



# Avantages et facteurs de succès d'une plate-forme sectorielle pour le marché de l'assurance

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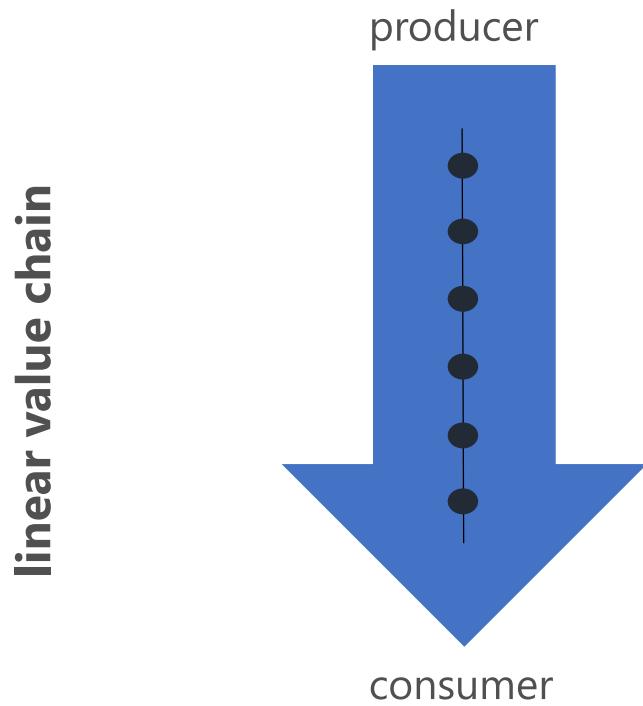


tech intensity =

(tech adoption x tech capability)<sup>trust</sup>

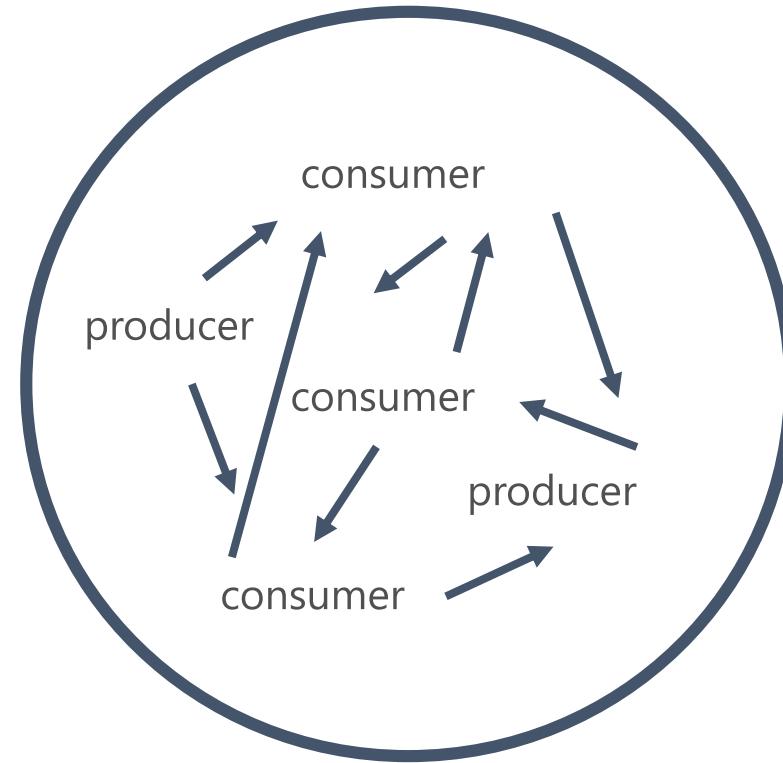


# The Platform



linear value chain

- Create added value
- Possession and control of resources
- Process optimization
- Sales funnel
- Process optimization



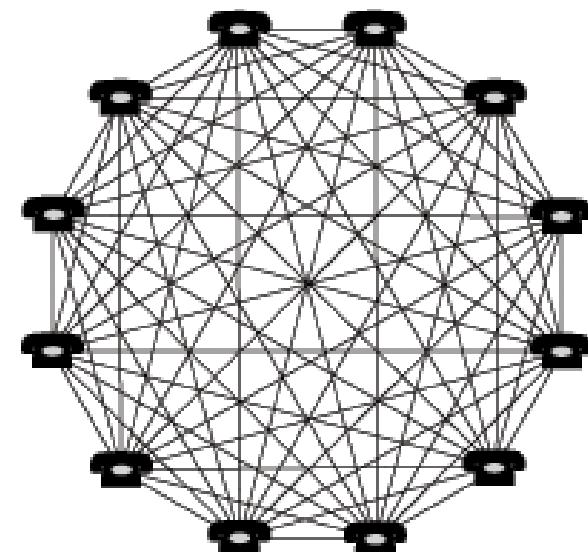
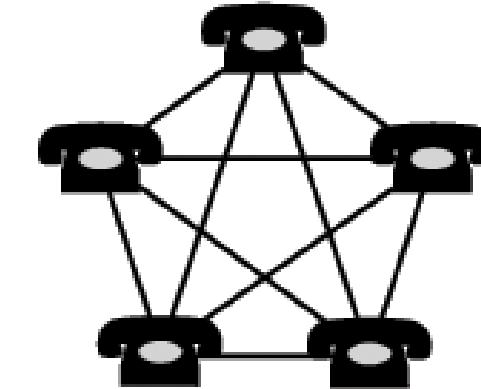
platform model

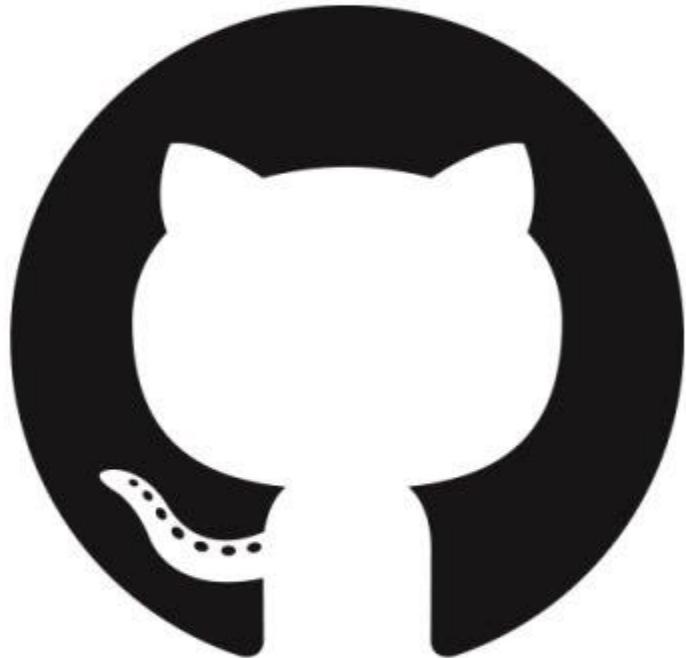
- Enabling value creation
- Ecosystems
- Interactions
- Customer experience
- Data Science & Analytics

# Shareholder vs Stakeholder



- Always create value for the consumers you serve
- Don't use your power to change the rules in your favor
- Don't take more than a fair share of the wealth created





**GitHub**





# Why Cloud?

Cloud comes with multiple benefits, most important and disruptive are the business enabling ones, allowing businesses to transform and to create new services and markets.



## NEW REVENUES AND INNOVATION

- **Dynamic environment, global reach and openness to partners**
- It is the place where disruptive **innovation is happening**

## ENABLE BUSINESS AGILITY

- Enable the bank **to response rapidly**
- Easier access to **new markets**

## ENHANCE CUSTOMER EXPERIENCE & MOBILITY

- **Self-service**, putting **user experience** at its core
- Services are **more flexible** to changes and **easier to adopt**

## COST TRANSPARENCY AND FLEXIBILITY

- Cost transparency and the ability to steer
- **Agility increases to scale** and address temporary needs

## SECURITY

- **Data confidentiality** and **data recoverability** management
- **Continuous updates** of security patches and estate-wide **data encryption**
- Ability to apply **Controls**, leveraging highly **mature tooling**

# de·moc·ra·ti·za·tion

/də,mäkrədə'zāSH(ə)n/ 

*noun*

the introduction of a democratic system or democratic principles.

- the action of making something accessible to everyone.

# Microsoft Cloud in Switzerland



# Early adopters

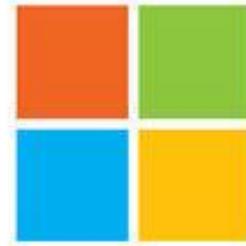
## Clients



## Solutions







Microsoft