

# New Era in Product Development

Workshop

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new  
insurance  
business

Sharply rising interest rates are putting pressure on current annuities and savings products. Inflation, economic and political uncertainty, demographic change and increasing regulation also make it nearly impossible for life insurance to continue with «business as usual».

In this challenging environment, the products remain the flagship of a life insurer and the core of its service. They must be the guarantee of sales success.

The product landscape in life insurance has become not only diverse but also quite complex. For savings and pension products, there are many different techniques of securing guarantees and a broad investment universe. The world of risk products, which include the coverage of biometric risks such as death or disability, is no less colourful.

There are many new approaches and ideas: modular product concepts, investment-oriented risk products, new opportunities in annuities and pensions thanks to attractive interest rates, and much more. Looking at products alone is not enough. Old and new distribution channels and new technologies offer additional opportunities. Internal (IT) resources often prevent implementation, but there are solutions for this, too.

In our workshop we critically discuss the status quo and possible future developments in the product world.

**Duration: 4 Hours**

**Contents:**


- **The current product world: where we are (stuck)**
- **Tectonic shifts in financial services: EU initiatives, BigTechs, SmallTechs and the big picture**
- **New Perspectives: Setting the right accents for savings, pension and risk products in your product world**
- **A new vision for product development: innovative, digital, and fast**

**Target group: persons responsible for product development, product management and sales**

**Note: Our fee is waived if we agree on a joint project within two months after the workshop**

**Let's talk!**

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