

BREVET DE TECHNICIEN SUPÉRIEUR

ASSURANCE

ÉPREUVE E2 : LANGUE VIVANTE ÉTRANGÈRE

Anglais

Session 2020

Durée : 2 heures

Coefficient : 2

L'usage d'un dictionnaire bilingue est autorisé dans le cadre des évaluations écrites.

Dès que le sujet vous est remis, assurez-vous qu'il est complet.

Le sujet se compose de 4 pages, numérotées de 1/4 à 4/4.

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TRAVAIL À FAIRE PAR LE CANDIDAT

I. COMPRÉHENSION 10 points

À rédiger en **FRANÇAIS**.

Après avoir lu attentivement le **document 1**, vous en rédigerez un **résumé en français** de 150 mots (+ ou -10%). Vous indiquerez le nombre de mots utilisés. Toute présentation sous forme de notes sera pénalisée.

II. EXPRESSION 10 points

À rédiger en **ANGLAIS**

Après avoir lu attentivement le **document 2**, vous en rédigerez un **compte-rendu en anglais** de 120 mots (+ ou - 10%). Vous indiquerez le nombre de mots utilisés. Toute présentation sous forme de notes sera pénalisée.

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DOCUMENT 1

This start-up made connected toothbrushes -- now it aims to overthrow the 'primitive' dental insurance industry

Alex Frommeyer comes from a family of dentists. Now, he has a start-up that sells dental insurance, but with a twist.

5 The Columbus, Ohio, company, called Beam Dental, started out by selling Bluetooth-connected toothbrushes, meaning that their product communicates with an app.

10 Once they got people using it, the founders saw an opportunity to use more than a year's worth of data they collected to move into the dental insurance market. The idea is to figure out which of their users are regularly flossing and brushing their teeth, and therefore less likely to run into expensive problems like root canals and cavities, and offer them cheaper rates and other incentives. That insurance product is now available in 16 states.

Customers who sign up for Beam's plan get shipped a connected toothbrush plus a regular supply of things like floss and replacement heads. Those who opt-in to use the smart brush -- and share that data with the app -- can get a lower rate on their premiums. The company stresses that it doesn't share the data about its users with third-parties.

15 For Kleiner, Beam represents an opportunity to crack into a lucrative corner of the medical insurance market. Lucas Swisher from Kleiner, who's joining the Beam board, estimates that the dental market is worth about \$78 billion. The firm believes there's an opportunity for entrepreneurs to differentiate themselves from incumbents by focusing on technology and the consumer experience.

20 "When I think about places that haven't been touched by technology," adds Noah Knauf, a general partner with the firm, "I think of dental insurance, which is primitive."

25 The dental insurance market is currently dominated by Delta Dental, United Healthcare and other insurance behemoths. But in recent years, a handful of well-funded technology start-ups have emerged in the space from Beam to SmileDirectClub. Many of these are focused more on cosmetic issues, with 3-D printed aligners to straighten teeth, rather than on insurance, but that might change in the coming years.

Abridged from cnbc.com - May 15th 2018, Christina Farr

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DOCUMENT 2

Wearable technology: gathering data from tooth to toe

Close and personal

Pace setter

UnitedHealthcare device assesses how often, how fast and for how long wearers walk



Apple Watch

Vitality Group analyses health-related information from smartwatches



Fitness trackers

Market leader Fitbit has partnerships with health insurers



Bluetooth toothbrush

Beam Dental gathers data from connected brushes



Source: FT research Photos: Getty, company

Geof Wheelwright November 21 2016 www.ft.com

Wearables and the internet of things: considerations for the life and health insurance industry

Insurers are incentivising customers to use wearables and lifestyle apps in order to increase engagement in a traditionally passive space. There are already several health and life insurers partnering with wearable tech companies to offer discounted physical activity trackers to their customers.

- 5 The offering of wearables to insurance customers can help to boost customer engagement through more regular contact with policyholders and by helping the insurer to play a positive role in the lives of their policyholders. The investment that insurers are making in subsidising the use of wearables by their customers could be as part of a marketing campaign designed to boost engagement, or to create product differentiation. Also, where data regulations permit, there may
- 10 be the opportunity to leverage data from mobile apps to better understand the needs and behaviours of customers.

British Actuarial Journal (2019), Vol.24, Corresponding author. Anna Spender

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