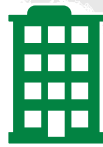


ACORD INSURANCE DIGITAL MATURITY STUDY

At a Glance

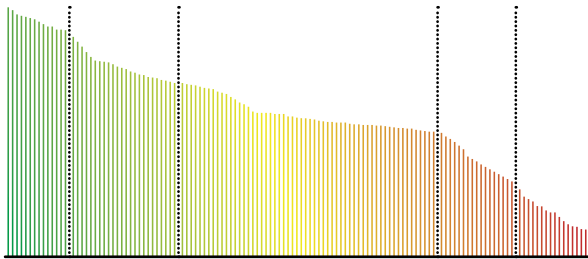


130 carriers X



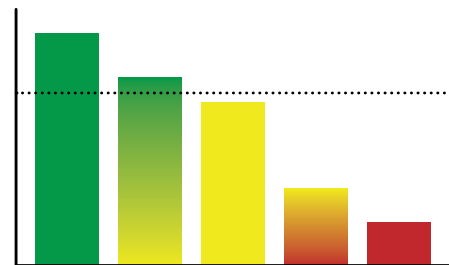
10 years

ACORD analyzed the world's 130 largest insurers over a ten-year period. Together they account for more than one third of global premiums (\$2.3 trillion).



Using a proprietary methodology, we evaluated the insurers by levels of digital maturity.

High levels of digital maturity were unambiguously shown to correlate with higher performance—total shareholder return, premium growth, and cash flow.



Over the four years of the ACORD Insurance Digital Maturity Study, the gap between Digital Competitors and Digital Laggards continues to grow.



ACORD identified common traits among the most digitally mature insurers, and key strategy and capability imperatives for executing the digital journey.