

THE FUTURE TRENDS GROUP

KNOW FIRST • BE FIRST • PROFIT FIRST







“Craig we have seen more change in our industry in the last 3 years, then in the last 30 years.”



**We're Living in Times of
Accelerating Changes...**

STEEP Accelerating Change in:

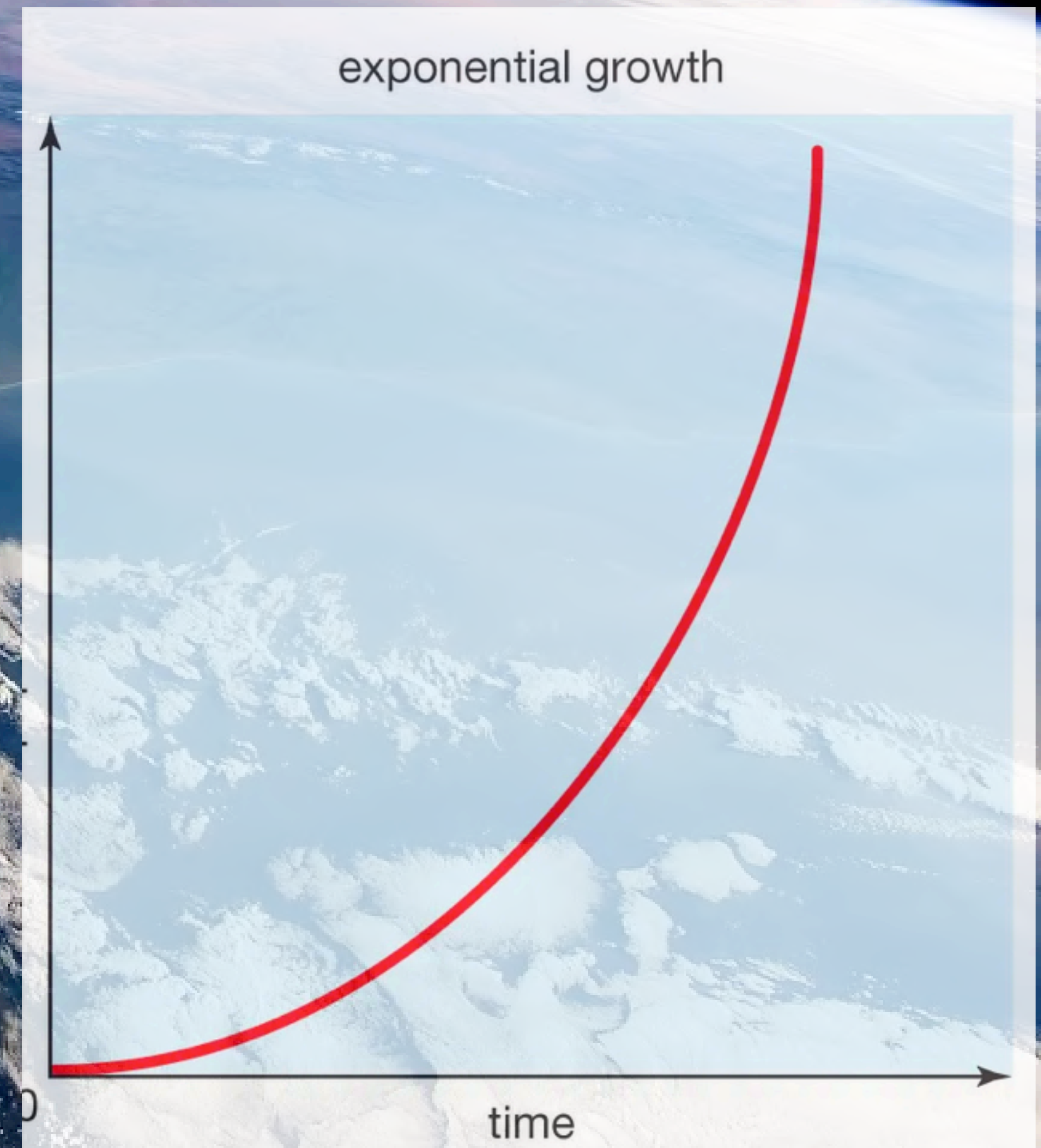
Society

Technology

Economy

Environment

Politics/Gov/Law



Society Changes



Technology Changes



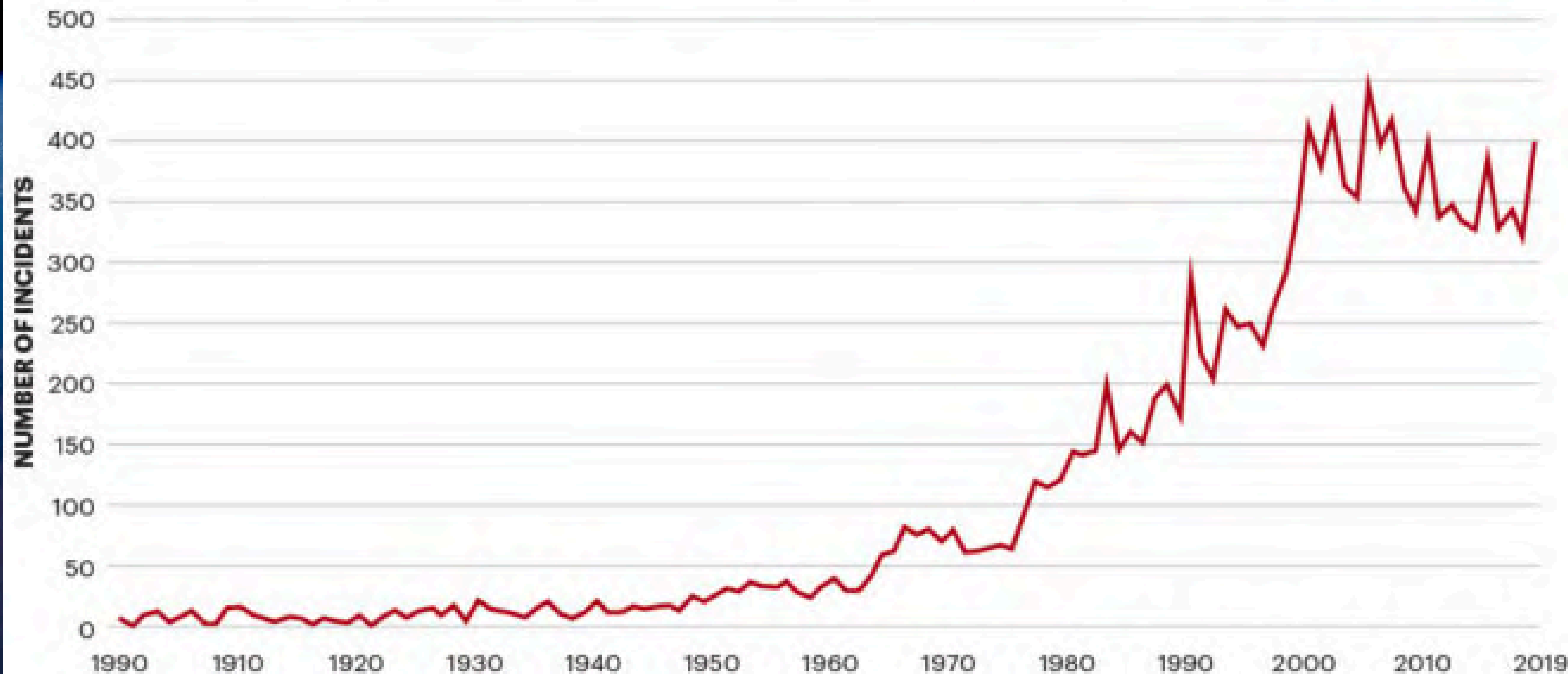
Economy Changes



Environment Changes

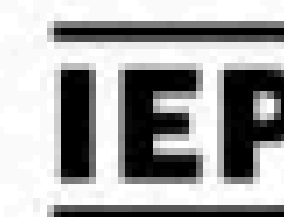


Trend in the number of natural disasters, 1900 to 2019



Source: EM-DAT

Note: Includes Drought, Earthquakes, Volcanic activity, Mass movement (dry), Storms, Floods, Landslides, Wildfire and Extreme temperature.





Global News Stories of Natural Disasters & Crime

**Drive Customers to Seek
Insurance Experts They Can Trust**

**SAME
ISN'T SAFE**

VOTE **1** ZOMEL



Politics/Gov/Law Changes

Customers seek companies that prioritize the things they care about

63%

SOCIAL
RESPONSIBILITY

54%

DIVERSITY, EQUITY,
INCLUSION

49%

EMPATHY



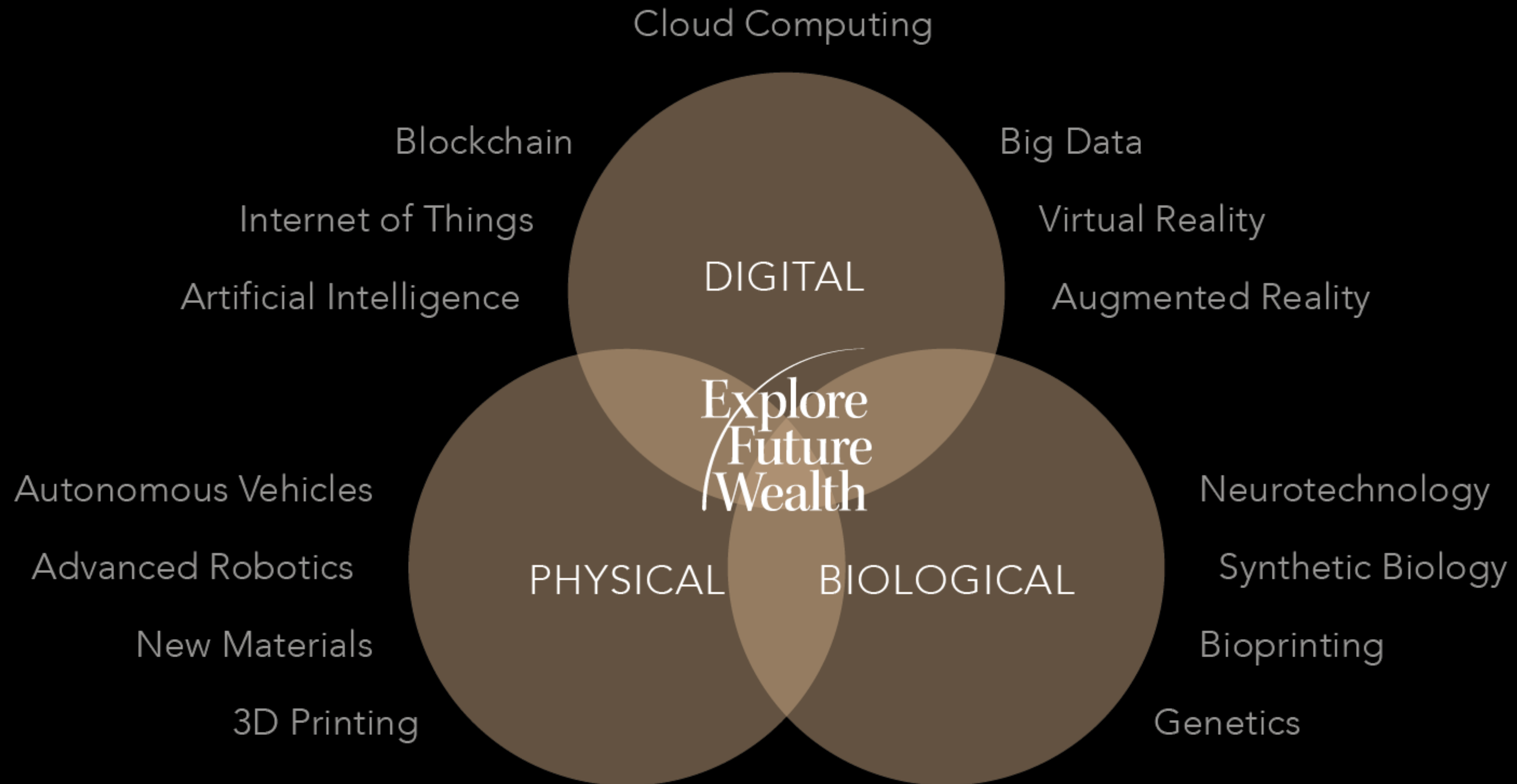
**What's Driving All This
Exponential Change?**

An aerial, top-down view of a modern urban street. The street is wide with multiple lanes, and there is a significant amount of traffic. On either side of the street are tall, modern buildings with glass facades. The lighting suggests it's daytime. The overall scene is a dense, contemporary city environment.

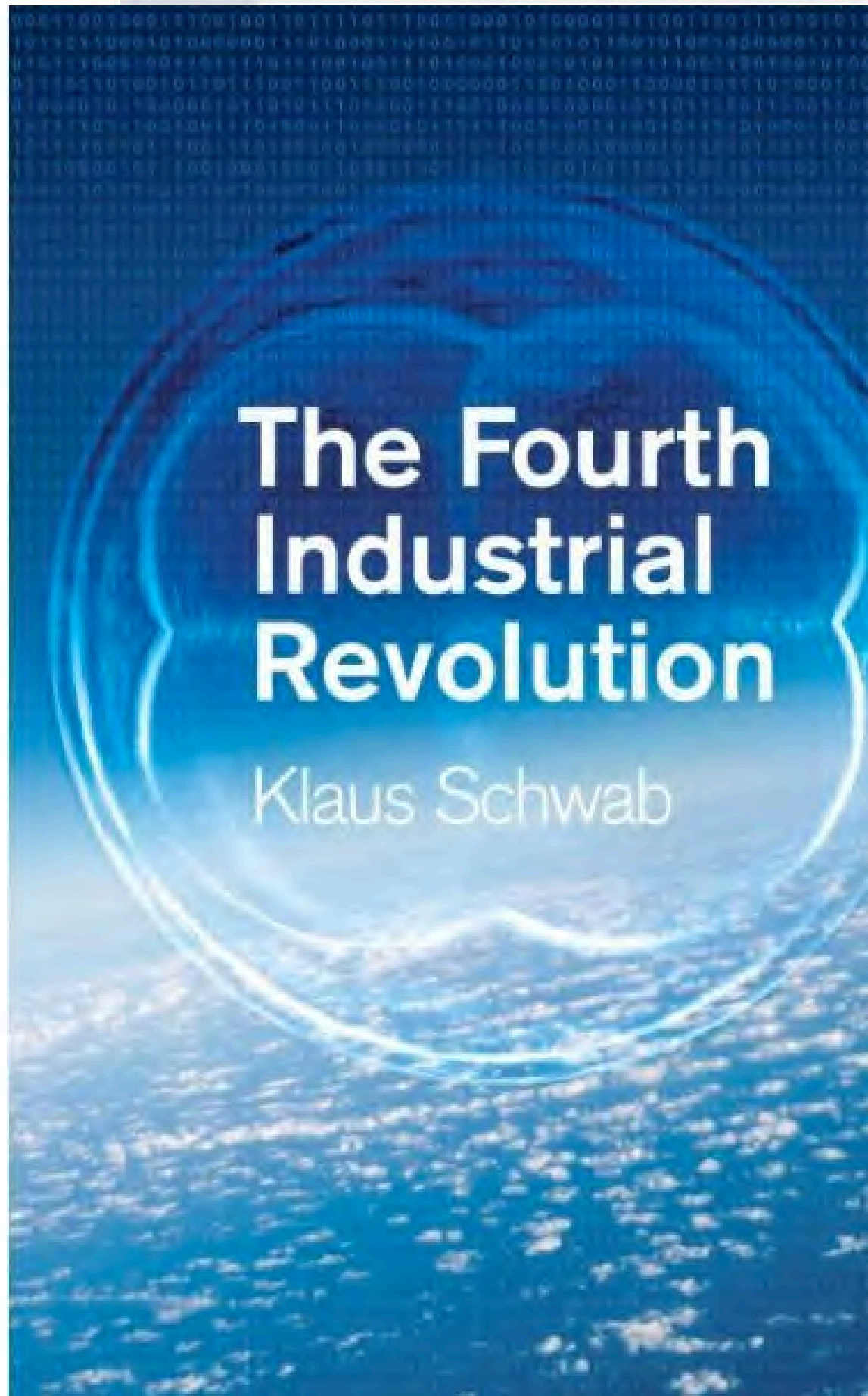
The Shift to the 4th Industrial Revolution

Fourth Industrial Revolution

We're just at the start of **4th Industrial Revolution**, which is being driven by the **fusion** of the **Digital, Biological and Physical** worlds.



About



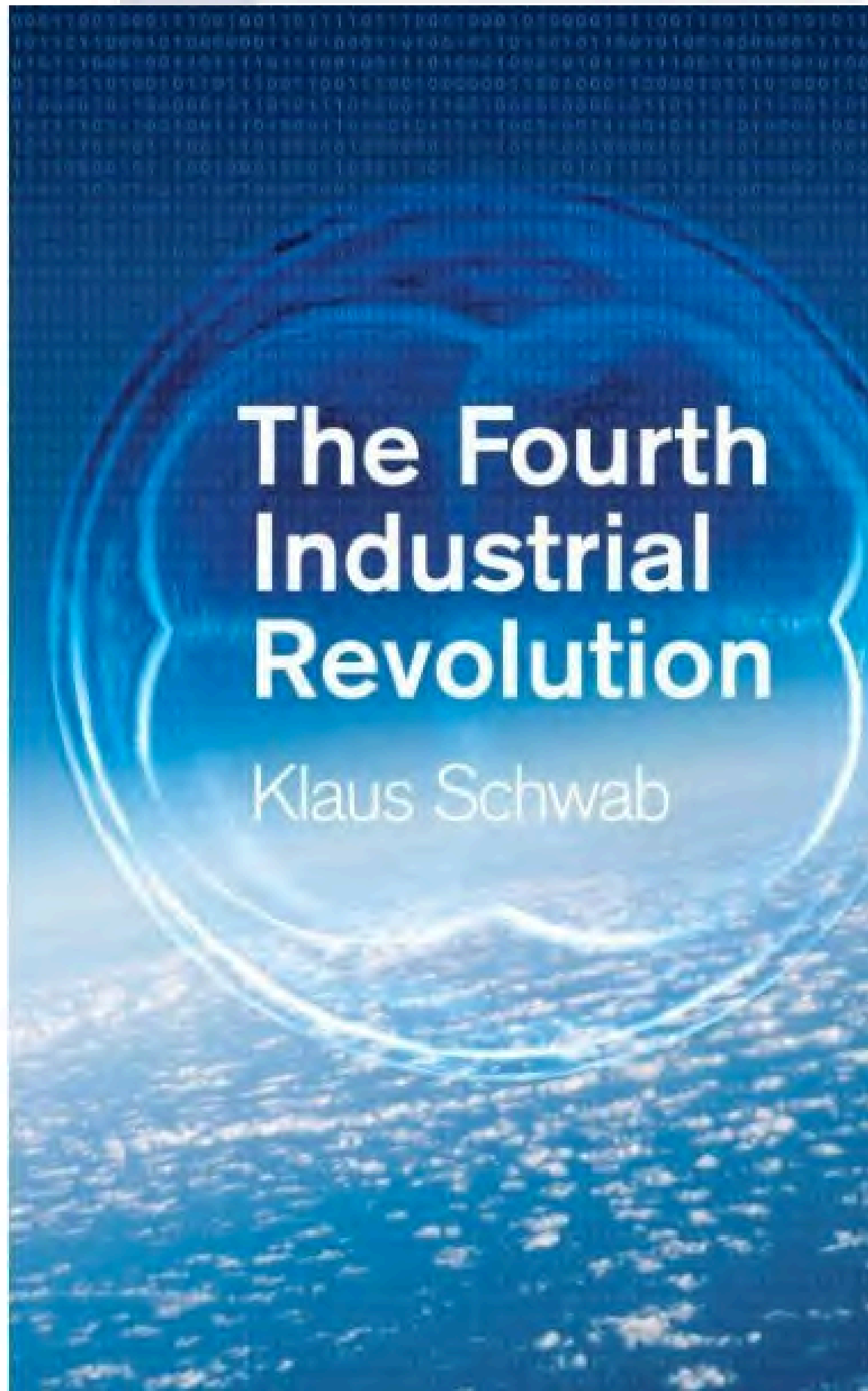
The Fourth Industrial Revolution, by Klaus Schwab

Ubiquitous, mobile supercomputing. Intelligent robots. Self-driving cars. Neuro-technological brain enhancements. Genetic editing. The evidence of dramatic change is all around us and it's happening at exponential speed.

Professor Klaus Schwab, Founder and Executive Chairman of the World Economic Forum, has been at the centre of global affairs for over four decades. He is convinced that we are at the beginning of a revolution that is fundamentally changing the way we live, work and relate to one another, which he explores in his new book, *The Fourth Industrial Revolution*.



About

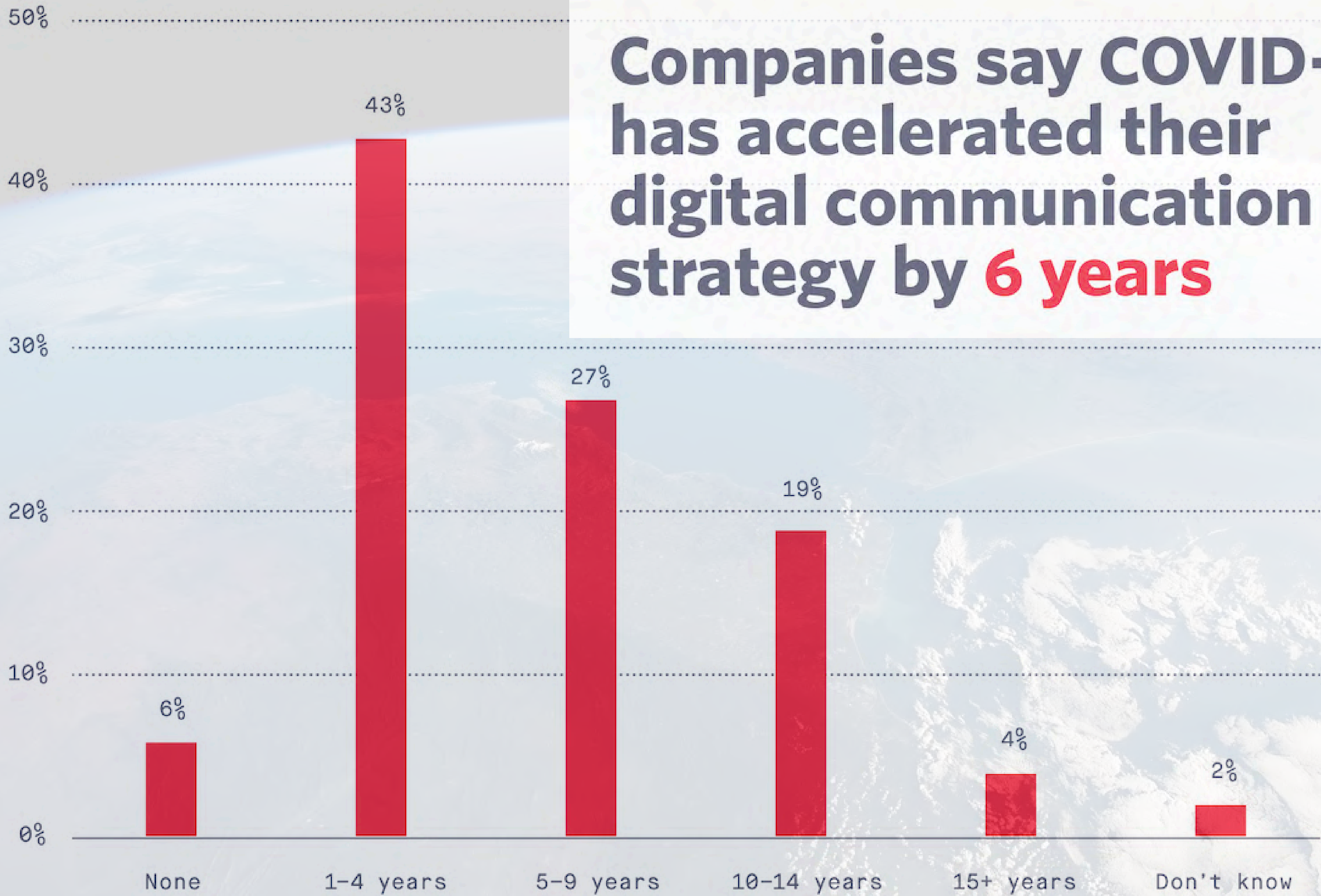




#COVID

**Accelerated the
Accelerating Change!**

Companies say COVID-19 has accelerated their digital communication strategy by **6 years**



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Base: 2,569 Companies / *Midpoint average of 2,528 companies / Don't know' removed

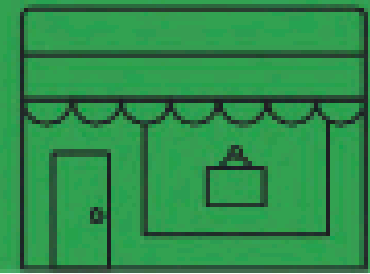
Retail Ecommerce Sales Worldwide, 2019-2024

trillions, % change, and % of total retail sales





**Customer Values Shift &
The Need to Respond
Quickly!**



Rising Expectations



Searches for **late night shopping** have grown globally by over 100% year over year.

TOP SEARCHES INCLUDE:

late night shopping

late night shopping near me

when does late night shopping start



Searches for **24 7 customer service** have grown globally by over 500% year over year.

TOP SEARCHES INCLUDE:

amazon 24 7 customer service number

does amazon have 24 7 customer service call

facebook 24 7 customer service

YOY increase in searches containing

border restrictions

+6000%

Marketing forward. Look b



YOY increase in

YOY increase in
searches containing

hotel booking app

+1000%

YOY increase in
searches containing

flight booking app

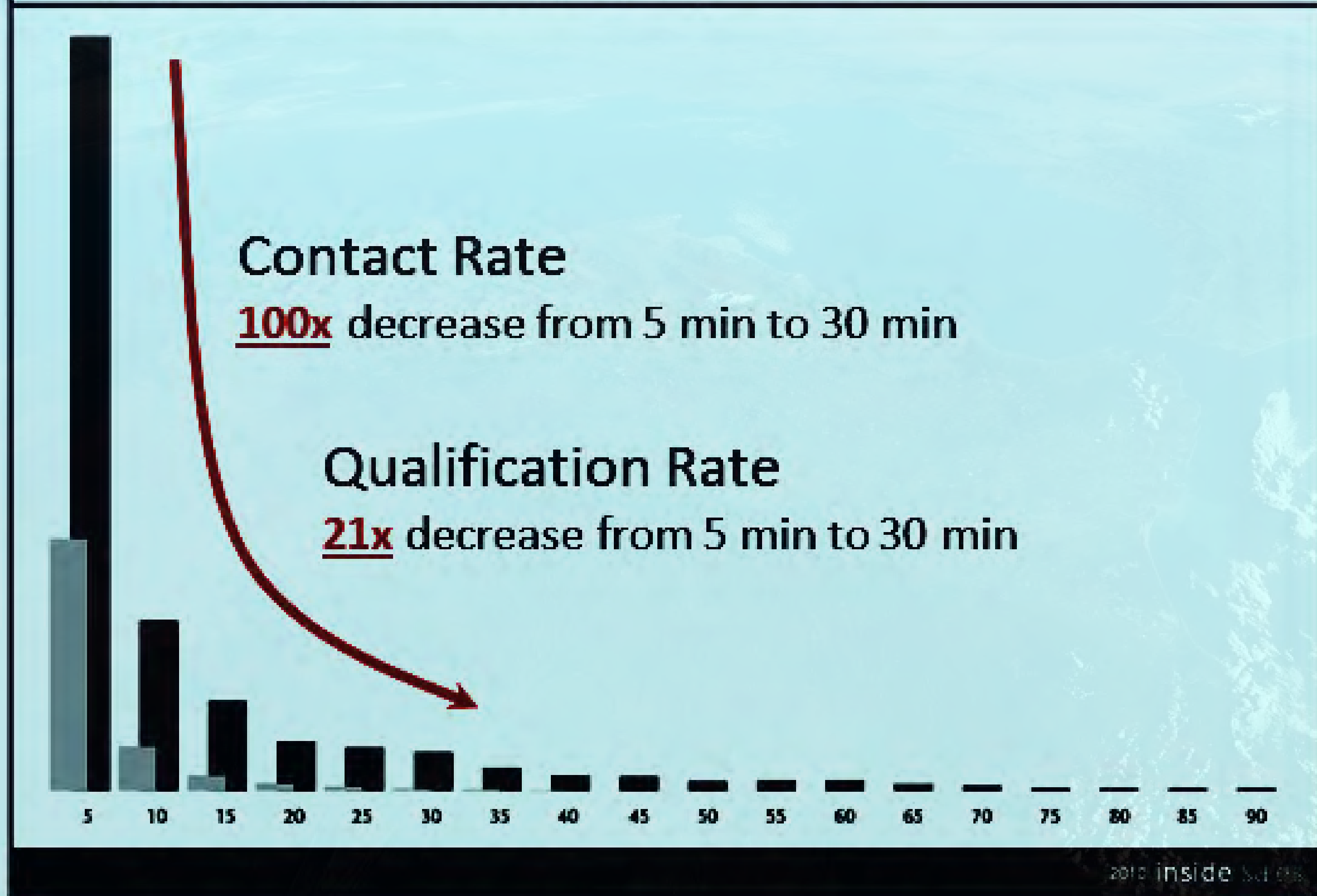
+50%



**You Must Respond
Quickly to Not Loose
Opportunities**

Fast response improves contact rates

RESPONSE TIME FROM CREATION BY 5 MIN:
CONTACTED LEADS THAT BECOME CONTACTED / QUALIFIED (■/■)



Contact rates significantly drop off after 5 minutes

How to Respond in 5 Minutes:

Instinctive No-Code Chatbot Building Platform

A whole new way of automating support and chats with Botsify. Efficiently optimize clients' journey, drive crazy sales, fastest revenue, and real-time support, — without coding!



Generate Leads With Conversational Forms

Use highly customized and intelligent conversational forms that helps you to store user information in spreadsheet or into your CRM!



Switching From Chatbot To Human

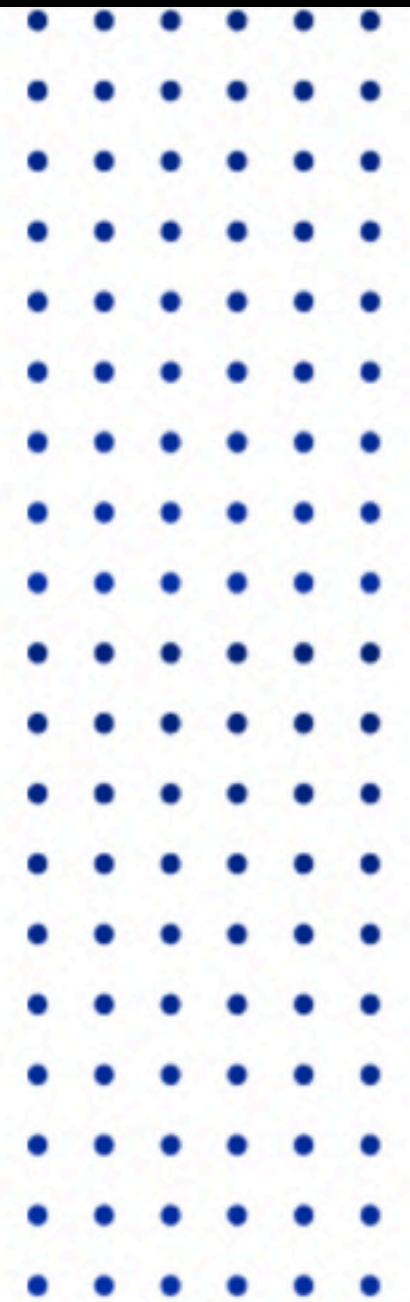
Human support can jump in at any point on any scenario and helps the user if human help is needed!



100+ Integrations for your Chatbot

Want to collect payment through chatbot? Botsify allows hundreds of third party integrations for your chatbot.

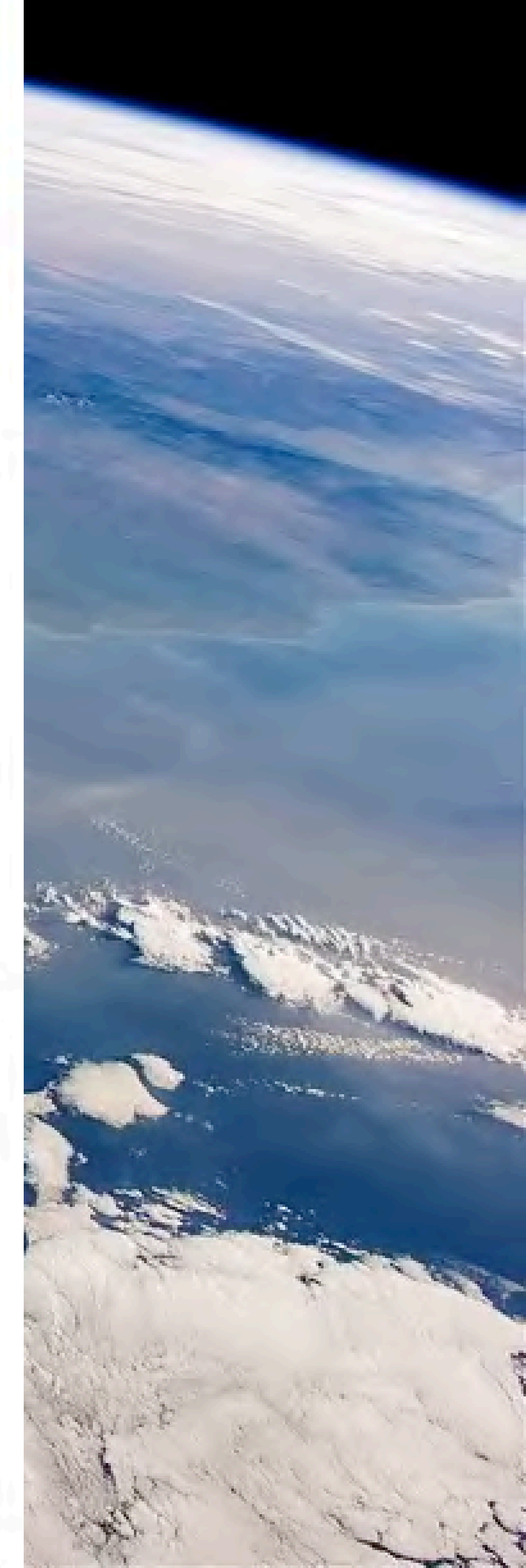
The screenshot displays the Botsify platform interface. On the left is a vertical sidebar menu with the Botsify logo at the top and several icons representing different features. The main content area shows a 'Chatbot AI' configuration screen with a list of options: Story, Media Blocks, Datastore, Conversational Forms, Chatbot Training, and Common User Questions. A dashed blue arrow points from the 'Conversational Forms' option to a detailed configuration screen for 'Form Field # 1'. This screen includes fields for 'Label' (containing 'Adam Parker'), 'Prompt Phrase' (containing 'Full Name'), and a 'Text' dropdown menu. There is a checked 'Required' checkbox and a green 'Add another Field' button at the bottom. A green checkmark icon is visible below the sidebar menu.





**Worldwide Insurance Trends
Found By Athena My AI
Assistant**

Emergent trends





5G And 6G



Artificial intelligence



Augmented reality



Batteries



Blockchain



Circular economy



Cryptocurrencies



Decarbonization



Demographics



Digitalization



Distributed generation



Driverless



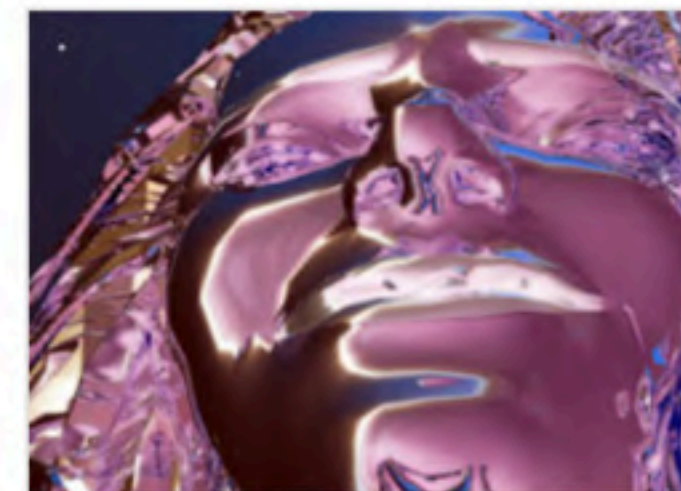
Drones



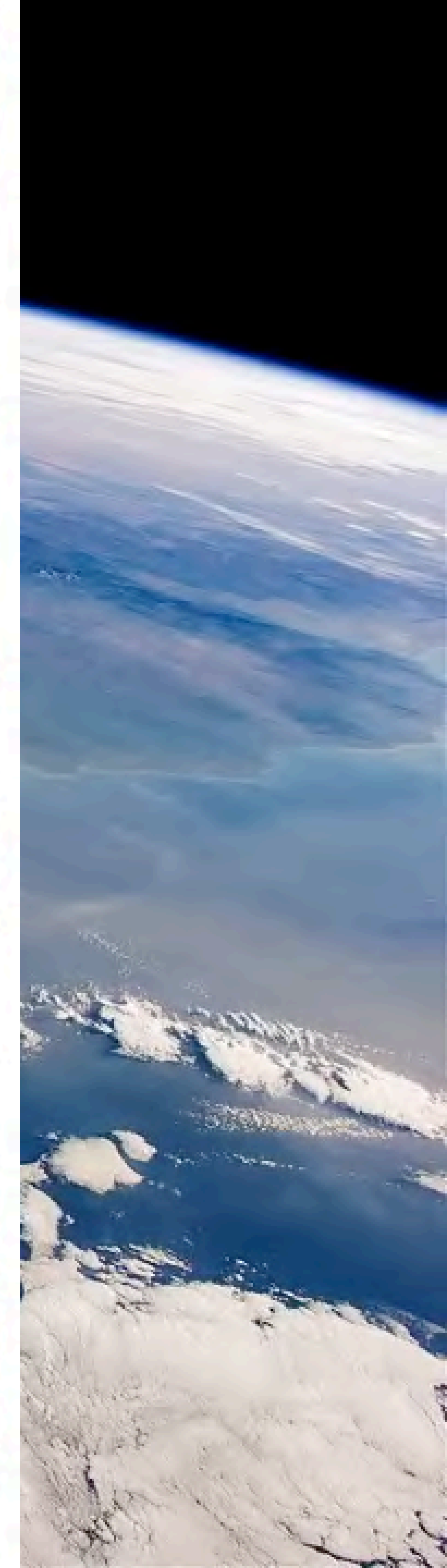
GAFA et al



Geopolitics



Holograms





Human augmentation ?



Industry 4.0 ?



Innovation ?



Lab-grown Meat ?



Millennials ?



Neuroscience ?



Plastics ?



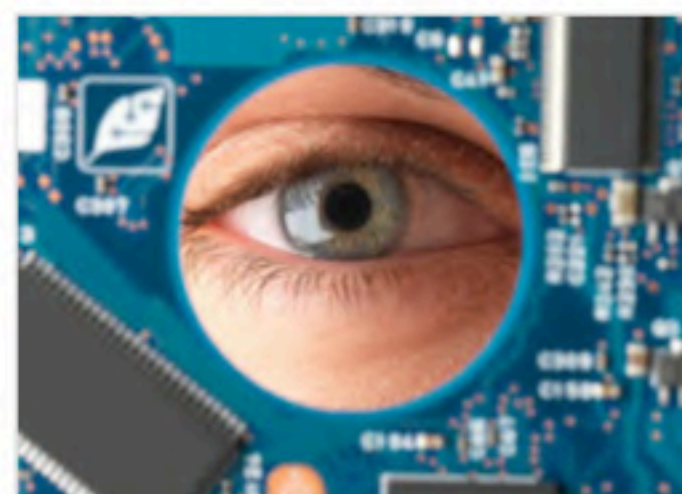
Pollution ?



Quantum computing ?



Robotics ?



Sensors ?



Smart cities ?



Space ?



Transhumanism ?



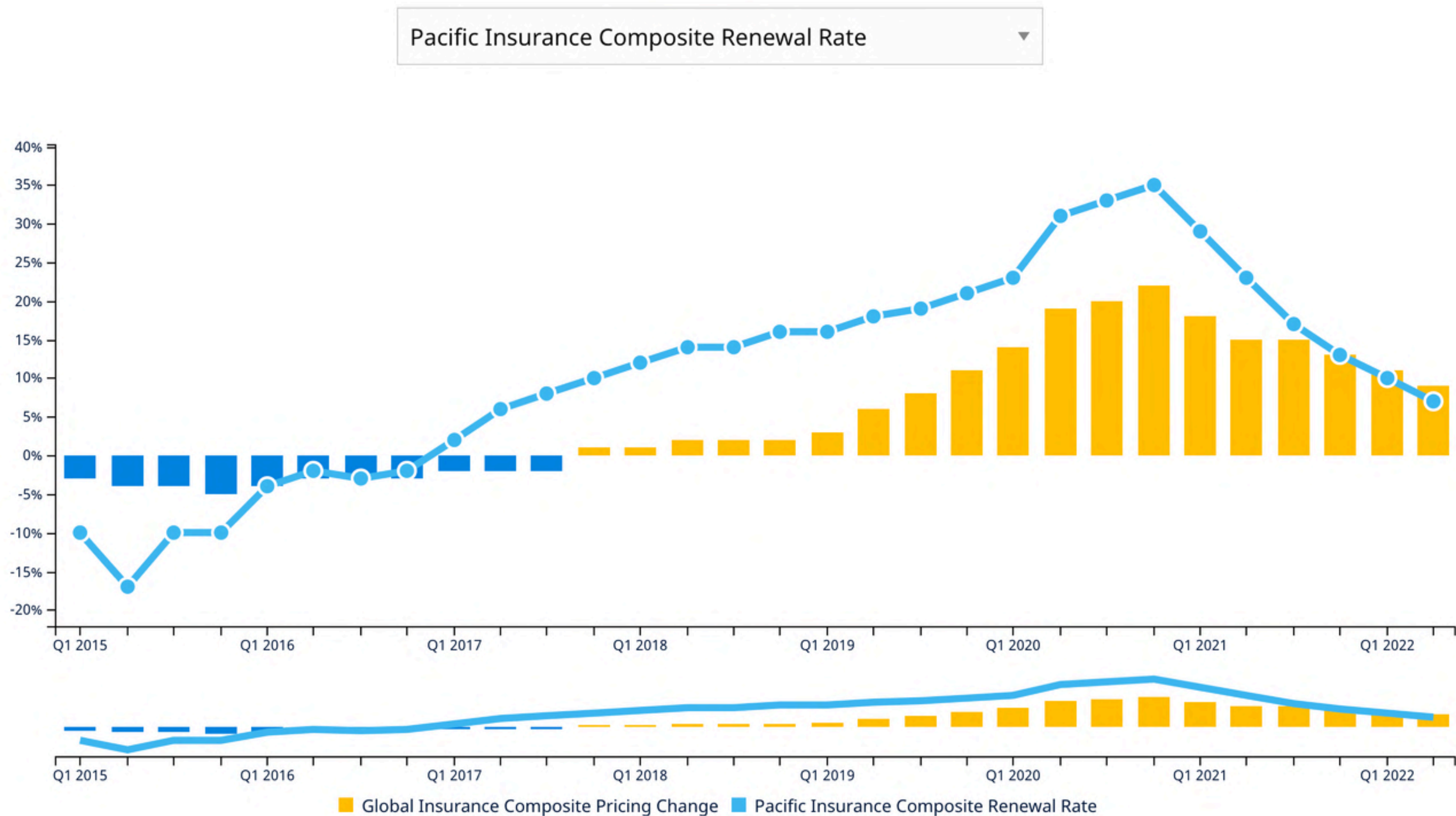
Universal income ?



Wearables ?

7% Price Increase Down from 10% Last Qtr

Constant bar chart represents Global Insurance Composite Pricing Change.



Injury & Illness Payouts Still Increasing Worldwide

Payouts for bereavement, illness, and injury claims top £18.6 million a day

21/05/2022

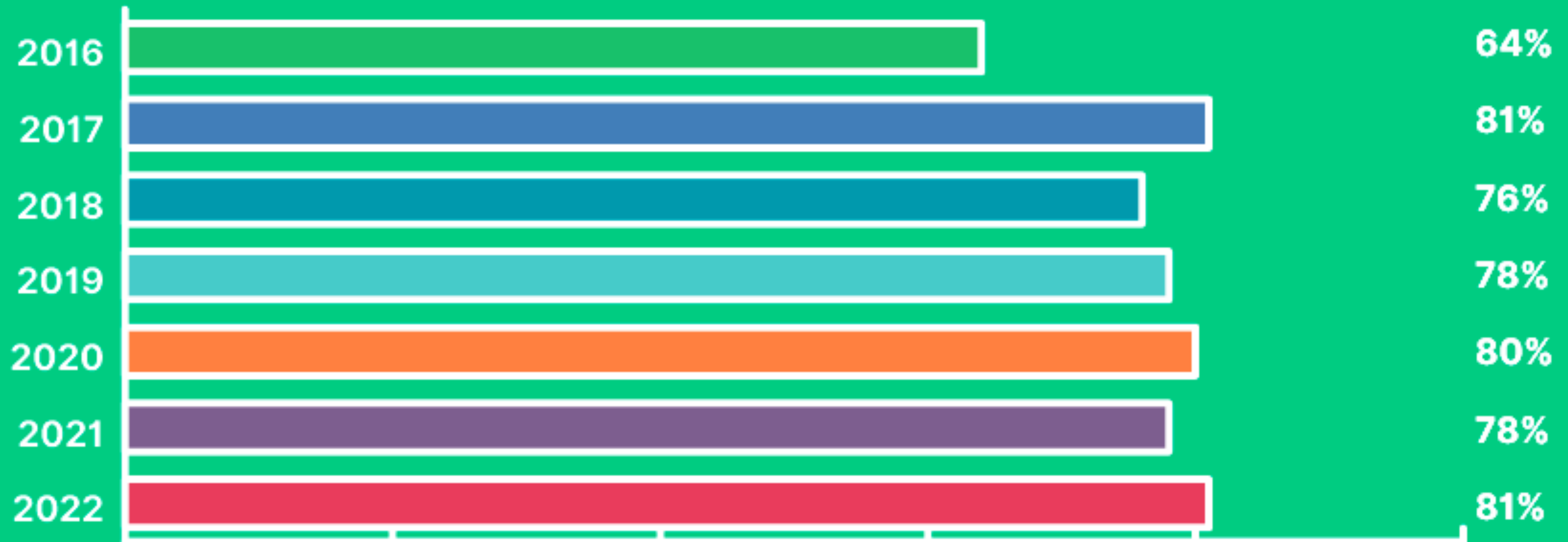


A record £6.8 billion was paid out in individual and group life insurance, income protection and critical illness claims in 2021, according to the latest figures from the Association of British Insurers (ABI) and [Group Risk Development](#) (GRiD). This equated to £18.6 million a day, £1.6 million a day more than 2020's previous record.



**Second Only to F2F
Communication -
Video Builds Trust with
Insurance Customers**

Marketers who've increased sales with video



Marketers who've increased user understanding with video



An aerial view of Earth from space, showing the curvature of the planet and the blue oceans. The text is overlaid on the image.

What Do We Talk About On Video Craig?

General Helpful Tips & Underwriter Talking Points



**AI is Amplifying Human
Talent & Productivity**





10X-1,000X

In Every Area of Work

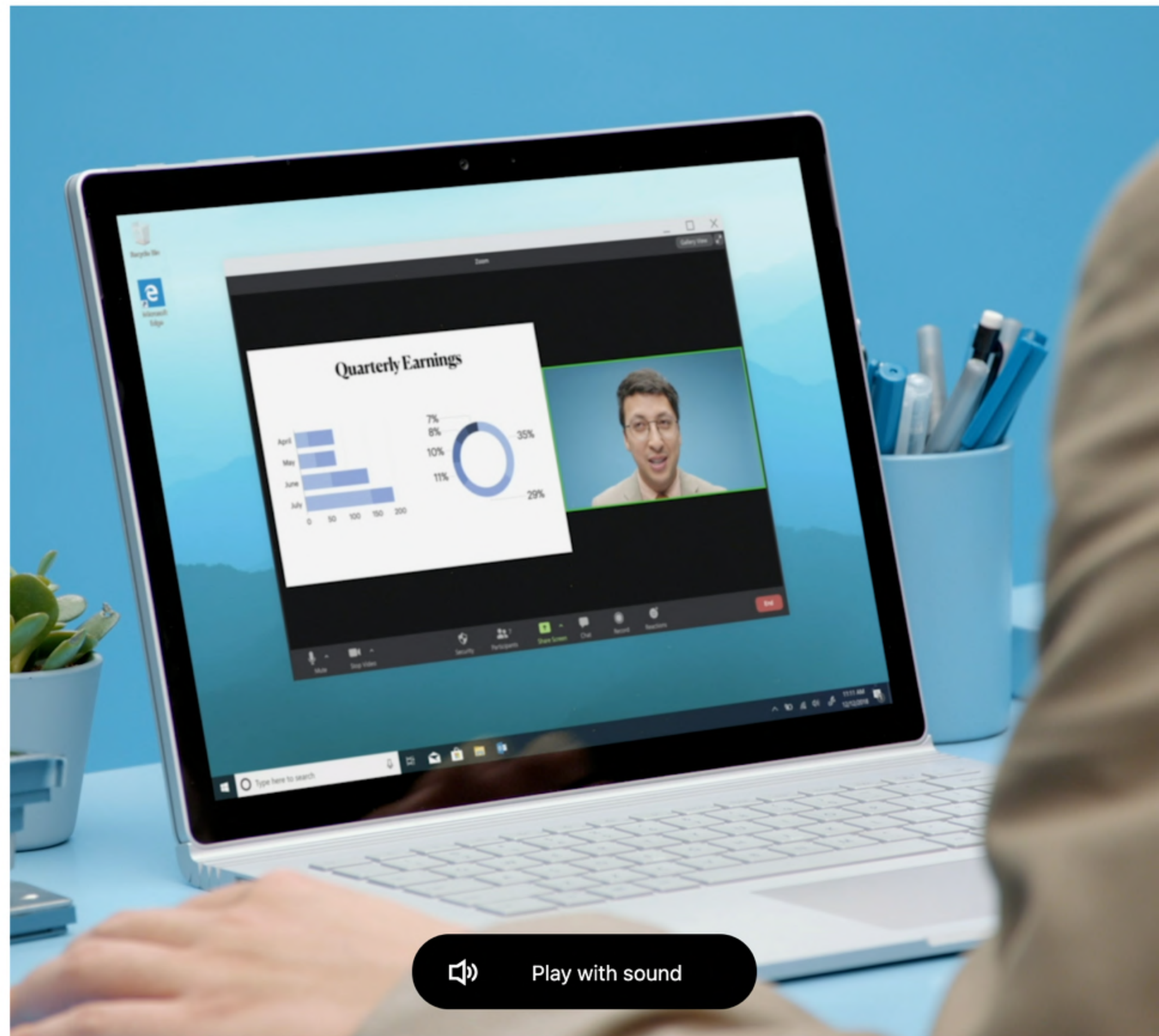
An aerial view of Earth from space, showing a coastline and the ocean. The text is overlaid on the image.


**Video/Explainer Creation:
100X Faster**

All-in-one audio & video editing, as easy as a doc.

-  [Podcasting](#) >
-  [Video editing](#) >
-  [Screen recording](#) >
-  [Transcription](#) >

[Get started for free →](#)



 [Play with sound](#)

An aerial view of the Earth from space, showing the curvature of the planet and the blue oceans. The text is overlaid on the image.

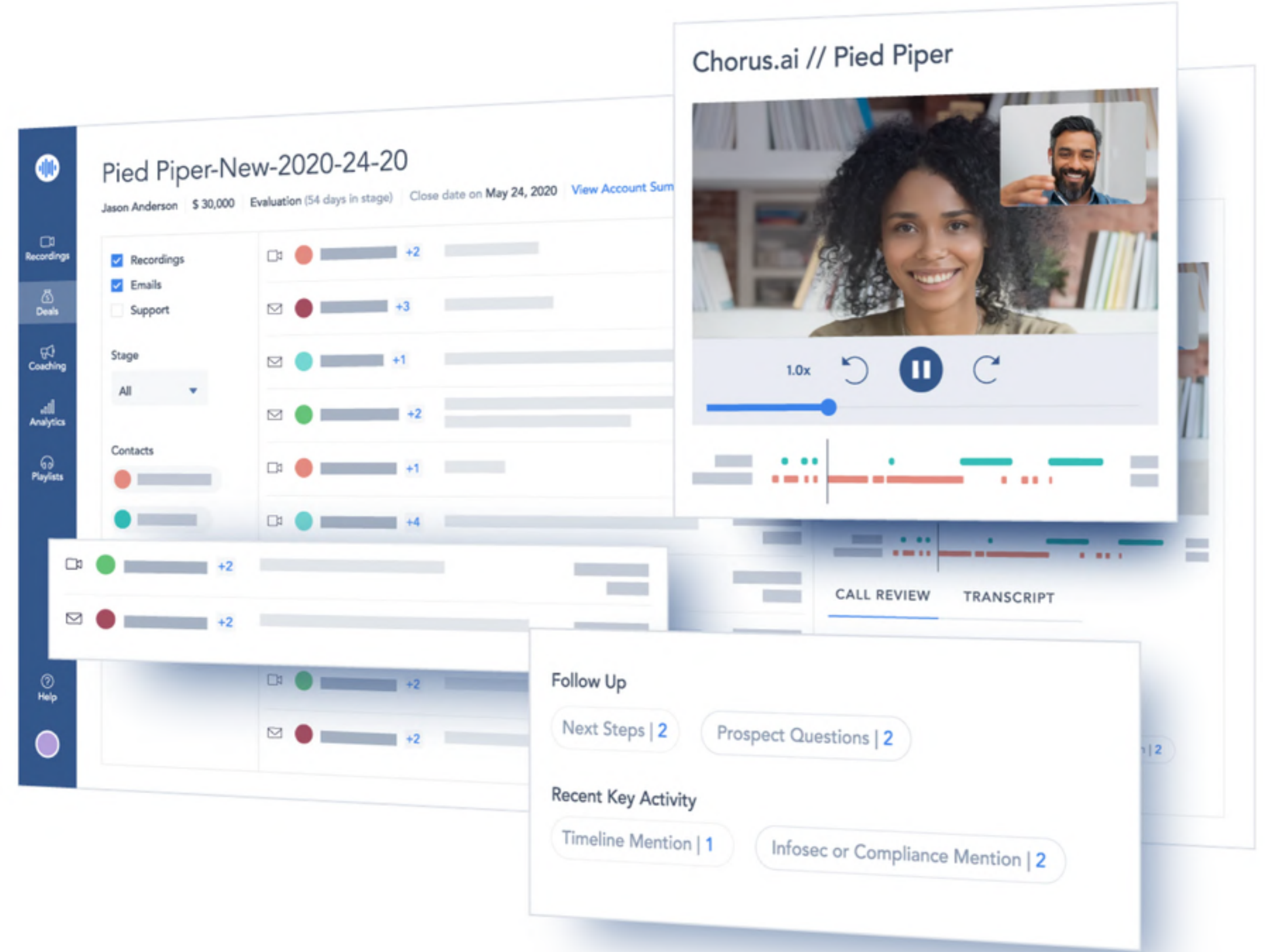
**AI Sales Coaching:
100X Better Results
and Sales Culture**



Make Every Interaction Count™

Bring the power of your story to every conversation.

[GET A DEMO](#)
[EMAIL](#)



World-Class Enterprise Teams Choose Chorus



COMPETITOR
Mentioned 1 time
on this call

ENGAGING MOMENT
Increases win rate by 60%

DISCOUNTING
Discussed 20%
earlier than most
won deals

OBJECTION
Flag to manager



Mentions by Rep

NEW PRODUCT: VROOM | ✕

THIS MONTH | ✕

Joe

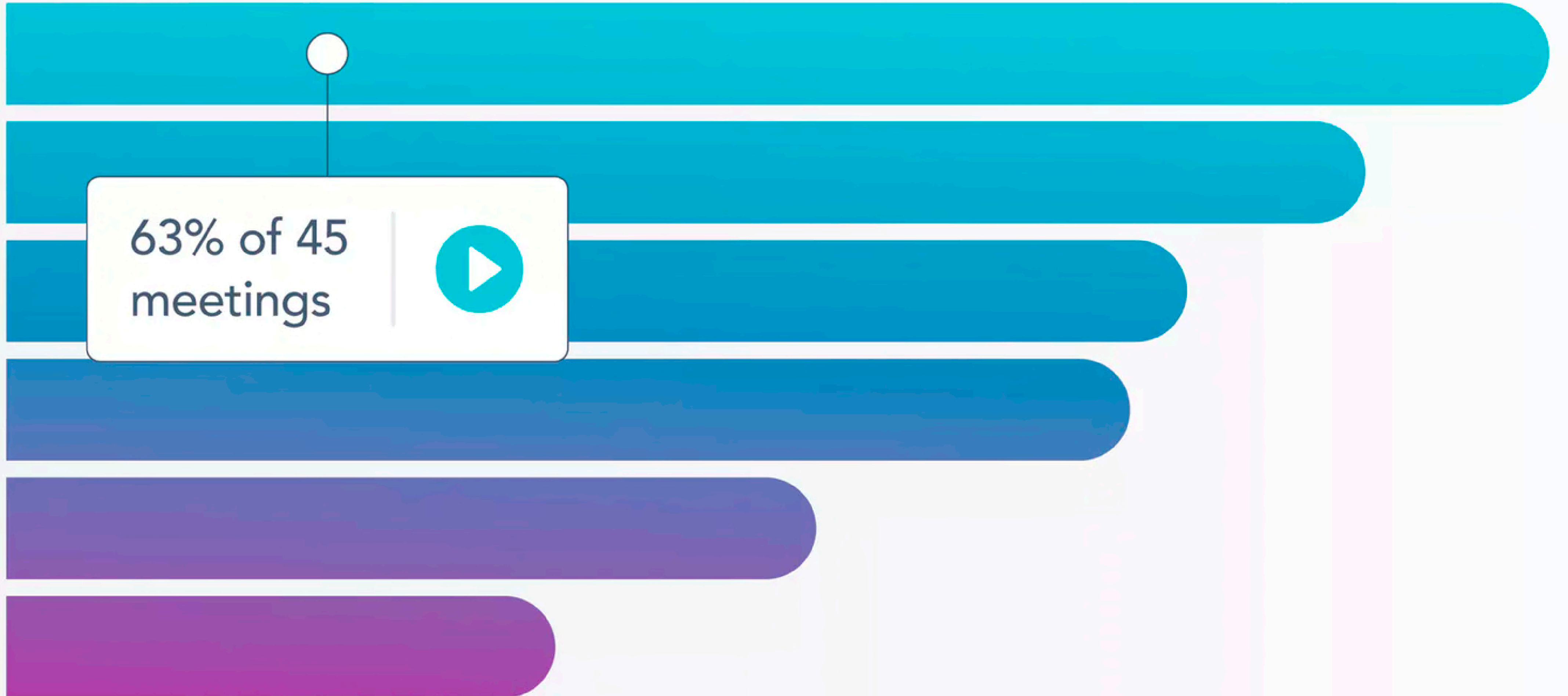
Maria

Cam


Ryan

Kiara

Lou



63% of 45 meetings |



STEEP Changes Coming

**Clients Buying Habits Changing,
Brokers Need to Change Too**

F2F is Still King, Video is 2nd

AI Makes 24/7/5min Easy