



The Road Ahead in Insurance

# Providing a new sense of safety in uncertain times



# Reclaiming the Meaning of Insurance in an Uncertain World

The word insurance finds its origin in the Old French **asseürance** (12th century), meaning certainty or guarantee, and later, in the 16th century, evolving to describe a **contract offering protection against risk, initially linked to the perils of maritime navigation.**

At its core, insurance has always been about more than policies, it's about **offering people a sense of security in the face of the unknown.**

In 2025, this original promise feels more relevant than ever. Individuals and families today are navigating a world shaped by increasing uncertainty, from geopolitical tensions and economic volatility to the accelerating impacts of climate change. And in this complex landscape, people aren't just looking for financial protection, they are **seeking reassurance, clarity, and meaningful support for their lives and increasingly unpredictable futures.**

**Digital technologies play a crucial role in helping insurance better adapt and provide enhanced safety to users.** AI and machine learning enable smarter risk modeling and real-time personalization. Blockchain enhances transparency and trust in policy management. IoT-powered data is reshaping underwriting with continuous risk assessment. And insurtechs are redefining standards for hyper-personalized products, seamless journeys, and automated claims.

**Yet for insurance to truly deliver on its original promise, it must go beyond digital upgrades.** It must rethink outdated models, simplify complexity, and design solutions that feel accessible, human, and genuinely reassuring in these times.

**This report explores two key forces shaping the future of insurance and presents 10 strategies to help industry leaders restore the foundational promise of asseürance :** building more resilient, responsive, and human insurance experiences that help people reclaim a sense of safety in uncertain times.

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**Brought to you by Hanzo**

Elodie Rousselot – Strategy and New Business Director  
Juan Aballe Aramburu – UX Designer  
Mayus Sierra – Design Director  
Nerea Isusi – Design Director  
Paco Fernández – Chief Design Officer

# 2 key forces shaping the future of insurance

## Tackling unpredictability head-on

In a world where volatility is the new baseline, **insurance providers must become partners in preparedness**, empowering clients with insights, tools, and real-time support to face the unpredictable with confidence.

When insurers move from managing known risks to helping their customers navigate the unpredictable, they become **real life partners**.

## Rebuilding trust with radical transparency

In a world where trust is increasingly fragile, **insurance providers must embrace radical transparency**, ensuring that customers fully understand their coverage, the logic behind their premiums, and the support they can expect when it matters most

In a competitive, low-trust environment, **transparency becomes a key differentiator, not just a compliance requirement**.



# 10 Strategies for future-ready solutions in insurance

How to tackle unpredictability head-on

1	De-risk	Providing simulation and scenario-planning tools that allow customers to anticipate risks proactively.
2	De-complexify	Offering parametric models that trigger compensation based on events.
3	De-structure	Offering modular, bite-sized, task-based / time-based insurance that is activated only when needed.
4	Be proactive	Offering resilience as a service, expanding the insurers' role from risk covering to proactive risk mitigation.

How to rebuild trust with radical transparency

5	Simplify	Using jargon-free policy communication.
6	Hash	Using blockchain-powered policy management.
7	Unveil	Showing pricing and claims decisioning rationales.
8	Connect	Offering hyper-personalised services based on individual behaviour.
9	Be open	Being transparent about data collection, use and protection.
10	Be human	Offering empathy and human access in moments of crisis.





1

# De-Risk

Offering simulation and scenario-planning tools that allow customers to anticipate risks proactively.

A forward-thinking insurer turns home insurance into a proactive, personalized experience.

Imagine a digital platform where users input property details (location, construction type, and more) to access AI-driven risk profiles. Powered by climate modeling and geopolitical data, this tool highlights threats like floods or hurricanes and offers tailored mitigation advice, such as installing storm shutters or reinforcing foundations.

As an optional add-on, customers can connect their insurance to IoT devices like smart home sensors, providing real-time risk updates and early warnings (think detecting rising humidity before a pipe bursts). This integration enhances safety and positions the insurer as a trusted advisor, offering dynamic insights rather than static policies.

With interactive simulations, users can explore potential risks before purchasing a home and customize coverage based on climate-related threats. Transparent, personalized, and tech-driven, this approach redefines home insurance as a tool for resilience in an unpredictable world.

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# No surprises

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## StateFarm



StateFarm partners with ATD home security system to protect its clients against potential risks with sensors for water, fire, smoke and theft.







# 2 De-Complexify

Offering parametric models that trigger compensation based on events.

A pioneering insurer transforms travel insurance into a seamless safety net with parametric models.

Imagine a traveler delayed at the airport: if their flight is stalled beyond a set number of hours (say, three) compensation hits their account automatically. No forms, no delays, just instant support powered by real-time flight data.

Unlike traditional claims, parametric insurance triggers payouts based on objective benchmarks, like delay duration or weather events, ensuring speed and transparency. Blockchain can enhance this, as seen with Etherisc’s flight delay smart contracts, while pioneers like the Caribbean Catastrophe Risk Insurance Facility (CCRIF) use similar principles for disaster payouts.

Accurate parameters are key (relying on robust sources like aviation trackers) to align compensation with impact, building high trust and delivering a frictionless experience that keeps travelers moving in an unpredictable world.

No questions asked

## Zurich



Zurich Insurance partnered with Blink Parametric to offer real-time assistance for travelers with delayed flights.







# 3 De-Structure

Offering modular, bite-sized, task-based/time-based insurance that is activated only when needed.

A visionary insurer redefines protection for underserved communities with bite-sized, modular microinsurance.

Picture a smallholder farmer activating crop coverage via a mobile app when planting season begins, or a gig worker securing hourly health insurance for a day’s labor.

These flexible, on-demand products (like Pula’s weather-indexed agricultural insurance or BIMA’s mobile-delivered health plans) offer short-term health coverage, phone protection, or appliance safeguards, tailored to low-income needs.

Leveraging mobile apps for seamless activation, insurers capture new markets with cost-effective solutions, ensuring no hidden costs, just clear value.

## No hidden costs

### BIMA



BIMA provides mobile-delivered insurance and health services in emerging markets.







# 4 Be Proactive

Offering resilience as a service, expanding the insurers’ role from risk covering to proactive risk mitigation.

A trailblazing insurer goes beyond traditional cyber coverage, offering resilience as a service to protect small businesses from evolving digital threats.

Imagine a small retailer aiming to stay ahead of hackers. Instead of just covering losses, insurers can provide proactive defense tools: regular cybersecurity audits to identify vulnerabilities, employee phishing simulations to strengthen awareness, and automated threat monitoring to detect risks in real time.

By partnering with tech firms and leveraging data analytics, insurers can pinpoint high-risk clients and offer targeted interventions. While this approach requires investment, it also transforms insurers into strategic allies, equipping small businesses with the tools they need to thrive in an unpredictable digital landscape.

## No frontiers

### Coalition



Coalition combines cyber insurance with a full-stack platform for continuous risk scanning.





5

Simplify

Using jargon-free policy communication.

A groundbreaking insurer reimagines policy communication with clarity at its core.

Imagine a customer opening an app to find coverage explained in everyday language: “We’ve got your back if your stuff’s stolen, but not if you just lose it.”

Tools like Lemonade’s platform lead the charge, using conversational phrasing, chatbots, and bite-sized videos to break down terms for younger users, while interactive FAQs and AI-driven translators offer deeper details on demand. Infographics and layered content adapt to preferences, ensuring accessibility across languages and channels. Picture a busy parent grasping their policy in minutes, not hours.

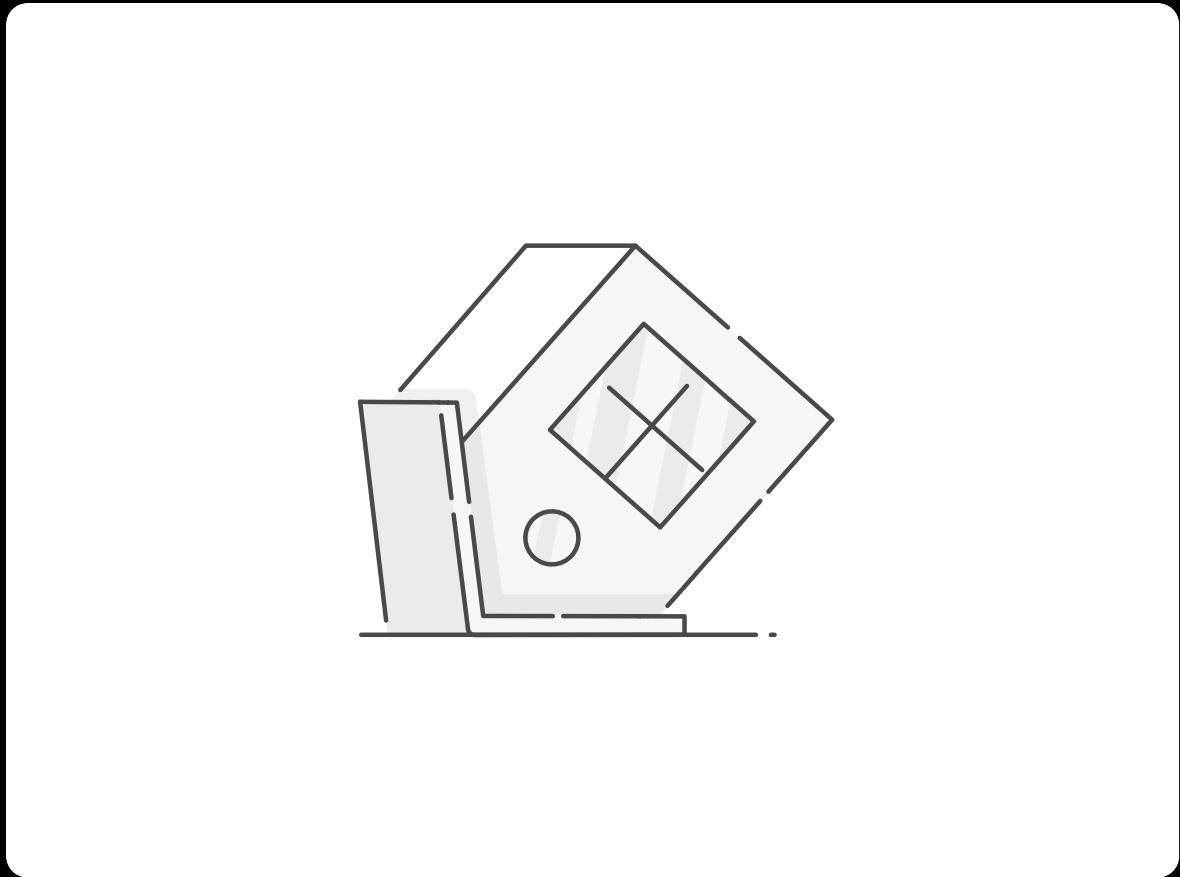
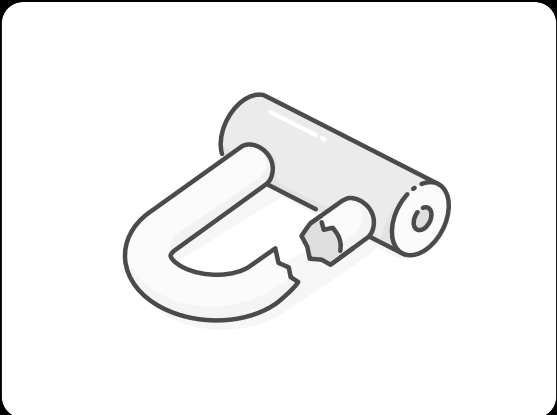
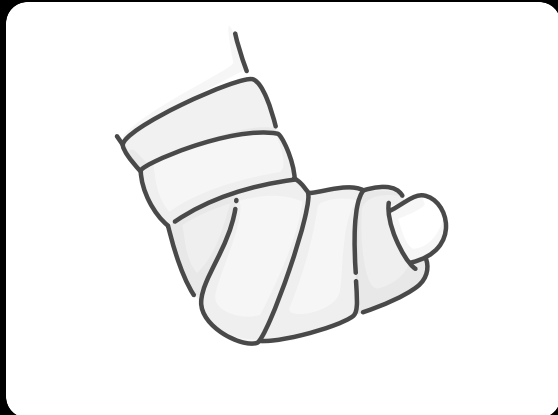
Though it requires rethinking documents and training staff, this approach (rooted in customer feedback) cuts confusion, boosts trust, and turns complex policies into simple promises in an unpredictable world.

Direct Language

Lemonade



Lemonade simplifies insurance by using plain language and transparent policies.





# 6 Hash

## Using blockchain-powered policy management.

A ahead-of-the-curve insurer redefines trust through blockchain-powered policy management.

Picture a small business owner accessing their insurance, confident that disputes over terms or fraud are history, thanks to transparent, auditable records shared with both sides.

These secure solutions (like Nexus Mutual’s smart contract insurance for decentralized finance risks or Etherisc’s parametric flight delay policies) ensure consistency and reliability, reducing friction with immutable terms.

Insurers are using blockchain technology to create tamper-proof records, turning policies into reliable commitments. By addressing challenges like system compatibility, they provide greater clarity in an unpredictable world

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# Proofs

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Nexus Mutual

Nexus Mutual uses blockchain to store policy terms in a community-governed pool. Members vote on claims, with records kept immutable and auditable.

Nexus Mutual



7

Unveil

Showing pricing and claims decisioning rationales

An advanced insurer redefines trust with transparent pricing and claims processes.

Picture a renter filing a claim on their Lemonade app, seeing instantly why it’s approved or denied based on clear, step-by-step reasoning tied to their policy and evidence.

These open solutions (like Lemonade’s real-time claim breakdowns or Root Insurance’s app detailing why a claim payout reflects driving history and incident specifics) reveal decision logic, tailoring outcomes to individual circumstances for fairness.

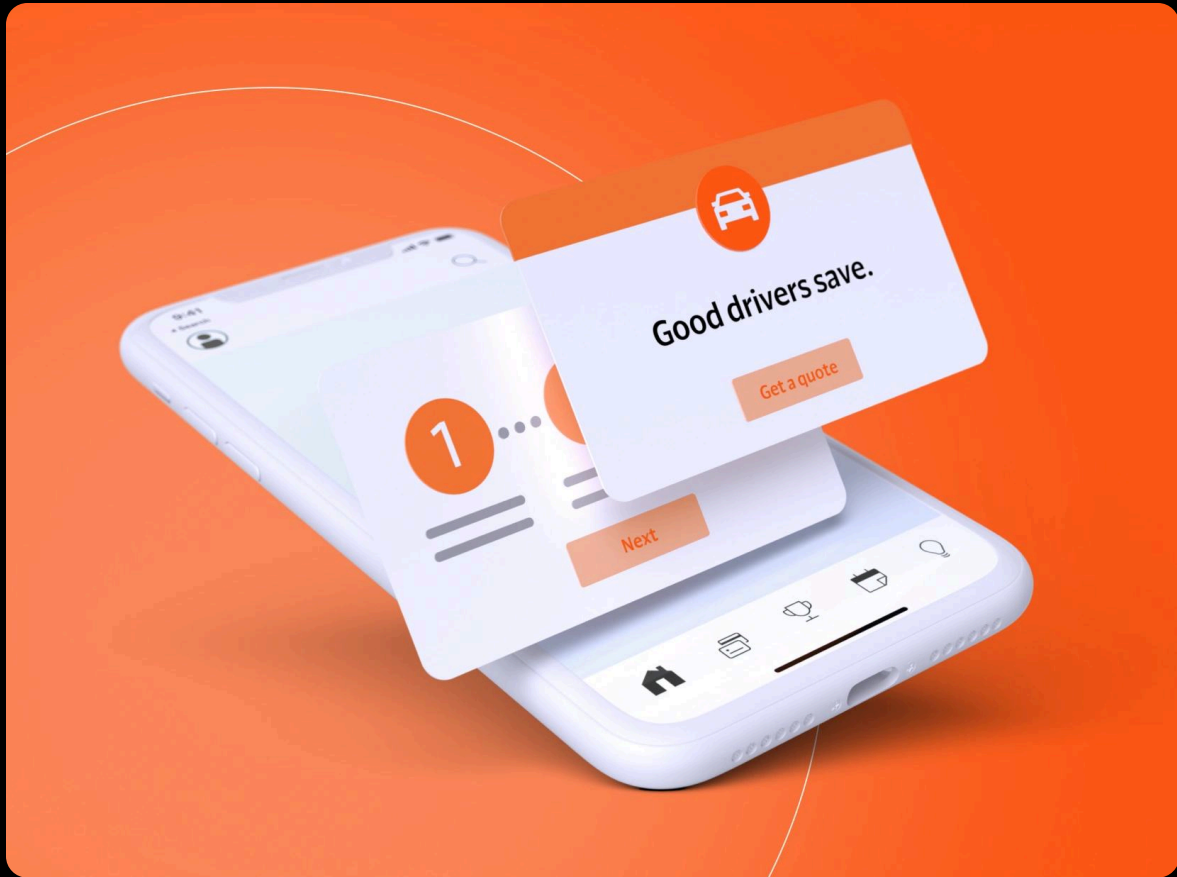
Leveraging digital tools for visible, understandable criteria, insurers empower customers with control and confidence, overcoming data hurdles to strengthen ties in an unpredictable world.

Clarity

Root Insurance



Root Insurance explains in detail how a claim payout reflects driving history and incident specifics.



8

Connect

Offering hyper-personalised services based on individual behaviour.

A farsighted insurer redefines service through open ecosystems and partnerships.

Picture a homeowner linking their smart home devices (smoke detectors, cameras, leak sensors) to their insurance policy, watching real-time data tweak their coverage and unlock discounts.

These connected solutions (like Allianz’s smart home integrations or Progressive’s Snapshot tying driving data to premiums) blend seamless insights from partners, offering tailored pricing and enhanced fraud detection via shared systems.

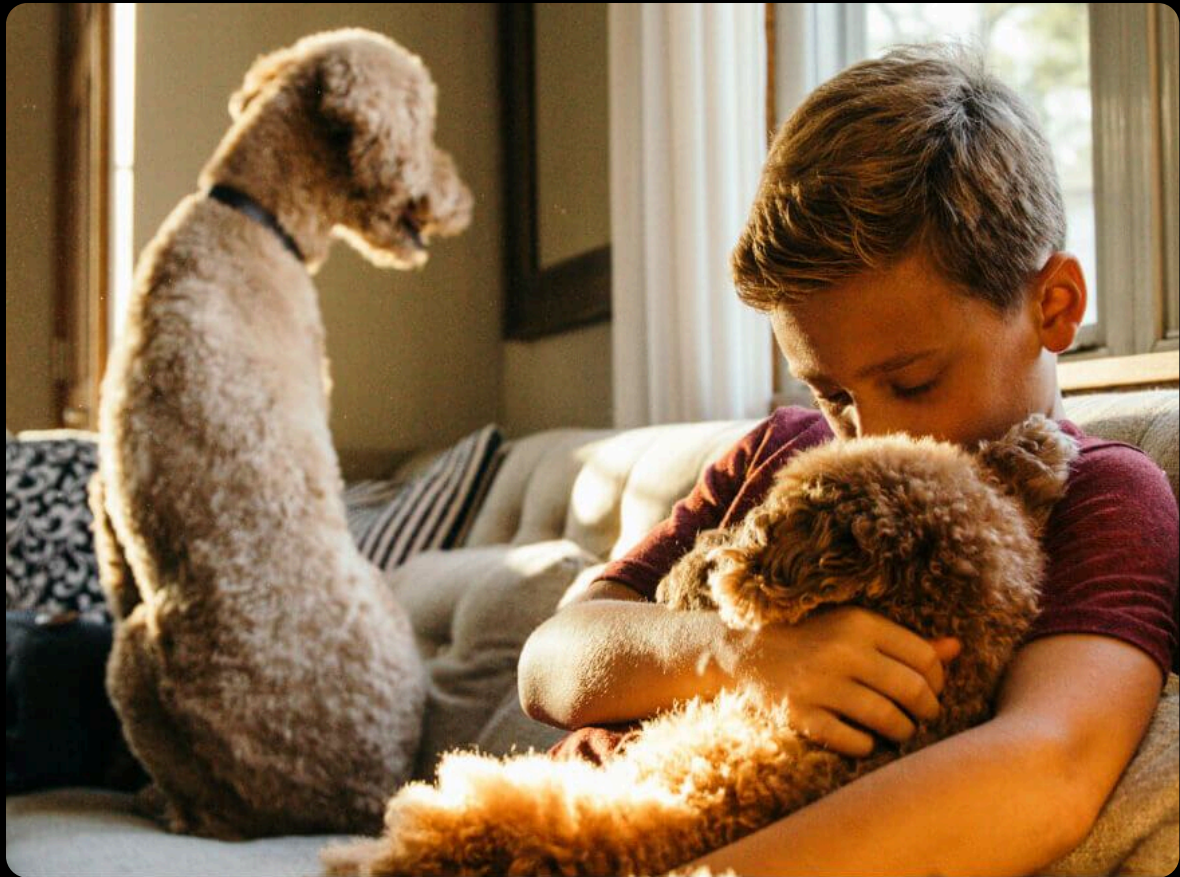
Leveraging open APIs for fluid integration, insurers empower customers with choice and transparency, ensuring ethical data use and clarity in an unpredictable world.

Tailoring

Progressive



Progressive's Snapshot Program personalizes car insurance rate based on actual driving.





9

Be Open

Being transparent about data collection, use and protection.

A state-of-the-art insurer redefines trust through ethical data use.

Picture a policyholder logging into their insurance dashboard, tracking who’s accessed their data and how it’s used, confident it’s shielded by top-tier encryption.

These secure solutions (like Swiss Re’s cloud-based platforms or transparent consent tools) offer real-time control, ensuring fairness with privacy-by-design and clear retention policies.

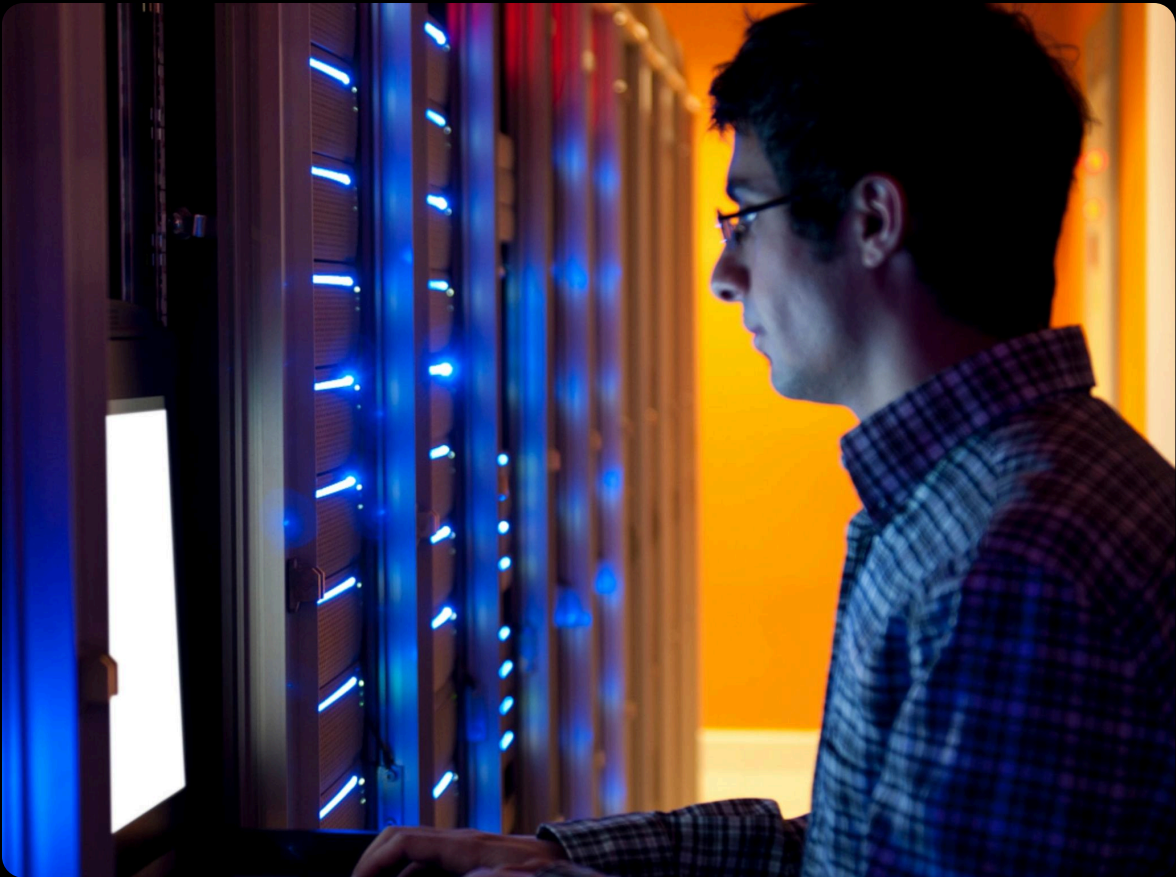
Leveraging encrypted systems and customer empowerment, insurers build lasting relationships, overcoming regulatory hurdles to deliver credibility in an unpredictable world.

Transparency

Swiss Re



Swiss Re uses secure cloud-based platforms with state-of-the-art encryption and access controls to manage client data ethically.



10

Be Human

Offering empathy and human access in moments of crisis.

A reputable insurer redefines care with a human-digital blend.

Picture a patient using the MAPFRE Salud app to book a check-up, then switching seamlessly to a 24/7 telemedicine call with a doctor when a worrying symptom arises, feeling both heard and supported.

These balanced solutions (like MAPFRE Salud’s mix of AI-driven health tracking and empathetic agents) offer digital ease for routine tasks and real-time human compassion for crises, guided by customer preferences and CRM transitions.

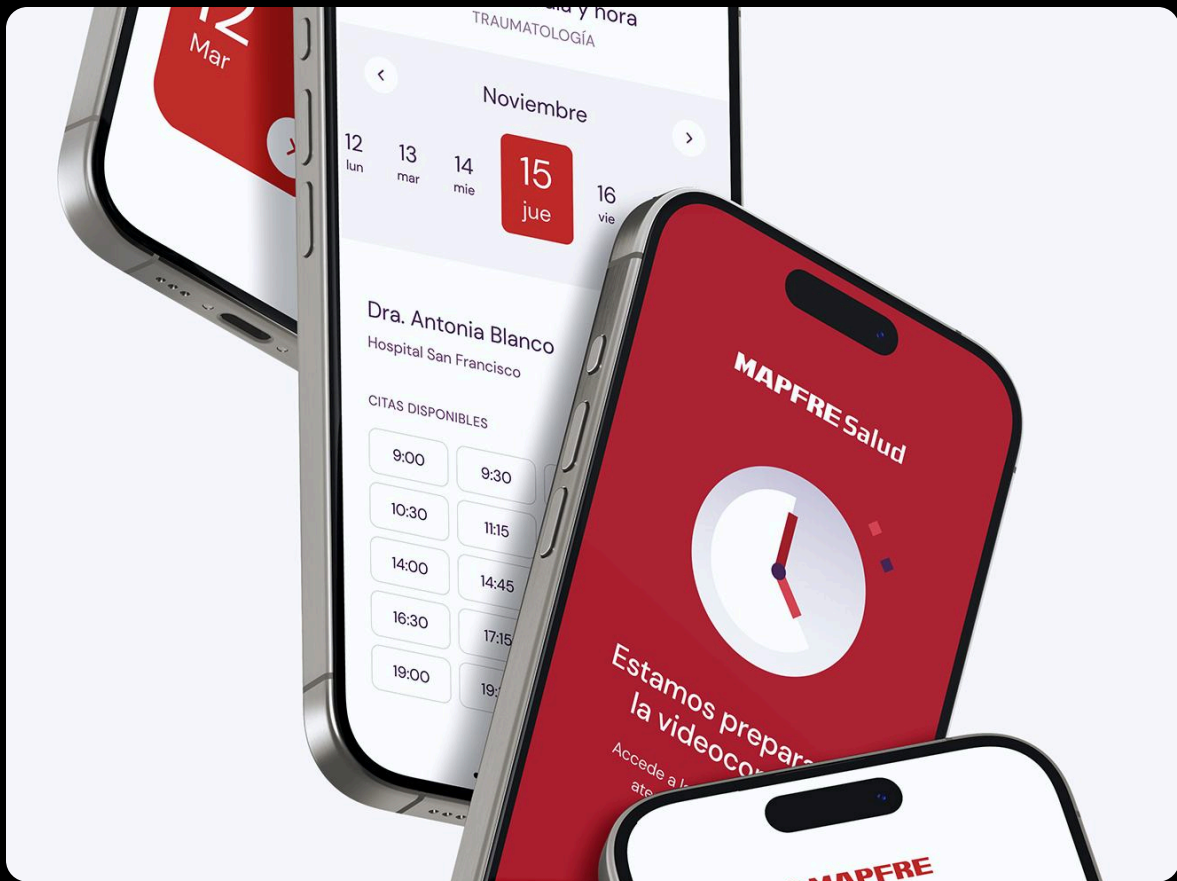
Leveraging automation with trained empathy, insurers deliver efficiency and trust, overcoming integration challenges to enhance satisfaction in an unpredictable world.

Warmth

MAPFRE



MAPFRE Salud provides 24/7 telemedicine access to doctors for personalized care in complex moments.







# Bring digital innovation to life with Hanzo

## Hanzo’s commitment to quality sets us apart

At Hanzo, quality isn’t just a promise, it’s a disciplined, systematic approach. We blend strategic thinking, flawless execution, and people-centric design and technology to translate business vision into impactful digital experiences.

Discover how we supported Mapfre, Meliá, BBVA and many others by contacting us at [hello@hanzo.es](mailto:hello@hanzo.es).

## Focus on.... Hanzo *for* Mapfre

We collaborated with Mapfre in its digital transformation, enhancing customer engagement and driving revenue growth with innovative digital solutions across its portfolio of home and healthcare services.

- Download Mapfre Salud App →
- Download Savia App →
- Visit Multimap Website →
- Visit Savia Website →



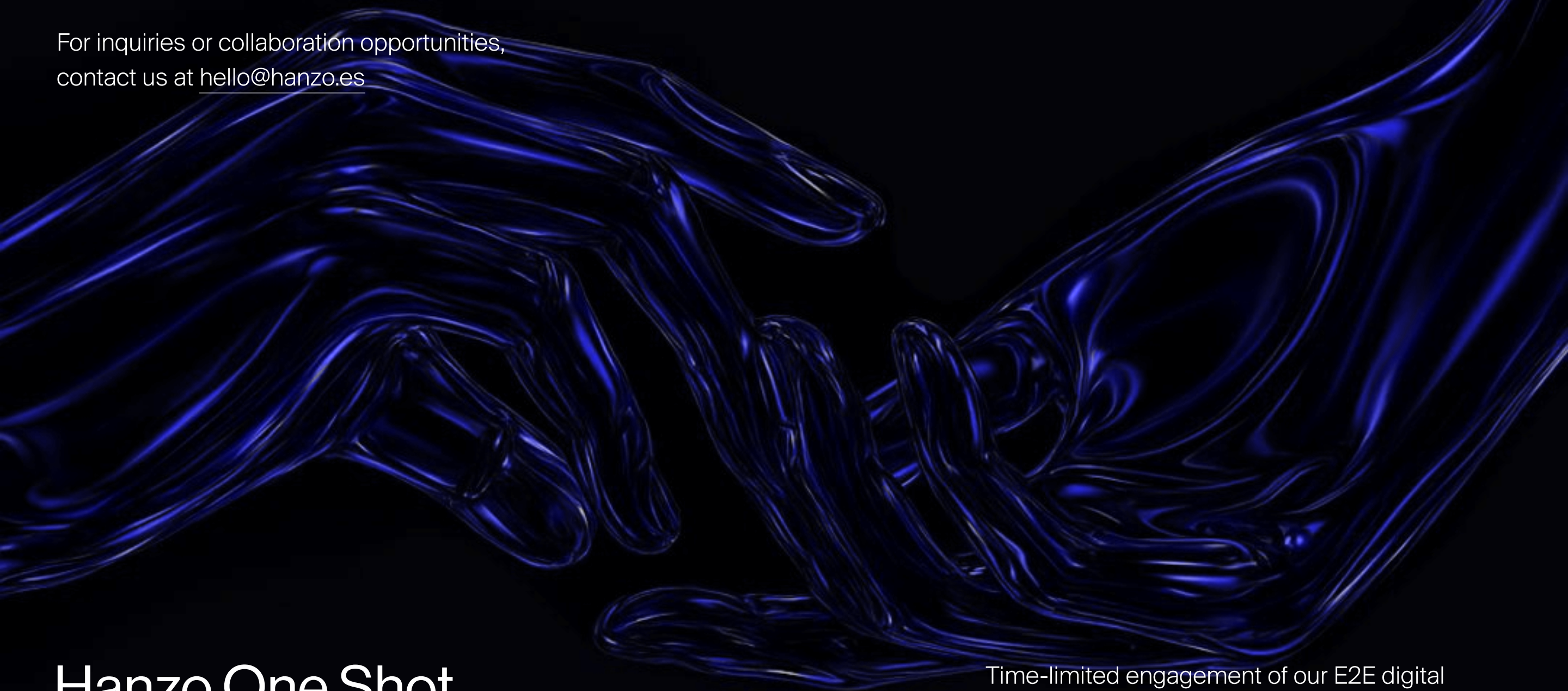


# Ready For Change?

Let's make it happen.

At Hanzo, we partner with global brands to create **impactful digital products** that elevate business and endure over time.

For inquiries or collaboration opportunities, contact us at [hello@hanzo.es](mailto:hello@hanzo.es)



## Hanzo One Shot

*Great for clients who need clarity, speed, and execution confidence.*

Time-limited engagement of our E2E digital product team (business+des+tech)

**Clear scope, Fixed price**

## Hanzo Moonshot

Ideal for complex challenges with evolving scope.

Long-term engagement of our E2E digital product team

**Roadmap-based, Ongoing Collaboration**

## Hanzo Advisory

Best for clients evolving their digital maturity.

Assessment, Executive support