



## **Insurance Business Model** What will insurance become soon?

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# What is (was) insurance







# Client perspective



**INSURANCE CLAIM FORM**

Failure to complete this form in its entirety may result in a delay in processing this claim.

**FILING CLAIM FOR (check all that apply):**

☒ Accidental Injury Only ☐ Injury With Disability ☐ Injury While Hospitalization

**Accident Policy Number:** 11-11-11-11 **Short-Term Disability Policy Number:** 22-22-22 **Hospital Intensive Care Policy Number:** 33-33-33-33 **Life Policy Number:** 44-44-44-44 **Specified Health Event Policy Number:** 55-55-55-55

**INSTRUCTIONS:**

- Complete Section A: Policyholder/Patient Information.
- Have your doctor complete Section B: Physician's Statement. If you are filing for disability, have your employer complete and sign Section C: Employer's Statement.
- Be sure to sign your claim form at the bottom of Page 1.

**ADDITIONAL NOTES:**

- Submit all bills related to this claim such as ambulance, follow-up visits, physical therapy, diagnosis, services rendered and actual charges for the service.
- If you were treated in the emergency room, send us a copy of the emergency room bill.
- We require a copy of the police accident report for all motor vehicle accident claims.
- Send a copy of your hospital bill that lists the number of days confined.
- If confined to an intensive care unit, please send a copy of your hospital bill that lists the number of days confined.
- Your intensive care claim cannot be processed without the patient's deceased certificate if the patient is deceased.
- Send a certified copy of the death certificate if the patient is deceased.

**PATIENT INFORMATION**

**POLICYHOLDER**





## Insurance company perspective

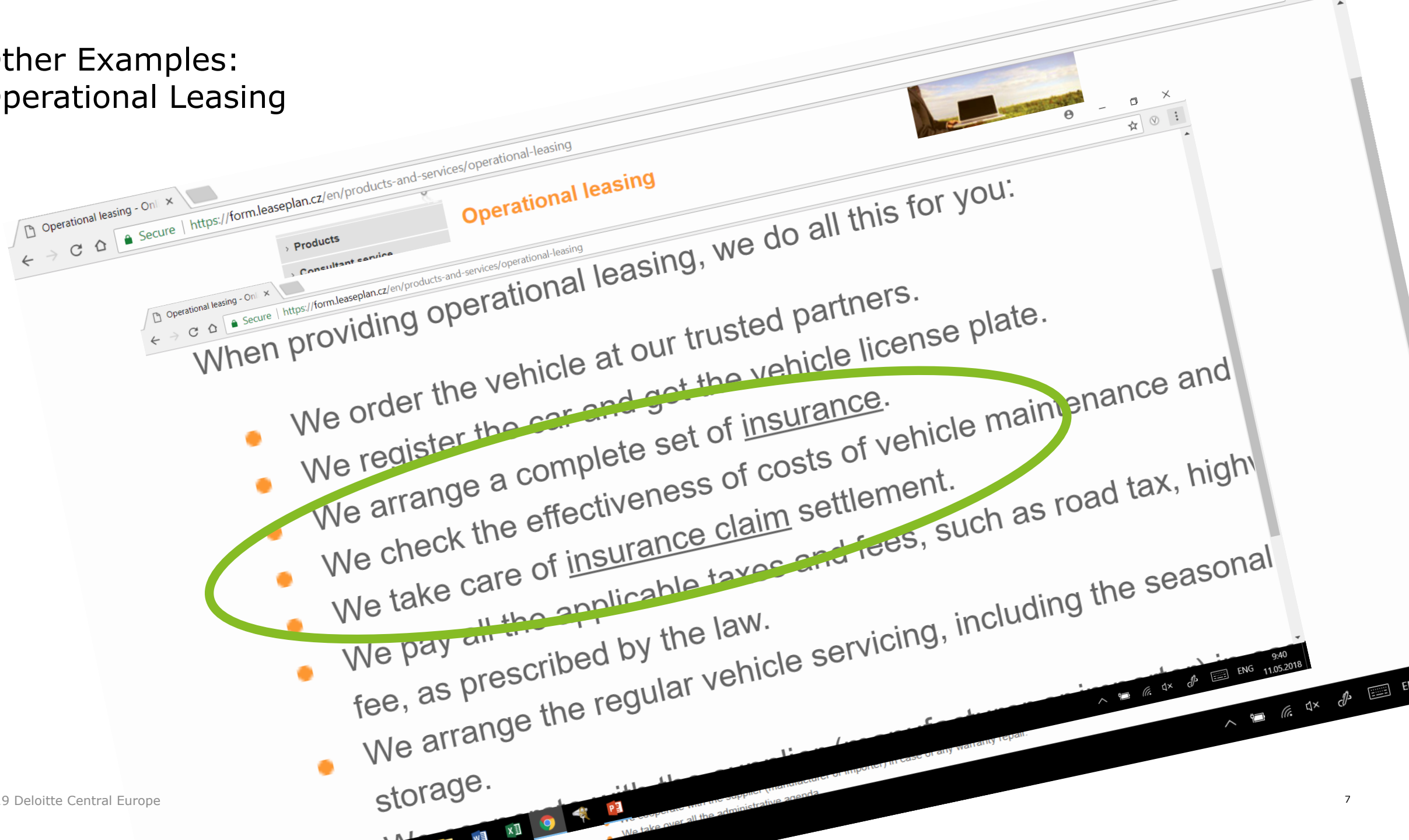


Is there an alternative?



**Prevention – Protection –  
Risk Transfer – Solution –  
Service**

## Other Examples: Operational Leasing





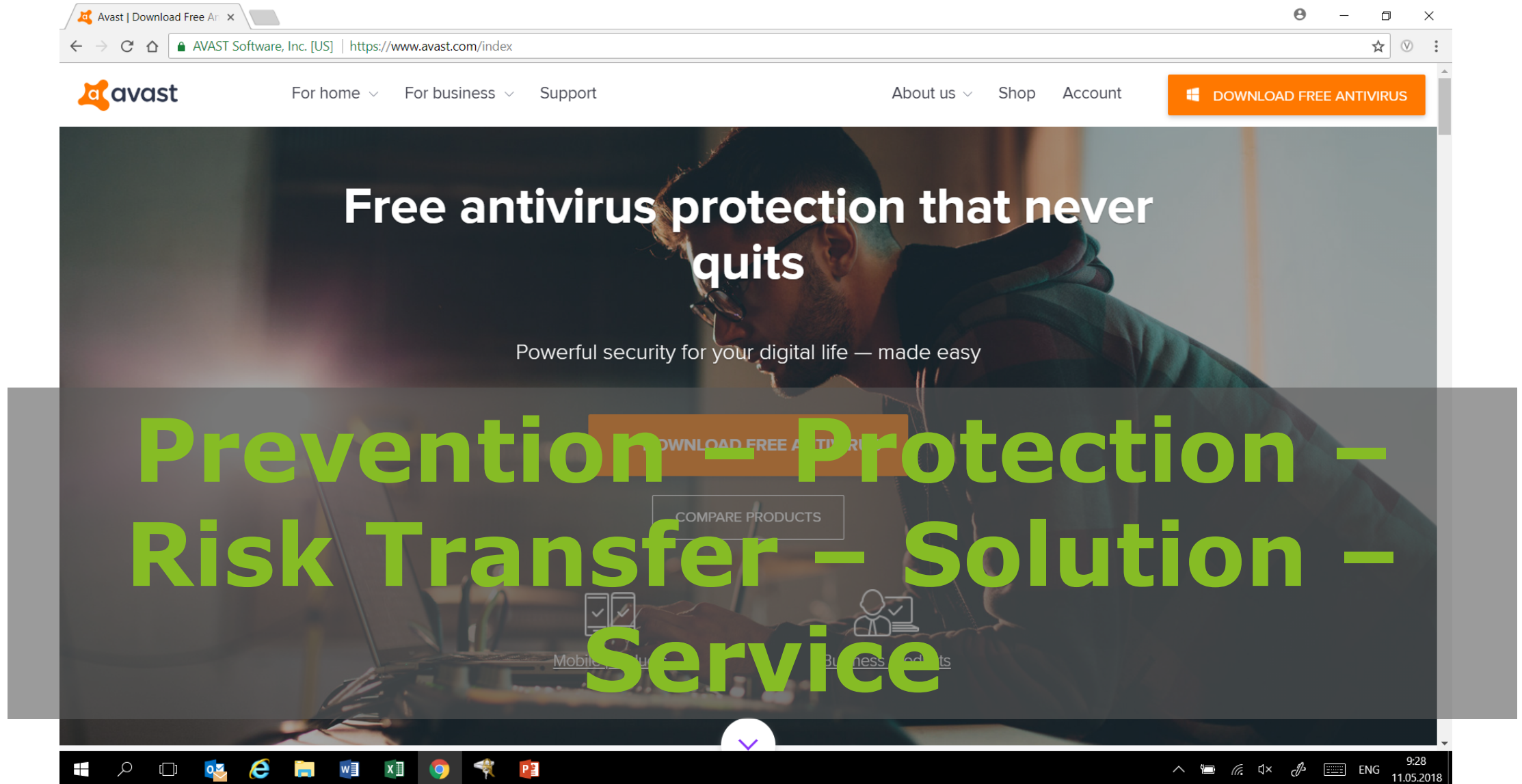
## Other Examples: Cyber Insurance



**Excluded!!**



## Other Examples: Cyber Insurance



The image is a screenshot of the Avast website homepage. The browser's address bar shows the URL <https://www.avast.com/index>. The website's navigation bar includes the Avast logo, links for 'For home', 'For business', and 'Support', as well as 'About us', 'Shop', and 'Account'. A prominent orange button in the top right corner says 'DOWNLOAD FREE ANTIVIRUS'. The main content area features a background image of a man working on a laptop. Overlaid on this is the text 'Free antivirus protection that never quits' in white, followed by 'Powerful security for your digital life — made easy' in a smaller white font. A large, bold green text overlay reads 'Prevention – Protection – Risk Transfer – Solution – Service'. Below this, there are icons for 'Mobile', 'Business', and 'Products', and a button that says 'COMPARE PRODUCTS'. The Windows taskbar at the bottom shows various application icons and the system clock indicating 9:28 on 11.05.2018.

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