Drones, driverless cars and wearable devices, oh my. The Internet of Things is going mainstream and shaking up the insurance landscape. Estimates indicate that by 2020, the IoT, which excludes PCs, tablets and smartphones, will grow exponentially due to dropping component and connectivity costs, as well as consumer interest and demand. This means it will soon be possible to connect just about anything to offer remote control, monitoring and sensing. The growth of the IoT leaves little doubt about whether technology has the power to transform the world, but what does it all mean for insurers assessing risks, challenges and opportunities?

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