



2019 Silicon Valley Risk Technology Forum

March 5-6, 2019

PLUG AND PLAY TECH CENTER
SUNNYVALE, CA



Marsh Bluestream

Angela Morabito, Marsh Global Risk & Digital Solutions

Michelle Wood, Marsh Global Risk & Digital Solutions

Current External Projects

Real-Time
Risk Management

Proof of Insurance
Blockchain

Analytics & Risk
Models



Product

bluestream

bluΞstream



Michelle Wood

Client Integrations

Marsh Digital, Data, & Analytics

Michelle.Wood@Marsh.com



Angela Morabito

Product Development

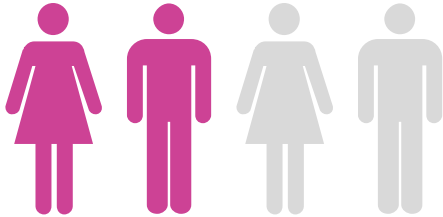
Marsh Digital, Data, & Analytics

Angela.Morabito@Marsh.com

Gig Workers



Today, more than one in three U.S. workers are freelancers (Forbes).



By 2020, half of the U.S. workers will be freelancers (Forbes).

Corporations



66% of large companies are using freelancers and other gig workers to lower labor costs (Forbes).



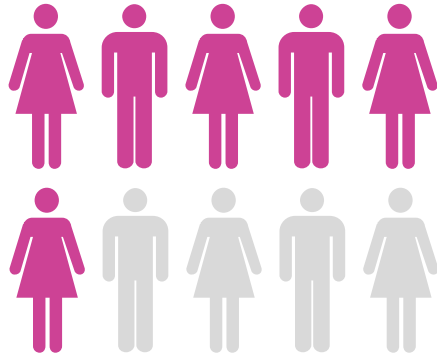
By 2020, one in three large U.S. employers expect to use 30% or more contingent workers (EY).

The Gig Economy and Insurance

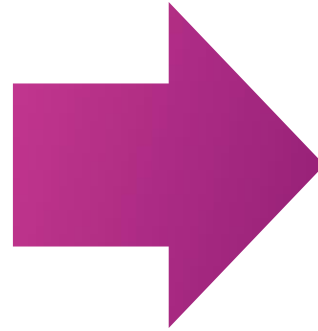


(AIG-Marsh Survey)

Your Consumers and Insurance (as a Means to Protect their Purchase)



63% of Americans don't have enough savings to cover an unexpected \$1,000 cost (Forbes).



\$44.7B

U.S. consumer protection plan premiums in 2017 (Warranty Week).



Connecting the Risk Ecosystem & Removing the Friction

bluestream
The Digital Broker



Consumers

Consumers receive affordable protection on the products and services they purchase.



Small/Business Contractors

Contractors receive affordable protection to win and stay in business.



Businesses

Provide a seamless experience to protect and grow their bottom-line.



Insurance Providers

Insurance providers quickly distribute new products and acquire new clients with latest tech.

Enabling Your Business & Protecting Your Relationships

Commercial

Your Vendors & Suppliers

- General Liability
- Professional Liability
- Commercial Auto
- Property
- Cyber

blustream



Shop, Quote, Bind
Claim Processing
Insurance
Servicing



Your Business

blustream



Shop, Quote, Bind
Claim Processing
Insurance
Servicing

Consumer

Your Customers, Employees, & Members

- Travel
- Auto
- Personal Accident
- Home
- Warranty



Wefix

Meet Wefix

The world's #1 fictitious home repair website with the largest listing of top-rated pros.

The Problem

Due to # of independent contractors, Wefix didn't have a scalable way to validate insurance protection during sign up and enforce it ongoing.

The Solution

Wefix worked with Marsh to:

- Design a tailored insurance program for its independent contractors.
- Digitally deliver and enforce their insurance program through Bluestream during contractor sign up.
- Access to on-demand insights on the insurance program performance including claims and the # of policies purchased.



Meet John

Well respected independent contractor in Indiana.

The Problem

John is looking for new ways to grow his business. Many of his client mentioned a website called Wefix that links local contractors to homeowners. John decides to sign up but he doesn't have the proper insurance.

The Solution

John decides to purchase insurance directly from Wefix. The process only took a few minutes. He was able to select his payment terms and pay by credit card. John is now, able to do business on Wefix, and has the peace of mind he is properly protected.

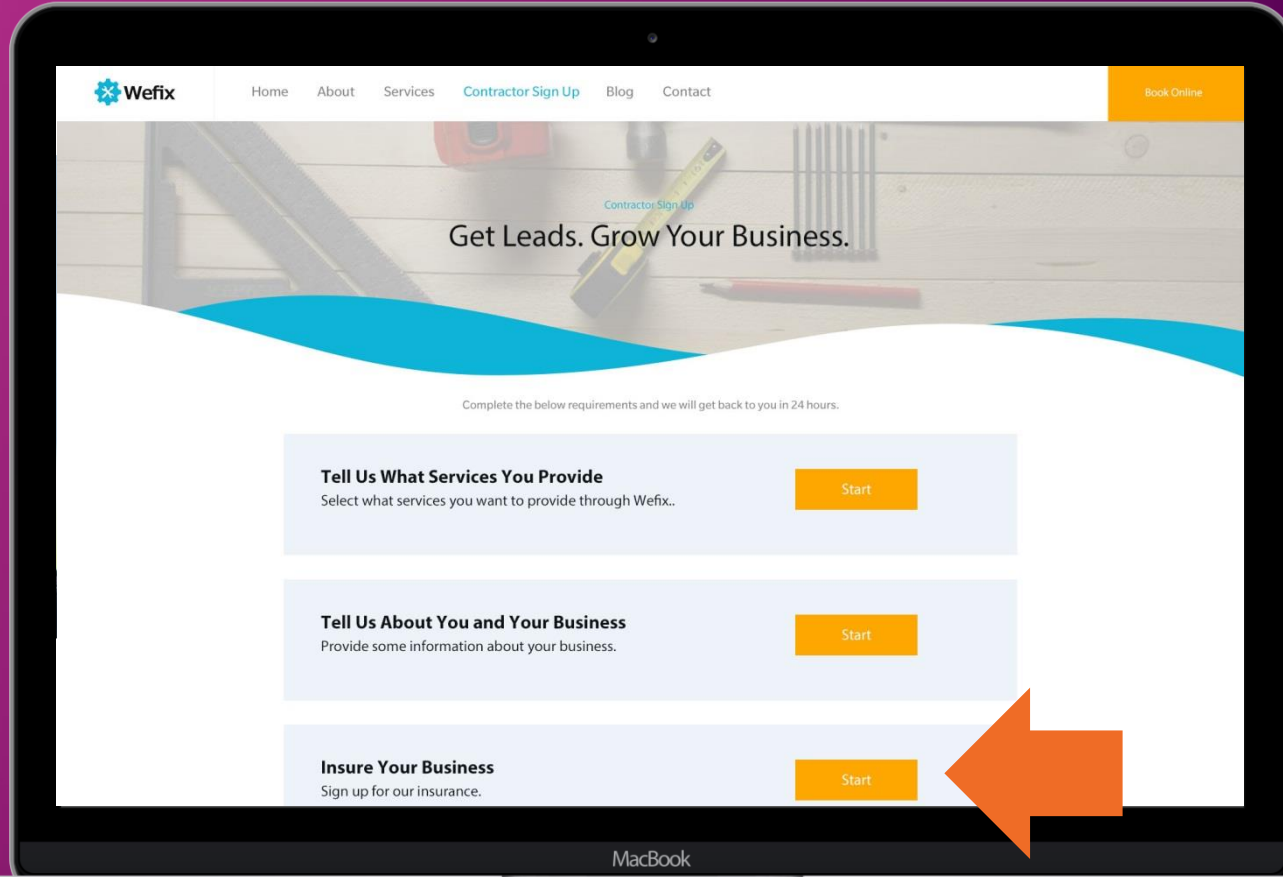
Here's how he did it.

John visits Wefix's website.



Here's how he did it.

John navigates to the contractor sign up page.



blustream

Speak to an Advisor at:

(800) 800-8000



Covers general liability, professional services insurance, and more for your business.

1

Your Details

JD HandyMan LLC
AZ

John Doe
jondoe@msn.com
(623) 459-5987

2

Pick Your Selections

GENERAL LIABILITY

GENERAL LIABILITY + PROPERTY

COMMERCIAL AUTO

PROFESSIONAL LIABILITY

OK

Cancel

blustream

Covers general liability, professional services insurance, and more for your business.

Speak to an Advisor at:

(800) 800-8000



1

Your Details

JD HandyMan LLC
AZ

John Doe
jondoe@msn.com
(623) 459-5987

2

Pick Your Selections

10% GENERAL LIABILITY

GENERAL LIABILITY + PROPERTY

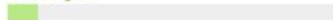
COMMERCIAL AUTO

PROFESSIONAL LIABILITY

3

Your Policy Information

Quote Progress 10%



< Back

Next >

When do you want your policy to start?

05/18/2018



When did you start your business?

Started early this year



How is your business structured?

Individual



Does your business have more than one location?

Yes

No

OK

Cancel

blustream

Speak to an Advisor at:

(800) 800-8000


Covers general liability, professional services insurance, and more for your business.

1

Your Details

 JD HandyMan LLC
AZ

 John Doe
jondoe@msn.com
(623) 459-5987

2

Pick Your Selections

 GENERAL LIABILITY

 GENERAL LIABILITY + PROPERTY

 COMMERCIAL AUTO

 PROFESSIONAL LIABILITY

3

Your Policy Information

Your Quotes

 Please review your quotes below.
Contact us with questions about the coverage.

[Modify](#)

Insurer	Carrier 1	Carrier 2
Premium	Annual <input type="text" value="Annual"/> \$ 655.00 per year	\$ 927.00 per year
Down Payment	N/A	N/A
General Liability Occurrence Limit	\$1,000,000	\$1,000,000
Personal & Advertising Injury Occurrence Limit	\$1,000,000	\$1,000,000
General Liability Aggregate	\$2,000,000	\$2,000,000
Products Completed Operations Aggregate	\$2,000,000	\$2,000,000
Damage to Premises	\$100,000	\$300,000
Medical	\$5,000	\$15,000
Quote #	1012345	1012378

blustream

Speak to an Advisor at:

(800) 800-8000


Covers general liability, professional services insurance, and more for your business.

1

Your Details

JD HandyMan LLC
AZ

John Doe
jondoe@msn.com
(623) 459-5987

2

Pick Your Selections

 GENERAL LIABILITY

 GENERAL LIABILITY + PROPERTY

 COMMERCIAL AUTO

 PROFESSIONAL LIABILITY

3

Your Policy Information

Your Quotes

Please review your quotes below.
Contact us with questions about the coverage.

[Modify](#)

Insurer	Carrier 1	Carrier 2
Premium	Annual <input type="text" value="Annual"/> \$ 655.00 per year	\$ 927.00 per year
Damage to Premises	\$100,000	\$300,000
Medical	\$5,000	\$15,000
Quote #	1012345	1012378

[Purchase](#)
[Purchase](#)
[OK](#)
[Cancel](#)

bluestream

Covers general liability, professional services insurance, and more for your business.

Speak to an Advisor at:

(800) 800-8000



1

Your Details

JD HandyMan LLC
AZ

John Doe
jondoe@msn.com
(623) 459-5987

2

Pick Your Selections

GENERAL LIABILITY

GENERAL LIABILITY + PROPERTY

COMMERCIAL AUTO

PROFESSIONAL LIABILITY

3

Your Policy Information

Payment

[< Back](#)

Billing Information

First Name *

Last Name *

Address 1 *

Address 2

City *

State / Province *

Zip / Postal Code *

Payment Details

OK

Cancel

blustream

Speak to an Advisor at:

(800) 800-8000



Covers general liability, professional services insurance, and more for your business.

1

Your Details

JD HandyMan LLC
AZ

John Doe
jondoe@msn.com
(623) 459-5987

2

Pick Your Selections

GENERAL LIABILITY

GENERAL LIABILITY + PROPERTY

COMMERCIAL AUTO

PROFESSIONAL LIABILITY

3

Your Policy Information

Payment

[< Back](#)

State / Province *

Zip / Postal Code *

Payment Details

Card Type * VISA MasterCard

Card Number *

CVN * This code is a 3 or 4 digit number printed on the back or front of credit cards.

Expiration Date * 2022

You will be charged \$655.00 / yr

Pay

Cancel

OK

Cancel

bluestream

Speak to an Advisor at:

(800) 800-8000

Covers general liability, professional services insurance, and more for your business.

1

Your Details

JD HandyMan LLC
AZ

John Doe
jondoe@msn.com
(623) 459-5987

2

Pick Your Selections

 GENERAL LIABILITY GENERAL LIABILITY + PROPERTY COMMERCIAL AUTO PROFESSIONAL LIABILITY

3

Your Policy Information

Transaction Completed

Thank you for purchasing. Your transaction number is **INS-1177MRS**.

We sent you an email confirmation receipt to jondoe@msn.com. Your original certificate will be delivered in 7-10 business days.

Coverage Summary

Name and Address of Insured

Policy Number : 8228-11-0098
Effective Date : May 22, 2018

Policy Period
From : May 22, 2018
To : May 22, 2019

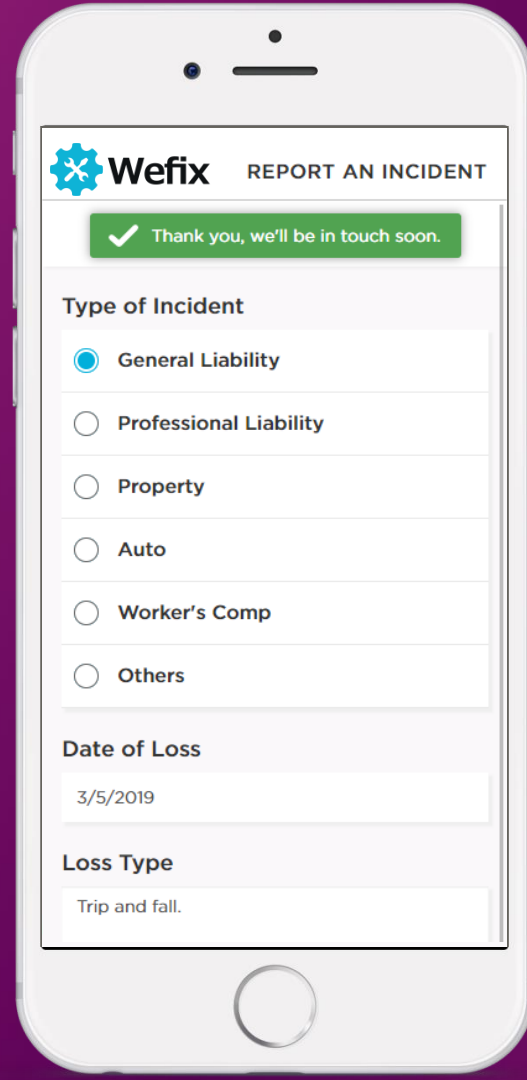
Limit of Liability

\$1,000,000. General Liability Occurrence

**John is now covered and
can get leads from
Wefix!**

A few weeks later while working a new lead from Wefix, John learns that someone tripped over a piece of lumber he left out near a sidewalk. He now needs to enter a first notice of loss.

John uses his phone
and goes to the Wefix
Claims Portal.



1 Year Later



Wefix

**Wefix has grown 40%.
No longer has an issue with
ensuring contractors are
properly covered.**



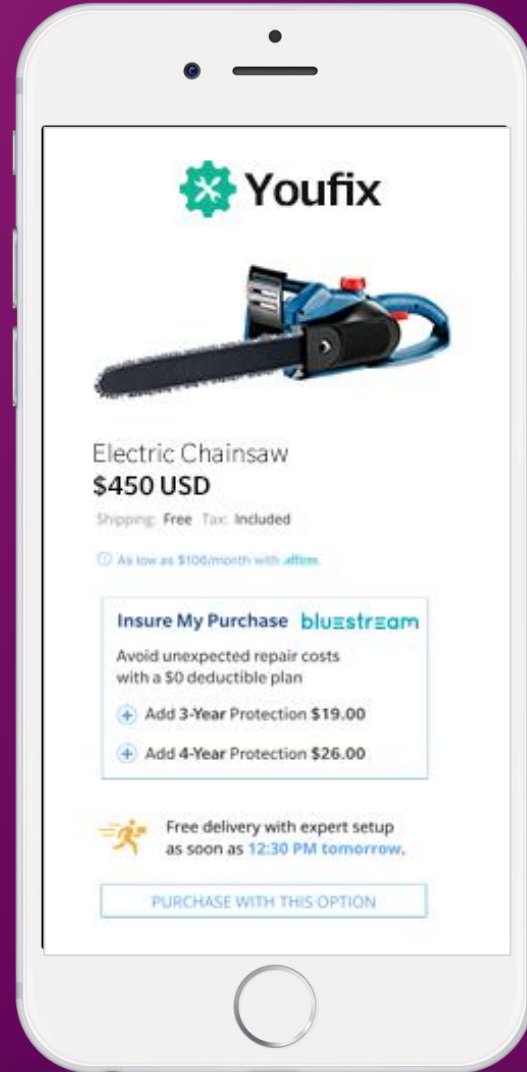
**John has grown his business
50% due to the leads from
Wefix and his general liability
insurance has helped protect
his business.**



Youfix

**Wefix has started a new online
home improvement company
called Youfix. Youfix sells tools
directly to homeowners.**

Customers can now purchase and protect their tools during the check out process on Youfix.com.





Wefix



Youfix

Wefix and Youfix are able to monitor, analyze, and improve their insurance program through Bluestream Reporting & Insights.

SALES PORTFOLIO | Y-O-Y SALES COMPARISON | PERFORMANCE RATIOS | CLAIMS

Total Gross Written Premium

\$13,034,583

Total Policies Sold

6,639

Total Policies Cancelled

1,466

Net Effective Policies Sold

5,173

Average Retail Premium

\$2,289

Filters

Bar Chart View

Month ▼

Year

- (All)
- 2015
- 2016
- 2017
- 2018

Quarter

- (All)
- Q1
- Q2
- Q3
- Q4

Month

- (All)
- January
- February
- March
- April

Product

- Product A
- Product B
- Product C

Policy Status

- (All)
- Active
- Cancelled
- Fully Earned

Currency

USD ▼

Gross Written Premium ?



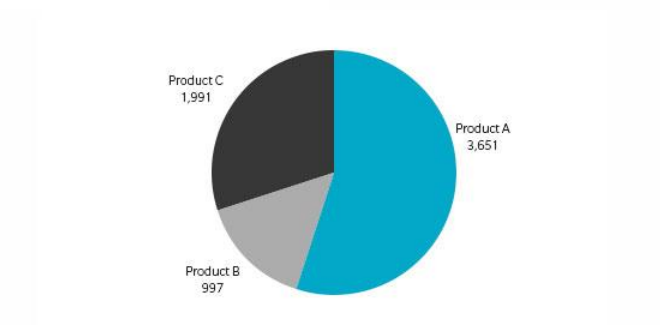
Count of Policies Sold ?



Average Premium ?

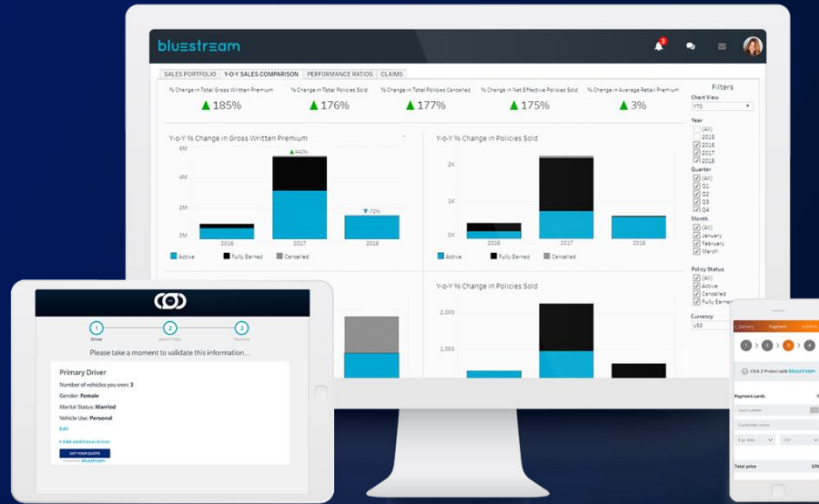


Policies by Product ?



blustream

We help you deliver insurance your way.



Seamless

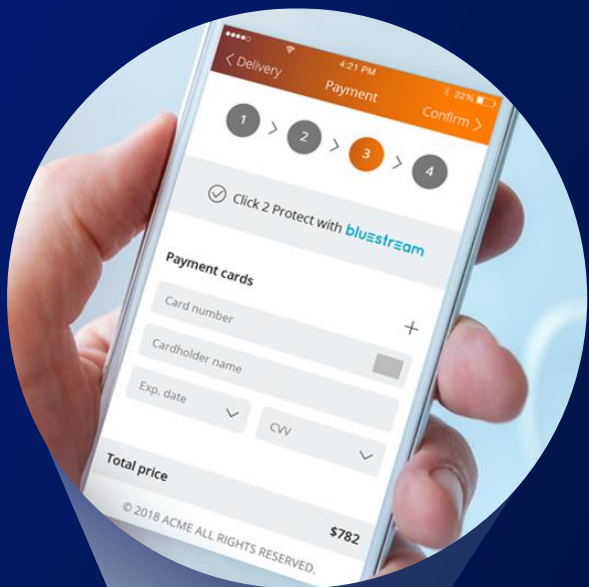


Scalable



Smart

blustream



Seamless



Scalable



Smart

blustream



Seamless

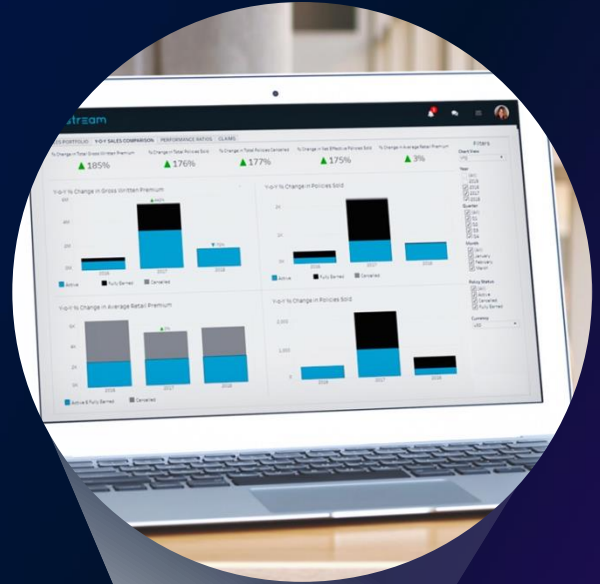


Scalable



Smart

blustream



Seamless

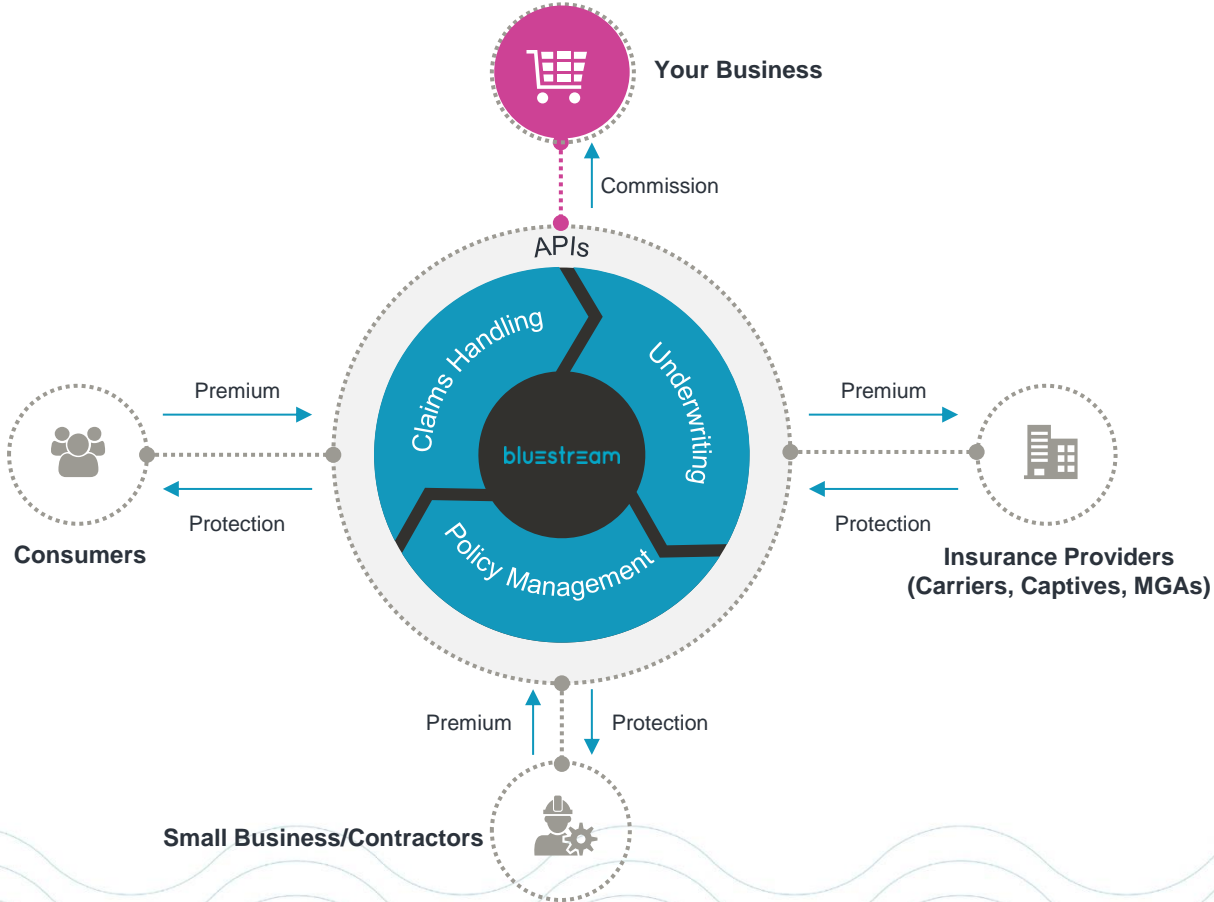


Scalable

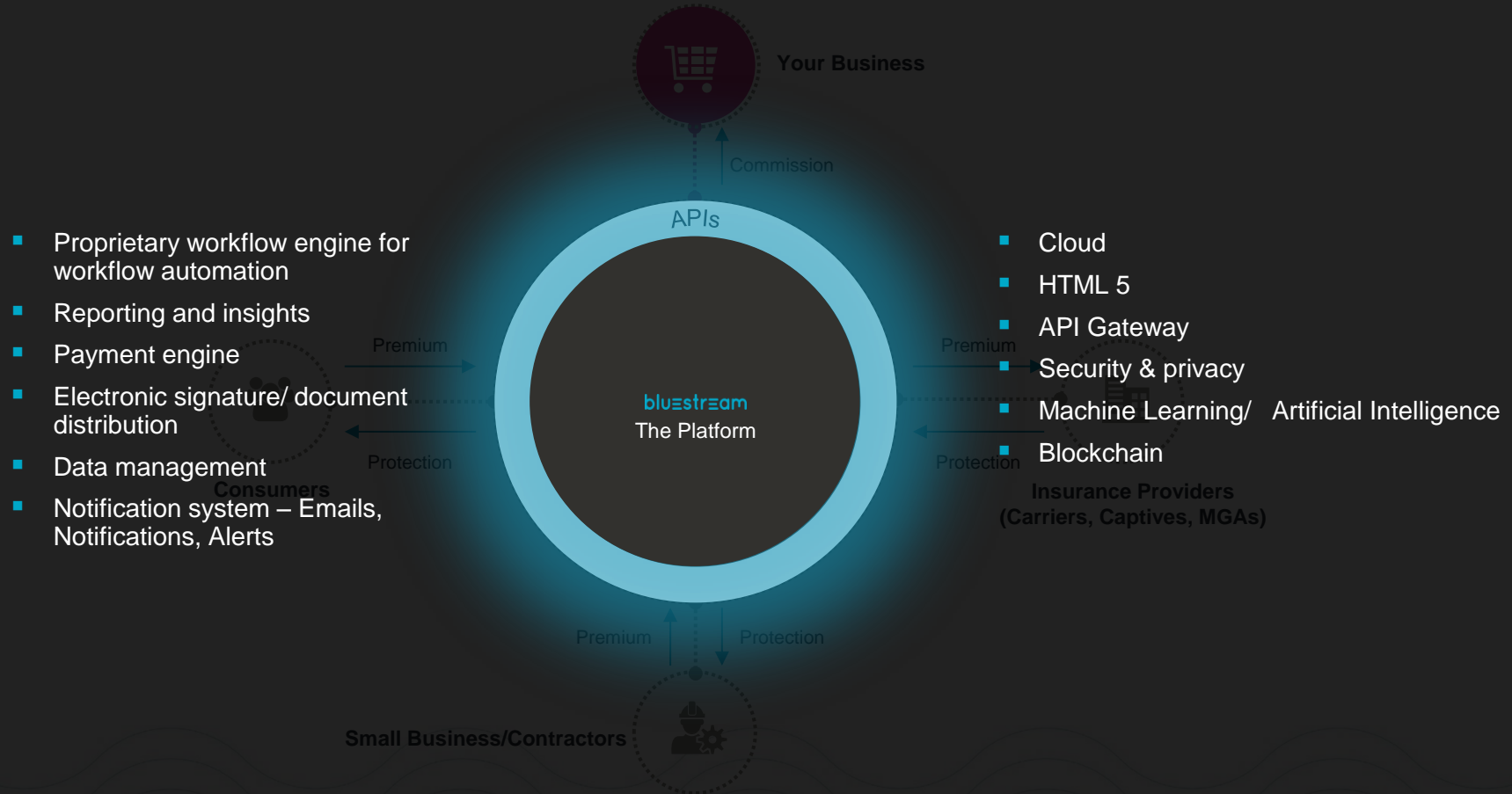


Smart

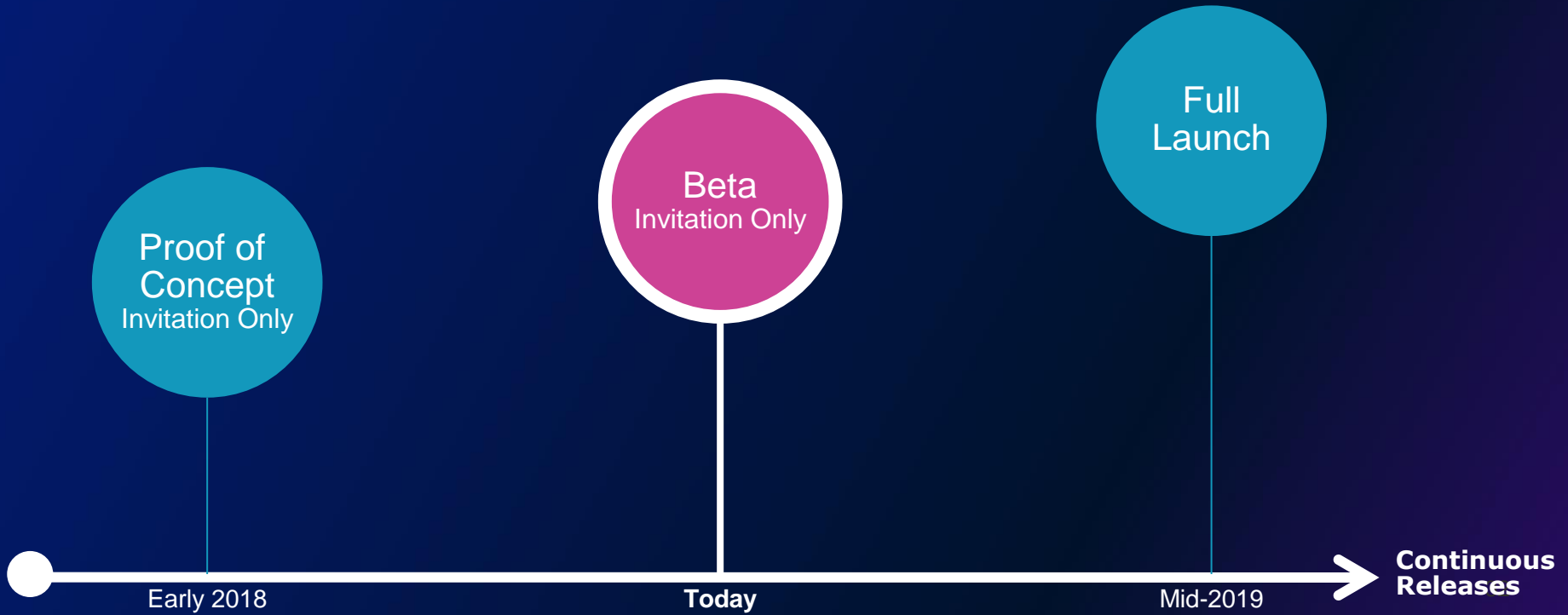
Removing the friction and enabling your business



APIs Removing the friction and enabling your business



The launch timeline



All capabilities listed are subject to change without notice.



Let us help you streamline the way you offer insurance to your customer, employees, contractors, and partners.



Michelle Wood

Client Integrations

Marsh Digital, Data, & Analytics

Michelle.Wood@Marsh.com



Angela Morabito

Product Development

Marsh Digital, Data, & Analytics

Angela.Morabito@Marsh.com



MARSH