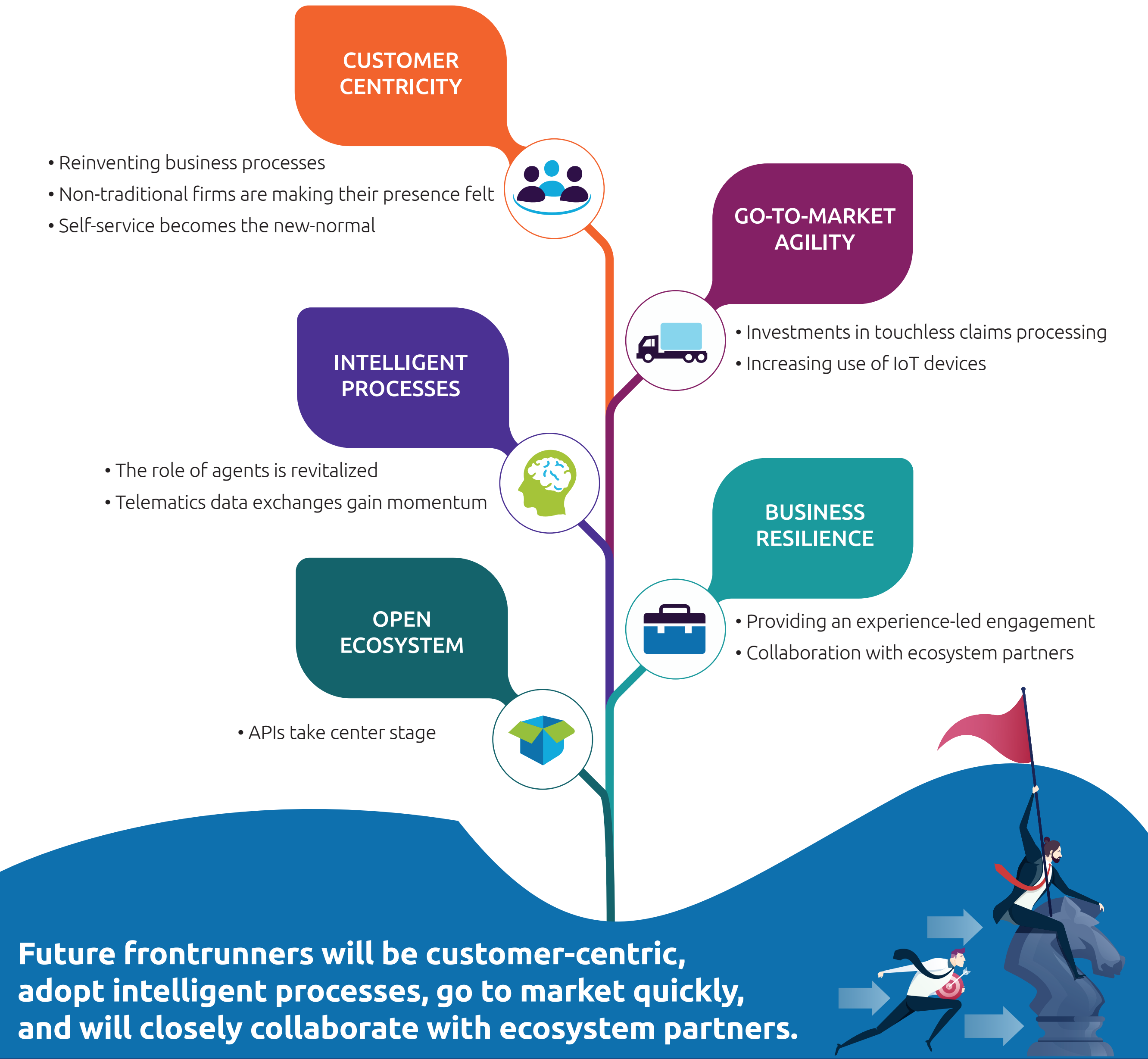


Industry evolution never stops



For P&C insurers, it is time to revisit business and operating models



To be successful, P&C insurers should focus on

