

# 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  
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  
Michael Wegscheider, Global Portal Manager, Allianz SE  
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 Group - CMO, B3i  
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, Sunlife  
John Davison, CIO, First Central  
Simon Wilcox, MD, Digital Craftsmen  
David Milburn, Managing Consultant, Itelligence Business Solutions  
Antti Vihavainen, Partner/Business Development, Cozify  
Rahul Guharoy, Senior Product Marketing Manager, Zuhlke Engineering Ltd  
Neil Moorcroft, Director Digital Solutions, Zuhlke Engineering Ltd  
Dr Wolfgang Emmerich, CEO, Zuhlke Engineering Ltd  
Giuliano Altamura, Financial Services Business Unit Manager, Fincons Group  
Jim Sadler, Chief Operating Officer, SSP Worldwide  
Antti Vihavainen, Partner/Business Development, Cozify  
Jim Sadler, Chief Operating Officer, SSP Worldwide  
Giles Hill, Managing Director, Sefas  
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 – 2<sup>nd</sup> 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><b>Chair's remarks: Welcome to the Customer Engagement Stage</b></p> <p>Matt Cullen, Assistant Director - Head of Strategy, Data and Analytics, <b>Association of British Insurers (ABI)</b></p>	<p><b>Chair's remarks: Welcome to the Operational Agility Stage</b></p> <p>Ruby Ghunia, Lead Analyst- Digital Insurance, <b>GlobalData</b></p>
08:50 – 09:10	<p><b>Opening Overview: Exploring how Digitalisation of the Insurance Industry Goes Hand in Hand with Better Customer Engagement</b></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><b>Opening Overview of the Digital Landscape in the Back Office: Achieving Operational Agility and Efficiency to Drive Business Performance</b></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>

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	<b>Stewart McEwan, Head of Content, UK General Insurance, GlobalData</b>	<b>Ruby Ghunia, Analyst – Insurance, GlobalData</b>
09:10 – 09:40	<b>Session Reserved for Lead Partners</b>	<b>Session Reserved for Lead Partners</b>
09:40-10:10	<p><b>New Generations Taking the Lead - Meeting the Challenges and Opportunities set by Changing Buyers Behaviours</b></p> <ul style="list-style-type: none"> <li>• Digitalising your offer to adapt to the changing consumer buying patterns</li> <li>• Getting to know your customer – analysing the needs of digital only consumers</li> <li>• Identifying the key digital innovations to engage customers across multiple channels</li> <li>• Highlighting the role of digitalisation for enhancing the customer experience through streamlined services</li> <li>• Turning a lack of loyalty from millennials into an opportunity to develop new products</li> <li>• How to make insurance relevant – steps for convincing generation x insurance is important</li> </ul> <p><b>Jimmy Williams, Founder, Urban Jungle</b></p>	<p><b>“50 shades of data” – a Tale of Talent, Innovation and Spectacular Business Results: Sharing Markerstudy’s Digital Journey over the Last Two Years to Explain How Big Data and AI Has Helped Shape the Business and Drive Operational Efficiency</b></p> <ul style="list-style-type: none"> <li>• How focusing on delivering a spectacular experience for internal staff and automating the IT organisation led to a huge cultural shift, which in turn laid the foundations for future digital transformation</li> <li>• How using data analytics to inform competitive insurance quotes led to embracing machine learning to progress intelligent product, service and process innovation</li> <li>• Leveraging video telematics and IoT data to improve customer understanding and driving behaviour</li> <li>• How fully utilising existing talent and creating the necessary culture and space avoided expensive recruitment and made the seemingly impossible possible</li> </ul> <p><b>Dan Fiehn, Group IT Director, Markerstudy Group</b></p>
10:10 – 10:40	<p><b>Case Study: How AI Can Drive the Next Generation of Insurance:</b></p> <ul style="list-style-type: none"> <li>• Exploring the journey from paper-based to digital, on-demand, using AI</li> </ul>	<p><b>Dreaming of Higher Operational Efficiency Using BlockChain</b></p> <ul style="list-style-type: none"> <li>• Overcoming the interoperability challenges associated with BlockChain – can the technology be practically implemented to</li> </ul>

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	<ul style="list-style-type: none"> <li>• Reviewing the difference between process automation, machine learning, and true AI</li> <li>• Exploring the use of AI in insurance industry today</li> <li>• Addressing the conflict between GDPR and the need for data gathering for improving products</li> </ul> <p><b>Janthana Kaenprakhamroy, CEO &amp; Founder, Tapoly</b></p>	<p>facilitate processes and create growth opportunities</p> <ul style="list-style-type: none"> <li>• Examining how BlockChain is being used to enhance payment security and expedite the claims process</li> <li>• Reducing the risk of fraud by enabling greater transparency between customers and insurers</li> <li>• Assessing the feasibility of widespread BlockChain adoption and how hurdles impeding it's development can be overcome</li> </ul> <p><b>Ken Marke, Director for Strategy and Business Development, Ageas Group - CMO, B3i</b></p>
10:40 - 11:10	<p><b>Transforming Core Systems to Own your Customer Engagement: A Non-Negotiable Aspect of Insurance Digital Transformation</b></p> <ul style="list-style-type: none"> <li>• Legacy Systems need not be the roadblock to Innovation</li> <li>• Aligning the Operating Model around Customer Experience</li> <li>• Building a Technology Roadmap: Becoming the Insurer of the Future</li> </ul> <p><b>Dr Wolfgang Emmerich, CEO, Zuhlke Engineering Ltd</b></p>	<p><b>Implementing a Modern Data Platform to Simplify Data Management and Analytics</b></p> <ul style="list-style-type: none"> <li>• Understand new capabilities that can simplify your data management and analytical solutions</li> <li>• Present a simplified open architecture that brings together all data sources</li> <li>• Combine big data with advanced analytics for data-driven insight into policyholder, risk &amp; compliance activities</li> <li>• Drive highly personalised policyholder engagements and a connected-insurance agenda</li> </ul> <p><b>David Milburn, Managing Consultant, Itelligence Business Solutions</b></p>

## Morning Refreshments and Visit the Exhibition

11:10-11:40

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<p>11:40-12:10</p>	<p><b>Digitalising your Claim Processes using API, data and customer centricity to Deliver a Better Customer experience</b></p> <ul style="list-style-type: none"> <li>• Exploring how to use data to improve claims processes and streamlining operations</li> <li>• Highlighting how to harness big data and new technology to fight fraud instantly</li> <li>• Wrapping better claims processes in a user-friendly solution to develop a "best/fastest/most loved by customers" gadget insurance</li> </ul> <p><b>Gustav Holst Stuge, CEO, InMyBag</b></p>	<p><b>Diving into Fraud Investigation in Claims - Reducing the Risks Thanks to AI and Big Data</b></p> <ul style="list-style-type: none"> <li>• Harnessing analytics solutions and Big Data to automate fraud investigations and identify common patterns</li> <li>• Exploring the potential for AI enabled rules and algorithms to better differentiate between genuine and fraudulent claims</li> <li>• Highlighting how AI enables better resource allocation, automated fraud detection and reduced operational costs of claims</li> <li>• How has digitalisation impacted the scale of fraud - balancing higher incidences of fraud related to easier claim processes VS enhanced detection systems</li> </ul> <p><b>Steve Jackson, Head of Financial Crime &amp; MLRO, Covea Insurance</b></p>
<p>12:10-12:40</p>	<p><b>Translating theory into practice: – Exploring how the Internet of Things Will Change your Customer Relations</b></p> <ul style="list-style-type: none"> <li>• Using connected technologies to generate actionable customer insight</li> <li>• Steps for harnessing IoT generated data and translating it into personalised policies</li> <li>• How can insurers utilise customer data to positively impact behaviour and reduce risk?</li> <li>• Exploring how insurers can use connected devices as a communication channel to enhance engagement</li> <li>• Taking advantage of IoT to achieve accurate price modelling and enhance trust from your customer</li> </ul> <p><b>Paul Middle, Global Partnering Director, Connected Insurance, RSA</b></p>	<p><b>Harnessing on RPA and Machine Learning to Shake-up Your Underwriting Processes</b></p> <ul style="list-style-type: none"> <li>• Comparing underwriting automation in personal lines and commercial lines - lessons to take and non-adaptable examples</li> <li>• Examining the business benefit of automating underwriting – reallocating resources to assign high value tasks to your workforce</li> <li>• Utilising RPA to speed up the underwriting process through advanced data analytics and modelling</li> <li>• Discussing the different challenges of adopting RPA in insurance - from employee resistance to the legacy system challenge</li> </ul>

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		<b>Jack Whalley, Head of Business Management – Underwriting, Pen Underwriting</b>
12:40-12:50	<p><b>CCM – The Journey’s End? Sharing the Key Role Customer Communication Management (CCM) Plays in Successful Digital Transformation Journeys:</b></p> <ul style="list-style-type: none"> <li>• Explore CCM’s role in new uses for customer data and the creation of a valuable business information loop</li> <li>• Show how better customer communications help achieve key digital transformation goals of enhanced customer service and business improvement</li> <li>• Look at the impact of Digital Transformation on customer needs and expectations</li> <li>• Highlight how digital transformation can bring together culture, legacy and new technology enablers to create a better customer experience</li> </ul> <p><b>Giles Hill, Managing Director, Sefas</b></p>	<p><b>Reserved for Technology Spotlight Partner</b></p>
<p><b>Lunch Break and Visit the Exhibition</b> 12:50-14:00</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>		
14:00 – 14:30	<p><b>Case Study: Taking Innovation to New Heights – Using Drone Technology to Deliver Creative Customer Services</b></p> <ul style="list-style-type: none"> <li>• Utilising drones to better assess risk and more accurately predict the cost of claims</li> </ul>	<p><b>Attaining an Optimal Fit: Encouraging Greater Collaboration Between Insurers and InsurTech</b></p> <ul style="list-style-type: none"> <li>• Exploring the cultural barriers to greater collaboration between traditional insurers and InsurTech</li> <li>• Exploring the benefits of working together – combining the experience of insurers with fresh insight from newcomers</li> </ul>

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	<ul style="list-style-type: none"> <li>• Highlighting how to utilise drones to measure damage and reduce the cost of claims assessment</li> <li>• Showcasing how drones have been used in the US – lessons for the European market?</li> <li>• Steps for overcoming the barriers insurers face – what role will drones realistically have for the insurance market?</li> </ul> <p><b>Marc Lehmann, Senior Vice President, Head of Client Service Development, AIG</b></p>	<ul style="list-style-type: none"> <li>• Highlighting the importance of close collaboration to facilitate fresh approaches to legacy challenges</li> <li>• Seizing the opportunity of working with InsurTech to ensure your business stays ahead of trends and innovations</li> </ul> <p><b>Tracey Smith, FinTech Lead, Direct Line Group</b></p>
14:30 – 15:00	<p><b>Case study: Going Customer Crazy! - Digitalisation and how to Design a Customer Centric Insurance Experience</b></p> <ul style="list-style-type: none"> <li>• Approaching product development from the needs of the customer and building products to grow customer satisfaction</li> <li>• How to use social media responsibly to uncover unmet insurance needs</li> <li>• Steps for making insurance customer centric by adapting to new buyer behaviours and creating value-added products and services</li> </ul> <p><b>Steve Long, Head of International, Bought by Many</b></p>	<p><b>Case Study: Leveraging data from systems to improve the UX for Advisers</b></p> <ul style="list-style-type: none"> <li>• The cultural challenge of changing an environment for our customers, advisers and the company</li> <li>• How we can in ahead of schedule and under budget using an Agile approach</li> <li>• Retrospective – what would we have done differently</li> </ul> <p><b>David Nixon, Head of Digital, Standard Life</b></p>
15:00 – 15:30	<p><b>Session reserved for Sponsor Partner</b></p>	<p><b>From digitising to digitalising our industry – new business models and new risks</b></p> <ul style="list-style-type: none"> <li>• The fourth digital revolution</li> <li>• Survival</li> <li>• Digital business characteristics</li> <li>• Preparing for the future</li> </ul> <p><b>Jim Sadler, Chief Operating Officer, SSP Worldwide</b></p>
<p><b>Afternoon Break and Visit the Exhibition</b> 15:30-16:00</p>		

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16:00-16:30	<p><b>On-Stage Debate: Will Brexit threaten London Status of Insurance Capital?</b></p> <p><b>Aude Saint-Paul, Strategy Manager, AXA</b>  <b>Suzy Awford, Head of Regulatory &amp; Government Affairs- EMEA, AIG</b></p>
16:30-17:00	<p><b>GDPR and Insurance – Are You Ready?</b></p> <ul style="list-style-type: none"> <li>• Understanding how to use and store your data to be able to create tailored and personalised policy, whilst complying with GDPR</li> <li>• 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?</li> <li>• How to use GDPR to your advantage? Turning GDPR as a marketing strength and a way to engage with your customers</li> <li>• How will GDPR change the way insurers target customers? Finding alternate ways to navigate the regulation and manage business operations</li> </ul> <p><b>Kanika Chaganty, Chief Data Officer, Vitality Health</b></p>
17:00-17:45	<p><b>Panel Discussion:</b></p> <p><b>It's a Digital World- an Insurance Shift From a Risk Transfer Model to a New Risk Management Services Industry</b></p> <ul style="list-style-type: none"> <li>• Exploring how digitalisation is changing the insurance business model by anticipating the risks and reducing the numbers of claims</li> <li>• Harnessing new technologies like IoT and machine learning to create predictive analytics, influence your customer behaviour, and reduce the risks</li> <li>• Discussing the potential partnerships between IoT technology suppliers and insurers to create new products and develop strengthen their value proposition</li> <li>• Questioning the profitability of the insurance sector in a less risky world</li> </ul>

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	<p><b>Cecilia Sevillano, Head Smart Homes Solutions, Swiss Re</b>  <b>David Vanek, CEO and Co-Founder, Anorak Life</b>  <b>Raphael Borrel, Director of Risk and Compliance, LV=</b>  <b>Andrew Bennett, CEO, Coverbox Insure Limited</b></p>
17:45	<b>Chair's Wrap Up</b>

## Conference Day 2 – 3<sup>rd</sup> of May

### Pick Up Schedules and Visit the Exhibition

08:30 – 09:00

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09:00-09:05	<p><b>Chair's remarks: Welcome to the Customer Engagement Stage</b></p> <p>Matt Cullen, Assistant Director - Head of Strategy, Data and Analytics, <b>Association of British Insurers (ABI)</b></p>	<p><b>Chair's remarks: Welcome to the Operational Agility Stage</b></p> <p>Ruby Ghunia, Lead Analyst- Digital Insurance, <b>GlobalData</b></p>
09:10-10:40	<p><b>Speaker Hosted Roundtables</b></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>	
<b>Roundtable 1</b>	<p><b>Cyber and Emerging Risks</b></p> <p>Richard Hodson, Director, UK Global Group</p>	

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Roundtable 2	<b><i>What will insurance look like in the future – how can traditional insurers maintain their position?</i></b>	
	Van Valdez, Head of Insights and Proposition, RSA	
Roundtable 3	<b><i>Using technology to proactively prevent and manage claims - case of smart home insurance</i></b>	
	Antti Vihavainen, Partner/Business Development, Cozify	
Roundtable 4	<b><i>Faster Time to Market through Rebuilding your Core Systems</i></b>	
	Rahul Guharoy, Senior Product Marketing Manager, Zuhlke Engineering Ltd Neil Moorcroft, Director Digital Solutions, Zuhlke Engineering Ltd	
<b>Morning Refreshments and Visit the Exhibition</b> 10:40 – 11:20  <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>  <i>So join us to interact and see examples of future technology from today's experts and tomorrow's big stars.</i>		
11:20- 11:50	<b>Session reserved for Sapiens</b>	<b>Session reserved for Digital Craftsmen</b>
11:50- 12:20	<b>On-stage Interview: Honcho Markets</b>  Gavin Sewell, CEO, Honcho Markets	<b>Embedding Analytics into the insurance Value Chain: the Generali way</b> <ul style="list-style-type: none"> <li>• How Generali embraced the digital challenge to transform the Company</li> <li>• The goldmine of internal resources: leveraging competences and expanding the analytics boundaries</li> <li>• The recipe: understand resistances, build change step by step, project by project always starting from business challenges</li> <li>• Process automation through AI, claims streamlining via Machine Learning, increased distributors effectiveness through predictive models: the key elements for this transformation, powered by a flexible engagement model and a modular infrastructure</li> </ul>

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		<b>Alessandra Chiuderi, Group Head of Analytics, Generali</b>
12:20-12:50	<p><b>The Increasing Role of Social Media in Customer Engagement – Is This the Real Growth Opportunity?</b></p> <ul style="list-style-type: none"> <li>• Exploring how to use social media to create communities of engaged customers</li> <li>• Highlighting the role of chatbots to target new and existing customers</li> <li>• How can insurers use social media channels to target customers effectively – should this be the focus for marketing?</li> <li>• Utilising the appropriate channels – are you engaging your customers at the right time, in the right way?</li> </ul> <p><b>Sam Gillies, Head of Digital, Sunlife</b></p>	<p><b>Transforming the Company’s DNA: Make the Corporate Intranet your Change Engine!</b></p> <ul style="list-style-type: none"> <li>• Moving from intranet to digital workplace</li> <li>• Building a base layer for digitalization</li> <li>• Enabling collaboration across silos</li> <li>• Empowering employees</li> </ul> <p><b>Michael Wegscheider, Global Portal Manager, Allianz SE</b></p>
12:50-13:05	<p><b>Technology Spotlight reserved for Omni:us</b></p>	<p><b>Fincons Fast Data Lake: a Flexible and Powerful Data Management Platform</b></p> <ul style="list-style-type: none"> <li>• Exploring global context of new limitations on traditional data management platforms, and how new technologies can lower costs of licensing and maintenance</li> <li>• Presenting Fincons Fast Data Lake as a solution for the evolution of the traditional data management platform: easier, faster, cheaper and future-proof</li> <li>• Highlighting how the new solution provides one single highly engineered procedure capable of ingesting into the data lake modifications to data and to data structure, in real time, and how it easily enables to define rules on data and to perform google-like searches</li> <li>• Maximizing benefits by building on standard appropriately integrated market components and cloud-ready</li> </ul>

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		<b>Giuliano Altamura, Financial Services Business Unit Manager, Fincons Group</b>
<b>Lunch Break and Visit the Exhibition</b> 13:05-14:05  <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. So join us to interact and see examples of future technology from today's experts and tomorrow's big stars.</i>		
14:05 – 14:35	<b>Harnessing Smart Technologies and Sensors to Better Understand and Engage your Customers</b> <ul style="list-style-type: none"> <li>Exploring the potential of using smart technologies and sensors to understand your customers through the generated data</li> <li>Unveiling how to use the data generated and include it in your underwriting processes</li> <li>Highlighting the potential risks for your customers regarding cyber security</li> <li>Looking at Smart technologies and sensors as an added value to the insurance product and service</li> </ul> <b>James Tucker, Manager, Smart Technologies, Allianz</b>	<b>Alternative Employee Attitudes -The Necessary Steps Needed To Engage Your Workforce Through Digital Changes</b> <ul style="list-style-type: none"> <li>Engaging the whole organisation in digital strategies to streamline approaches and encourage cross-departmental collaboration</li> <li>Engaging your workforce to embrace innovative technologies which better meet customer needs</li> <li>Steps for employee buy in – the role of the workforce in facilitating digital implementation</li> <li>Creating innovation hubs and dedicated teams to drive digital development</li> <li>Allocating time and money within your organisation to work on tomorrow's innovations to stay in line with the modernisation of the industry</li> </ul> <b>Anna Borawska, Data Science Project &amp; Change Manager, QBE Insurance</b>
14:35 - 15:05	<b>Case Study: Engaging with your Workforce to Engage with your Customers</b> <ul style="list-style-type: none"> <li>Look at how focussing on a common and understood core purpose helps staff engagement</li> </ul>	<b>Visiting Legacy Systems – Overcoming Challenges for Business Transformation</b> <ul style="list-style-type: none"> <li>Steps for overcoming the interoperability challenge – revolutionising legacy systems to increase data sharing and enable the design of targeted products</li> <li>Reducing the risk of fraud and cyber-crime by increasing data visualisation and</li> </ul>

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	<ul style="list-style-type: none"> <li>• Understand how LV= is using its high staff engagement to improve customer experience</li> <li>• Explore how involving staff in exploring future customer developments drives up both staff and customer engagement</li> </ul> <p><b>Steve Knight, Strategic Programmes and Procurement Director, LV=</b></p>	<p>enabling speedier identification of breaches</p> <ul style="list-style-type: none"> <li>• Are legacy systems holding back growth – steps for seizing opportunities to increase workforce productivity and deliver greater value to customers</li> <li>• Debating the practicalities of implementing brand new digital systems whilst maintaining legacy functions – steps for streamlining this shift and avoiding technical outages</li> </ul> <p><b>Polly Fishwick, GI Head of Change, Legal &amp; General Insurance</b></p>
<p>15:05 – 15:55</p>	<p><b>Panel Discussion: Exploring how Alternative Industries will Shake-up the Insurance Sector</b></p> <ul style="list-style-type: none"> <li>• Discussing the disrupting role of companies like Google and Amazon in the insurance industry</li> <li>• Unveiling the future of insurance among their new competitors, where do they sit in the value chain?</li> <li>• Understanding their value added to the market and why customers would turn to them</li> <li>• Considering insurance as an added service to a bought product</li> <li>• Urging the necessity to embrace digitalisation to be able to compete with the biggest technology disrupters</li> </ul> <p><b>Ken Marke, Director for Strategy and Business Development, Ageas Group – CMO, B3i</b>  <b>Patricia Davies, Head of Insurance, GlobalData</b>  <b>Parul Kaul-Green, Head of M&amp;A and Innovation, Axa</b>  <b>Van Valdez, Head of Insights and Proposition, RSA</b></p>	
<p>15:55 - 16:00</p>	<p><b>Chairman’s Wrap Up and Close of the Conference</b></p>	