# **Insurance – Risk/underwriting**

**Introduction**

1. Discuss interview technicalities and structure
   1. Researcher introduces who they are; Check time constraints
   2. Discuss consent form, and ensure it is signed
      1. Freedom to withdraw
      2. Freedom to not answer questions
      3. Audio-recording consent
2. Could you tell me a little about your background/experience, the organisation that you work for and your position in the organisation

**Questions**

1. Broadly, which future mobility technologies or innovations do you see as having the greatest impact on your institute and sector?
   1. Tech/innovations not mentioned, why? Relative immediacy/ pressing?
   2. How do these future mobility innovations relate to other challenges faced by your institution?
2. To what extend and how is your **institute** adapting to these new technologies/innovations, *currently and/or in the (near) future*?
   1. Underwriting
      1. risk variables/data,
      2. risk pools,
      3. risk assessment methods
      4. reinsurance
   2. Anything to add related to:
      1. Products (obligatory 3rd party liability, driver/passenger insurance, value of car, contracts, customer contact, influencing/guiding customer behaviour)
      2. Legal
      3. Strategy/Organization: internal department – b2b vs old b2c
      4. Claims (fraud, speed, burden-of-proof)
      5. Investing
3. To what extend and how is your **sector** adapting to these new technologies/innovations, *currently and/or in the (near) future*?
   1. Sectoral
      1. Liability - Legal (courts)
      2. lobby
      3. Competition
      4. insurer of last resort (
   2. International
      1. Standards, norms, customs, green-card, cross-border travel
4. To what extend are future mobility technologies affecting who insurers liaise/work/negotiate with? Are there new parties or entities that need to be considered/served?
5. Do you see insurers influencing the direction, extent and speed of adoption of future mobility technologies?
   1. Prompt: like flood insurance / index crop insurance?

**Close**

1. Is there anything that we haven’t touched on yet but that you feel is important to the discussion?
2. Thanks + Snowballing

# **Insurance - Claims**

**Introduction**

1. Discuss interview technicalities and structure
   1. Researcher introduces who they are; Check time constraints
   2. Discuss consent form
      1. Freedom to withdraw
      2. Freedom to not answer questions
      3. Audio-recording consent
   3. Ensure consent form has been signed
2. Could you tell me a little about your background/experience, the organisation that you work for and your position in the organisation

Q**uestions**

1. Broadly, which future mobility technologies or innovations do you see as having the greatest impact on your institute and sector?
   1. Tech/innovations not mentioned, why? Relative immediacy/ pressing?
   2. How do these future mobility innovations relate to other challenges faced by your institution?
2. To what extend and how is your institute adapting to these new technologies/innovations, *currently and/or in the (near) future*?
   1. Claims
      1. Claims process - speed, reliability of information
      2. fraud, burden-of-proof
      3. consumer contact
   2. Anything to add related to:
      1. Underwriting (risk variables, risk pools, risk assessment methods, reinsurance)
      2. Products (obligatory 3rd party liability, driver/passenger insurance, value of car, contracts, customer contact, telematics/information, PAYD/PHYD)
      3. Strategy/Organization: internal department – b2b vs old b2c; restructuring; revenue
      4. Investing
3. To what extend and how is your sector adapting to these new technologies/innovations, *currently and/or in the (near) future*?
   1. Sectoral
      1. Liability - Legal (courts)
      2. lobby
      3. Competition
      4. insurer of last resort (
   2. International
      1. Standards, norms, customs, green-card, cross-border travel
4. To what extend are future mobility technologies affecting who insurers liaise/work/negotiate with? Are there new parties or entities that need to be considered/served?
5. Do you see insurers influencing the direction, extent and speed of adoption of future mobility technologies? Prompt: climate change? Like flood insurance?

**To Close**

1. Is there anything that we haven’t touched on yet but that you feel is important to the discussion?
2. Thanks + Snowballing

# **Insurance - Legal**

**Introduction**

1. Discuss interview technicalities and structure
   1. Researcher introduces who they are; Check time constraints
   2. Discuss consent form
      1. Freedom to withdraw
      2. Freedom to not answer questions
      3. Audio-recording consent
   3. Ensure consent form has been signed
2. Could you tell me a little about your background/experience, the organisation that you work for and your position in the organisation

**Questions**

1. Broadly, which future mobility technologies or innovations do you see as having the greatest impact on your institute and sector?
   1. Tech/innovations not mentioned, why? Relative immediacy/ pressing?
   2. How do these future mobility innovations relate to other challenges faced by your institution?
2. To what extend and how is your institute adapting to these new technologies/innovations, *currently and/or in the (near) future*?
   1. Legal
      1. Liability
      2. old contract exposure
      3. Product liability
      4. Compliance
   2. Anything to add related to:
      1. Underwriting (risk variables, risk pools, risk assessment methods, reinsurance)
      2. Claims (process, fraud, speed, burden-of-proof)
      3. Products (obligatory 3rd party liability, driver/passenger insurance, value of car, contracts, customer contact, telematics/information, PAYD/PHYD)
      4. Strategy/Organization: internal department – b2b vs old b2c; restructuring; revenue
      5. Investing
3. To what extend and how is your sector adapting to these new technologies/innovations, *currently and/or in the (near) future*?
   1. Sectoral
      1. Liability - Legal (courts)
      2. lobby
      3. Competition
      4. insurer of last resort
   2. International
      1. Standards, norms, customs, green-card, cross-border travel
4. To what extend are future mobility technologies affecting who insurers liaise/work/negotiate with? Are there new parties or entities that need to be considered/served?
5. Do you see insurers influencing the direction, extent and speed of adoption of future mobility technologies? Prompt: climate change? Like flood insurance?

**To Close**

1. Is there anything that we haven’t touched on yet but that you feel is important to the discussion?
2. Thanks + Snowballing

# **Insurance – Strategy/Product/Overview**

**Introduction**

1. Discuss interview technicalities and structure
   1. Researcher introduces who they are; Check time constraints
   2. Discuss consent form
      1. Freedom to withdraw
      2. Freedom to not answer questions
      3. Audio-recording consent
   3. Ensure consent form has been signed
2. Could you tell me a little about your background/experience, the organisation that you work for and your position in the organisation

**Questions**

1. Broadly, which future mobility technologies or innovations do you see as having the greatest impact on your institute and sector?
   1. Tech/innovations not mentioned, why? Relative immediacy/ pressing?
   2. How do these future mobility innovations relate to other challenges faced by your institution?
2. To what extend and how is your institute adapting to these new technologies/innovations, *currently and/or in the (near) future*?
   1. Products
      1. New products? (passenger insurance?; multi-vehicle insurance?; travel insurance)
      2. Pricing schemes – costing and price (car value);
      3. Influencing customer behaviour with these new tech? (beyond PAYD/PHYD)
   2. Strategy/Organization:
      1. Internal changes – b2b vs old b2c, smaller claims, effects on revenue? Restructuring (training/firing staff)?
      2. Joining pilot projects or not. (e.g. gaining information/partaking in new tech/innovation)
   3. Anything to add related to:
      1. Legal: Liability; old contract exposure; Product liability; Compliance
      2. Underwriting (risk variables, risk pools, risk assessment methods, reinsurance)
      3. Claims (process, fraud, speed, burden-of-proof)
      4. Investing
3. To what extend and how is your sector adapting to these new technologies/innovations, *currently and/or in the (near) future*?
   1. Sectoral
      1. Liability - Legal (courts)
      2. lobby
      3. Competition
      4. insurer of last resort
   2. International
      1. Standards, norms, customs, green-card, cross-border travel
4. To what extend are future mobility technologies affecting who insurers liaise/work/negotiate with? Are there new parties or entities that need to be considered/served?
5. Do you see insurers influencing the direction, extent and speed of adoption of future mobility technologies? Prompt: climate change? Like flood insurance?

**To Close**

1. Is there anything that we haven’t touched on yet but that you feel is important to the discussion?
2. Thanks + Snowballing

# **Wider sector (non-insurance)**

**Introduction**

1. Discuss interview technicalities and structure
   1. Researcher introduces who they are; Check time constraints
   2. Discuss consent form
      1. Freedom to withdraw
      2. Freedom to not answer questions
      3. Audio-recording consent
   3. Ensure consent form has been signed
2. Could you tell me a little about your background/experience, the organisation that you work for and your position in the organisation

**Questions**

1. Broadly, which future mobility technologies/innovations do you see as having the greatest impact on your institute and sector?
   1. Tech/innovations not mentioned, why? Relative immediacy/ pressing?
   2. How do these future mobility innovations relate to other challenges faced by your institution?
2. To what extend and how is your institute dealing with these new technologies/innovations, *currently and/or in the (near) future*?
   1. Knowledge of tech/innovation: Data / Expertise
   2. Competition?
   3. Uncertainty?
   4. New products?
   5. Your demand for insurance? Alternative insurance schemes
   6. ….
3. To what extend and how is your sector adapting to these new technologies/innovations, *currently and/or in the (near) future*?
   1. Liability/national laws
   2. (inter)national Lobby - In-vehicle data access, safety,
   3. …
4. To what extend do you see the insurance sector adapting/changing in response to these future mobility innovations?
   1. To what extend are future mobility technologies affecting who insurers liaise/work/negotiate with? Are there new parties or entities that need to be considered/served?
   2. Do you see insurers influencing the direction, extent and speed of adoption of future mobility technologies?

**To Close**

1. Is there anything that we haven’t touched on yet but that you feel is important to the discussion?
2. Thanks + Snowballing