

ISO Emerging Issues: Internet of Things

CPCU Central NJ
2016



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Agenda

- Overview of IoT
- Uses and Potential Impacts
- Litigation & Regulation
- Possible Exposures
- Insurance Responses
- Future of IoT





Overview

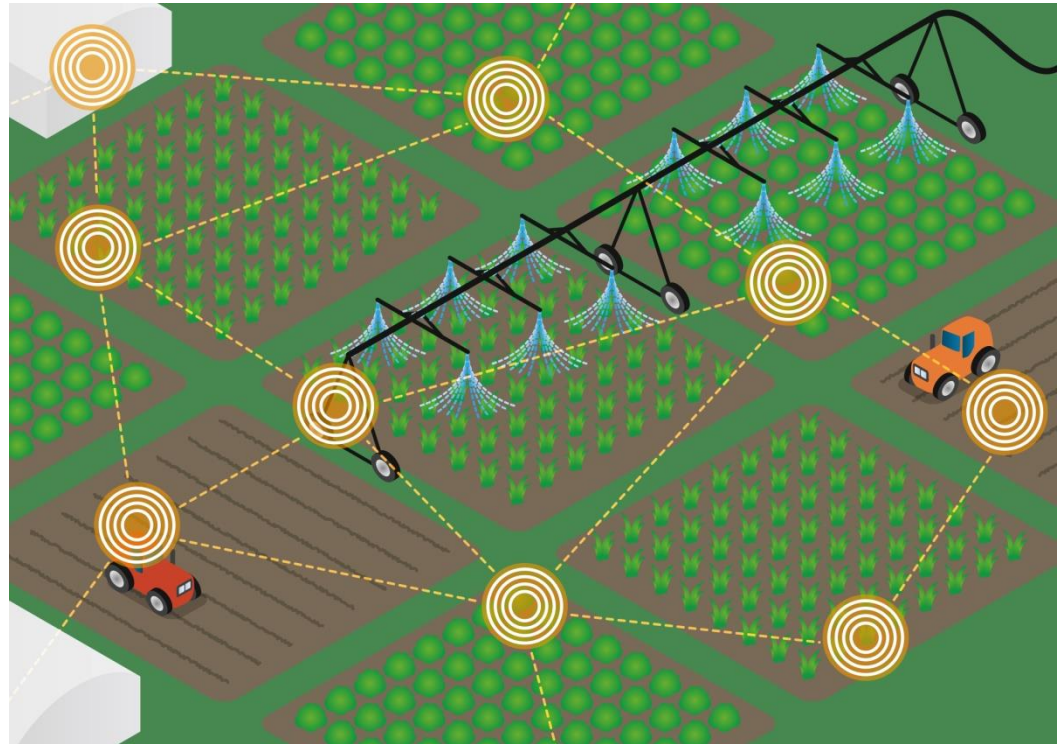
- What do we mean when we say IoT?
- What kind of sensors can be considered as IoT?
- What types of wireless systems are typically part of IoT?





Uses and Potential Impacts

- Healthcare
- Farming
- Manufacturing
- Supply Chain
- Other Cases





Litigation & Regulation

- US Department of Commerce
- US House of Representatives
- Federal Trade Commission
- Federal Railroad Administration
- Other





Possible Exposures

- Connected Homes & Personal Devices
- Connected Vehicles
- General Cybersecurity
- Miscellaneous





Possible Exposures - Connected Homes & Personal Devices





Possible Exposures – Connected Vehicles





Possible Exposures - Cybersecurity





Insurance Responses

- Surveys
- Investments
- Consumer Discounts





Future of IoT

- Potential Uses
- Estimated Industry Growth
- Estimated Industry Value
- Data





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