

DIGITAL TRANSFORMATION IN INSURANCE: CUSTOMER ENGAGEMENT AND OPERATIONAL AGILITY 2018

2ND-3RD MAY 2018, LONDON, UK



Confirmed Speakers:

Steve Jackson, Head of Financial Crime & MLRO, Covea Insurance
Dan Fiehn, Group IT Director, Markerstudy Group
Suzy Awford, Head of Regulatory & Government Affairs- EMEA, AIG
Matt Cullen, Assistant Director - Head of Strategy, Data and Analytics, Association of British Insurers (ABI)
Jack Whalley, Head of Business Management – Underwriting, Pen Underwriting
Raphael Borrel, Director of risk and compliance, LV=
Kanika Chaganty, Chief Data Officer, Vitality Health
Richard Hodson, Director, UK Global Group
Parul Kaul-Green, Head of M&A and Innovation, Axa
Steve Knight, Strategic Programmes and Procurement Director, LV=
Van Valdez, Head of Insights and Proposition, RSA
James Tucker, Manager, Smart Technologies, Allianz
David Vanek, CEO and Co-Founder, Anorak Life
Cecilia Sevillano, Head Smart Homes Solutions, Swiss Re
Marc Lehmann, SVP - Global Head of Client Service Development, Client Risk Solutions, AIG
David Nixon, Head of Digital, Standard Life
Alessandra Chiuderi, Group Head of Analytics, Generali
Gustav Holst Stuge, CEO, In my bag
Janthana Kaenprakhamroy, CEO, Tapoly
Gavin Sewell, CEO, Honcho Markets
Paul Middle, Global Partnering Director, Connected Insurance, RSA
Anna Borawska, Data Science Project & Change Manager, QBE Insurance
Jimmy Williams, Founder, Urban Jungle
Ken Marke, Director for Strategy and Business Development, Ageas Global
Tracey Smith, Head of Fintech, Direct Line Group
Andrew Bennett, CEO, Coverbox Insure Limited
Steve Long, Head of International, Bought by Many
Aude Saint-Paul, Strategy Manager, AXA
Polly Fishwick, GI Head of Change, Legal & General Insurance
Sam Gillies, Head of Digital Marketing, Sunlife
John Davison, CIO, First Central
Simon Wilcox, MD, Digital Craftsmen
Patricia Davies, Head of Insurance, GlobalData
Ruby Ghunia, Lead Analyst- Digital Insurance, GlobalData
Stewart McEwan, Senior Analyst, GlobalData

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Conference Day 1 – 2nd May

Pick Up Schedules and Visit the Exhibition

08:00 – 08:45

The conference will feature a varied line-up of sponsors supporting the insurance industry, acting as a great networking opportunity and chance to see the new tech that is available. This showcase of new solutions will enable insurers and brokers to maximise performance and better meet customer's needs.

So join us to interact and see examples of future technology from today's experts and tomorrow's big stars.

08:45 – 08:50	<p>Chair's remarks: Welcome to the Customer Engagement Stage</p> <p>Matt Cullen, Assistant Director - Head of Strategy, Data and Analytics, Association of British Insurers (ABI)</p>	<p>Chair's remarks: Welcome to the Operational Agility Stage</p> <p>Ruby Ghunia, Lead Analyst- Digital Insurance, GlobalData</p>
08:50 – 09:10	<p>Opening Overview: Exploring how Digitalisation of the Insurance Industry Goes Hand in Hand with Better Customer Engagement</p> <p><i>Often depicted as a slow moving industry, the insurance market has evolved during the last few years towards a more customer centric sector. Newcomers on the market, start-up insurers and InsurTech companies, forced the industry to fasten their pace, and embrace opportunities offered by new technologies to put the customers at the core of the business.</i></p> <p><i>This opening keynote will showcasing the opportunities digitalisation offers for strengthening customer relations and reinventing insurance for the future.</i></p> <p>Stewart McEwan, Head of Content, UK General Insurance, GlobalData</p>	<p>Opening Overview of the Digital Landscape in the Back Office: Achieving Operational Agility and Efficiency to Drive Business Performance</p> <p><i>Why should you accelerate the digitalisation of your operational office? This keynote talk will present the latest technologies used by the insurance industry to deliver better agility and efficiency in your different processes.</i></p> <p><i>Digitalisation must be seen as a way to deliver a better customer journey and unlock better business performance through greater operational agility and efficiency. In this stream we will explore how to utilise emerging technologies such as AI and Machine Learning, overcome the barriers posed by legacy systems and how to fully embrace new opportunities to drive business growth.</i></p> <p>Ruby Ghunia, Analyst – Insurance, GlobalData</p>
09:10 – 09:40	<p>Session Reserved for Lead Partners</p>	<p>Session Reserved for Lead Partners</p>

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<p>09:40- 10:10</p>	<p>New Generations Taking the Lead - Meeting the Challenges and Opportunities set by Changing Buyers Behaviours</p> <ul style="list-style-type: none"> • Digitalising your offer to adapt to the changing consumer buying patterns • Getting to know your customer – analysing the needs of digital only consumers • Identifying the key digital innovations to engage customers across multiple channels • Highlighting the role of digitalisation for enhancing the customer experience through streamlined services • Turning a lack of loyalty from millennials into an opportunity to develop new products • How to make insurance relevant – steps for convincing generation x insurance is important <p>Jimmy Williams, Founder, Urban Jungle</p>	<p>Case Study: Driving Innovation and Improvement with Data</p> <ul style="list-style-type: none"> • Creating and implementing an effective data strategy • Delivering Markerstudy’s Big Data platform • Applying a data-driven approach to processes and challenges • Using data insight and real-time analytics to optimise operations • Embracing automation and connected devices / IoT <p>Dan Fiehn, Group IT Director, Markerstudy Group</p>
<p>10:10 – 10:40</p>	<p>Case Study: How AI can drive the next generation of insurance:</p> <ul style="list-style-type: none"> • Exploring the journey from paper-based to digital, on-demand, using AI • Reviewing the difference between process automation, machine learning, and true AI • Exploring the use of AI in insurance industry today • Addressing the conflict between GDPR and the need for data gathering for improving products <p>Janthana Kaenprakhamroy, CEO & Founder, Tapoly</p>	<p>Dreaming of Higher Operational Efficiency Using BlockChain</p> <ul style="list-style-type: none"> • Overcoming the interoperability challenges associated with BlockChain – can the technology be practically implemented to facilitate processes and create growth opportunities • Examining how BlockChain is being used to enhance payment security and expedite the claims process • Reducing the risk of fraud by enabling greater transparency between customers and insurers • Assessing the feasibility of widespread BlockChain adoption and how hurdles impeding it’s development can be overcome <p>Ken Marke, Director for Strategy and Business Development, Ageas Group</p>

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10:40 - 11:10	Session Reserved for Zuhlke	Session Reserved for Gold Partners
<p style="text-align: center;">Morning Refreshments and Visit the Exhibition 11:10-11:40</p> <p style="text-align: center;"><i>The conference will feature a varied line-up of sponsors supporting the insurance industry, acting as a great networking opportunity and chance to see the new tech that is available. This showcase of new solutions will enable insurers and brokers to maximise performance and better meet customer's needs.</i></p> <p style="text-align: center;"><i>So join us to interact and see examples of future technology from today's experts and tomorrow's big stars.</i></p>		
11:40- 12:10	<p>"It's not the strongest of the species that survives, but the one most responsive to change" (Darwin) - Digitalisation as the only way to stay in the game</p> <ul style="list-style-type: none"> • Discussing the opportunities digitalisation has opened up for insurers – seizing the change to reinvent service offering rather than modernising old processes • Reframing the image of insurance through engaging with your customers on innovative channels • Matching your digital offer with customer's expectations – are you giving your customer what they want and need? • Transforming insurance into a customer-centric industry over a product-centric industry <p>Michael Wegscheider, Global Portal Manager, Allianz SE</p>	<p>Digitalising your Claim Processes using RPA, Machine Learning and AI to Deliver a Better Customer Journey</p> <ul style="list-style-type: none"> • Using RPA to streamlining the claims processes by reducing the burden of manual input and paper processes • Analysing customer data to encourage behavioural shift and reduced risks by providing customers with risk minimisation strategies • How is AI enhancing customer relations by offering efficient, streamlined services? • Discussing why RPA is less developed in claims than in underwriting: exploring the lessons to take from underwriting • Implementing RPA and machine learning to facilitate the underwriting process and create growth opportunities for insurers and brokers <p>Gustav Holst Stuge, CEO, InMyBag</p>
12:10- 12:40	<p>Translating theory into practice: – Exploring how the Internet of Things Will Change your Customer Relations</p> <ul style="list-style-type: none"> • Using connected technologies to generate actionable customer insight • Steps for harnessing IoT generated data and translating it into personalised policies 	<p>Harnessing on RPA and Machine Learning to Shake-up Your Underwriting Processes</p> <ul style="list-style-type: none"> • Comparing underwriting automation in personal lines and commercial lines - lessons to take and non-adaptable examples

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	<ul style="list-style-type: none"> • How can insurers utilise customer data to positively impact behaviour and reduce risk? • Exploring how insurers can use connected devices as a communication channel to enhance engagement • Taking advantage of IoT to achieve accurate price modelling and enhance trust from your customer <p>Paul Middle, Global Partnering Director, Connected Insurance, RSA</p>	<ul style="list-style-type: none"> • Examining the business benefit of automating underwriting – reallocating resources to assign high value tasks to your workforce • Utilising RPA to speed up the underwriting process through advanced data analytics and modelling • Discussing the different challenges of adopting RPA in insurance - from employee resistance to the legacy system challenge <p>Jack Whalley, Head of Business Management – Underwriting, Pen Underwriting</p>
12:40-12:55	Technology Spotlight Reserved for Sefas	Technology Spotlight Reserved for Pentation Analytics
<p style="text-align: center;">Lunch Break and Visit the Exhibition 12:55-14:00</p> <p style="text-align: center;"><i>The conference will feature a varied line-up of sponsors supporting the insurance industry, acting as a great networking opportunity and chance to see the new tech that is the available. This showcase of new solutions will enable insurers and brokers to maximise performance and better meet customer's needs.</i></p> <p style="text-align: center;"><i>So join us to interact and see examples of future technology from today's experts and tomorrow's big stars.</i></p>		
14:00 – 14:30	<p>Case Study</p> <p>Taking Innovation to New Heights – Using Drone Technology to Deliver Creative Customer Services</p> <ul style="list-style-type: none"> • Utilising drones to better assess risk and more accurately predict the cost of claims • Highlighting how to utilise drones to measure damage and reduce the cost of claims assessment 	<p>Attaining an Optimal Fit: Encouraging Greater Collaboration Between Insurers and InsurTech</p> <ul style="list-style-type: none"> • Exploring the cultural barriers to greater collaboration between traditional insurers and InsurTech • Exploring the benefits of working together – combining the experience of insurers with fresh insight from newcomers • Highlighting the importance of close collaboration to facilitate fresh approaches to legacy challenges

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	<ul style="list-style-type: none"> • Showcasing how drones have been used in the US – lessons for the European market? • Steps for overcoming the barriers insurers face – what role will drones realistically have for the insurance market? <p>Marc Lehmann, Senior Vice President, Head of Client Service Development, AIG</p>	<ul style="list-style-type: none"> • Seizing the opportunity of working with InsurTech to ensure your business stays ahead of trends and innovations <p>Tracey Smith, FinTech Lead, Direct Line Group</p>
14:30 – 15:00	<p>Case study: Going Customer Crazy! - Digitalisation as the Best Way to Design Customer Centric Product</p> <ul style="list-style-type: none"> • Approaching product development from the needs of the customer and building products to grow customer satisfaction • How to use social media responsibly to uncover unmet insurance needs • The role of peer to peer in insurance and pooled insurance – what impact is this having on improving customer relations? • Steps for making insurance customer centric by adapting to new buyer behaviours and value-added products <p>Steve Long, Head of International, Bought by Many</p>	<p>Case Study: Leveraging data from systems to improve the UX for Advisers</p> <ul style="list-style-type: none"> • The cultural challenge of changing an environment for our customers, advisers and the company • How we can in ahead of schedule and under budget using an Agile approach • Retrospective – what would we have done differently <p>David Nixon, Head of Digital, Standard Life</p>
15:00 – 15:30	Session reserved for Sponsor Partner	Session reserved for SPP
<p>Afternoon Break and Visit the Exhibition 15:30-16:00</p> <p><i>The conference will feature a varied line-up of sponsors supporting the insurance industry, acting as a great networking opportunity and chance to see the new tech that is the available. This showcase of new solutions will enable insurers and brokers to maximise performance and better meet customer's needs.</i></p> <p><i>So join us to interact and see examples of future technology from today's experts and tomorrow's big stars.</i></p>		
16:00-16:30	<p>On-Stage Debate: Will Brexit threaten London Status of Insurance Capital?</p> <p>Aude Saint-Paul, Strategy Manager, AXA Suzy Awford, Head of Regulatory & Government Affairs- EMEA, AIG</p>	

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<p>16:30- 17:00</p>	<p>GDPR and Insurance – Are You Ready?</p> <ul style="list-style-type: none"> • Understanding how to use and store your data to be able to create tailored and personalised policy, whilst complying with GDPR • Exploring the unintended consequences – will less access to customer data result in a higher risk of fraud? Will some sectors of the population become uninsurable? • How to use GDPR to your advantage? Turning GDPR as a marketing strength and a way to engage with your customers • How will GDPR change the way insurers target customers? Finding alternate ways to navigate the regulation and manage business operations <p>Kanika Chaganty, Chief Data Officer, Vitality Health</p>
<p>17:00- 17:45</p>	<p>Panel Discussion:</p> <p>It's a Digital World- an Insurance Shift From a Risk Transfer Model to a New Risk Management Services Industry</p> <ul style="list-style-type: none"> • Exploring how digitalisation is changing the insurance business model by anticipating the risks and reducing the numbers of claims • Harnessing new technologies like IoT and machine learning to create predictive analytics, influence your customer behaviour, and reduce the risks • Discussing the potential partnerships between IoT technology suppliers and insurers to create new products and develop strengthen their value proposition • Questioning the profitability of the insurance sector in a less risky world <p>Cecilia Sevillano, Head Smart Homes Solutions, Swiss Re David Vanek, CEO and Co-Founder, Anorak Life Raphael Borrel, Director of risk and compliance, LV= Van Valdez, Head of Insights and Proposition, RSA Andrew Bennett, CEO, Coverbox Insure Limited</p>
<p>17:45</p>	<p>Chair's Wrap Up</p>

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09:00-09:05	<p>Chair's remarks: Welcome to the Customer Engagement Stage</p> <p>Matt Cullen, Assistant Director - Head of Strategy, Data and Analytics, Association of British Insurers (ABI)</p>	<p>Chair's remarks: Welcome to the Operational Agility Stage</p> <p>Ruby Ghunia, Lead Analyst- Digital Insurance, GlobalData</p>
09:10-10:40	<p>Speaker Hosted Roundtables</p> <p>Interactive roundtable sessions offer a unique opportunity to come together with your peers to share best practice and develop solutions to critical challenges facing the industry as a whole. Each roundtable session lasts for 45 minutes, and delegates may attend up to 2 roundtables</p>	
Roundtable 1	<p><i>Cyber and Emerging Risks</i></p> <p>Richard Hodson, Director, UK Global Group</p>	
Roundtable 2	<p><i>What will insurance look like in the future – how can traditional insurers maintain their position?</i></p> <p>Van Valdez, Head of Insights and Proposition, RSA</p>	
Roundtable 3	<p>Roundtable reserved for Cozify</p>	
Roundtable 4	<p>Roundtable reserved for Zuhlke</p>	
<p>Morning Refreshments and Visit the Exhibition</p> <p>10:40 – 11:20</p> <p><i>The conference will feature a varied line-up of sponsors supporting the insurance industry, acting as a great networking opportunity and chance to see the new tech that is the available. This showcase of new solutions will enable insurers and brokers to maximise performance and better meet customer's needs.</i></p>		

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11:20-11:50	Session reserved for Sapiens	Session reserved for Digital Craftsmen
11:50-12:20	<p>On-stage Interview: Honcho Markets</p> <p>Gavin Sewell, CEO, Honcho Markets</p>	<p>Big Data and Data Analytics, the Real Revolution of Insurance?</p> <ul style="list-style-type: none"> • Embracing the huge amount of data created by connected devices to understand better your customers • Questioning the impact of GDPR on the use of Big Data • Developing your own apps and platform to generate data and better price your policies • Seizing the machine learning opportunity to create personalised policies and pricing to support business growth <p>Alessandra Chiuderi, Group Head of Analytics, Generali</p>
12:20-12:50	<p>Lightning Talk : The Increasing Role of Social Media in Customer Engagement – Is This the Real Growth Opportunity?</p> <ul style="list-style-type: none"> • Exploring how to use social media to create communities of customers with common needs and and targeting personalised products to these groups • Highlighting the role of chatbots in reaching new customers and engaging new markets • How can insurers use social media channels to target customers effectively – should this be the focus for marketing? • Utilising the appropriate channels – are you engaging your customers at the right time, in the right way? <p>Sam Gillies, Head of Digital Marketing, Sunlife</p>	<p>Diving into Fraud Investigation in Claims - Reducing the Risks Thanks to AI and Big Data</p> <ul style="list-style-type: none"> • Harnessing analytics solutions and Big Data to automate fraud investigations and identify common patterns • Exploring the potential for AI enabled rules and algorithms to better differentiate between genuine and fraudulent claims • Highlighting how AI enables better resource allocation, automated fraud detection and reduced operational costs of claims • How has digitalisation impacted the scale of fraud - balancing higher incidences of fraud related to easier claim processes VS enhanced detection systems

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		Steve Jackson, Head of Financial Crime & MLRO, Covea Insurance
12:50- 13:05	Session reserved for Technology Spotlight Partner	Session reserved for Technology Spotlight Partner
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14:05 – 14:35	Harnessing Smart Technologies and Sensors to Better Understand and Engage your Customers <ul style="list-style-type: none"> • Exploring the potential of using smart technologies and sensors to understand your customers through the generated data • Unveiling how to use the data generated and include it in your underwriting processes • Highlighting the potential risks for your customers regarding cyber security • Looking at Smart technologies and sensors as an added value to the insurance product and service James Tucker, Manager, Smart Technologies, Allianz	Alternative Employee Attitudes -The Necessary Steps Needed To Engage Your Workforce Through Digital Changes <ul style="list-style-type: none"> • Engaging the whole organisation in digital strategies to streamline approaches and encourage cross-departmental collaboration • Engaging your workforce to embrace innovative technologies which better meet customer needs • Steps for employee buy in – the role of the workforce in facilitating digital implementation • Creating innovation hubs and dedicated teams to drive digital development • Allocating time and money within your organisation to work on tomorrow's innovations to stay in line with the modernisation of the industry Anna Borawska, Data Science Project & Change Manager, QBE Insurance
14:35 - 15:05	Case Study: Engaging with your Workforce to Engage with your Customers <ul style="list-style-type: none"> • Look at how focussing on a common and understood core purpose helps staff engagement 	Visiting Legacy Systems – Overcoming Challenges for Business Transformation <ul style="list-style-type: none"> • Steps for overcoming the interoperability challenge – revolutionising legacy systems to increase data sharing and enable the design of targeted products

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	<ul style="list-style-type: none"> • Understand how LV= is using its high staff engagement to improve customer experience • Explore how involving staff in exploring future customer developments drives up both staff and customer engagement <p>Steve Knight, Strategic Programmes and Procurement Director, LV=</p>	<ul style="list-style-type: none"> • Reducing the risk of fraud and cyber-crime by increasing data visualisation and enabling speedier identification of breaches • Are legacy systems holding back growth – steps for seizing opportunities to increase workforce productivity and deliver greater value to customers • Debating the practicalities of implementing brand new digital systems whilst maintaining legacy functions – steps for streamlining this shift and avoiding technical outages <p>Polly Fishwick, GI Head of Change, Legal & General Insurance</p>
<p>15:05 – 15:55</p>	<p>Panel Discussion: Exploring how Alternative Industries will Shake-up the Insurance Sector</p> <ul style="list-style-type: none"> • Discussing the disrupting role of companies like Google and Amazon in the insurance industry • Unveiling the future of insurance among their new competitors, where do they sit in the value chain? • Understanding their value added to the market and why customers would turn to them • Considering insurance as an added service to a bought product • Urging the necessity to embrace digitalisation to be able to compete with the biggest technology disrupters <p>Ken Marke, Head of Strategic Development, Ageas Patricia Davies, Head of Insurance, GlobalData Parul Kaul-Green, Head of M&A and Innovation, Axa Janthana Kaenprakhamroy, CEO & Founder, Tapoly</p>	
<p>15:55 - 16:00</p>	<p>Chairman's Wrap Up and Close of the Conference</p>	