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# Connected Insurance Products and Digital Distribution Change Training Course

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# Connected Insurance Products and Digital Distribution Change Training Course

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Connected Insurance Products and Digital Distribution Change is a 1-week training course for insurance product, operations and digital change staff who will leave with a connected product and partner channel roadmap. Policyholders now expect cover that reflects how they drive, live and use their property, bought inside the journeys they already use. Jupiter Prime Training sets this subject inside the pricing, partner and operating decisions that insurers must take together.

## Why Connected Insurance Products Matters Now

Three forces shape connected insurance today. Vehicles, homes and wearables now stream behaviour signals that let an insurer price exposure as it happens rather than once a year. Retailers, car makers, lenders and travel platforms want to sell cover at the point of purchase, so distribution runs through partner journeys. Customers also ask how device data is used in a premium. An insurer that handles these forces well builds loyal, fairly priced books; one that handles them badly inherits poor take-up, adverse selection and partner disputes.

## Who Gains Most from Connected Insurance Products

- Product specialists responsible for shaping usage-based and device-linked covers, their rating factors and their customer promise
- Pricing and actuarial support staff responsible for turning sensor and behaviour signals into rating variables and discounts
- Distribution and partnership staff responsible for embedded offers, partner onboarding and commission terms
- Operations staff responsible for policy servicing, device logistics and data flows behind connected covers
- Digital change staff responsible for sequencing releases, budgets and capability building across the insurer

A product, pricing and distribution trio from the same insurer gains most, because each sees how its choices land on the other two.

## Connected Insurance Products Capabilities

Participants practise the choices that sit between a sensor signal and a policy sold through a partner journey.

- Design a usage-based cover with clear rating factors, feedback loops and customer promise — product approval committees
- Assess which device signals carry genuine predictive value for exposure and behaviour — pricing sign-off
- Weigh partner models such as embedded, affinity and white-label distribution against margin and control — distribution heads
- Specify consent, data minimisation and transparency rules for device data in premiums — conduct and privacy reviewers
- Build a sequenced change roadmap with capability, budget and release milestones — executive sponsors

## Key Connected Insurance Products Terms

- Usage-based insurance — cover whose premium reflects measured use or behaviour, such as distance driven or driving style, rather than static profile alone.
- Telematics — collection and transmission of vehicle or device data used to measure exposure.
- Embedded insurance — cover offered inside a partner's purchase journey.
- Adverse selection — the tendency of higher-risk customers to choose a product when pricing fails to separate them from lower-risk ones.
- Application programming interface — a defined connection letting a partner platform quote, bind and service policies directly with an insurer's systems.
- Behavioural feedback loop — regular signals returned to a policyholder, such as driving scores, that encourage safer behaviour and support retention.

## Connected Insurance Products Day by Day

### Day 1: Connected Cover in Context

- Shifting Customer Expectations for Personalised Cover — Product Positioning Choices
- Vehicle, Home and Wearable Signal Landscape — Line of Business Priorities
- Pay-As-You-Drive and Pay-How-You-Drive Models — Product Family Selection
- Value Chain Map of Connected Insurance — Where Margin Is Earned
- Customer Trust and Device Data Consent — Take-Up and Reputation Risk

### Day 2: Device Data in Rating

- Rating Factor Selection From Sensor Signals — Pricing Committee Sign-Off
- Driving Score Construction and Calibration — Discount Structure Design
- Data Minimisation and Purpose Limits — Privacy Review Outcomes
- Adverse Selection Tests for Opt-In Products — Portfolio Mix Decisions
- Fairness Checks on Behaviour-Based Premiums — Conduct Risk Assessment

### Day 3: Partner Channels and Embedded Offers

- Embedded, Affinity and White-Label Partner Models — Channel Strategy Choice
- Partner Selection Scorecard — Fit, Reach and Brand Alignment
- Quote and Bind Connections Through Partner Platforms — Integration Scope
- Commission, Revenue Share and Data Sharing Terms — Partner Contract Negotiation
- Partner Performance Dashboard — Renewal or Exit Decisions

## Day 4: Operating Model for Connected Covers

- Device Logistics and Smartphone App Alternatives — Cost to Serve
- Policy Servicing Journeys for Connected Customers — Retention Design
- Behavioural Feedback and Reward Mechanics — Customer Engagement Choices
- Capability Gap Assessment Across Product and Technology — Hiring and Sourcing
- Build, Buy or Partner Decision Grid — Technology Sourcing Choices

## Day 5: Practising the Change Roadmap

- Commercial Case for a Connected Product Launch — Executive Investment Approval
- Release Sequencing and Milestone Planning — Budget Phasing Decisions
- Risk Register for Data, Partner and Pricing Exposures — Sponsor Oversight
- Stakeholder Briefing on Customer Impact — Frontline Readiness
- Connected Product and Partner Channel Roadmap Completion — Board Presentation

## Applying Connected Insurance Products After the Course

- Run an adverse selection and fairness test on one existing or planned usage-based cover.
- Score two prospective distribution partners with the partner selection scorecard and draft the commission and data sharing terms for the stronger one.

## Connected Insurance Products Questions FAQ

### What are connected insurance products and why do they matter now?

Connected insurance products are covers priced and serviced using signals from vehicles, homes or wearables. They matter now because device data and partner journeys let insurers price exposure more accurately and reach customers at the moment of purchase.

### Which roles gain most from connected insurance products training?

Product, pricing support, distribution, operations and digital change staff gain most. Each shapes a different part of a connected cover.

### How does connected insurance products training differ from a general insurance analytics course?

It focuses on product design, device-based rating, partner channels and the change roadmap together. A general analytics course concentrates on modelling techniques, while this one connects pricing choices with distribution and operating decisions an insurer must coordinate.

### What do you bring back from connected insurance products training?

You bring back a draft roadmap for a connected cover sold through partners. It covers rating factors, partner choice, release sequence and risks.

## Connected Insurance Products: The Way Forward

The connected product and partner channel roadmap first informs whether to launch, extend or retire a usage-based cover and with which partners. Product owners, pricing reviewers and executive sponsors use it to align investment and release timing. After its first use, the fairness of behaviour-based premiums and the balance of control between insurer and partner deserve a second look.