

PRESS RELEASE



Paris, 24th September 2019

By 2040, homes will be digital fortresses and living with robots will be the norm

Super-Smart advances in Security, Tech and Entertainment will transform homelife, making homes across the world more secure, convenient and sustainable by 2040, according to new report from Allianz Partners

By the year 2040, new homes will be digital fortresses that will be protected by security systems based on the occupants' biometrics and facial pattern recognition (FPR) software. Living with robots will be the norm; they will take over many daily household tasks and provide companionship for their owners. Our homes will host virtual entertainment and educational experiences that are fully immersive and interactive. That's according to a new report from Allianz Partners, to help them anticipate the home-focused needs of their customers in the future. Allianz Partners is a world leader in B2B2C assistance and insurance solutions, delivering global protection and care, and offers dedicated assistance services through the Allianz Assistance brand.

'Super-Smart Living – The Mid-21st-Century Home' was launched today as part of '[The World in 2040](#)' futurology series. Authored by internationally renowned futurologist, Ray Hammond, it presents likely future developments and trends expected to transform homelife and housing across the world between now and 2040.

Commenting on the report insights, Ray Hammond said: "The newly built super-smart homes of 2040 will be a platform for software and robotics which provide security, comfort, climate management and a constant stream of smart services and entertainment to its occupants and visitors. They will be more secure and sustainable than ever before. Thanks to a multitude of super-smart technologies which will be available by then, the average new home will use 75 per cent less energy and only one-third of the water used in a typical new home today. The reality is that by 2040, our homes will be a hub of the Internet of Things (IoT), and our day-to-day lives will be utterly transformed."

The key insights from the report focus on multiple advances in technology, delivering greater security and comfort than ever before:

Impact on security

- The security systems used to protect the super-smart homes of 2040 will be based on the occupants' biometrics. Facial-pattern-recognition (FPR) software will scan images of humans and pets (pet recognition software) outside and inside the property, in order to allow the appropriate access, whether that be via cat flap or front door, and only to those who are approved access.
- When a property is empty, householders will be able to check on their home, room by room, from wherever they are in the world. This data will be supplied to the owner's preferred data interface, such as smart contact lenses, smart glasses, portable projection device or screen.

- ‘Burglars’ will be hackers rather than opportunistic criminals, and they will apply artificial intelligence (AI) techniques to launch assaults on home networks.

Data & Tech

- 7G will be the world standard for wireless communication technology in 2040 and this is likely to be at least 100,000 times faster than the 5G technology being rolled out in 2019. It will enable the rapid transfer of large design files, allowing the smart home of 2040 to become a 3D-printing centre with the ability to make clothing, toys, sports equipment, tools and many other items
- The data an owner will access in relation to their home will be rich and layered. The top level of data will provide security information, to show whether ‘everything is as it should be’. Owners will also be able to dig down more deeply into household data, allowing them to create an ambient temperature in each area of the house, and control the air quality and energy consumption of each room, based on climate and weather forecasts.

Comfort & convenience thanks to robots

- In the kitchen, robot chefs will follow recipes precisely, using smart, connected ovens and cookers that can be turned on remotely to the correct temperature and switched off automatically when cooking is complete.
- Smart fridges will monitor the freshness and quality of the food it stores and will re-order supplies, as required, paying for them with the owners’ preferred digital payments system.
- New-build houses and apartments will be 3-D printed on-site and staffed by teams of domestic robots in the home and garden. These super-smart houses and apartments will cost at least 60% less than today’s equivalent homes to build, with potential to bring an end the housing shortage that affects so many nations.

Leisure trends

- Occupants of super-smart homes in 2040 will be able to turn their living area into an immersive Holo-Cinema. This theatre will combine virtual reality, augmented reality and holographic technologies to create stunningly realistic and immersive gaming, travel, educational, sporting and entertainment experiences. Humans will not need to wear any special glasses or headgear but will literally stand or sit inside virtual events as they take place around them.

Sylvie Ouziel, CEO Assistance at Allianz Partners reflected on how the report findings will impact the business’ strategic planning: “This report highlights the impact that important advances in technology will have on the home, as well as security and leisure. It’s fascinating to look ahead to the future and see how we could be living in twenty years’ time. We recognize the enormous benefits that these developments in security and AI will bring.

“Allianz Partners is already making progress in this area and places a strategic focus on securing the homes of our clients around the world to ensure their peace of mind, thanks to our ‘high-tech, high-touch’ solutions that combine innovation and customer service. As homes transform into the digital and connected homes described in this report, we are anticipating and creating enhanced assistance and insurance solutions that integrate facial recognition, cyber security and virtual assistance, just to name a few. The insights from this report are invaluable in terms of highlighting our customers’ potential future needs, to allow us to proactively plan for the future of our business.”

The full ‘*Super-Smart Living – The Mid-21st-Century Home*’ report is available to read here: https://www.allianz-partners.com/en_US/press-and-media/reports/super-smart-living.html

Ray Hammond discusses his predictions for the future of home life in this video: <https://youtu.be/v2apaZ8hPpo>

For more information on Allianz Assistance, visit: https://www.allianz-partners.com/en_US/products-and-solutions/assistance.html

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Note to editors:

'*Super-Smart Living – The Mid-21st-Century Home*' is part of 'The World in 2040' series from Allianz Partners Group. The series includes a number of reports, which are being released throughout 2019, focusing on what the world will look like in 2040 in the context of the Group's specific areas of expertise: international health, assistance, automotive and travel insurance.

The content of the series is based entirely on the views and opinions of futurologist Ray Hammond, based on his experience in predicting likely future developments. The content does not necessarily reflect the views of Allianz Partners or Allianz Assistance but was commissioned as part of the Group's commitment to proactively embrace the future. The insights and findings will be used to spark ideas, debate and conversation on what the future may look like in the context of the business; enable the Group to anticipate the needs of customers in years to come; and stay ahead of the curve in terms of understanding the trends and innovations that will impact each of the business lines and bring the Group forward into the future.

The *World in 2040* series is available [here](#).

About Futurologist Ray Hammond:

Ray Hammond has almost 40 years' experience writing and speaking about the trends that will shape the future. He was awarded a U.N. Gold Medal for Services to Futurology in 2010. Ray's long record of accurate foresight is unique in Europe and he is now living in the future he first described almost 40 years' ago. Ray now provides keynote speeches, lectures and workshops for companies, governments and universities all over the world. He has delivered guest lectures at Oxford University's Oxford-Martin School, CASS Business School and Lund University. Ray is also an elected Fellow of the Royal Society of Arts (FRSA).

About Allianz Partners

Allianz Partners is a world leader in B2B2C insurance and assistance, offering global solutions that span international health and life, travel insurance, automotive and assistance. Customer driven, our innovative experts are redefining insurance services by delivering future-ready, high-tech high-touch products and solutions that go beyond traditional insurance. Our products are embedded seamlessly into our partners' businesses or sold directly to customers, and are available through four commercial brands: Allianz Assistance, Allianz Automotive, Allianz Travel and Allianz Care. Present in 76 countries, our 21,500 employees speak 70 languages, handle over 65 million cases each year, and are motivated to go the extra mile to help and protect our customers around the world.

For more information, please visit: www.allianz-partners.com

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