

# DIA TOP 100 INSURTECHS 2019



By Roger Peverelli and Reggy de Feniks  
Founders of The DIA Community



## eHealth, Predictive Analytics, Bodily Injury, Claims Management

ACTINEO specializes in bodily injury claims and provides services to the insurance industry, especially in the insurance lines “third party/liability” and “private accident insurance”. Currently, the German insurtech processes and digitalises more than 130.000 bodily injury claims per year. The Köln-based company develops data-driven applications, prediction models and AI solutions for a customer base of more than 70 insurers. Its newest innovation is the ACTINEO Fast Track, a digital application for quick claim settlement on mobile devices.



## QUICK AND USER-FRIENDLY SETTLEMENT OF BODILY INJURY CLAIMS BY MOBILE DEVICE

### Why we selected ACTINEO for this DIA Top 100

To date, the settlement process for bodily injury claims is still slow and traditional. ACTINEO’s Fast Track solution provides a fully digital and prompt claims settlement process and supports the customer journey. ACTINEO not only comes up with prediction models, as seen in the ACTINEO Cockpit presented at DIA Munich in 2018. The ACTINEO Fast Track stands for a new, data-based way of automated settlement of small bodily injury claims.







### **Core System, Content Store, Configurable Business Logic**

AdInsure, Adacta's solution for the insurance industry, is a powerful insurance platform. Designed for Life and P&C insurers, it gives the functionality and capability to streamline business processes, improve user experience and manage change effectively. Built around industry best practices, AdInsure combines comprehensive features in a single, unified platform. It delivers an innovative environment. The platform covers support for all core insurance processes such as sales, policy administrations, claims adjustment, reinsurance and billing.



## **LAUNCH NEW INSURANCE SMARTER AND FASTER.**

### **Why we selected Adacta Fintech for this DIA Top 100**

In today's modern business environment, how well you meet customer expectations greatly depends on how modern and innovative your operational processes and IT-systems are. The core system of Adacta insurers can consolidate the massive amounts of data they work with, effectively manage their back-office operations, and increase their productivity while reducing costs and human errors.



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### **eHealth, Ecosystems, Claims Management, Telemedicine**

Air Doctor's mission is to provide a solution to the travel and expat ecosystem when it comes to medical needs and services. It offers instant medical accessibility to any tourist or expat traveling abroad their hometown without lowering any standards of quality or service they are used to globally. Bringing doctors, patients, and insurance providers together, Air Doctor provides everyone with more, for less. Since its launch, Air Doctor's smartphone app has been downloaded more than 35.000 times. The Israeli startup has also picked up several awards, including first prize at the Global InsurTech Roadshow 2019 pitch competition in Frankfurt, and was named as one of MassChallenge's top 10 start-ups of 2018.



## **CONNECTING TRAVELERS TO LOCAL DOCTORS WORLDWIDE**

### **Why we selected Air Doctor for this DIA Top 100**

With Air Doctor users have control of who to turn to, receiving medical care in their own language and paying less. The startup changes the way travel and health insurance are processed.



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DIA AMSTERDAM 2019  
DANIEL SCHREIBER (LEMONADE)





### Digital Health, Wearables, Machine Learning & Advanced Analytics, Risk Reduction.

At Aktivo they believe that a healthy population lays the foundations for happy, productive and connected societies. To reach this goal, the Singapore-based startup harnesses science to empower the population to live long and healthy lives and thereby reduce the growing burden of non-communicable chronic disease. They created Aktivolabs to take on the challenge of improving population health. At Aktivolabs, they are building digital behavioral modification tools using best practices and scientific methods to improve the health of people across cultures and countries.



## AN EVIDENCE-BASED APPROACH TO A HEALTHY, LONG LIFE

### Why we selected Aktivo for this DIA Top 100

Aktivo taps into the insurtech trend of digital risk reduction. It ensures technology is correctly leveraged to manage the burden of chronic disease, enabling the move from reactive to proactive healthcare unlocks innovative and profitable business models. They empower insurers to price their risk better while offering a truly meaningful service to their policyholders.



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### **eXplainable AI, Advanced Analytics, Actuarial Modelling**

Akur8 offers a SaaS solution for risk modeling and price optimization designed for actuaries. Using cutting edge machine learning, they have automated GLM modelling. From variables and interactions selection to geographic smoothing, the client decides the tradeoff between clarity and performance. The client can immediately spot anomalies and discover new patterns. The Parish-based startup leverages the latest machine-learning technologies, fueled by proprietary algorithms developed specifically for insurance pricing.



## **THE X-AI INSURANCE PRICING SOLUTION**

### **Why we selected Akur8 for this DIA Top 100**

Akur8 resolves the Automation + Performance + Interpretability Dilemma. The recent machine learning revolution seems to have both automated and increase the performance of risk predictions. However, all the trending techniques such as GBM (Gradient Boosting Machines) are black box models: interpretability is completely lost. Building a performant and understandable GLM is now as easy as choosing the range of number of variables: the Artificial Intelligence of Aktur8 will optimally choose the most important variables and automatically tune the effects of the variables.



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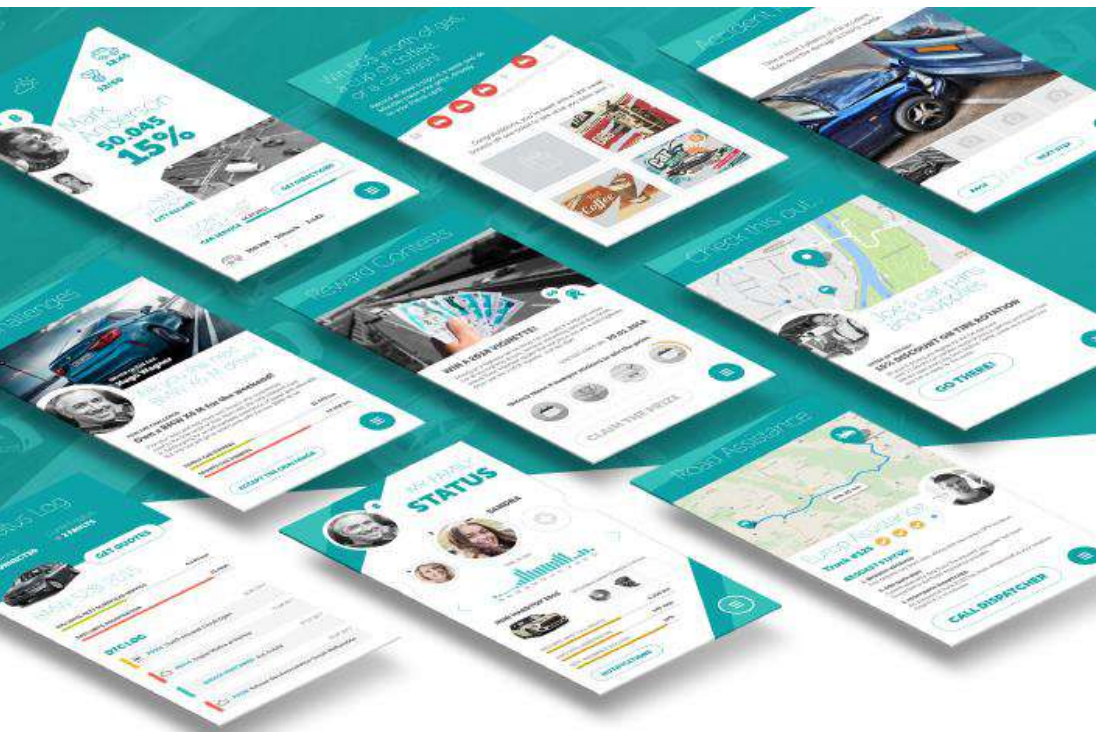


# AMODO



## IoT, Telematics, Data Analytics, Customer Centric, Connected Insurance

Amodo is a provider of a Connected Insurance Platform that enables insurers and insurance brokers to create new products and services based on Usage and Behavior data. Amodo Platform is used on a global scale from Brazil and Trinidad & Tobago, to China and South Korea by companies such as BNP Paribas, AIG, Generali, Porsche and others. Insurance industry is saturated with traditional insurance products, and most of Insurance companies deal with daily “Red Ocean” challenges. Amodo Platform changes the game. With the data being acquired and analyzed by the Amodo Platform, insurance companies can create a completely new portfolio of insurance products.



## A REVOLUTION IN THE WAY INSURANCE PRODUCTS ARE CREATED AND SOLD

### Why we selected Amodo for this DIA Top 100

Amodo's approach is a prime example of engagement innovation which is the next level of digital transformation. Engagement innovation not only includes customer experience, but customer-centric products, new added value services and new business models as well. Amodo Connected Insurance Platform brings a revolution in the way Insurance Products are created and sold.



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DIA MUNICH 2019  
SIMON KAESLER AND CHRISTIAN IRLBECK  
(MCKINSEY & COMPANY)







### Intelligent Automation, Low Code, Digital Process Automation

Appian is a low-code platform allowing companies to build enterprise wide applications fast. The world's leading enterprises trust Appian to build digital solutions up to 20X faster and deliver real value to their customers. Appian has customers in many industries, such as Insurance, Financial Services, Pharmaceuticals, Government and Oil & Gas. Only Appian delivers the speed of enterprise low-code and the power of industry-leading intelligent automation. It's the secret weapon to put Digital Transformation on the fast track. The Appian platform enables insurance companies to meet the constant changing customer service and market demands on digitization by building applications fast and remain agile, i.e. with the ability to change solution quickly. The applications can integrate new technologies with legacy systems and enhance functionality.



## MAKES IT EASY TO BUILD POWERFUL ENTERPRISE APPLICATIONS...FAST

### Why we selected Appian for this DIA Top 100

Appian is an innovation enabler. Using innovative apps that drive revenue, accelerate time to market, increase collaboration, optimize operations and drastically improve the customer experience. Appian is transforming the way insurers do business in the digital world. Appian apps broaden awareness of changes in businesses, markets, and customers, and accelerate the translation of that awareness into better decisions and actions.



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EXAMPTIRE

**CONNECTED CAR DATA: LOTS OF POTENTIAL**



- Coverage
- Complexity
- Control
- Cost

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DAVID MORSE (TRUEMOTION)





### **Bancassurance, Artificial Intelligence, Mobile First, Cloud Based**

Aventus enables businesses to create a seamless buying experience for any insurance line, in any digital environment, at start-up speed. The Aventus platform enables digital disruptors, primarily challenger banks, to extend their ethos of customer-centricity to insurance distribution. Currently when buying insurance within any of the High Street banking mobile apps in the UK, the bank will ask questions that they already have the answers to but are incapable of leveraging in the insurance buy flow. This is because legacy systems preclude them from passing data in a compliant fashion. The Aventus platform solves these challenges, but the customer-centricity offered by neo banks such as Monzo, Starling and Tide means that customers of the digital age are expecting more than a seamless in-app experience.



## **CONNECTS DIGITAL DISRUPTORS WITH INSURANCE PRODUCTS, TO MAKE INSURANCE SIMPLE**

### **Why we selected Aventus for this DIA Top 100**

The Aventus AI platform could bridge the gap between legacy systems and insurance in the digital age. Aventus enables businesses to compliantly pre-populate question sets using first and third-party data to create a seamless buying experience for any insurance line.



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## On-Demand Insurance, Usage Based Insurance, Telematics, Shared Mobility, Connected Cars, IoT, Carsharing

Bambi's data driven cloud platform enables insurance companies to offer their customers dynamic car insurance products with a new approach for product offering and customer engagement fitted to the fast-changing mobility and transportation landscape. The Bambi platform offers insurance companies insurance products with combined layers of policies and additional value-added services.



## DYNAMIC INSURANCE PLATFORM FOR MOBILITY

### Why we selected Bambi Dynamics for this DIA Top 100

Bambi Dynamic is a solution for the visionary insurance companies looking on the future and understanding that the dynamic change of the mobility landscape requires a different approach in product offering, customer engagement via data utilization.



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DIA AMSTERDAM  
EXQUISITE FOOD







### Behavior and Science Profiling, AI, Predictive Behavior

BestFit is the first mover in unifying HI(TM) (Human Intelligence), AI and business intelligence. BestFit's proprietary algorithms, based on Nobel Prize-winning research, neuroscience, and psychometrics, leverage fun, opt-in digital interactions to create a delightful experience while revealing consumers' true personalities and thought patterns. The result: holistic, granular profiles and clusters that predict users' responses and empower greater engagement and trust; customer acquisition, retention, cross-, and up-selling; brand image; corporate efficiency and development of teams. All adding up to higher profits. BestFit is transforming how global brands drive success.



## AI & HI, A NEW DIMENSION OF PREDICTIVE BEHAVIORAL DATA

### Why we selected BestFit for this DIA Top 100

BestFit offers a unique combination of client experience that delivers to the companies' predictive information about consumer decision drivers and preferences.

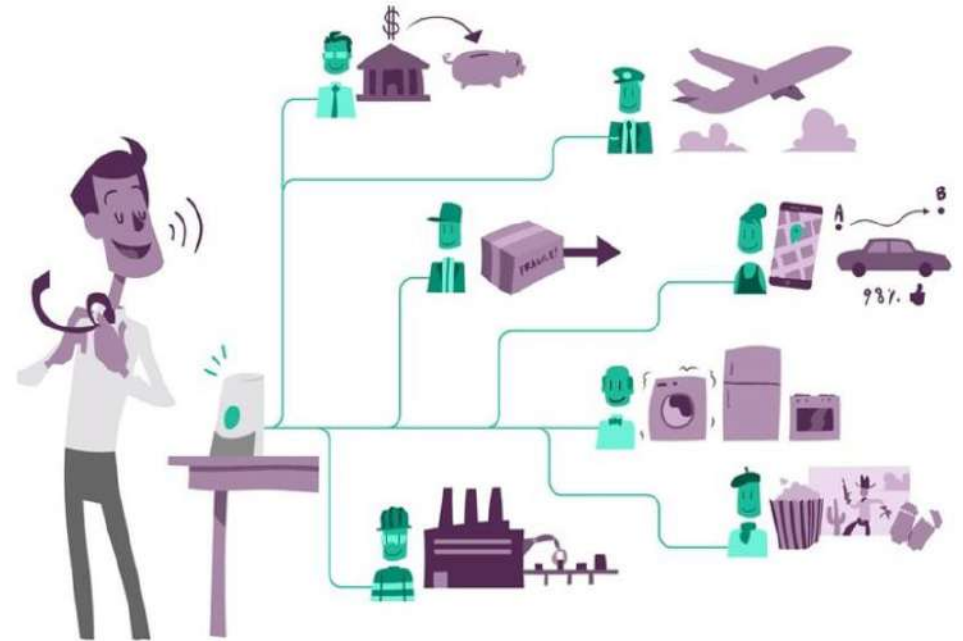
The BestFit solution can address all problems of insurance companies, excluding natural disasters.



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Boost.ai is a Scandinavian software company that specializes in conversational artificial intelligence (AI). With tireless dedication to machine learning, they have developed the world's most complete software for building, implementing and operating virtual assistants powered by their market-leading conversational AI. With pre-trained knowledge of banking, insurance, pensions, and other related applications, including thousands of pre-made "out-of-the-box" customer intents, Boost.ai offers a solution that helps customers achieve a high level of accuracy even from a cold start. The technology is available for both on-premise deployments, as well as cloud-based software as a service (SaaS) that is accessible from any web browser.



## TRANSFORMING CUSTOMER RELATIONSHIPS WITH DIGITAL ADVISORS AND CONVERSATIONAL AI

Boost.ai offers groundbreaking technology that lets insurance companies automate and enhance even the most advanced customer interactions. Automate claims handling, eliminate wait times and revolutionize customer interactions with purpose-driven conversational insurance. Conversational AI can significantly improve customer experience.



## DIGITAL INSURANCE AGENDA





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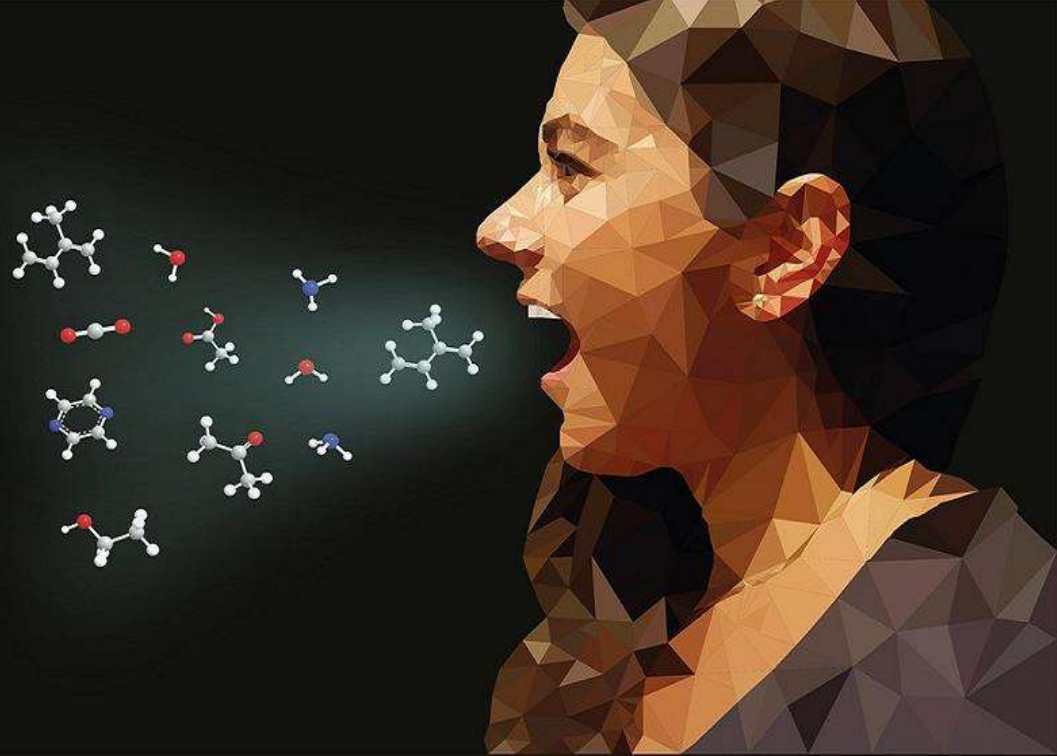
Munich RE

Our core beats digital.

DIA PARTNER  
MUNICH RE

### eHealth, AI, IoT, Early Diagnosis, Precision Medicine

Breathomix, developed a technology, BreathBase, that analyzes the complete mixture of molecules within exhaled breath and returns a diagnostic answer within seconds in the doctor's office. The data allows doctors to diagnose and subtype lung disease, such as asthma, COPD and lung cancer. BreathBase analyzes patient's exhaled breath in real-time based on advanced signal processing and an extensive online reference database, infused with AI.



## BREATH ANALYSIS FOR EARLY DETECTION AND TREATMENT OF DISEASE

### Why we selected Breathomix for this DIA Top 100

Similar to blood and urine, exhaled breath contains thousands of biomarkers that can be used for diagnosis, phenotyping and prediction of response to therapy. The BreathBase is the only exhaled breath technology that is non-invasive and provides on the spot information that help physicians diagnose patients at early stage, phenotype and select treatment strategies during patient consultation.



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### **Embedded Insurance, eHealth, B2B2C, Parametric Insurance,**

bsurance connects customers with fair and relevant insurance products in the right context, at the right time and place, directly at the point of sale, online and offline. The Insurtech startup from Austria partners with companies that possess a sizeable number of customers or handle a large amount of transactions. They grew their core business by enriching embedded insurance products. bsurance provides a customizable cloud-based platform to distribute tailor-made insurance products in real-time to serve the commercial activities of their partners, and to satisfy the high expectations and needs of today's customers.



## **ENABLING THE CONSUMERIZATION OF INSURANCE FOR B2C PARTNERS AND INSURERS**

### **Why we selected bsurance for this DIA Top 100**

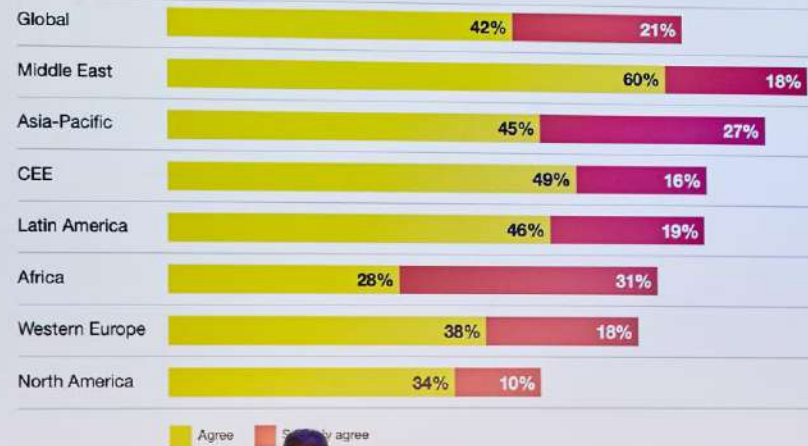
bsurance focuses on the implementation of tailor-made insurance products directly into the sales channels of companies with a large client base or transactions. On top of that bsurance B2B2C embedded insurance solution, offered as an embedded add-on product or as part of product-bundles and can be completed within a very short time. This benefits the consumer but also the respective partner company.



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## 63% of Global CEOs believe that AI will have a larger impact on their business than the Internet



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SOURCE: PwC, "2019 Global CEO Survey", 2019



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NEAL SILBERT (DATAROBOT)

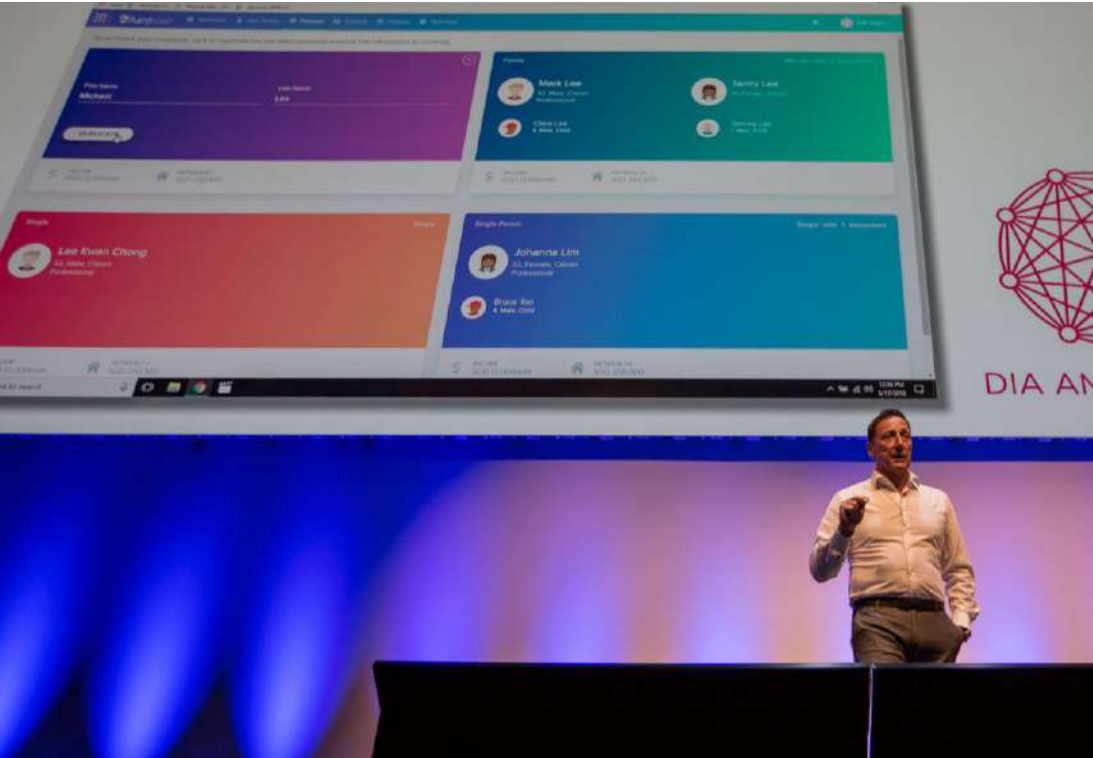




### Financial/Life Planning, Advanced Analytics, Digital Concierge

Singapore-based BetterTradeOff (BTO) focuses on upgrading financial planning to become life-planning. Using the latest banking-grade technology and user-centric design thinking, BTO developed a life-planning SaaS solution called “Aardviser” to guide people to take optimum decisions when financing their dreams. This flexible, modular, white-label solution can efficiently and quickly capture a customer’s, new prospect or existing client, financial situation (KYC/FNA) to immediately engage him or her in relevant and exciting life solutions. This direct display of relevancy builds a true trust-based client-relationship.

We’ve built a collaborative space  
where Financial Planning brings  
**clients & institutions** closer



## UPGRADING FINANCIAL PLANNING TO BECOME LIFE-PLANNING

### Why we selected BetterTradeOff for this DIA Top 100

At DIA we see 10 elements that drive our Top 10 Insurtech Trends for 2018. One of them is Empathy Empowered. According to many headlines algorithms are displacing human advisers, saving costs. We believe there is ample opportunity to create the best of both worlds by combining new digital technologies with human skills. To relate to their customers, financial institutions need to secure the feelings side. BTO addresses this trend. BetterTradeOff’s solution “Aardviser” meets this exact need.



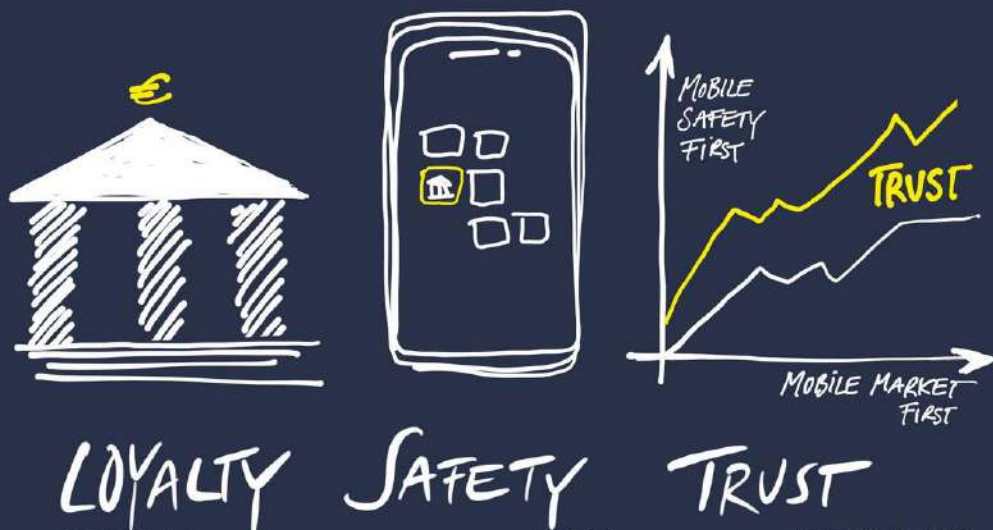
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### Cyber Security, AI, Mobile App Protection, Fraud Prevention

Best German Cybersecurity Start-up 2019, Build38 improves Mobile Security for critical and high value apps in untrusted environments. They are the leading vendor of In-App protection and enabler of password less authentication solutions. They represent a new generation of app-hardening technologies for a B2B market expanding to new digital business models. Their Trusted Application Kit T.A.K protects premium apps across consumer centric industries with an awareness for innovative technologies and a main focus on user experience. In App Protection combined with monitoring tools offers direct insights and analytics. Risk analysis can become part of app management and happens in real time, based on facts about fraud prevention and hacking attempts.



## MAXIMUM IN-APP PROTECTION AND RISK CONTROL FOR INSURANCE AND MOBILE SECURITY

### Why we Build38 for this DIA Top 100

Build38 empowers App Providers to deliver apps that are cool to use, easy to develop, highly secure and frictionless at the same time. Build38 is about supporting the insurance industry.

T.A.K is a platform solution and an SDK for Android and iOS that allows a quick and easy development of highly secured and protected mobile apps. The T.A.K service addresses the basic human need of feeling and being SAFE.



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## Case 4 Getting real facts is even hard for humans

**Lakshan De Silva**  
Partner & CTO at Intellect SEEC and Founder Delata Capital  
Info • Edited

Ok Insurance Experts I have a simple puzzle...

A machine gets sent this (and only this)

Name: Carrol Fulmer Logistics Corporation  
Address: 8340 American Way, Groveland, FL, US, 34735

What is their year founded?

- 1) Website says <https://linkd.in/dQK14dh> says 1954 with 1963 move to Florida.
- 2) Florida Secretary of State says 2002 - <http://tiny.cc/0m9gvy>
- 3) Quick Transport says 2002 - <http://tiny.cc/cp9gvy>
- 4) Business Profiles says 2002 - <http://tiny.cc/cr9gvy>
- 5) Bloomberg says 1954 <http://tiny.cc/yf9gvy>
- 6) Manta says 2002 - <https://linkd.in/dFOn8U>

Rules of the game

- 1) No talking to the client or any human
- 2) Has to be digitally available
- 3) Google all you like
- 4) No "it depends" answers allowed :-)

What should the machine pick?

- a) 1954
- b) 1963
- c) 2002
- d) Something else - please let me know what

I am curious to test the machine vs. the human  
@tranguation

I am liking the April 8, 2002, State of Nevada filing as proof of incorporation of the subject firm. The entity existed prior to that date but apparently under different forms or names. The wrestling of unstructured data... It's good to be first- gives everyone a target to throw things at. Nice tester, Lakshan. (edited)

For the entity listed, it's 04/08/2002 because the name and address match and status is ACTIVE. The prior organization was dissolved and is not relevant in any way including founding UNLESS you want to also incur the liabilities, which you don't and is the reason for a new corp. For all intents and purposes this is a new corp as of that date.

As a formal legal entity, known as such today 2002, I would guess that the estimation algorithm will need to weight each source to identify the most probable date. Great example of such a simple problem for which we still struggle to answer.

Data strategy and governance manager  
d) 42 Obviously.

**Lakshan De Silva**

Partner & CTO at Intellect SEEC and Founder Delata Capital

The machine chose 2002. It has no logic per se, but auditing it's training is that it trust the Secretary of State with the exact match as the right legal entity, which was supported by many other sources to they extent it thought it was highly certain 2002 is right answer. It did find the other years but the certainty was Thanks to all the humans who contributed, and congrats to the humans who agreed with the machine :-)

Does it matter to the Insurance company if it's 16 years or over?  
Might be a distinction without a difference in the rate calculation.

1954 in Bloomberg.

It doesn't matter what's happened in point of fact, i.e., Operation as a sole proprietorship, partnership or whatever, followed by LLC Creation, LLC Dissolution and incorporation in the 1990s, the business exists in FL in 2000s, etc.

This answer assumes of course that when you ask "when was CF founded?" its looking for a year pattern close to the word token "founded" and resolved as a direct match over token synonyms which may even include the synonym token "incorporate".

We occasionally get out there than that in terms of semantic equivalents, based on sequence modelling but that's really custom custom work for us.

([https://articles.oxfordseefirm.com/2002-08-10/news/0208100048\\_1\\_philip-fulmer-transit-groveland](https://articles.oxfordseefirm.com/2002-08-10/news/0208100048_1_philip-fulmer-transit-groveland)) hence it would be right to conclude that the founding year of Carrol Fulmer Logistics Corporation is 1954 as mentioned by the company itself.

[www.intellectseec.com](http://www.intellectseec.com)

DIA AMSTERDAM 2019  
KELLY MCLAUGHLIN (LIBERTY MUTUAL)  
AND PRANAV PASRICHA (INTELLECT SEEC)



# iptiq

Am — 25-27 June 2019

#DIAAMS #iptiq

By



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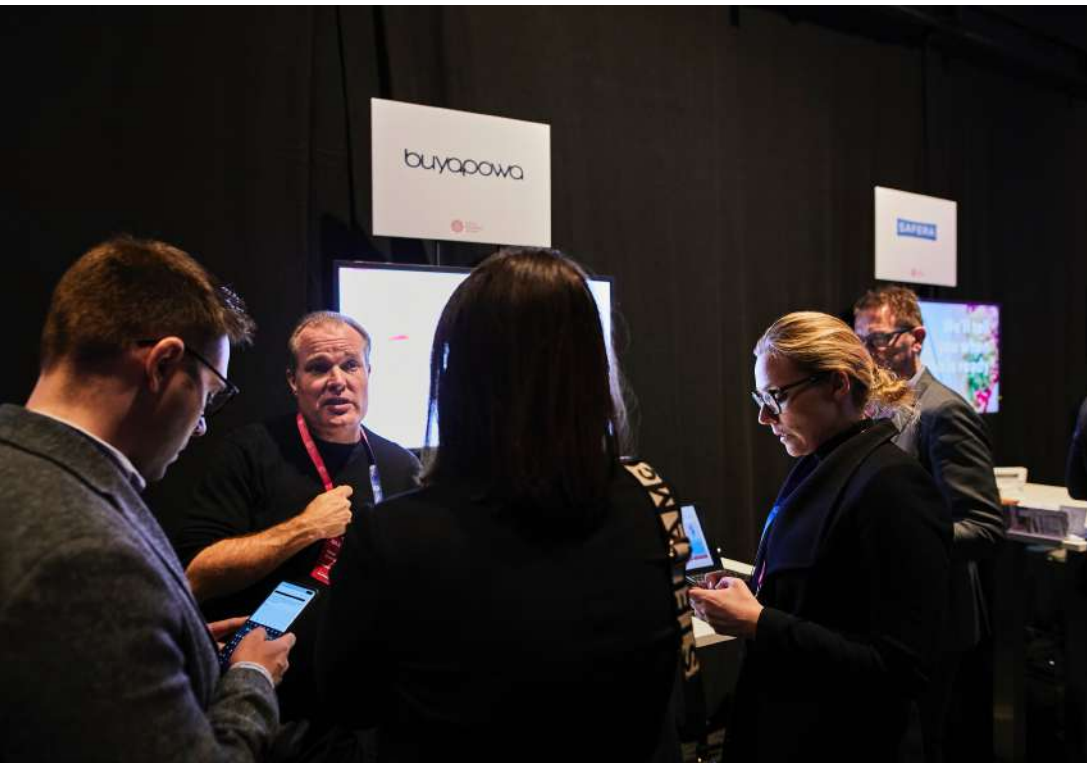
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buyapowa



### Advocacy Marketing, Referral Marketing, Influencer Marketing

Buyapowa is the leading global provider of advocate marketing solutions for regulated industries, including insurance and banking, telecommunications and utilities, powering refer-a-friend or “member-get-member” marketing for brands such as Allianz’s LV=, the AA, Saga, Ageas, HSBC’s first direct, Virgin Bank, L&C Mortgages, Envision Financial, Coast Capital Savings, Travelex, Sprint, Telefonica, Vodafone and many more.



## THE LEADING GLOBAL ADVOCATE MARKETING PLATFORM FOR REGULATED INDUSTRIES

### Why we selected Buyapowa for this DIA Top 100

Buyapowa’s solution achieved massive cost savings in customer acquisition, increasing customer engagement while being fully compliant with GDPR and other relevant data protection requirements.



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# **buzz**vault



## **Digital Asset Vault, Blockchain, Connected And Personalized**

Buzzvault is the world's first digital asset vault built on the blockchain which makes it effortless for customers to digitally catalogue and securely store details of their possessions. The unprecedented level of data they gather through the buzzvault unlocks their own uniquely designed intelligent household insurance product, tailored to customer needs. This results in the first ever truly personalized home insurance policy. Buzzvault has partnered with Munich Re Digital Partners.



## **TRULY INTELLIGENT AND PERSONALIZED HOME INSURANCE BUILT ON BLOCKCHAIN**

### **Why we selected buzzvault for this DIA Top 100**

In terms of the Top 10 insurtech trends, buzzvault is an example of data-driven services as well as being an example of an Upstream Platform and a Network Effect, through the buzzmove acquisition channel. Lastly, Behavioral Economics is also key, because of the nature of the relationship with the customer through the app. It is not just an app. Or a website. This is the future of insurance. Modern. Personalized. Built around the customer. Insurance as it should be. buzzvault is well on its way to revolutionize the home insurance industry.



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### **Ride Hailing, Car Telematics, AI and Machine Learning, Usage Based Insurance**

Estonian startup Cachet is a consumption-based insurance platform and wallet, focusing on gig economy service providers. Cachet is a platform that works based on the b2b2c model. They onboard customers and sell them policies, issued together with their Insurance partner BTA, Vienna Group. What makes them unique is the b2b, where they act as a trustee between sharing economy platforms and insurance provider(s). With consent received from the customer, they aggregate together the data from all the sharing economy platforms providing service in the market around and using that to allow insurance companies to provide get better and flexible priced products via their platform.



## **USAGE-BASED INSURANCE PLATFORM AND A WALLET FOR GIG ECONOMY PARTICIPANTS**

### **Why we selected Cachet for this DIA Top 100**

The Estonian startup boost the sharing economy by enabling personalized insurance, which takes into account lifestyle, individual car usage and driving habits.



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**SIGNICAT**  
Digital Identity On Demand

#DIAMUC @signicat

Munich — 20-21 November 2019



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### **Smart Midoffice, Cyber Insurance, API Developer Portal**

CCS is a leading vendor of innovative software solutions for the European P&C insurance industry. They help their customers leverage new digital opportunities and increase their customer relevance. The company has been a leader in the Dutch P&C insurance back office market for years. CCS serves both insurers and brokers.

Their platform is cloud enabled and allows CCS to combine components of their products Roundcube, Level and their open insurance ecosystem: Marketplace. They call it Level X.



## **THE DIGITAL PLATFORM FOR THE INSURANCE INDUSTRY**

### **Why we selected CCS for this DIA Top 100**

CCS Marketplace is a cloud-based ecosystem for the insurance industry. It brings together innovative solutions across different categories with customer communities. The open structure allows developers to easily integrate their solution with Marketplace and within their existing IT landscape.



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### AI and Machine Learning, Legal Tech, Legal Fracking

Chevalier is a legal technology company with the vision to make justice more accessible and affordable for consumers. Enabled by Chevalier's software and advanced analytics solutions, lawyers can provide more accurate case assessment, more effective negotiation tactics and overall superior results to their clients.



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## A UNIQUE CUSTOMER JOURNEY AND DATA-DRIVEN DECISION MAKING IS LEVERAGING EMPLOYEE PROTECTION

### Why we selected Chevalier for this DIA Top 100

Chevalier focuses on offering their clients a unique UX to address their problems and needs and gain results by using data-driven decision support for lawyers. Enabled by Chevalier's software and advanced analytics solutions, lawyers can provide more accurate case assessment, more effective negotiation tactics and overall superior results to their clients.



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For the insatiably curious  
INSURTECH & INNOVATION IN INSURANCE



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MONIKA SCHULZE (ZURICH INSURANCE GROUP)





# CLAIM GENIUS



## Touchless Claims, AI Damage Estimation, Salvage & Recycling

Claim Genius is the world's first AI damage estimation platform for insurers. Every year, approximately 80-100 million claims are filed with insurers around the world. In most cases, claims need days or weeks to settle, resulting in major frustration for vehicle owners, and significant expenses for insurers. Claim Genius is designed to solve this problem. Its artificial intelligence-based estimation technology provides insurers with instant total loss and repair estimates based on photos uploaded by an insured customer from an accident scene. Using this technology, insurers can make immediate decisions on how to best handle each claim, saving substantial time and expenses, and allowing the insured to get back on the road faster.



## MAKING TOUCHLESS CLAIMS A REALITY

### Why we selected Claim Genius for this DIA Top 100

Claim Genius's products are aligned to two of the major trends which are transforming the global insurance industry:

- Data driven services: Claims Genius brings out the intrinsic value of insurers historic claims data and photos to produce highly accurate predictions of total loss and repair estimates.
- Innovation multiplied: Claim Genius is collaborating with insurers, salvage firms, and recyclers to provide an end-to-end AI services to streamline the processing of total loss vehicles all the way from an accident through the salvage and recycling process.



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### Digital Distribution, API-First, Process Automation

ClarionDoor provides digital insurance solutions for rating, quoting, forms, and issuance to insurance organizations for all lines of business and geographies. ClarionDoor's Digital Distribution Suite is built on cloud technologies, industry standards, an API first approach, and a software-as-a-service (SaaS) delivery model, enabling businesses to quickly streamline their rate, quote, bind, and issue processes while automating distribution across all their channels and partnerships.

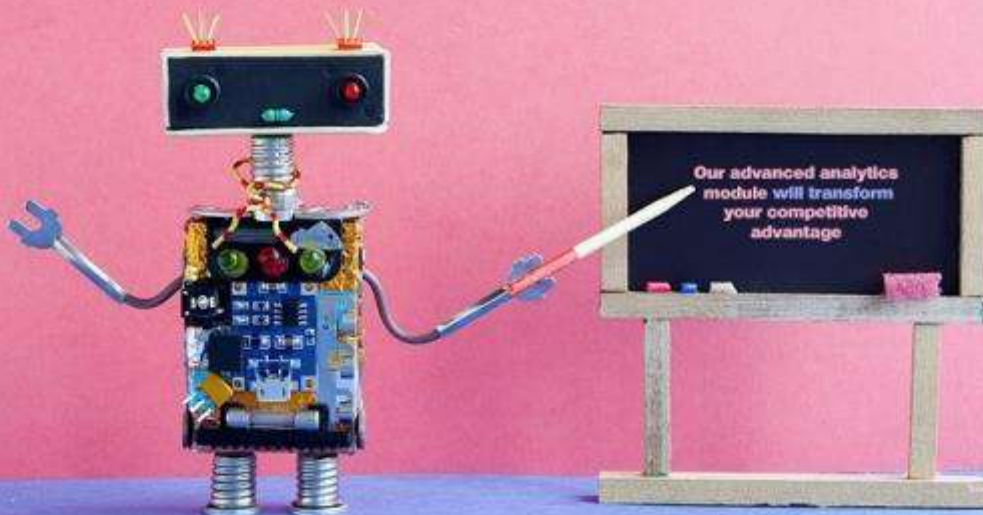


## PROVEN CLOUD TECHNOLOGIES FOR DIGITAL INSURANCE DISTRIBUTION

### Why we selected ClarionDoor for this DIA Top 100

ClarionDoor personifies "Innovation Multiplied" by being designed to continuously launch new product ideas, capitalize on new data sources, and integrate new partners, all within its platform.

At DIA Amsterdam ClarionDoor demonstrated the process of automating innovation and digital distribution through ClarionDoor's Digital Distribution Suite, focusing on insurance product innovation and ease of publishing to all distribution channels.



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DIA AMSTERDAM  
PLENTY OF SPACE TO NETWORK AND MAKE NEW FRIENDS!



## What attendees say about DIA



### *Very Unreal*

"The event so far is very unreal. Very well organized, great food, great people, great networking."

*Daniel Sandaver, Managing Director Codafication*



### *Business opportunities*

"DIA was excellent. Three days of thought leader sessions, combined with the speed of the show&tells. Lots of new ideas, energy and contacts."

*Irene van den Brink, CCO Digital Insurance Group*



### *Efficient networking*

"DIA is one of the most cost- and time efficient ways of meeting many companies in one single location."

*Kalai Natarajan, Senior Vice President Prudential Assurance Company Singapore*



# CLEVEREA



## Blockchain, Autonomous Underwriting, Parametric Insurance

Cleverea helps millennials get protected with contextual insurance. They are a tech-enabled MGA within P&C operating in Europe. They design, build and distribute P&C insurance products that are highly disruptive throughout the whole customer journey. Insurance is not sexy, not transparent nor digital. So, for every product they design, develop and launch they address those 3 points. Basically, Cleverea is a consumer-focused tech company which happens to be in the insurance business.



## CREATING DELIGHT IN FLIGHT DISRUPTIONS

### Why we selected Cleverea for this DIA Top 100

Cleverea uses the travel occasion to create a new customer experience and gateway for first-time insurance buyers to access a broad range of insurance products. At Cleverea, everything they do is customer-centric.



DIGITAL  
INSURANCE  
AGENDA



### AI and Machine Learning, Computer Vision, Remote Sensing

Click-Ins offers a cutting-edge solution for the detection of vehicle damage. Utilizing AI, Deep Learning, photogrammetry, and more, the Click-Ins platform only requires a click of a digital camera for an image to generate their smart digital signature to identify anomalies.

The Click-Ins solution helps reduce costs for motor vehicle insurance companies, as well as car rental and car sharing companies, by automatically recognizing and analyzing all damage to a vehicle. The startup has highly invested in R&D to create synthetic data, instead of compromising users' privacy and using valuable resources to scour hundreds of thousands of images.



## AUTOMATIC VEHICLE DAMAGE DETECTION

### Why we selected Click-Ins for this DIA Top 100

Quickly and easily generating and archiving data of vehicle anomalies is the heart of the Click-Ins solution. What is innovative about Click-Ins is how they produce data, from generating synthetic images for training, to generating DamagePrint reports for companies and their customers.





WHAT'S ON SHOW AT DIA?

**Wednesday 28 and Thursday 29 October**

Our highly acclaimed DIA format: 50+ Insurtech live demos on stage.

- What you see is what you get.
- Fast paced. Max 8 minutes. Powerpoint strictly forbidden.

An eclectic line up of thought-provoking speakers

- Global Gamechangers
- Industry thought leaders versus outside-the-industry speakers.

**All sorts of side events**

Catch up with old friends and make new ones.



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AMSTERDAM, GASHOUDER 28-29 OCTOBER 2020



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#DIAAMS @theDIAcommunity





### Digital Ecosystem, AI and Machine Learning, Omni-Channel

Empowering insurers by augmenting existing infrastructure and allowing mobile first, omni-channel experiences. Data is their game. They are unconstrained by channel and industry.

Austalian Codafication has built Unity, an ecosystem-Platform-as-a-Service (ePaaS) for the insurance industry. Unity empowers an insurer to design, create and accelerate the delivery of digital ecosystems and integrated structural partnerships. Unity unlocks massive upsides for Data Science, AI, Machine Learning to modernizing digital customer experiences and integration of new partners in the value or supply chain.



## LIFE IMITATES ART. BUSINESS IMITATES TECHNOLOGY

### Why we selected Codafication for this DIA Top 100

Insurers data is still siloed, fragmented, disparate and uncommonly structured. Codafication provides a solution to how organisations can have better interoperability and leverage data shaping on the fly between these different systems. Unity (e-PaaS) turbo-charges the digital transformation while creating reusable digital infrastructure for multiple teams who can output full code solutions in parallel. Saving time and money.



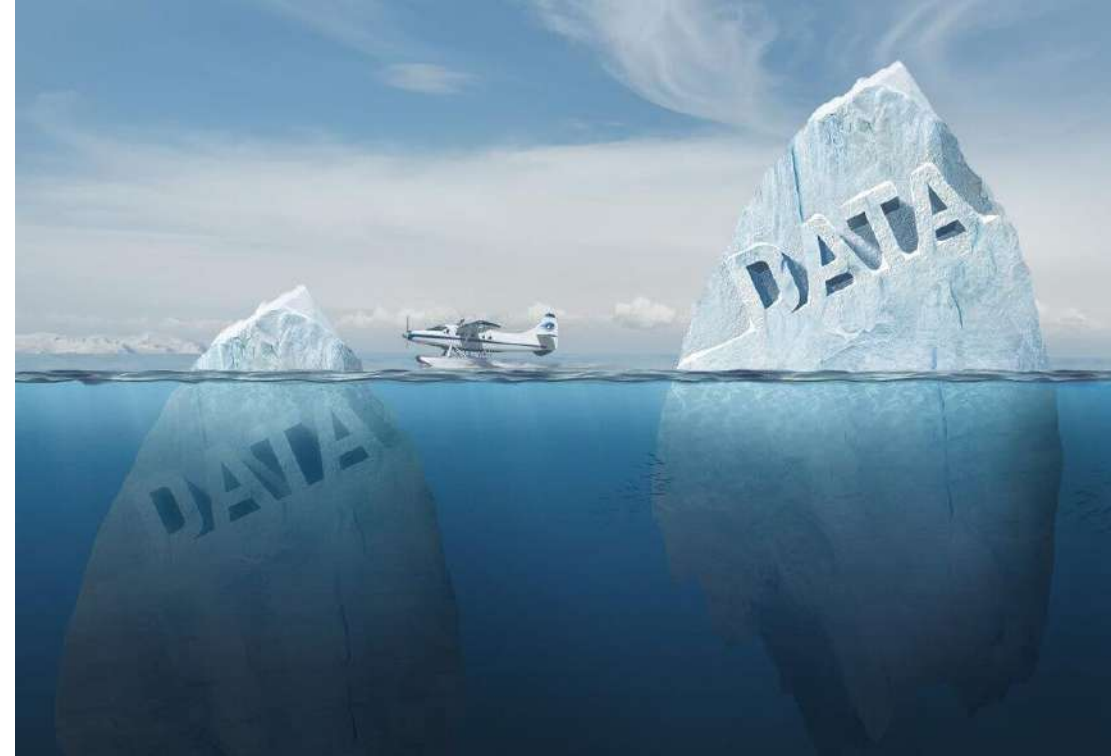
DIGITAL  
INSURANCE  
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### Policy Comparison, API, Customer Engagement

comadso is Scandinavia's leading analytical company for insurance comparison. With its head office in Copenhagen, comadso services insurance companies with access to comadso's insurance database, where insurers can compare themselves on a daily basis with competitors to see the product advantages and disadvantages between insurance companies, which can then be used for various business initiatives in the following areas: business development, training and marketing, as well as customer sales and retention.



## MAKING THE CONSUMER CHOOSE YOUR COMPANY AND NOT THE CHEAPEST

### Why we selected comadso for this DIA Top 100

comadso offers transparency by allowing clients to compare insurance products online and real time. With increase conversion rates as a result. Their latest feature provides a comparison where users can sort all the advantages, they have against a competitor based on the customers profile. This enables the advisor to focus on the advantages that are relevant and most important for the customer.



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# contract.fit



## AI and Machine Learning, Cognitive Automation, API

Contract.fit is a Software as a Service company focused on Intelligent Automation, helping banks and insurers to improve the customer experience and efficiency of key business processes with the use of artificial intelligence.

The key differentiation of Contract.fit's Intelligent Automation solution is in the self-learning technology, whereby AI models learn from every interaction, and the focus on financial service and insurance use cases leading to a deep understanding of their specific business processes and logic. Some examples of these use cases include routing of incoming communication, data entry for claims handling, and real-time quotation based on competitive offers.



## 24/7 INTELLIGENT PROCESS AUTOMATION

### Why we selected Contract.fit for this DIA Top 100

Contract.fit's solution enables insurers and brokers to provide daily life improvements for the end customers, consumers, and reach operational excellence in these, otherwise complex, manual customer-facing processes with the use of the latest developments in the artificial intelligence and machine learning space.



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# tieto

#DIAAMS @TietoCorp

Amsterdam — 25-27 June 2019





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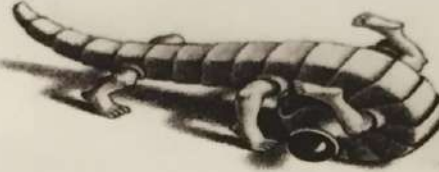
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TIETO



ROGER PEVERELLI & REGGY DE FENIKS

BY THE  
AUTHORS OF  
THE WORLDWIDE  
BESTSELLER  
REINVENTING  
FINANCIAL  
SERVICES



# REINVENTING CUSTOMER ENGAGEMENT

THE NEXT LEVEL OF DIGITAL TRANSFORMATION FOR BANKS AND INSURERS



OUR LATEST BOOK - FOR SALE AT AMAZON

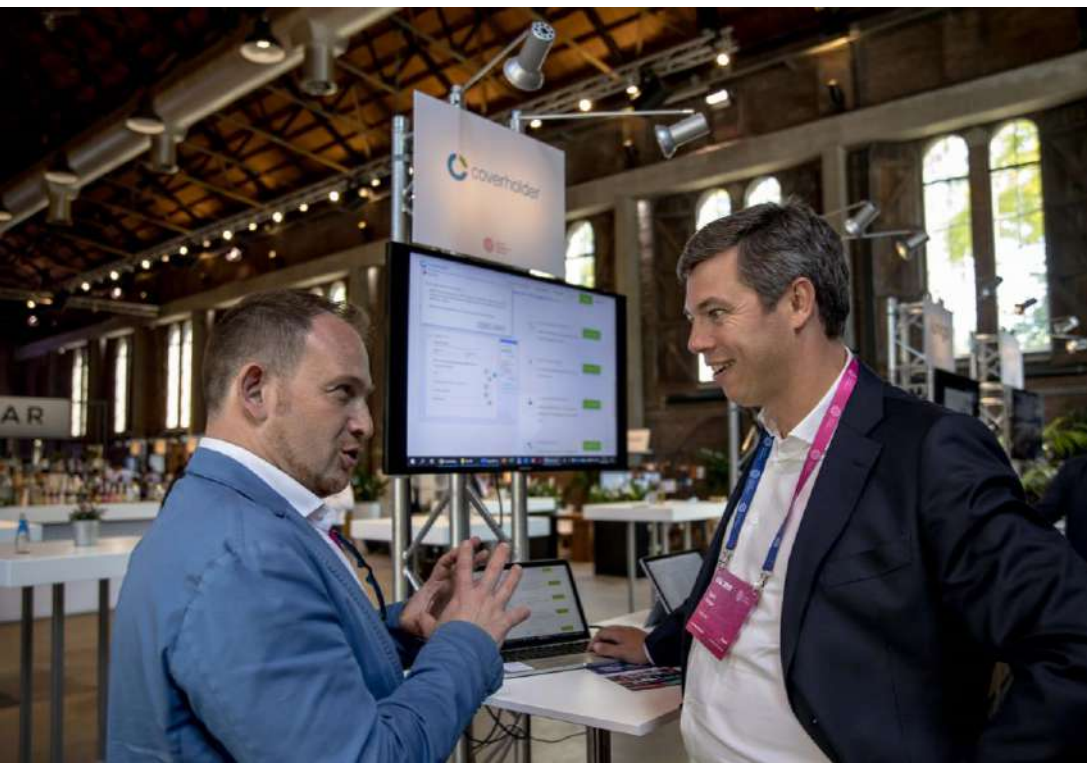




### Interactive Risk Assessment, API, Machine Learning, Augmented Underwriting

Coverholder (Insurtech MGA LTD) is a London based startup, revolutionizing the way bespoke policies are sold and distributed. The company is a completely digital MGA (Managing General Agent), offering digitized policies ranging from Professional Indemnity, to Yacht insurance on a SaaS platform.

The platform allows intermediaries to interactively create a risk profile of the customer and tailor a policy to fit the client's needs. The intermediary can issue the policy directly from the platform, delivering the insurance certificate instantly to the customer. Coverholder digitizes the whole quotation and underwriting process.



## QUOTE, PERSONALIZE & ISSUE BESPOKE INSURANCE POLICIES INSTANTLY

### Why we selected Coverholder for this DIA Top 100

Coverholder drastically improves the customer experience, but it also reduces up to 70% of the operating cost of the intermediaries versus those operating the traditional model. Next to cost-cutting, a more efficient distribution system and lower premium policies are now in reach and small premiums can be sold efficiently.



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### Marketplace, Image Processing, AI And Machine Learning, Modular Insurance

Swiss insurtech Creadi aims to create the entirely digital insurance of the future. They created Simpego, the first completely digital insurance platform and app in Switzerland. They help their customers save time and find their individual insurance, on Simpego, they can get their insurance with a few clicks, one that is catered to their needs. No paperwork or long discussions are necessary. All can be dealt with on their platform or via the Simpego app. Their car scanner makes insurance even easier. All that is needed is a car registration document and a smartphone. Simpego's clever software takes care of the rest.



## RETHINK INSURANCE FOR A DIGITAL FUTURE

### Why we selected Creadi for this DIA Top 100

The AI driven insurance platform allows customers to easily find individual solutions. The combination of technology and insurance opens up new possibilities.



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MARCO KEIM (AEGON)







### Cyber Risk, AI & Machine Learning, Cyber Insurance

CyberCube delivers cyber risk analytics for the insurance industry. They are solely focused on solving the hardest and most important cyber risk challenges in insurance. With best-in-class data access and advanced multi-disciplinary analytics, CyberCube helps insurance companies make better decisions when underwriting cyber risk and managing cyber risk aggregation. Their team is composed of multi-disciplinary experts across data science, cyber security, artificial intelligence, software engineering, actuarial modeling, and commercial insurance. CyberCube offers a software as a service platform for cyber risk aggregation modeling and insurance underwriting.



## ENABLING CONTROLLED GROWTH IN CYBER INSURANCE

### Why we selected CyberCube for this DIA Top 100

Cyber insurance is one of the fastest-growing insurance lines to emerge in decades and is expected to reach \$20 billion in premium revenue by 2025. An extreme cyber event has the potential to deeply impact thousands of organizations at once, and the accumulation of liabilities across multiple insured portfolios could result in substantial losses.

The ability to gain a multi-dimensional, forward-looking view of cyber risk is imperative for (re)insurers to grow their cyber portfolios in a controlled manner.



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# Cytora



## **Programmable Underwriting, AI and Machine Learning, APIs**

Cytora transforms underwriting for commercial insurance. Their platform helps insurers to underwrite more accurately, reduce frictional costs, and achieve profitable growth. Using their platform, insurers can underwrite more accurately and efficiently, and deliver fairer prices to their customers. With a team of experts in machine learning, risk modelling, and strategy, Cytora is powering the future of commercial insurance.



## **POWERING THE FUTURE OF COMMERCIAL INSURANCE**

### **Why we selected Cytora for this DIA Top 100**

Cytora revolutionise commercial insurance with programmable underwriting. At DIA Amsterdam Helena Buckles, Client Development Lead, Cytora and Emma Mayer, Marketing Director, Cytora demonstrated programmable underwriting for SME direct-to-consumer. They shared how Cytora enables to embed programmable insurance underwriting into any application with simple-to-use APIs, revolutionising the customer experience and enabling business owners to purchase cover in under a minute.



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DIA MUNICH 2019

BLAIR TURNBULL (AVIVA)







### Dynamic Pricing, Health Risk Prediction, Health Engagement

dacadoo is a leading provider of Health Scoring technology. Making health measurable and understandable is their core mission. dacadoo develops and operates technology solutions for both digital health engagement and health risk quantification. They partner with global life and health insurance clients, as well as corporate service and healthcare providers, to bring their technology to market.



## WE CONNECT, SCORE AND ENGAGE

### Why we selected dacadoo for this DIA Top 100

Consumer engagement is a key goal of the health insurance industry. The dacadoo Health Score Platform is one of the most innovative, digital wellbeing solutions on the market. The platform is intended to encourage users to remain active and adopt a healthier lifestyle, but it also enables insurers to start a dialog with the clients and at the same time build a long-term relationship. Reward programs will award customers with a healthy lifestyle with discounts and bonuses. A combination of lifestyle analytics, health engagement, cost transparency and service solutions will secure solid growth for the digital life & health insurance providers.



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### Blockchain, Usage Based Insurance, Data Protection

Digital Insurance Group build digital insurance solutions at record speed. DIG enables insurers, banks and brokers to offer fully integrated digital insurance solutions to their customers. Insurers, banks and brokers around the globe face similar challenges when it comes to innovation. Technology is changing at lightning speed as the customer experience undergoes a revolution. External demands are changing the way business is conducted but running on very complex IT architectures with a wide-range of legacy systems means that building new propositions takes up a lot of time and resources.



## ENABLING INSURERS TO LEAP FORWARD AND INNOVATE AT RECORD SPEED

### Why we selected Digital Insurance Group for this DIA Top 100

DIG enables insurers and banks to leap forward and innovate at record speed using the powerful technology in DIG solutions, integrated to legacy where and when needed. They proof their case by their showcases: building a digital life insurer in Latin America, a connected car insurance in Europe, digital broker solutions and customer engagement apps for direct insurers.



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THE PRESTIGIOUS DIAMOND AWARDS  
FOR MOST STRATEGIC IMPACT



Roger Peverelli – Reggy de Feniks  
Walter Capellmann

# REINVENTING CUSTOMER ENGAGEMENT

## KUNDEN BEZIEHUNGEN NEU ERFINDEN

Wie Banken und Versicherungen die  
digitale Transformation meistern

Mit mehr  
als **200**  
Best-Practice-  
Beispielen

FBV

OUR LATEST BOOK – FOR SALE AT AMAZON  
GERMAN EDITION WITH CO-AUTHOR WALTER CAPELLMANN





### **Blockchain, Usage Based Insurance, Data Protection**

As an underwriting agent and insurance broker, the German DOMCURA Group specializes in selling and developing private and commercial insurance solutions for the financial services market. Thanks to its continuous growth and a broad sales base, consisting of over 5,000 brokers, multiple agents and financial service providers as well as broker pools and insurance portals, DOMCURA is the market leader among underwriting agents. In dialogue with insurers, brokers and customers, DOMCURA constantly develops new premium coverage concepts, setting new standards for the insurance industry.



## **THE NEW DIGITAL LUGGAGE INSURANCE ON BLOCKCHAIN BASIS**

### **Why we selected DOMCURA for this DIA Top 100**

DOMCURA is laying the basis for a new insurance travel-platform with a blockchain based digital luggage insurance. This is modern. Built around the customer. Insurance as it should be.

We're very pleased DOMCURA showcased their blockchain based digital luggage insurance at DIA Amsterdam.



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### **Mobile Telematics, Connected Vehicles, Connected Insurance, UBI**

DriveQuant develops driving data analysis services based on physical models and mathematical tools such as measuring driving safety, the environmental impact of driving, fuel consumption and tire and brake wear. These services are designed for automotive and mobility professionals such as motor insurers, fleet managers, distribution and maintenance networks, car manufacturers, rental companies, instructors and mobility services providers.



#DIAMunich @DriveQuant

Munich 17 & 18 October 2018



## **SMARTPHONE-BASED CONNECTED MOTOR INSURANCE & SERVICES**

### **Why we selected DriveQuant for this DIA Top 100**

DriveQuant developed a mobile-based telematics technology that makes it possible to connect any vehicle thanks to the smartphone of its driver and to create value from the data collected. This technology is an effective lever to reduce the risk of road accidents, the costs associated with vehicle use and wear, and the environmental footprint of mobility, today and on a large scale.



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REFIT SYSTEMS, EXB LABS, BESTFIT, PERSADO, TWINNER, PEREGRINE!



20 AND 21 NOVEMBER 2019  
www.digitalinsuranceagenda.com  
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& Company





# DIAMOND AWARD WINNERS – DIA AMSTERDAM 2019

LA PARISIENNE ASSURANCES, MDGO, BREATHOMIX, LEAKBOT,  
MITIPI, CYTORA, VAYYAR!







### Smart eForms, Data Analytics, Digital on-boarding

Tel-Aviv-based EasySend has developed a universal interface for sending and receiving digital forms. The company's SaaS-based Digital Transaction Management (DTM) platform helps businesses manage document-based transactions without paper and transforms manual forms into digital processes with a single click. The End-2-End platform automates the design and development of digital insurance products to up to 1 week. They enable a more prosperous insurtech ecosystem by helping insurance companies better understand customer needs, and more quickly and efficiently develop and offer products that meet those needs. EasySend enables this by gathering and analyzing each client's behavioral data as they interact with the platform, and then extracting and presenting smart analytics and recommendations.



## HOLISTIC SOLUTION FOR DIGITAL TRANSFORMATION

### Why we selected EasySend for this DIA Top 100

The vast majority of insurance companies still use manual forms to engage with their customers. KYC, Customer on-Boarding, Claims Reports etc. are sent to customers as PDF files. In some cases, insurance companies convert a few core forms into digital processes via a coding process which takes several months to build, which is both expensive and inconvenient. EasySend's solution accelerates the digital transformation. By using EasySend, companies create a frictionless experience to meet their customers' expectation and improve operational efficiency.



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### Customer Service, CRM, AI And Machine Learning

e-bot7 brings artificial intelligence to customer service and helps companies achieve greater customer service efficiency. The system analyzes inbound messages, sends them to the right department and provides agents with accurate response suggestions. This reduces the average handling time by up to 80% and automates repetitive and recurring questions right after integration.



## ARTIFICIAL INTELLIGENCE FOR CUSTOMER SERVICE

### Why we selected e-bot7 for this DIA Top 100

One of the important changes in the insurance industry will be in the field of customer service, AI and automation. They have developed technologies and use cases which can help the insurance business to become more efficient, effective and in the end save a lot of money.



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### **Core Systems, Underwriting Automation, Conversational AI**

San-Francisco based EIS Group moves carriers closer to their customers. Unlike modern legacy insurance systems, the EIS Group platform of core and digital solutions is made for the digital age. It unifies the entire insurance lifecycle around customers allowing insurers to create next-gen products and experiences for multiple lines of business: personal, commercial, life, group and voluntary benefits, all from a single platform. It makes it possible for carriers to innovate fast, shift business models and create new ecosystems to outpace industry disruption.



## **MOVING CARRIERS CLOSER TO CUSTOMERS**

### **Why we selected EIS Group for this DIA Top 100**

Customer churn is a huge problem for insurers. Carrier switching results in a €9B annual premium leakage in the European market. Yet we know that 56% of insurance customers in mature global markets have had no interactions with their carriers in the last 18 months. At the core of the problem are disconnected systems. EIS Group is the technology innovator for insurance. It allows innovative insurers to explore and harness the digital ecosystems that surround and support people, their lifecycles, and their personal and business interests.



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EUGENE BORUKHOVICH (BAYER)







THE DIA COMMUNITY



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DIA AMSTERDAM 2019  
TEY EL-RJULA (TYKN)





### Digital Health, Telemedicine, Digital Therapeutics

Elma is a digital native health insurance company on a mission to make healthcare accessible anywhere, at any time and for everyone. Elma combines the best remote primary care with mobile technology that helps members remain healthy. This provides two main benefits: a personalized care service which helps keep premiums down, and the best preventive care platform that helps members take the real win: better health. And the best part: everything starts and finishes in the Elma app.



## DIGITAL-NATIVE HEALTH INSURANCE FOR THE NEW GENERATION

### Why we selected Elma for this DIA Top 100

Empathy Empowered. Elma puts the whole healthcare system in your pocket. At times it may be one of our primary care doctors who provides a prescription and follows up on your condition. At other times, a concierge team member may help you find the best pediatrician in the network.



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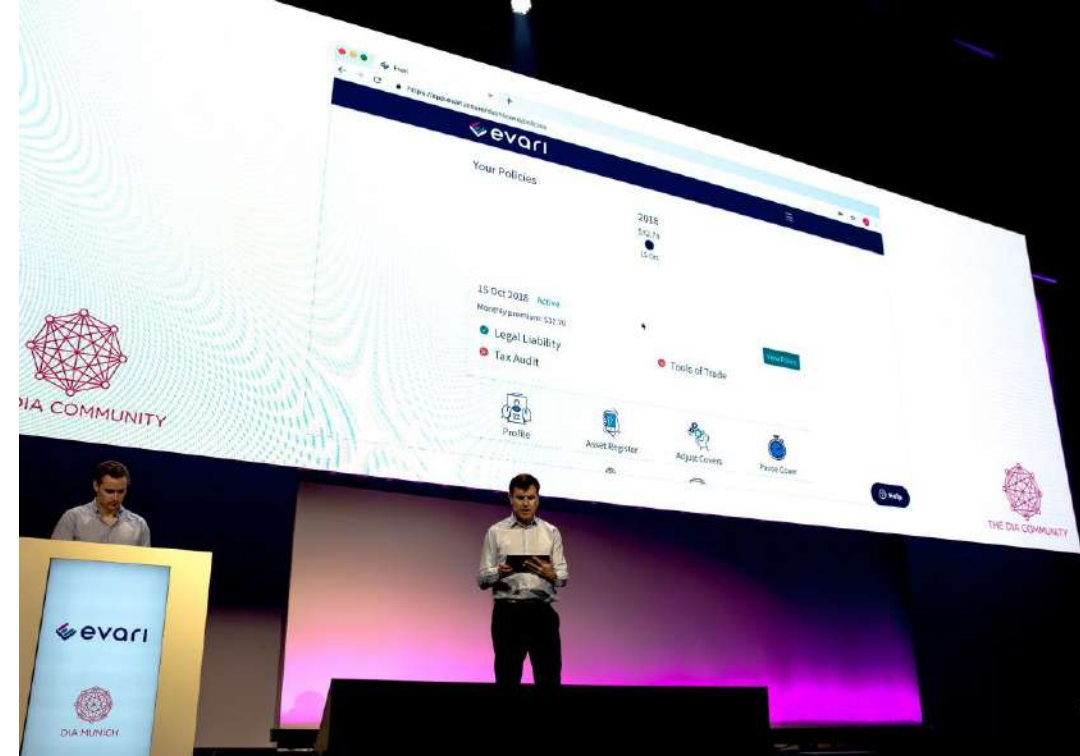




### Insurance Platform-as-a-Service, Dynamic Insurance , APIs

Evari makes it possible to rapidly build and deploy customer centric insurance products that are easy to buy, easy to manage, and match customer's changing needs. Evari is a modular enterprise SaaS platform with:

- 'Product builder' to quickly and easily configure and change new insurance products;
- Simple integrations, enabling the use of data and AI to dynamically optimize price and risk selection;
- Omni-channel distribution tools providing a superior policy purchase and management experience, either direct online, via brokers/agents or via API integration to 3rd party distributors.



## THE SOFTWARE LAYER THAT EMPOWERS INSURERS TO BECOME INSURTECHS

### Why we selected Evari for this DIA Top 100

It's fully flexible insurance policies and the simple language they use to communicate really sets Evari apart, allowing a business to update its insurance at any time and the change is effective immediately.



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ZAHEER ALLI (DISCOVERY)

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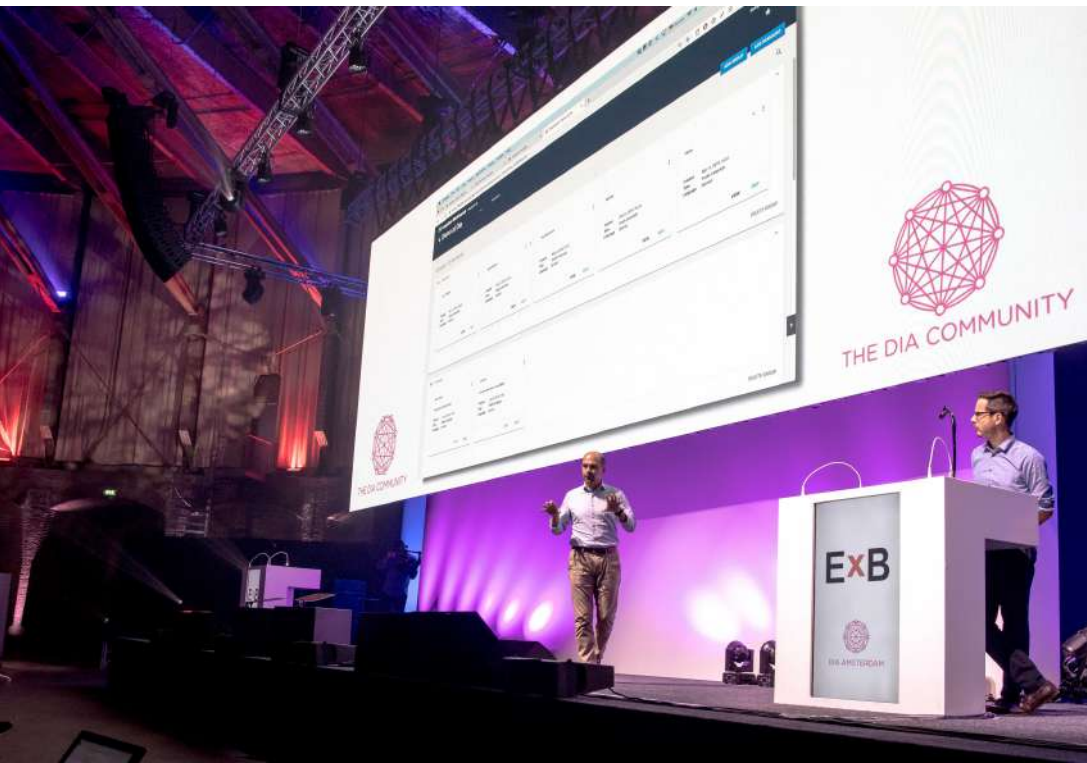
DIA AMSTERDAM 2019  
OLIVIER GUILLAUMOND (ING BANK)





### Scalable AI, Self-Learning Software, Natural Language Processing

ExB Labs GmbH with its subsidiaries is a German research and technology company for Artificial Intelligence (AI) and develops core technologies in the areas of NLP and Machine / Deep Learning. The company specializes in the production of self-learning software platforms for the analysis of large quantities of unstructured and partially structured text and image data. ExB's software solutions are not only web and cloud based, but also embedded and applicable on mobile devices. The ExB AI platform can configure, train and deploy processing modules. While industry-unspecific, it has been applied in the insurance, health and mobility sectors. The product, called Cognitive Workbench (CWB) is self-learning software for the processing and analysis of unstructured text and partially structured data such as tables and invoices as well as image / document data.



## HOW EXB'S AI HELPS HEALTH INSURERS TO SERVE ELDERLY CARE PATIENTS FASTER

### Why we selected ExB Labs for this DIA Top 100

The Cognitive Workbench uses latest NLP techniques incorporating the best fitting machine learning paradigms to holistically process incoming communication. The system is fully scalable, self-learning and thus able to handle cases, which might not have been foreseen and trained.



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### Insurance Core System, AI

Fadatas latest development, INSIS Cognitive Assistant, is an automated conversational customer assistance tool, part of INSIS v10 Platform. Currently, it supports claim processing automation, quote recommendation, and customer retention capabilities. Legacy insurance processes are augmented by intelligent messaging and IVR (interactive voice response) through digital assistants, smart devices, social messaging and telephony gateways.



## TRANSFORMING INSURANCE WITH ARTIFICIAL INTELLIGENCE

### Why we selected Fadata for this DIA Top 100

Fadatas purpose is to help insurers contribute successfully to the security and well-being of their customers. They provide the capabilities needed primarily through INSIS, the most advanced and comprehensive insurance process platform available across all major lines of business. This helps sustain innovation, engage customers effectively and stay competitive in a rapidly changing world.



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DIA MUNICH  
FOOD & DRINKS



DIA PARTNER  
PLUG AND PLAY





# FAKTORZEHN



## Core Systems, Open Source, Quotation Management, End-to-End Automation

Faktor Zehn, part of the ConVista Consulting Group, is based in Munich and known as the product house for digital and agile core insurance solutions. Faktor Zehn's portfolio includes an open-source product system, as well as a policy-, an offer, and a claims system, and a newly published end-to-end core insurance platform. All products are developed to support insurance companies in implementing new digital business models, in generating speed of innovation and competitive advantages. Of course, the core insurance solutions of Faktor Zehn are available both on-premise and in the cloud.



## INNOVATIVE AGILE INSURANCE SOLUTIONS

### Why we selected Faktor Zehn for this DIA Top 100

Insurance companies are facing new challenges in the form of regulatory changes, digitalization and new business models. The profitability of pension institutions depends heavily on the ability to keep down internal costs, posing a huge challenge on the organization. Faktor Zehn innovative, agile, insurance solutions help insurance companies to make a digital leap forward. Accelerate time to market, increase collaboration, optimize operations and drive revenue.



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DIA AMSTERDAM 2019  
DAISUKE IWASE (AIA GROUP)



## What you will learn today

01

Why **customer onboarding**?

02

Customer case  
**Aegon**

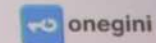
03

Vision, **methodology**  
and examples

04

A live **demo**

PRESENTED BY: **DENIS JOANNIDES** (FOUNDER & CSO) & **MATHIJS BRAND** (PRODUCTMANAGER)



DIA AMSTERDAM 2019

DENIS JOANNIDES AND MATHIJS BRAND (ONEGINI)





### **Customer Value Model, Artificial Intelligence, Automated Underwriting**

FRISS enables insurance companies to detect fraud, assess risk and ensure compliance. The leading expert in fraud detection and risk mitigation for P&C insurance companies worldwide leverages the potential of AI to automate fraud and risk detection. The ready-to-use business solutions for underwriting, claims and SIU combines analytics, AI and machine learning techniques with expert knowledge from 150+ implementations at insurers.



## **REINSTATING TRUST IN INSURANCE**

### **Why we selected FRISS for this DIA Top 100**

Everyone looks for AI to be the holy grail and at the same time everyone is struggling in deploying AI models and data pipelines to production. By integrating AI models in the FRISS Score, customers can start leveraging the power of AI. At DIA we believe FRISS will redefine the way insurance companies, on a global scale, manage fraud and related risks, using the latest developments in artificial intelligence, data analysis and insurance scoring.



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Insurance  
on the go!



### On Demand, Tele Doctor, Cash Reward Functionality

Go! insurance provides digital insurance focusing on health as a first product and makes insurance more accessible through flexible plans and overall simplified products. Go! targets Thailand as the first go-live market but has the ambition to expand to other markets in the South-East-Asian region. Digital distribution goes hand-in-hand with product simplification and affordability; Go! tackles both by launching a digital health product as one of the first players in Thailand. Beyond customer acquisition Go! will built an eco-system around health including rewards, tele-doc, health education and further incentives to be healthier.



## SAVE ANYWHERE YOU GO!

### Why we selected Go! Insurance for this DIA Top 100

Go! Insurance was selected as the only Asian insurance company to participate in the Insurtech Hub Munich Accelerator in Batch 4 across more than 150 applicants. They are in discussion to be part of the Thailand's OIC (Office for Insurance Commission) Sandbox program.

Whatever is concerning people around their health, Go! wants to help with GoHealth. Giving protection and services around people's health is their key mission and being part of a healthy lifestyle their joy.



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## Water Damage Protection, Connected Home, Water Security-as-a-Service

German GROHE is a leading provider of sanitary fittings and a global brand for innovative sanitary products. They have an obsessive approach to eradicating waste and minimizing energy use. They developed GROHE Sense and GROHE Sense Guard, an App-controlled water security system for the residential segment to actively reduce the results of water damage. The combination of smart connected devices, intelligent device & cloud algorithms and the end user app create benefits for its users and allows GROHE to engage in new partnerships with insurers to jointly battle water damages.



## SHIFT FROM WATER DAMAGE CLAIMS TO ACTIVE WATER SECURITY AS A SERVICE

### Why we selected GROHE Sense solution for this DIA Top 100

GROHE delivers an end-to-end solution that enables insurers to shift from water damage claims to active water damage prevention. This is the biggest cost driver of the home insurance sector. This solution is a significant game-changer for the home insurance business. Their offered services to insurers are continually evolving to fit the real need of the industry.



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## Insurance industry in a period of disruption

Digital transformation as enabler for more new business



DIA AMSTERDAM 2019

ERIK SOMSSICH AND MANDY SINGH (MSG LIFE)





### Mobile Device Insurance

The GSMA represents the worldwide mobile communications industry, uniting the interests of more than 750 mobile network operators with almost 400 companies in the broader mobile ecosystem. This position means GSMA is the authoritative source of the industry's mobile device intelligence data.



## WHY LEADING INSURERS TRUST GSMA FOR THEIR MOBILE DEVICE DATA

### Why we selected GSMA for this DIA Top 100

The GSMA represents the interests of mobile network operators worldwide, uniting more than 750 operators with nearly 400 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and internet companies, as well as organizations in adjacent industry sectors.



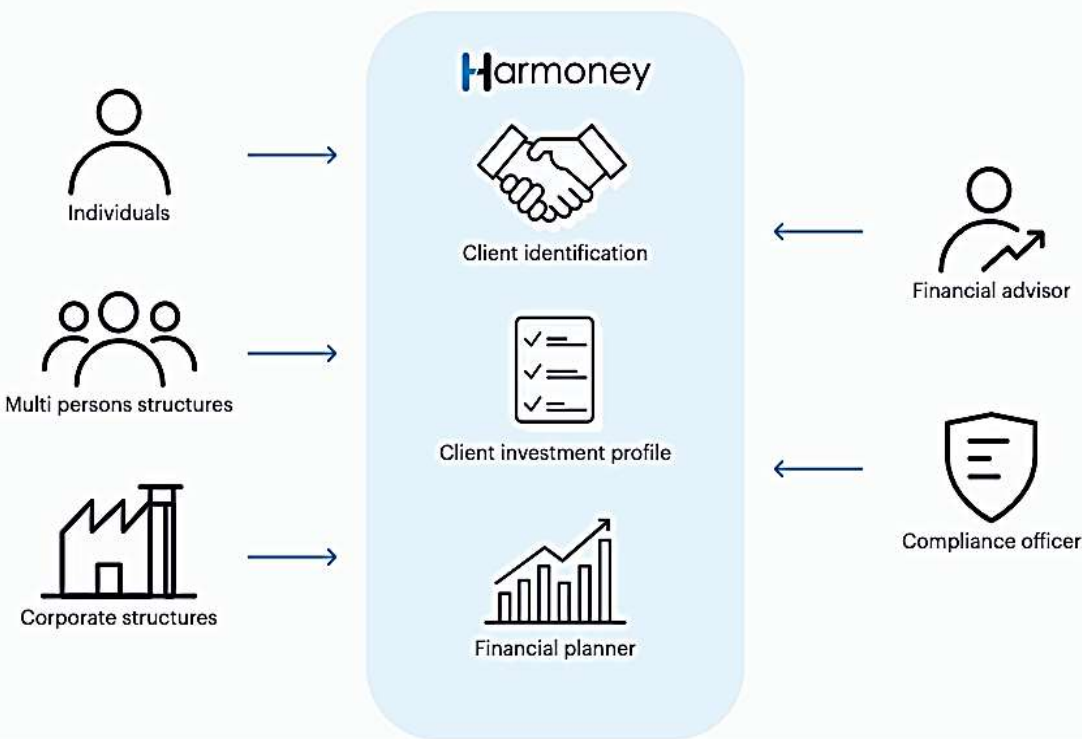
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INSURANCE  
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### End-to-End Onboarding, RegTech, Client Due Diligence

Harmoney offers an end-to-end onboarding and compliance solution to the banking and insurance industry. The Belgium startup solves the cumbersome, often paper process of client on-boarding, re-boarding and off-boarding. Combining full compliance with a superior user experience to end client, relationship manager and compliance officer is what makes them unique.



## HARMONEY, GAIN DEEPER INSIGHTS FROM ONBOARDING DATA

### Why we selected Harmoney for this DIA Top 100

Harmoney is an InsurTech and RegTech solution that enhances client experience and achieves greater operational excellence. Skip all the paperwork, this is an end-to-end digital onboarding solution that facilitates even complex holdings and structures. They have already two Belgian insurers, but they are looking to expand in Europe as they are compliant to EU legislation and regulation.



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THE DIA AFTERPARTIES!





# A DISTINCTIVE EXPERIENCE!

## DIA AMSTERDAM







### AI, Robotics, In-Context Messaging, Intelligent Automation

Helpshift's next-generation digital customer service software enables B2C brands to scale their support while offering differentiated experiences through phone, web, in-app, email and messenger app channels. Helpshift's innovative asynchronous messaging model across these channels gives people back their time, keeps conversations in context and allows humans and automations to work together to solve problems faster. The Helpshift platform embeds knowledge and AI to let customer service organizations best utilize a mix of automated service, self-service and human-assisted service.



## TRANSFORMING SUPPORT THROUGH CONNECTED CUSTOMER CONVERSATIONS

### Why we selected Helpshift for this DIA Top 100

Helpshift empowers insurtech companies to improve Customer Satisfaction while simultaneously improving efficiency by using automation to augment human agents for better customer support outcomes. Agents are freed from providing or collecting routine information and can instead focus on delivering excellent service with empathy and compassion. Meanwhile, automation can scale CS operations without the need for additional agents.



DIGITAL  
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### Connected Home, Genomics, Telemedicine, IoT Robotics, Prevention

HiNounou Intelligent Robot (Shanghai) Company Ltd. is a connected healthcare and intelligent data platform company on a mission to empower the world's Seniors to live longer, healthier and happier, at home. And in turn this provides peace of mind to Seniors as well as their families. HiNounou is a holistic and innovative home wellness solution and powered by AI, IoT, Blockchain, and Genomics. HiNounou's platform and ecosystem enables AXA Partners China and Ping An's first dedicated "insurance as a service" product for China's Seniors, regardless of their medical history. HiNounou provides Seniors and their families with a one stop, comprehensive home wellness solution.



17 AND 18 OCTOBER 2018  
www.digitalinsuranceagenda.com  
DIA KNOWLEDGE PARTNER McKinsey&Company



## INSURTECH ROBOTS AS A SERVICE FOR THE WORLD'S SENIORS

### Why we selected HiNounou for this DIA Top 100

HiNounou together with its partners innovate to make health insurance accessible and affordable to senior citizens. Technology and data have the power to improve prevention and optimize the efficiencies of healthcare ecosystems. HiNounou will enable insurance companies to calculate risks and build customized comprehensive health insurance pricing models based on genuine health records and real-time wellness data provided through the HiNounou ecosystem.



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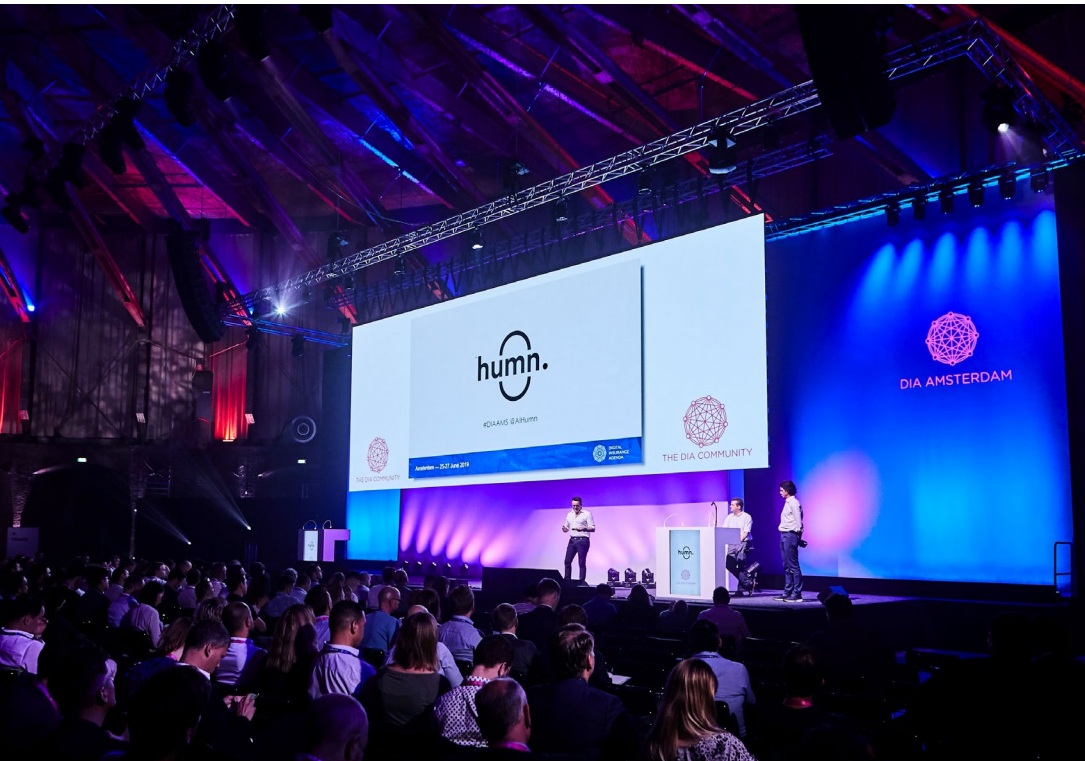




## Blockchain, Rideshare, Behavioural Economics, Dynamic Pricing, Car Telematics

Humn, with their solution Rideshur, is on a mission to reset insurance for ride-hailing, vehicle sharing and delivery of fleet operators.

Rideshur brings previously unknown visibility into fleets and individual drivers which means they don't have to worry about their risk and makes their exposure explainable and means insurance can be priced more effectively.



## DYNAMIC PRICING AND RISK MANAGEMENT ENGINE FOR RIDESHARE FLEETS

### Why we selected Humn for this DIA Top 100

Humn is a data-driven Insurtech and their solution Rideshur connects cars directly to fleet insurance policies, providing live data enriched with environmental context and risk factors. This results in substantial savings on premiums for commercial fleets. Rideshur is built for the future, with embedded deep learning capabilities. All event metadata is stored in an immutable ledger and the policy is executed in a smart contract.



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## What attendees say about DIA



### *A window to the future*

"DIA is a forum where the present meets the future. You get a snapshot of what the present world is, and you have a window to the future."

*Vikas Chhariya, Digital Partnership Director AXA Group Innovation*



### *The most diverse panel*

"Probably the most diverse panel in terms of Asian speakers, European speakers and people from America. I thought the audience was definitely global."

*Rubina Rahman, International Innovation Specialist Travelers*

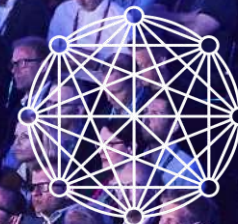


### *Pre-selection*

"The main challenge I have in my position is to find the right cooperation partners and therefore pre-selection is for sure it's needed and highly appreciated."

*Markus Pertlwieser, Chief Digital Officer Deutsche Bank*





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WESTERGASFABRIEK

#DIAAMS @theDIAcommunity





### Blockchain, Rideshare, On-Demand, Car Telematics

IDnow is a leading provider of Identity Verification-as-a-Service (“IVAAS”) solutions. IDnow solutions guarantee legal security throughout Europe and the highest level of data security. In the area of video identification of customers and electronic signatures, IDnow was the first to provide the market with a legally secure solution without additional hardware. IDnows offer is directed at all business customers who would like to provide customer identification and contract conclusion online, such as banks, insurance, telecommunications companies, Fintechs, etc. The customer portfolio includes renowned firms such as Commerzbank, UBS, Sixt neuwagen, Telefónica and N26.



## MAKING THE CONNECTED WORLD A SAFER PLACE

### Why we selected IDnow for this DIA Top 100

IDnow builds world-class, AI-powered identity verification technologies that address the cybersecurity and digital verification needs of global enterprises by combining seamless, online-only infrastructure with a strong level of security and identity fraud prevention. With IDnow’s video identification and e-signing solutions clients are able to save money, improve customer conversion rates and streamline the onboarding process.



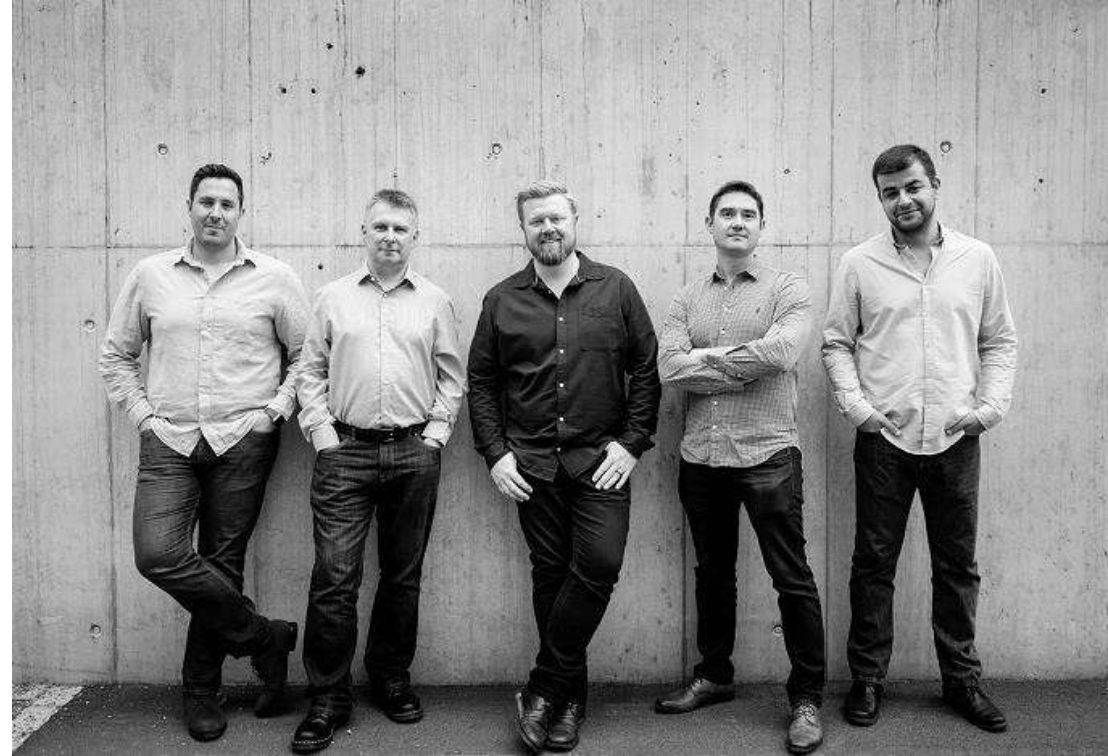
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### **Payments as Service, Loyalty Programs, Collections**

Imburse, the promising startup from Switzerland simplifies the integration of payment technology into complex/legacy IT systems. Their platform is globally active, and their core markets are Europe and the UK. They are expanding to the US in 2020. Their solution is innovative because it solves major issues insurers have by removing the need to map processes in core IT systems.



## **LEVERAGING PAYMENT TECHNOLOGY TO MAXIMIZE CUSTOMER ENGAGEMENT & BUSINESS EFFICIENCY**

### **Why we selected Imburse for this DIA Top 100**

By removing the need to map processes into core IT systems, a single connection to Imburse unlocks all payment technologies (collect and pay out) in all markets. Changing payment technologies or providers can be done in minutes at zero cost.

For their target clients they significantly reduce costs (95%), increase process efficiencies, modernize systems and help them better engage customers. Being able to freely choose payment technology is a freedom insurers need.



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DIA CO-FOUNDER  
ROGER PEVERELLI





A man with grey hair, wearing a blue blazer and a light blue shirt, stands on a stage holding a microphone. He is looking upwards and to the right. The background features a large screen with the word 'COMMUNITY' in red, and the stage is lit with blue and purple lights.

DIA CO-FOUNDER  
REGGY DE FENIKS





### **AI, IOT, Core Platform, Claims handling, Mobile**

IN2 is a provider of insurance data integration and business apps.

Their mission is to help incumbent insurers become new disruptors and future market winners. IN2 DIGITAL CUSTOMER is a new solution that allows insurers to deliver faster, efficient and profitable digital customer experiences when handling claims.

IN2 is one of a handful of industry pioneers who provide data integration platforms which plug into legacy technology via dedicated APIs. With the IN2 DIGITAL CUSTOMER they feed that data into a CRM type enthronement to deliver unified workflows, interfaces and experiences for customers and agents.



## **ELIMINATES FORMS, SHORTENS CLAIMS RESPONSE TIME AND LOWERS COSTS WITH AUTOMATION**

### **Why we selected Insurance2 DIGITAL is this DIA Top 100**

Since their last DIA appearance, IN2 has developed and delivered the API integration platform to traditional insurers, primarily in two scenarios. First as support for multi-company mergers and takeovers, where the platform made it possible to retain different cores and lose no time with data syncs. The digital platform was also useful in core upgrades, where it enabled a gradual migration scenarios for traditional core upgrade projects, with no cut off date, since the platform showed a merged picture of data in the old and new systems through one interface.



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video



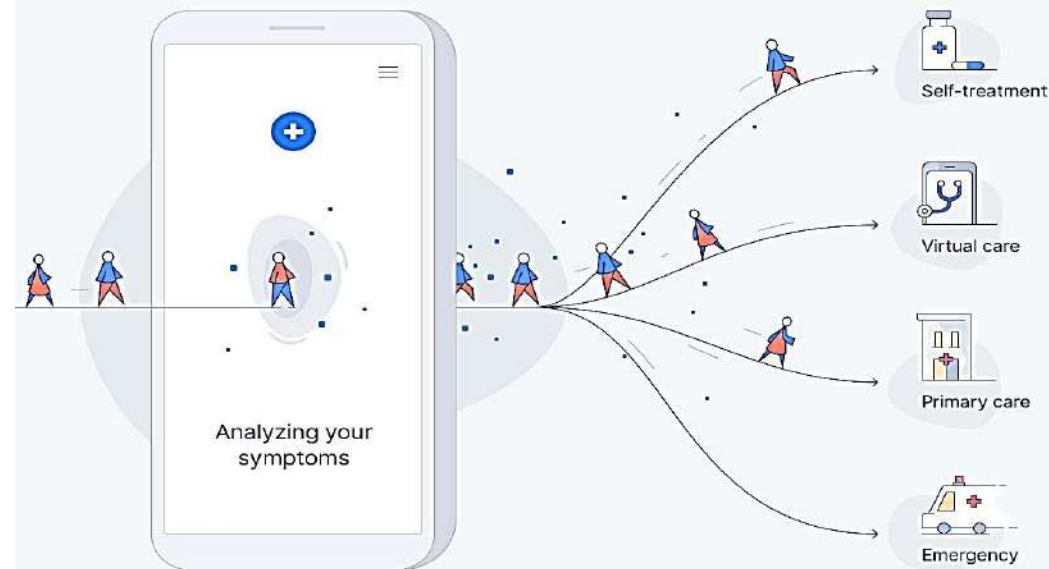
DIGITAL  
INSURANCE  
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### eHealth, Call Center Triage, Telehealth, Symptom Checker

Infermedica creates AI driven solutions that helps insurance, healthcare and pharmaceutical companies increase efficiency, improve patient flow, and reduce costs. With the use of Infermedica's products: Call Center Triage, Symptom Checker and Medical API, it is easier than ever to pre-diagnose, triage, and connect the patients with the appropriate medical services. All of that allows companies to stand out in the highly demanding market of healthcare. Infermedica's products are easy to customize, integrate, scalable and available in more than 13 languages.



## GUIDE PATIENTS TO THE RIGHT CARE

### Why we selected Infermedica for this DIA Top 100

Infermedica Call Center Triage is a powerful tool that uses artificial intelligence to find correct and cost-efficient care for patients. The goal of the platform is to assist call operators in prompt and accurate pre-diagnosis of patients and to standardize the process of triage interviews. The platform is fully customizable in terms of the triage logic and conversation protocol. Accurate triage lets connect patients to appropriate medical or insurance services. An internal study shows that call centers attribute using Infermedica Triage to an 18.9% increase in converting face-to-face visits to tele-consultations.



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LEAKBOT





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DIA MUNICH 2019  
SCANBOT



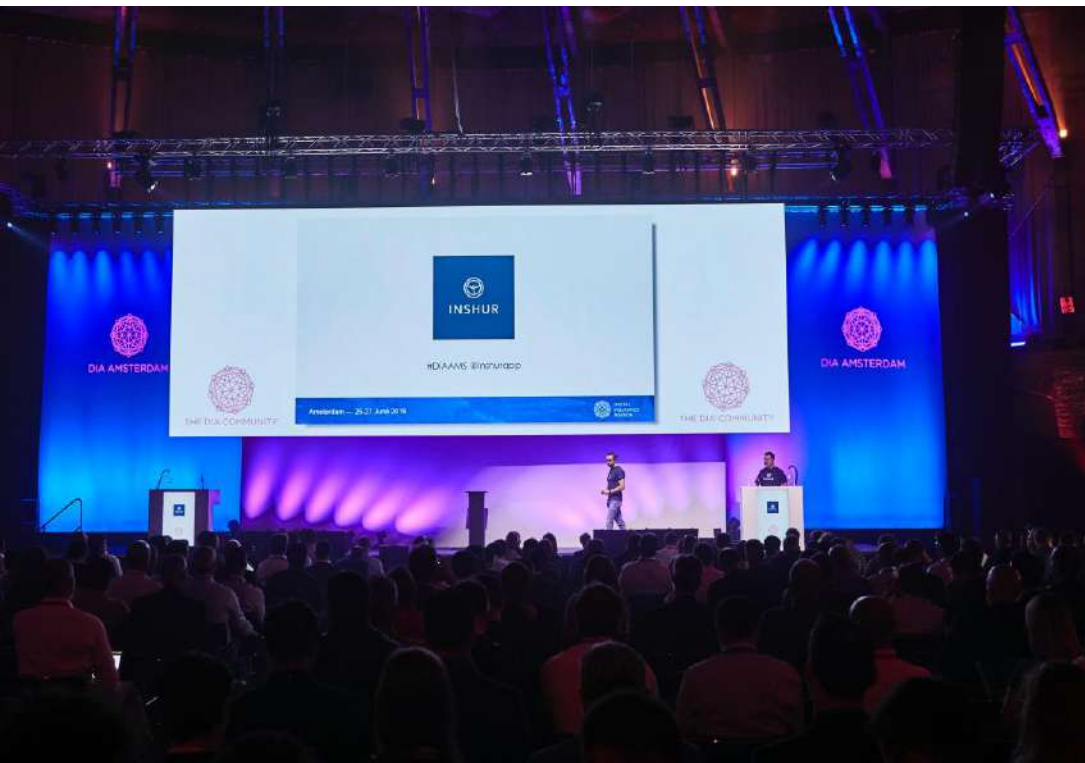
THE DIA COM





### Commercial Auto Insurance, Rideshare, Mobile

INSHUR is a 100% digital provider of commercial auto insurance, focused in the rideshare vertical. Using its mobile technology platform, proprietary data, and analytics, INSHUR helps professional drivers buy insurance coverage quickly and at a competitive price. In a market where the traditional broker model has remained unchanged, INSHUR delivers a mobile-first platform, allowing drivers to manage their entire insurance lifecycle from their mobile phone. INSHUR currently operates in the UK and New York City.



## FAST, CONVENIENT AND AFFORDABLE PRIVATE HIRE INSURANCE IN MINUTES

### Why we selected INSHUR for this DIA Top 100

INSHUR's growth in less than a year shows how they are transforming the experience commercial drivers have with insurance. INSHUR provides customers with the ability to get a quote and buy cover in minutes and not days. INSHUR means no more calling around brokers, waiting for a quote, finding parking and coming back with missing paperwork. INSHUR delivers a mobile-first platform, allowing drivers to manage their entire insurance lifecycle from their mobile phone.



DIGITAL  
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### Customer Experience, Data, Digital Transformation

Intellect SEEC is an established company with the heart and soul of a startup. With three decades of experience, Intellect SEEC is a prime example of a firm that is on a path to transforming the insurance industry. Their business tackles some of the biggest challenges in underwriting by leveraging next-generation technologies such as Cloud, Big Data, Artificial Intelligence (AI), Machine Learning (ML), and Internet of Things (IoT) to eliminate redundant processes, take a holistic view of risks, and employ decision-optimization technology.



## THE FUTURE OF COMMERCIAL INSURANCE UNDERWRITING IS HERE

### Why we selected Intellect SEEC for this DIA Top 100

Intellect SEEC's out-of-the-box platform brings unprecedented agility to an insurer's operations. The company is a pioneer in integrating capabilities of big data and AI in insurance. They have been working with insurers across the globe for over 20 years, delivering value through core systems. However, they still consider themselves as challengers.

Insurance is complex, but their solutions leverage big data, AI and conversational technologies to make it intuitive, engaging and insightful.



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DELICIOUS DIA MACAROONS







### White-label Insurance Platform, AI, Brandassurance

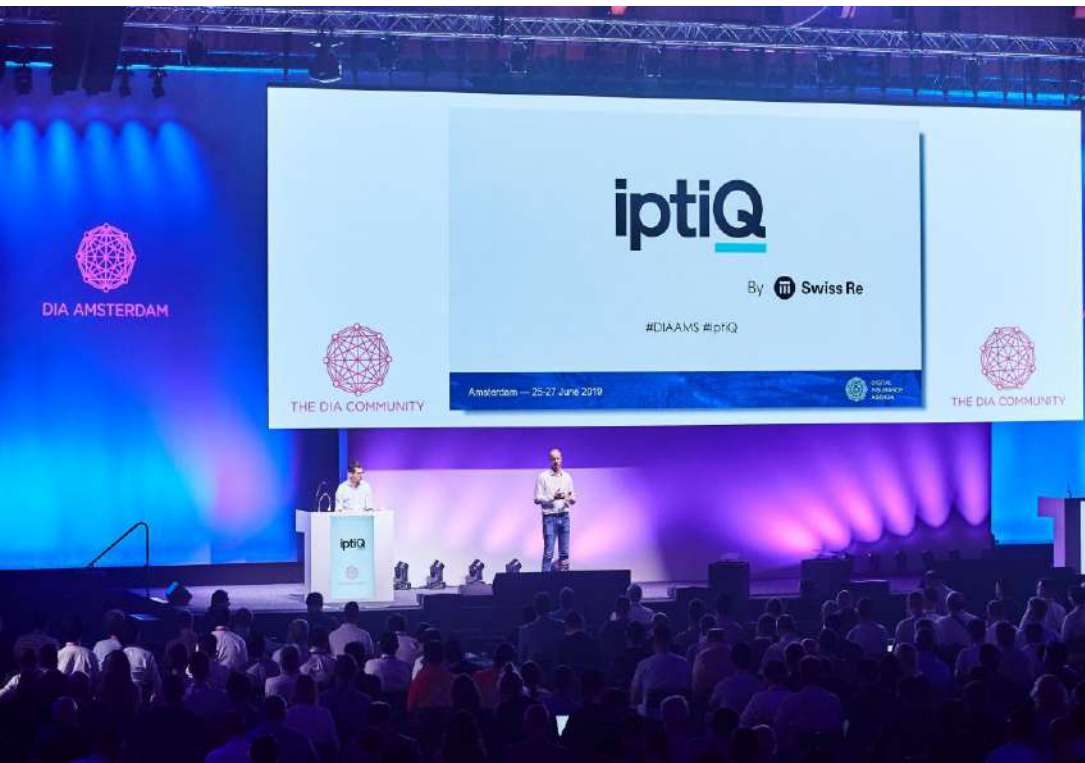
iptiQ provides Life & Health insurance solutions in the UK, US, Spain, France, Poland, Germany, Australia and the Netherlands, as well as Property & Casualty insurance solutions in Germany and Switzerland. iptiQ is transforming the experience of buying insurance by providing its partners with a tailor-made digital insurance engine and underwriting capabilities. Backed by 150 years of knowledge and expertise from Swiss Re, iptiQ creates best-in-class end-consumer experiences through the intelligent use of data.



## PROVIDING BESPOKE END-TO-END INSURANCE SOLUTIONS IN PARTNERSHIP WITH THE WORLD'S MOST TRUSTED BRANDS

### Why we selected IptiQ for this DIA Top 100

iptiQ's solution allows its partners increased cost savings, sophisticated underwriting, greater customer engagement, a new role in the value chain and the possibility to open up new revenue streams in record speed. They offer a truly digital experience with the E2E solution.



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### Core System, Performance Tracking, Mobile

i-surance is a B2B2C insurtech company like no other. It is a European digital Insurance Platform-as-a-Service. By providing a next-generation B2B2C Insurance Platform-as-a-Service, i-surance brings the features of a digital insurance offering to a large, growing market of networks, retailers, and distributors. They offer an end-to-end customized solution, from product development and innovation through claims management and compliance to improved sales performance.



## INNOVATIVE. SIMPLE. DIGITAL.

### Why we selected i-surance for this DIA Top 100

As an insurtech company i-surance is focusing on the development of innovative offers combining insurance and related services. They offer one of the most powerful mobile insurance products on the market, and they are also able to serve several other segments and markets.



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BRUNO SCARONI (GENERALI)





**CAMBRIDGE**  
MOBILE TELEMATICS

AI improves distribution and claims handling

[www.camtelematics.com](http://www.camtelematics.com)

CONFIDENTIAL

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MOHSIN RASHID (CAMBRIDGE MOBILE TELEMATICS)



### eXplainable AI, Advanced Analytics, Actuarial Modelling

Keylane offers SaaS software solutions for the core processes of the insurance and pension industry. With their solutions they help insurers achieve better business results. Keylane does this by optimizing operational processes, improve customer experience and drive cost efficiency. Their SaaS platforms Keylane Axon and Keylane Plexus unify communication, front, mid and back office processes in one integrated solution. Allowing insurers to share information across business lines and multi-channel operations to deliver consistent and personalized communication.



## SAAS PROVIDER EMPOWERING THE INSURANCE INDUSTRY TO CHANGE THROUGH TECHNOLOGY

### Why we selected Keylane for this DIA Top 100

Keylane Axon is an always up-to-date standard platform for P&C insurance companies capable of handling policy, claims and collection & disbursements. Although standard, the platform is able to handle personal, business and municipal lines by means of the Axon product definition system. Integrations with their eco-system are defined via plugins developed independently from the standard. Having this architecture enables Keylane to set up a plugin-market place for insurance companies to choose from.



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### **AI, Computer Vision, API, Process Automation**

The B2B AI software Konfuzio extracts, categorizes and validates information in text. Companies use Konfuzio to create new sales opportunities and accelerates business processes.

Konfuzio leverages AI to build a software that allows employees to be more effective by taking over repetitive work. This allows employees to stay focused on the tasks where human cleverness is crucial. Konfuzio solves confusion, takes over tedious text intensive jobs and lets humans perform higher value work. Customers of Konfuzio use their algorithm to review insurance contracts, extract actionable insights for the sales force from annual reports, or to process payment advices by clearing open receivables and/or payables automatically.



## **SOLVING CONFUSION BY EXTRACTING ACTIONABLE INSIGHTS FROM TEXT**

### **Why we selected Konfuzio this DIA Top 100**

Important developments in the insurance industry are happening in the field of customer interaction, AI and automation. Konfuzio built an AI software that helps insurer to speed up their process and to make it easier to close new clients by automating repetitive work.



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THEO BOUTS (ZURICH INSURANCE MOBILE SOLUTIONS)





DIA AMSTERDAM 2019

ROELAND WERRING, INGO WEBER

AND IRENE VAN DEN BRINK (DIGITAL INSURANCE GROUP)



DIA AMSTERDAM

Wallets

DIGITAL INSURANCE GROUP







## Robotic Process Automation, AI and Machine Learning, Process Analytics

Tel Aviv-based Kryon is a leader in enterprise automation, offering the only platform on the market which encompasses both Process Discovery and Robotic Process Automation (RPA). This end-to-end solution maximizes ROI and cuts implementation time by 80%. Powered by proprietary AI technology, Kryon Process Discovery automatically generates a comprehensive picture of business processes, evaluates them and recommends which ones to automate. Kryon offers desktop-based RPA, virtual-machine-based RPA or a hybrid combination of both.



## RPA THAT MEETS THE REAL NEEDS OF REAL BUSINESSES

### Why we selected Kryon for this DIA Top 100

While the insurance industry in general suffers from high operating expenses, Kryon RPA can increase companies' efficiency and lower expenses, all while boosting reliability and preventing potentially costly errors. And while many insurance companies still rely on legacy systems that are not easily integrated with more modern software, Kryon robots come with patented computer vision technology, enabling them to work with all types of software environments.

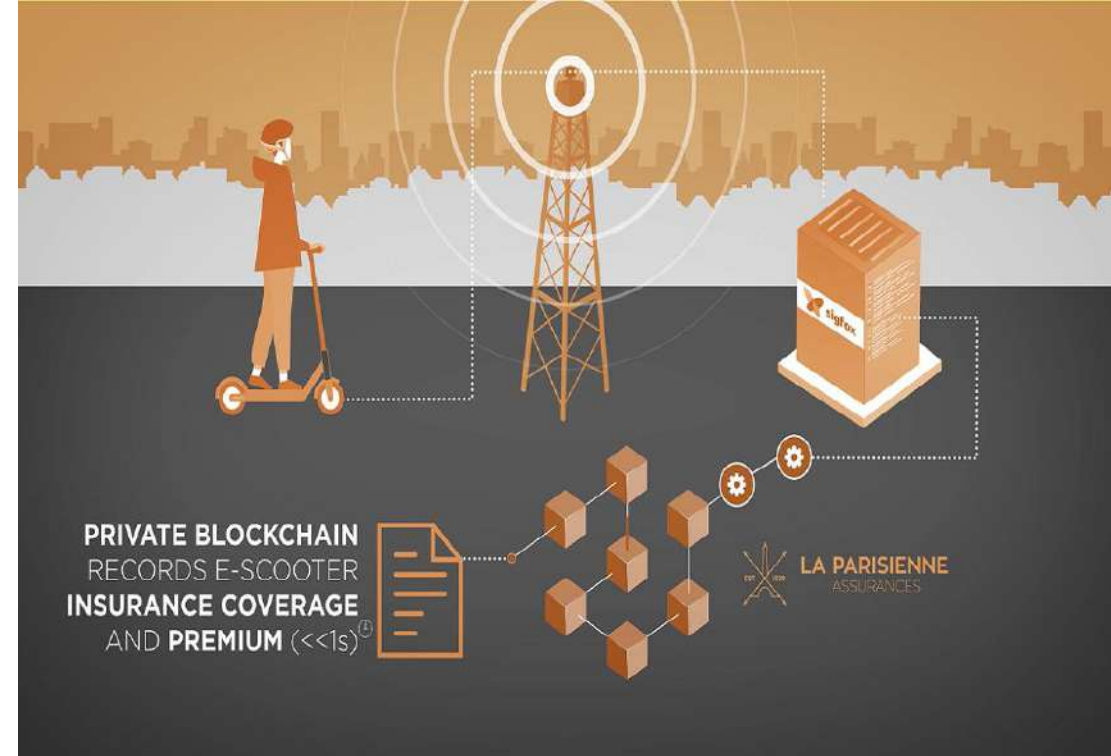


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## Blockchain, GigEconomy, White Label, APIs

La Parisienne Assurances is a fully digitalized insurance company. It designs and distributes tailor-made white label P&C insurance products in 13 European countries to a wide range of partners: traditional brokers, insurtechs and non-insurance distributors, (e-commerce sites, retailers). La Parisienne aims to better serve the end-customers experience in today's new shared and usage-based economy: it provides innovative bespoke on-demand & parametric insurance products, together with a fully end-to-end digital customer journey thanks to its APIs, data, and blockchain technologies.



## PREPARING ITS PARTNERS FOR THE INSURANCE OF TOMORROW

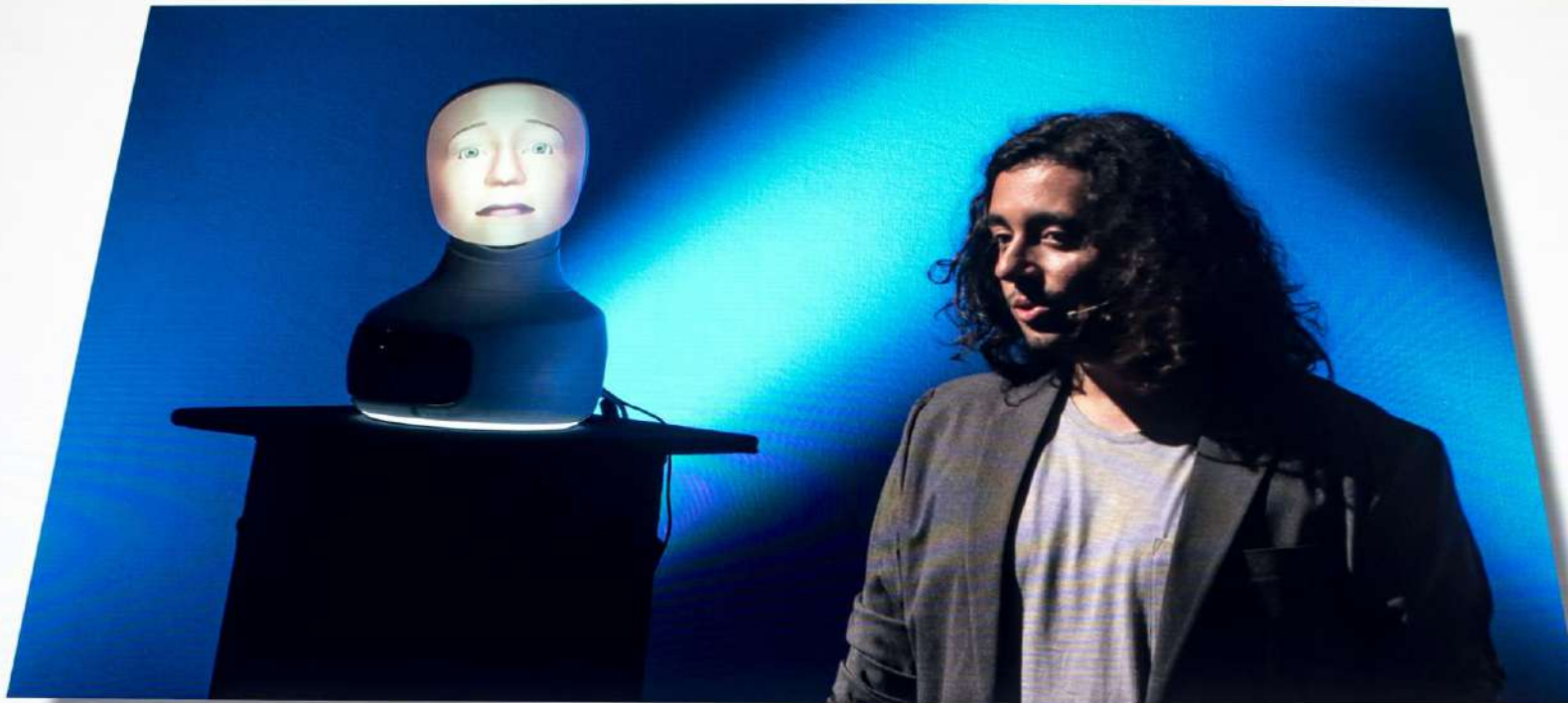
### Why we selected La Parissienne Assurances for this DIA Top 100

La Parisienne Assurances addresses the fast-changing customer behavior by designing new Data-driven Services, and in particular through connected devices. The possibilities are infinite about automating pay per use insurance or automated claims payment when you create your sensors, have access to a network and own an insurance platform that offers insurance as a service through API and blockchain.



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SAMER AL MOUBAYED (FURHAT ROBOTICS)







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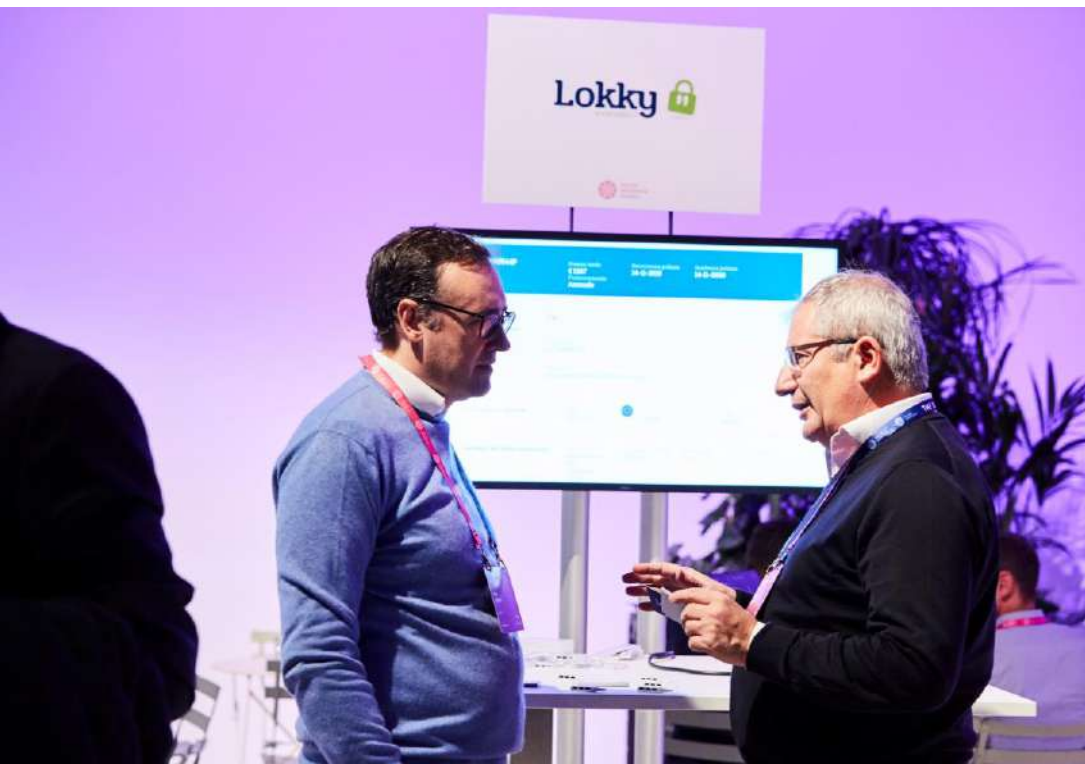
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DIA AMSTERDAM 2019  
MAX RECKERS (AFC AJAX)



### Advanced Analytics, Bancassurance, B2B2C

Lokky is the first Italian Digital Insurance Broker focusing on more than 6 million entrepreneurs and micro-enterprises with less than 10 employees like, artisans, commercials, professionals, freelances and F&B retailers. Their offer includes the main P&C insurance coverages for business. Today this market segment is under-covered by the traditional distribution channels: it's too difficult and complex for the agents and it's too small (and with too low fees) for the brokers, which prefer to focus on bigger companies (with higher revenue). Lokky was set up in this context, mainly looking at the unique economic texture based on SMEs and micro-enterprises, by an experienced team of professionals with diversified track record in strategy, digital marketing, artificial intelligence, e-commerce, venture capital.



## THE INSURANCE BUILD FOR YOUR BUSINESS

### Why we selected Lokky for this DIA Top 100

Lokky is the first player to offer quotation, emission, signature, payment and management for a business insurance coverage on the Italian market. They provide Italian entrepreneurs a digital solution for their business insurance needs, improving the customer engagement in self-service mode.



DIGITAL  
INSURANCE  
AGENDA





### Claim Automation, Usage based insurance, IoT, Car Telematics

MDGo has developed a real-time accident analysis technology based on advanced AI algorithms and ML models. Relying only on existing vehicle sensors or telematics solutions, MDGo generates a real-time FNOL report describing passengers' injuries and car damages (internal and external). With MDGo's real-time insights, insurance companies can automate their claim process, reduce fraud and claim leakage, while providing faster and better service to their customers. MDGo's solution is deployed in Israel and connected to 250k vehicles, via a local telematics company, reporting car accidents in real-time to the national EMS.



## REAL-TIME TRAUMA ANALYSIS AND CAR DAMAGE FOLLOWING A CAR ACCIDENT

### Why we selected MDGo for this DIA Top 100

Though we live in a world that is driven by data, real-time information regarding the vehicle damage and the passengers' injuries does not exist. MDGo bridges that gap through its Data-driven Services. MDGo takes Vehicle raw data and transforms it into a full mechanical and medical report.



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# THE DIA COMMUNITY

For the insatiably curious  
INSURTECH & INNOVATION IN INSURANCE






### Connected home, IoT, Security, Prevention and Detection

Zurich-based mitipi combines smart home technology and insurance for a safe and convenient life. Prevention, detection and insurance are the three elements one must care about when thinking about safety. On the market, there is no such a solution yet. The customers need to look for the elements on their own. That's exactly where mitipi comes in: digitalization and technology make it possible to offer everything in one subscription.



## MAKING LIVING SAFER BY COMBINING SMART HOME TECHNOLOGY AND INSURANCE

### Why we selected mitipi for this DIA Top 100

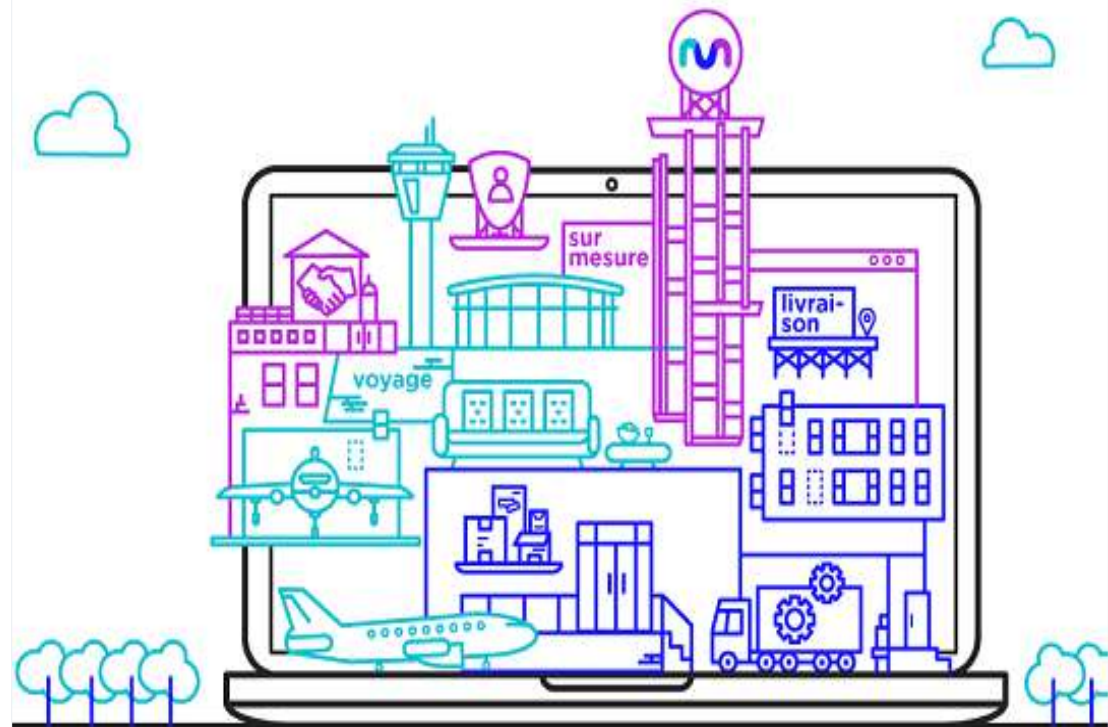
mitipi increases home safety while improving customer engagement by combining smart home technology & insurance. At the moment customers need to check for the three fields (prevention, detection, insurance) what is on the market, which smart home devices are compatible and what is included in the insurance. mitipi takes that away by offering all the three parts in one bundle. Offering customers, a safer and easier way to handle insurance and greater coverage on top.



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### Usage Based Insurance, E-Commerce, Parametric Pricing

Moonshot-Internet is an InsurTech that develops insurance services and products for e-commerce (travel, goods, glasses, neo-banks, etc.). Their IT system allows them to create these products within 30 to 90 days, which they deliver through an API (an end code that integrates easily no matter what site or partner application). The French startup is already named one of France's top 20 Insurtechs, thanks to its contextual insurance that strengthens customer relations. They work with Société Générale Insurance.



## THE FRENCH INSURTECH DEDICATED TO E-COMMERCE

### Why we selected Moonshot-Internet for this DIA Top 100

Traditional insurance covers random and uncertain risks such as a car accident, water damage at home or a cancelled trip because of illness. Moonshot-Internet offers an innovative approach by focusing on the client experience and immediacy. It is ultra-targeted contextual insurance.



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### **eXplainable AI, Advanced Analytics, Actuarial Modelling**

msg global is the international arm of msg. They provide a retail experience to customers in the claims process and automates fulfillment through direct access to the supply chain, creating a basis for broader customer engagement models such as the B2C marketplace. msg global is developing and implementing intelligent insurance extensions on top of SAP for Insurance. msg global offers a solution that is based on SAP® C/4 HANA Customer Experience and combines traditional claims solutions together with purchase networks (such as Ariba) in order to deliver a completely new claims experience.



## **INTELLIGENT AUTOMATED CLAIMS AND FULFILLMENT**

### **Why we selected msg global for this DIA Top 100**

The solution offered by msg global presents unique ways to digitizing and automating claims – and fulfillment – while protecting your existing investment in core platform transformation. The solutions can wrap around any core platform to provide a self-service, retail-oriented experience to customers in the claims cycle with direct access to your supply chain for immediate fulfillment. You can engage customers more effectively in a robust and enterprise fashion, process claims more efficiently and at a lower cost, deliver a retail-like self-service experience and increase customer loyalty and retention rates.



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NETWORKING

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DIA MUNICH  
CULINARY PLEASURES







### Mobile Signature, Remote Signature, eSignature, Compliance

Namirial, one of the leading trust service providers, is supporting insurers for more than a decade in digitizing and accelerating their onboarding and agreement processes.

Insurers rely on Namirial's solutions for identification, authentication and non-repudiable proofs of intent. They have been reducing acquisition costs and increasing customer satisfaction with solutions deployed in cloud or on-premise. Using Namirial they simplify their processes without compromising compliance.

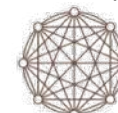


## SOLVING SIGNATURE CHALLENGES IN INSURANCE OMNICHANNEL

### Why we selected Namirial for this DIA Top 100

Namirial is providing both a signing ceremony that mimics the signing ceremony when signing on screen and taking handwritten signatures seriously - not just capturing an image, like couriers at a doorstep.

At DIA Munich they demonstrated how customers are enabled to sign legally binding on their smartphone, also able to cater for processes requiring Qualified Electronic Signatures (QES) by law or where this type of signature is preferred for evidential reasons. Namirial dramatically simplifies the usage of this type of signature which is known to be complicated and expensive.



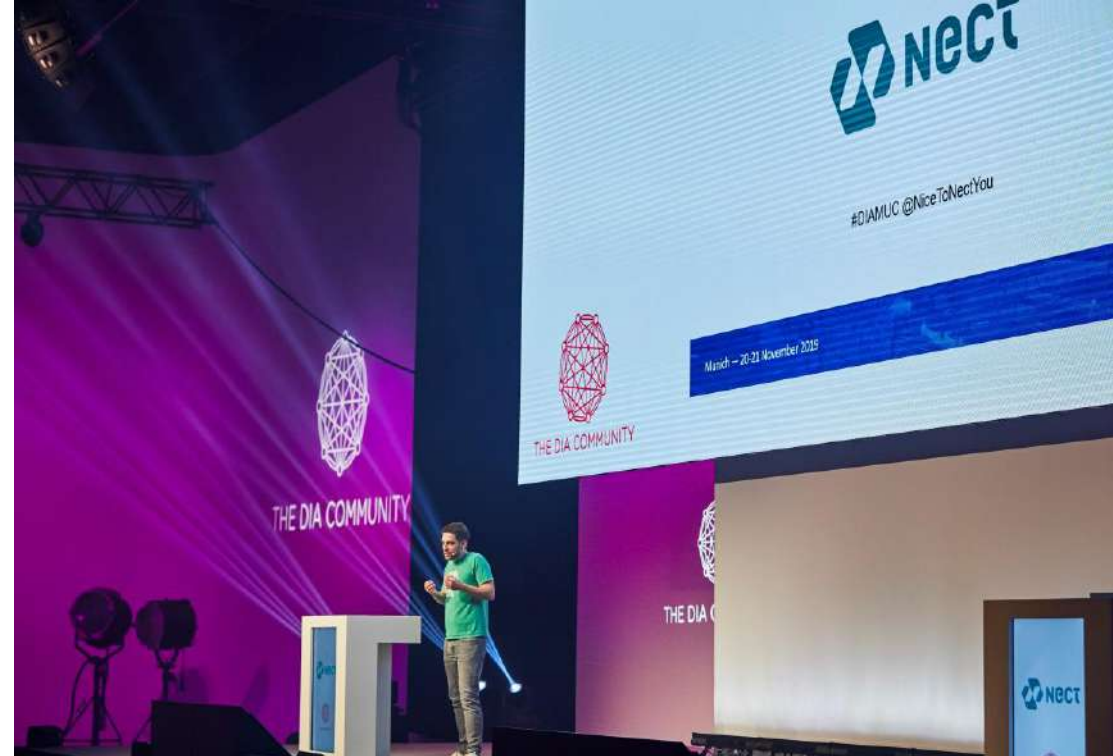
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### Digital Identity, Cyber Security, Biometrics

Nect has pioneered the Robo-Ident inside the German Insurance Industry. This new category of Identity Verification Systems is a Video-Ident based on Artificial Intelligence instead of human Call Center Agents. This leads to the clear benefit of zero waiting times for users, while providing the highest level of assurance in the customers identity. Both is essential for the new digital era of Insurances, as it increases the conversion rate and happiness factor of digital users.



## HOW THE INSURANCE INDUSTRY BECAME THE PIONEER IN USER-FRIENDLY IDENTITY VERIFICATION

### Why we selected Nect for this DIA Top 100

Nect is the pioneer in AI-based remote Video Identification (Robo-Ident). With Nect the User has to do only two easy steps during registration for a customer portal. This really means something for the whole industry, simply put: AI instead of Service Center Agents. This leads to the clear benefit of zero waiting times for users, while providing the highest level of assurance in the customers identity.



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### **Small Data, Social Media, AI & Machine Learning, Robotic Decisioning**

California-based Neener Analytics is the leader in computational social science and the only social media analytics technology that delivers specific, individual, risk outcomes in a 100% friction-less environment. They have automated financial risk decisioning to 1-click of the consumer social media profile. They are 100% opt-in. They are Small Data, Not Big Data which allows them to deliver prediction accuracies of over 80%. At the moment Neener Analytics is active in 8 countries worldwide with 5 risk products and they will be announcing their newest line soon.



## **AUTOMATED RISK DECISIONING TO 1-CLICK OF THE CONSUMER'S SOCIAL MEDIA PROFILE**

### **Why we selected Neener Analytics for this DIA Top 100**

Neener Analytics cracked the code of small data. What they do is game-changing, it fundamentally alters the analytics paradigm. It is social media analytics re-invented. With automated financial risk decisioning insurers are empowered to 'know' their customer in just 1-click which will increase conversion and revenues.



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DIA MUNICH  
HUMN.AI



humn. The information  
behind the advances



DIA MUNICH





DIA AMSTERDAM 2019  
VITTORIO GIUSTI (AVIVA) AND  
GIANFRANCO GIANNELLA (OCTO TELEMATICS)





### Digital Health, TeleDementia, TeleBrain Clinic, Advanced Analytics

Neurocern's risk management platform leverages predictive analytics and AI to meet the growing needs of insurers and the dementia population worldwide. Dementia tops every predictive model as the number one cost to economies worldwide, and it caused more deaths than prostate and breast cancer combined. Neurocern uses predictive analytics to redefine the way dementia is being diagnosed, treated and cared for.



## DE-RISKING DEMENTIA THROUGH PREDICTIVE ANALYTICS AND AI

### Why we selected Neurocern for this DIA Top 100

As insurers look for ways to implement technology to transform and innovate business processes, Neurocern's risk management platform leverages predictive analytics and AI to meet the growing needs of insurers and the dementia population worldwide.

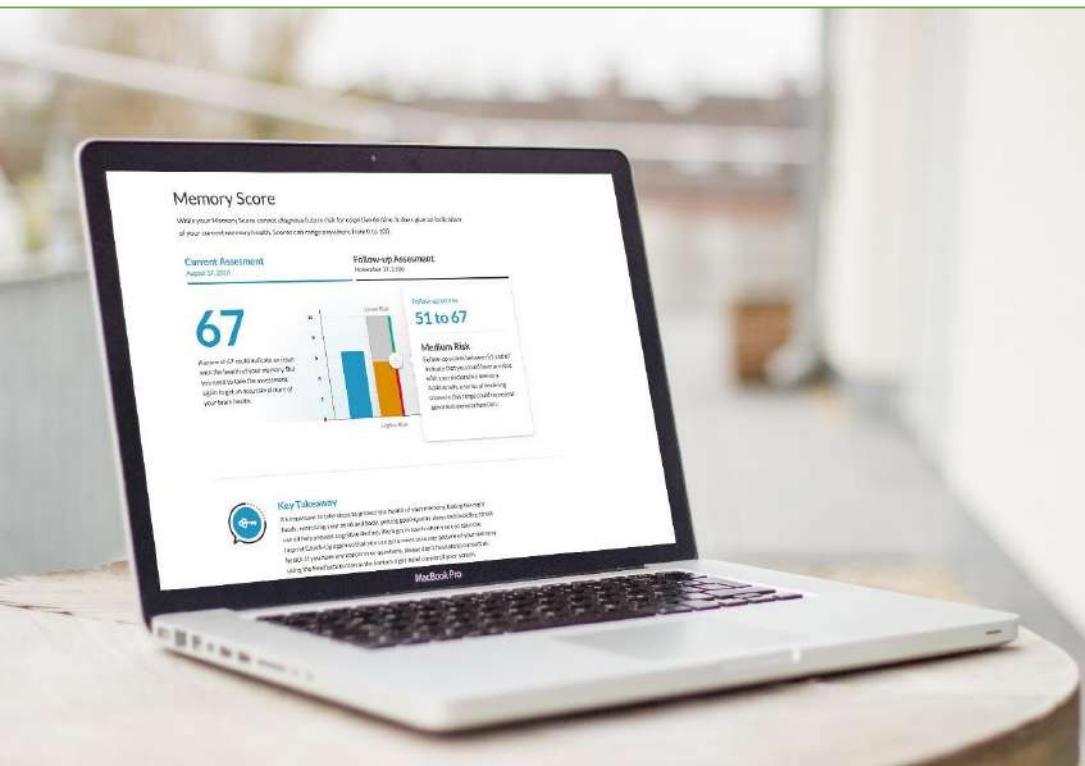


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### Digital Health, Eye Tracking, Cognitive Health, Prevention

Californian digital health startup Neurotrack is on a mission to transform the diagnosis and prevention of memory loss and related diseases like Alzheimer's. The company's flagship product is the Imprint™ Check-Up, a 5-minute assessment that uses eye-tracking technology to assess cognitive decline before symptoms appear. The early diagnosis of memory loss is critical for prevention of cognitive decline and this assessment is the only tool that can predict memory loss before it starts. In addition, Neurotrack offers a Cognitive Health Program that provides users with tools and advice to make lifestyle changes scientifically proven to reduce the risk of cognitive decline and diseases like Alzheimer's.



## TRANSFORMING DETECTION AND PREVENTION OF MEMORY LOSS

### Why we selected Neurotrack for this DIA Top 100

Cognitive decline and memory loss associated with diseases like Alzheimer's and other dementias are a major health epidemic and so far, the healthcare industry hasn't been successful in developing reliable tests or treatments. Neurotrack's Cognitive Health Platform helps to assess risk for memory loss and provides tools to prevent and manage cognitive decline. They offer easy and ongoing access to assessments like Imprint and tools like the forthcoming memory health program.



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### Prevention, Risk Management & Inspection, Cloud Based, SaaS Platform

Oodit develops software to make organizations safer. The Dutch startup knows what their customers need to manage their business risks efficiently. They digitalize risk inspections of objects and prevention actions and focus on risk management, risk assessments and inspection-management. The result is higher risk-awareness at all levels in the organization. The software is user-friendly and works intuitively by simply adding existing data. Users retain control and management can respond immediately to current developments. In addition, Oodit develops customized modules for company-specific situations. Their team of experts ensures that everything is tailored to the risk processes of the customer.



#### 1. Create

Create a new customer, project or object.

#### 2. Collect

Inventory at the end customer to the Oodit Platform.

#### 3. Analysis

Analyse the file, create measures, actions, and a report.

#### 4. Monitor

Start using Oodit for monitoring prevention, receive incidents and use the insights.



## RISK-MANAGEMENT MADE EASY

### Why we selected Oodit for this DIA Top 100

The Amsterdam-based startup makes risk and inspection management accessible, easy and valuable by digitalizing the whole process. The user-interaction is key.

At DIA Amsterdam they told us how easy it is to complete an inspection and share prevention actions.



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**DIA AMSTERDAM 2019**

MARK GODFREY (RAC),  
NIKLAS SCHIMANSKI (BMW GROUP FINANCIAL SERVICES),  
YANNIS KORGIALOS (MUNICH RE),  
NAILL BARTON AND DARIUS KUMANA (WRISK),  
STEPHAN RUBY (ALLIANZ AUTOMOTIVE)



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### Computer Vision, Video Analytics, Machine Learning, Car Telematics

Peregrine Technologies is a Berlin-based AI technology company that is improving road safety and minimizing CO2 emissions from transportation in cities. By deriving video context from real-time traffic scene imagery, they deliver a data set for digital insurance and transportation services.



## PUTS THE INSURER IN THE PASSENGER SEAT WITH REAL-TIME VIDEO ANALYTICS

### Why we selected Peregrine for this DIA Top 100

Peregrine's technology incorporates itself into people's lives through a car dashcam that analyzes visual input in real-time in order to provide instant feedback for drivers as well as insurers. This technology instantaneously brings invaluable information collected from drivers to the market, delivering superior data sets for digital insurance and transportation services.







iHomes LEAKBOT Topdanmark

#DIA/MUC #ihomesNordic @LeakBot\_HQ @Topdanmark

Munich — 20-21 November 2019

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DIA MUNICH  
IHOMES, LEAKBOT & TOPDANMARK

# THE DIA COMMUNITY

DIA AMSTERDAM  
SALESFORCE & VLOCITY





[ PERSADO ]



### Power of Words, AI, Digital Marketing

By combining words with data, Persado breaks down marketing creative into six key elements and then runs experiments on thousands of potential message combinations to generate the best-performing content to speak to each customer across their entire journey. With Persado users know that their digital marketing is fully optimized for brand engagement and revenue performance. Persado uses AI, linguistic science and machine learning to bring accountability to communications and creative in marketing and across the entire enterprise that drives double- and triple-digit revenue growth for their customers.



## AI PLATFORM TRANSFORMS INSURANCE BY UNLOCKING THE POWER OF WORDS AND LANGUAGE

### Why we selected Persado for this DIA Top 100

Persado's technique is incredibly promising. It helps brands and companies to harness the full power of words and drive meaningful communications with prospective and current customers. Basically, they are reinventing marketing by applying mathematical certainty to words. By unlocking the power of words, companies can win every marketing moment, experiencing new levels of brand engagement and revenue performance.



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### **Computer Vision, Deep Learning And Predictive, 1st Party Data**

Pixoneye offers the ability to analyze the untapped power of mobile users' photo galleries on behalf of their clients. It is a data analytics SaaS company, which analyses personal photo galleries using AI to help companies truly understand their mobile consumers & personalize their experience. Pixoneye harnesses the full potential of image understanding on mobile devices to provide the ultimate key to capture the consumer's ever-changing needs. The startup redefines personalized marketing by offering unparalleled predictive accuracy and actionable clustering and can be integrated with client's CRM system, Marketing Automation, and/or Ad-serving Platform, etc.



## **ANALYSES PERSONAL PHOTO GALLERIES USING AI TO HELP COMPANIES TRULY UNDERSTAND THEIR MOBILE CONSUMERS & PERSONALIZE THEIR EXPERIENCE**

### **Why we selected Pixoneye for this DIA Top 100**

Fast changing customer behavior and new market dynamics make it essential for insurers to increase the contact frequency and provide more added value. Pixoneye provides the data and the engagement platform to enable this. Their data is dynamic, so they can recognise change in lifestyle, interests and life stage.



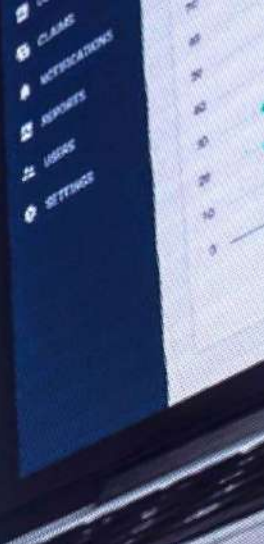
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DIA AMSTERDAM 2019  
TOMAS HOLUB (COVERGO)

 covergo  
Insurance of Tomorrow

Company Introduction  
Digital Insurance Agenda 06/2019





DIA AMSTERDAM 2019

PETER BOUSQUET (HUMN.AI),  
DAVID JANCZEWSKI (DIGITAL ASSET SERVICES),  
KARL STANLEY (RENAISSANCE RE),  
AND STEPHAN BRITTAIN (INSURTECH GATEWAY)



Stephan Brittain  
Partner  
Insurtech  
Gateway



David Janczewski  
CEO/Founder  
Digital Asset  
Services



Peter Bousquet  
Co-Founder  
Humn.ai



Karl Stanley  
VP Technology  
Ventures  
Renaissance Re

Shiraz Partner

INSURTECH  
GATEWAY







**Cerebral Palsy, Gamification, Digital Therapy, Digital Health**  
reFit Systems developed reFit Gamo, the first digital therapy system for individual rehabilitation for patients with movement disorders. Their system combines motion-controlled video games with software technology that enables digital therapy monitoring, biofeedback, and automated medical analysis.



## DIGITIZING THERAPY PROCESSES

### Why we selected reFit Systems for this DIA Top 100

reFit Gamo is the first digital therapy platform for children and youth with movement disorders. By providing challenging games scenarios, the platform maximizes patient's engagement in their own treatment and motivates them for more regular exercising in clinics and at home. reFit Gamo provides therapists with smart tools to monitor and evaluate patients and allow them to focus on the optimal treatment for their patients.

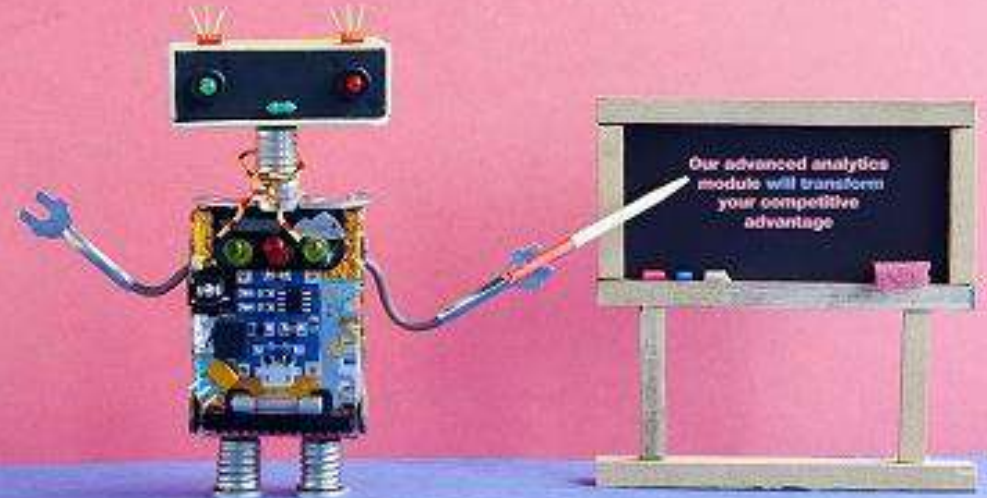


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### Core Insurance Platform, Virtual Assistant, AI and Natural Language Processing, IoT

RGI is the EMEA leader and digital influencer of the insurance market, providing core systems to Insurers. RGI and Dometichs' solution is designed to be the entry point to the Insurance marketplace. It allows the Insurer to successfully partner with other service providers in the ecosystem, to address business agility and customer centricity with real-time, intuitive digital experiences.



## A MULTI-BUSINESS OFFERING STARTING FROM IOT

### Why we selected RGI for this DIA Top 100

RGI has demonstrated an ability to modernize technology, to be extremely relevant in a digital insurance world, and now to grow in EMEA. At DIA Amsterdam Elena Pistone, Corporate Staff Director and Paola Bruna, Corporate Marketing & External Relations Manager demonstrated The new Customer Journey focused exclusively on highly health services. Customers benefit from personalized and tailored products and services because the Customer Journey has become an activity of few seconds.



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# LAIDBACK ATMOSPHERE DIA AMSTERDAM





## What attendees say about DIA



### *A good overview*

"DIA covers a lot of topics, but there is a high level of quality because the content is curated. On the other hand, it is not too large so you will keep a good overview."

*Alexander Bernet,*

*Head of Innovation and Market Management Zurich Insurance Company*



### *We are coming back*

"We are invited to a lot of insurtech conferences but the one we locked is DIA. We travel from the US and bring the whole team. We are very big fans!"

*Michael Lebor, CMO AmTrust*



### *The most professional conferences*

"Probably one of the most professional conferences I have been at. It's very well organized, the venue is just fantastic, great speakers."

*Sebastien Couture, Co-Founder Stratumn*





### Smart Cooking, Fire Safety, Loss Prevention, Air Quality

Safera is a forerunner in stove guard technology. Developing a stove guard for every home has been a very challenging task, because a stove guard needs to fulfill 2 conflicting needs: it must effectively prevent cooking fires but at the same time it must allow peoples' varying cooking habits, from slow simmering to harsh frying. Otherwise it will not be accepted by the end users.



## ELIMINATING ONE THIRD OF ALL HOUSEHOLD FIRES

### Why we selected Safera for this DIA Top 100

Safera is a pioneer in preventive fire safety. With Safera's intelligent stove guard, the No. 1 reason of home fires and causing one third of all household fires, are practically eliminated.



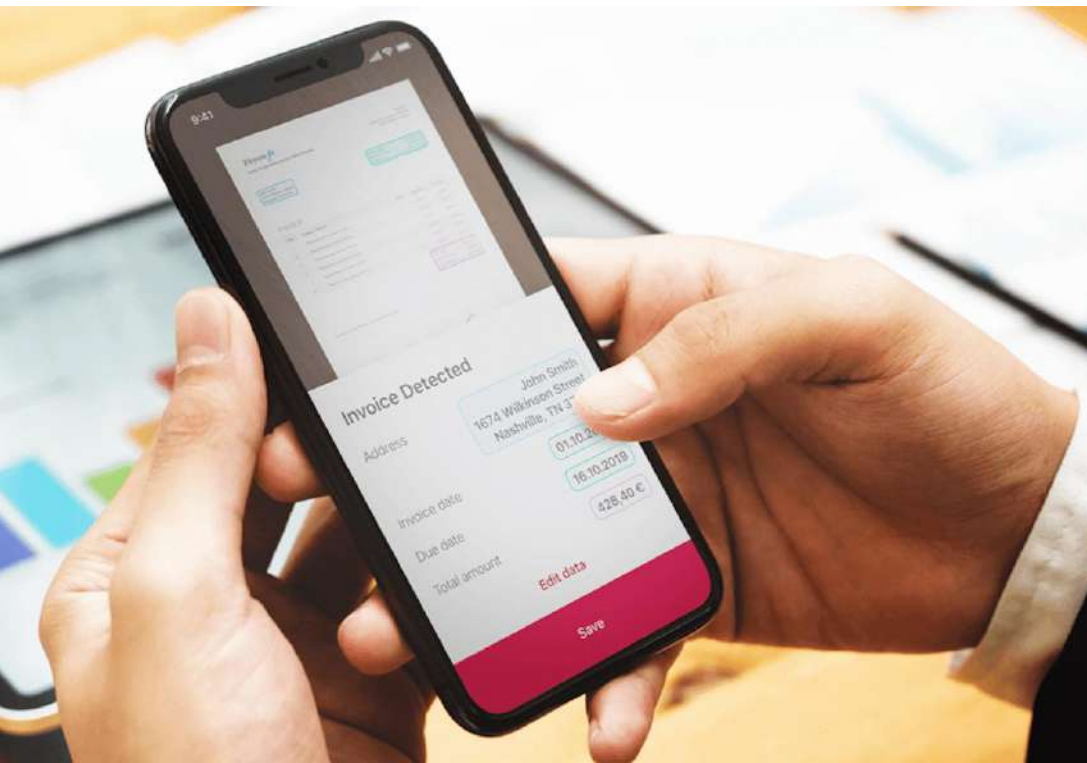
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### **Digitized Scanning, Digital Verification & Authentication, Mobile, GDPR**

Scanbot offers a B2B product, the Scanbot Software Development Kit (SDK), that enables companies to easily integrate document detection, scanning and data extraction functionalities into their own mobile iOS and Android applications.

Besides the Insurance industry, which is Scanbots main vertical, their solutions are trusted by over 200 companies in banking, logistics, accounting and healthcare - making their document capture workflows as productive as possible. Scanbot helps to digitize every document in a fast, secure and privacy standards compliant way.



## **DOCUMENT DETECTION AND DATA EXTRACTION AS THE FIRST STEP TO PROCESS AUTOMATION**

### **Why we selected Scanbot for this DIA Top 100**

Scanbot helps users to digitize every document - private or business. A quick and effective start into a paperless life with the best scanning solution on the market. With their own successful B2C app and their SDK, tens of millions of end users use their technology every year. Their products are developed with a focus on the highest privacy standards possible.



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- 2 days jam-packed with inspiration
- **Wednesday 28 and Thursday 29 October**  
Our highly acclaimed DIA format with **50+ insurtech live demos on stage**; fast paced, single stream, max 8 minutes, PowerPoint strictly forbidden. What you see is what you get.
- An eclectic line up of thought-provoking industry leaders versus outside-the-industry speakers
- Ample time and space for **networking**.
- **High quality**. Not only in content but also an unrivaled production value, outstanding food and beverage etcetera.
- Fun networking parties: a range of side-events. E.g. **parties in sleek bars** in Amsterdam.
- **Weekly pre- and post-event communication** with 12,000+ readership through **valuable content**.

**DIA CONFERENCE FORMAT**



# COME JOIN US AT THE NEXT DIA AMSTERDAM 28-29 OCTOBER 2020

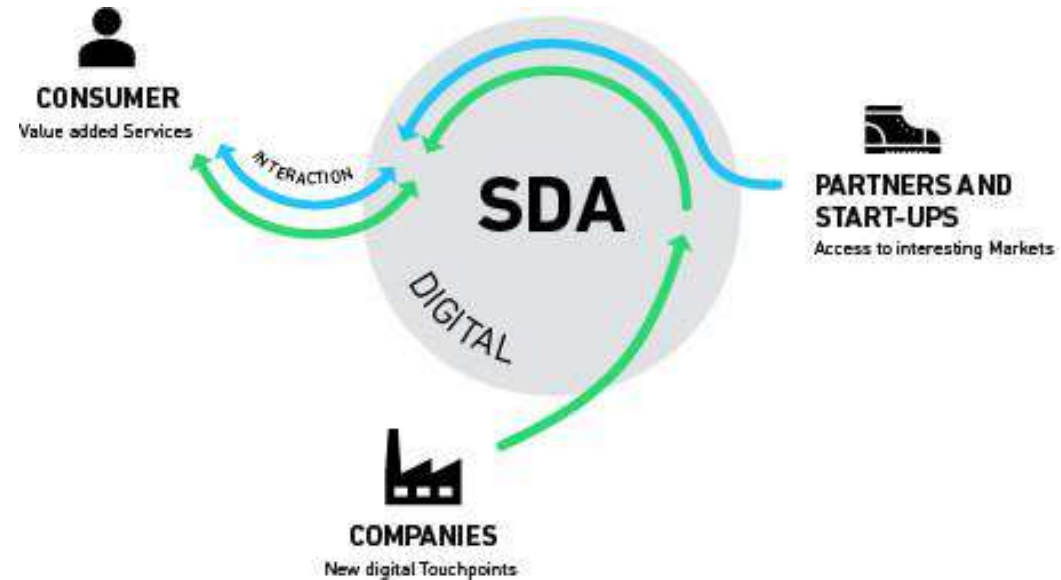


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#DIAAMS @theDIAcommunity



### eHealth, Service Platform, PartnerEcosystem

SDA SE based in Hamburg developed a digital platform that provides data, services and solutions for the three main insurance sectors: P&C, Life and Health. SDA SE enables companies to digitalize using their own IT infrastructure and create digital ecosystems including partners, fin- and insurtechs.



## ENABLING COMPANIES TO DIGITALIZE BY USING A DIGITAL PLATFORM

### Why we selected SDA SE for this DIA Top 100

SDA SE operates on the edge of technology, driving innovation in the discovery of suitable automated processes, and the continual optimization of processes. Enabling companies to digitalize by using a digital platform. The startup simplifies the collaboration between customers, insurance companies, start-ups and services providers, and to provide the required technology to create customer-focused solutions.





### Warranty Solutions, Device Protection, Mobile, IoT

Servify is building a holistic solution addressing the post-sale lifecycle journey. The Indian startup makes it incredibly easy for a customer to interact with a brand. Be it a regular in-warranty service request or when there is damage to a device, if Servify powers the brands' service, they strive to turn that frown upside down. Going forward, they are also making it easier to trade-in the device for an upgraded one.



## DELIVERING CONSUMER HAPPINESS ACROSS POST-SALES LIFECYCLE FOR PRODUCTS THAT TOUCH THE DAILY LIVES OF CONSUMERS

### Why we selected Servify for this DIA Top 100

Technology is the key catalyst to tackle service issues and foster brand loyalty. An improved consumer experience in the post-sale phase of a product lifecycle not only ensures consumer loyalty but increased revenue opportunities. But the post-sale experience cannot be improved for any product unless the ecosystem blends into a seamlessly functioning unit. Everyone is unified onto their platform to provide a product ownership experience like no other.



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DIA MUNICH 2019  
DAVID CHEN (HANSON ROBOTICS)





DIA AM

DIA AMSTERDAM 2019  
TOM VAN DEN BRULLE (MUNICH RE)  
AND ALI SAFAVI (PLUG AND PLAY)





## Smart Home, Smart Building, Machine Learning, Water Damage Prevention

Shayp helps insurers mitigate water damage claims and provide new cost saving services to policyholders with easily scalable end-to-end water leak assessment technology.

Shayp ranks, in real time, the buildings and homes with the most urgent leaks by combining an easy to install sensor and machine learning software. Their technology provides useful insights to policyholders about their water usage, mitigates the risk of water damage with early leak detection and provides an easy claim management process.



## EASY AND INSIGHTFUL WATER CONTROL FOR BUILDINGS AND HOMES

### Why we selected Shayp for this DIA Top 100

Shayp provides statistics based on never before acquired data in order to create new property assistance services and insurance products. In the same fashion as car telematics, Shayp is giving new insights to insurers about the maintenance quality of buildings, either pushing policyholders to reduce risk towards leaks or to better assist them in case of a detected problem that may not be a claim.



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Shift

### AI, Claims Automation, Fraud prevention

Shift Technology is specialized in insurance fraud detection and claims automation. Shift provides the insurance industry with a solution to automate claim handling in a fast, efficient and accurate way to improve the customer experience but more importantly also give the insurance company the confidence to only automating valid claims. Their AI-native claims automation solution leverages powerful fraud detection capabilities to keep fraud out of the picture.



## Automating fraud-free claims handling

### Why we selected Shift Technology?

Shift Technology helps insurance companies deploy fast, accurate and fraud free claims automation with Luke, their claims automation solution that is fully integrated with Force, their fraud detection application.

Force is a SaaS-based, AI-powered fraud detection solution, which flags potentially fraudulent insurance claims across all lines of business with a 75% hit rate. With Force, claim handlers will see a comprehensive, prioritized set of suspicions underlying each fraud alert in a single, easy-to-navigate dashboard.



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### **eSignature, Blockchain, Machine Learning, API**

Signaturit is a trust service provider that offers innovative solutions in the field of electronic signatures (eSignatures), certified registered delivery (eDelivery) and electronic identification (eID). All of them are in accordance with Regulation (EU) No. 910/2014, known as eIDAS as well as with the US laws E-SIGN and UETA Acts.

The top 1 cloud-based company providing electronic signatures and other qualified Trust Services in Europe, that aim to give speed and security to any kind of digital transaction. Signaturit enables insurance companies to securely automate document management workflows and get policies signed intuitively.



## **SIGN CONTRACTS EASIER USING THE ESIGNATURE SOLUTION WITH SECURITY AND LEGAL VALIDITY**

### **Why we selected Signaturit for this DIA Top 100**

Organizations use Signaturit to improve customer experience, increase productivity and reduce errors and costs by automating workflows and enforcing business rules throughout. Implementing best of breed solutions like Signaturit is a foundational first step toward an end-to-end digitalization environment because it improves operational efficiency and transparency while improving the customer experience.



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AFTER PARTY AT CLUB HEART



### Customer Experience Platform, White Label, Personalization

Polish Sollers Consulting is a multinational digitalization partner of the financial industry. It supports insurers in Germany, UK, Scandinavia, Poland and other countries in Europe, Asia and the Americas. Based on its 20 years' experience in the insurance and financial industry the company created RIFE, an omnichannel insurance platform designed for the needs of the insurance industry.



## THE OMNICHANNEL STRATEGY DELIVERED

### Why we selected Sollers Consulting for this DIA Top 100

Sollers created RIFE, a next-generation platform, to help insurers become digital leaders.

RIFE enables insurers to 'break' the silo approach and integrate business processes into a seamless, engaging and personalized customer journey. The company has been rapidly growing towards a global digitalization partner. It now serves over 70 corporate clients from the insurance and financial sector globally and employs almost 600 business and IT professionals from its offices in Poland, Germany, Denmark and Japan.



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### Sleep-tech, AI And IoT, Robotics

Dutch startup Somnox developed the world's first sleep robot that works by using scientifically proven cognitive and simulated human breathing techniques to accelerate the process of falling asleep. The sleep robot improves night's rest with the technology of tomorrow. The Somnox sleep robot helps to sleep faster, longer and wake up refreshed using breathing regulation, soothing audio and affection.

Somnox co-designed the Sleep Robot with Royal Auping, Europe's leading circular mattress manufacturer, to provide the ultimate comfort through a sustainable product with high quality materials. The sleep robot is manufactured and produced at Royal Auping's facilities in The Netherlands.



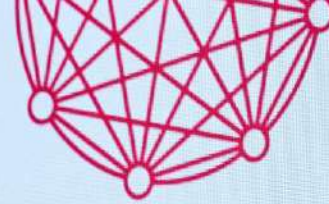
## THE MOST COMFORTABLE SLEEP COMPANION FOR EVERYONE

### Why we selected Somnox for this DIA Top 100

Sleeplessness or insomnia is one of the most common sleeping disorders worldwide. People who suffer from it have difficulties falling asleep, staying asleep or sometimes even both. It is a highly prevalent problem that is associated with increased use of health care services and products and a very high economic burden. The Somnox Sleep Robot is the world's first sleep robot developed to start a global sleep Revolution. We strongly believe it is time for a device like the Sleep Robot that actually does something to help people to sleep. Without medicine.



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Shift

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SHIFT TECHNOLOGY



# Medallia

DIA AMSTERDAM 2019  
ALEX GLANZ (MEDALLIA)



**sum.cumo®**



### **Mobile First, APIs, AI & Advanced Analytics**

sum.cumo stands for the expert, holistic digitalization of today's business models. From offices in Hamburg, Düsseldorf and Zurich, sum.cumo offers disruptive technology solutions to companies in the lottery and insurance industries. Thanks to years of experience and a large number of unique digital success projects, the company has in-depth knowledge of the customer's and industry's business model. The guidance and support of the sum.cumo experts in Consulting, User Experience, Technology and Marketing ensure the success of each project, from brainstorming to implementation.



## **SUM.CUMO: MADE TO INNOVATE**

### **Why we selected sum.cumo for this DIA Top 100**

sum.cumo is a driver of digitalization. They make it easier for new companies and products to enter the market and give back established market players full digital control over their business model.

The platform provides a feature eco system, which is continuously extended in a joint effort between sum.cumo and participating insurers.



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### **AI & Machine Learning, Drones, IoT, Telematics, eHealth**

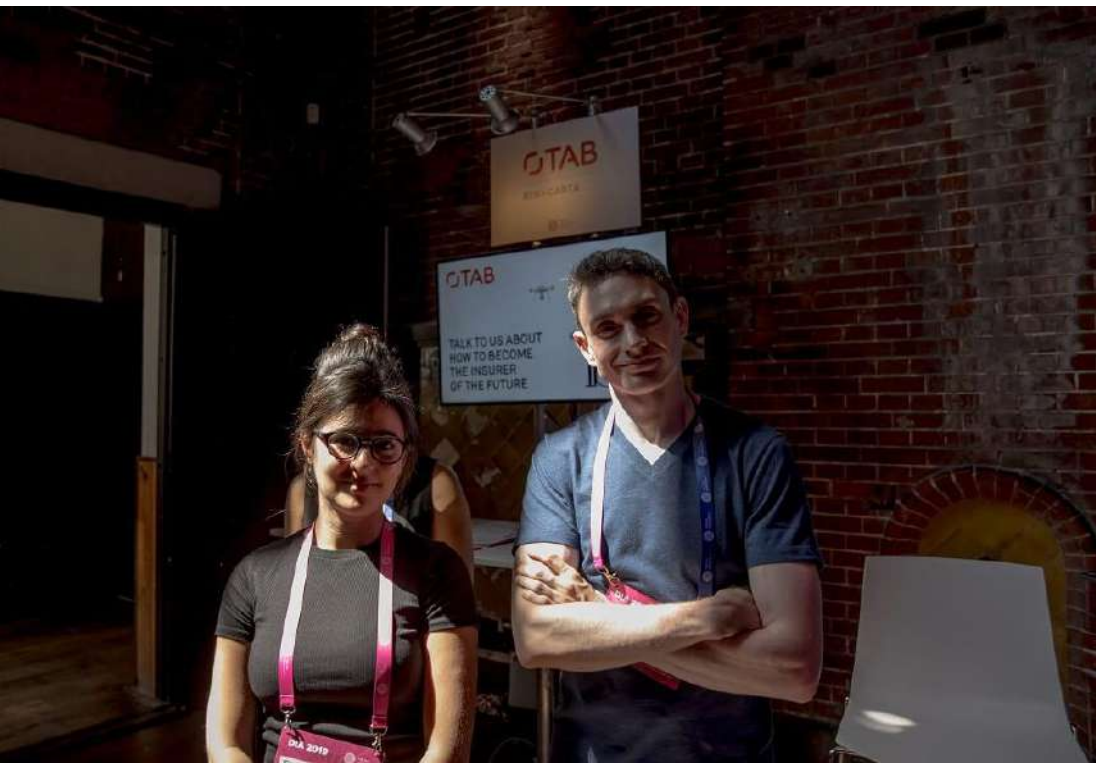
TAB, the App-business, offers an end-to-end service from digital and product strategy to full-stack engineering, design and delivery; they drive innovation, growth and business results. It is a highly focused technology partner built to enable organizations to thrive in a world where mobile is an expectation, not a device. They are the UK's largest and most experienced team of mobile experts. TAB has extensive experience of end to end product development in Financial Services ranging from brand new proposition development and working with start-ups to integrating innovative products with complex legacy back end systems.



## **CREATING PRODUCTS THAT MAKE THE WORLD WORK BETTER**

### **Why we selected TAB for this DIA Top 100**

TAB is an outcome-led technology partner for some of the world's biggest businesses. They don't have a product or platform; they take a technology-agnostic approach to help their clients identify valuable business and customer outcomes and deliver great software that achieves those outcomes. They help businesses to accelerate digital innovation and product delivery.



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## Highlight of Insurance Members with Cyberport



- First truly digital insurer
- Joined forces in 2013 by Ping An, Tencent and Alibaba ([Link](#))
- Member of Cyberport community since 2018 May



- Hong Kong first virtual insurer approved by Insurance Authority on Dec 2018 ([Link](#))
- Cyberport Incubatee



- Insurance platform for insurer, reinsurer, broker, in various frontend and backend functions ([Link](#))
- Cyberport Incubatee



- InsurTech start-up attracts BitRock, Cyberport Macro Fund, Cathay Venture in Series A extension for over USD30m ([Link](#))
- Cyberport incubatee



- the first mobile-only App provides an insurance product tailored for Domestic Helpers ([Link](#))
- Member of Cyberport community since 2017 Jun



DIA AMSTERDAM 2019  
ERIC CHAN (CYBERPORT HONG KONG)



### Computer Vision, AI & Deep Learning, IoT, Augmented Reality, 3D Tracking

TechSee provides a visual engagement platform powered by deep learning and computer vision, enabling the auto-recognition of devices and issues in order to offer proven resolutions. Customers receive precise AR visual guidance in both assisted service and self-service modes at every stage of the journey, from sales, registration and onboarding to claims and upsell. They serve tier 1 companies and global groups in 24 markets around the world, including leading P&C insurers, telecoms and consumer electronics manufacturers.



## NEXT-GENERATION CUSTOMER EXPERIENCE THROUGH COMPUTER VISION AI & AR

### Why we selected TechSee for this DIA Top 100

Computer vision is one of the hottest topics with crystal-clear use cases throughout the customer journey, especially in the claim's domain. TechSee transforms the customer experience domain by providing the first intelligent visual engagement solution powered by artificial intelligence and augmented reality and empowers enterprises across the globe to deliver a better customer experience and reduce costs.



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# tech11



## **Core Insurance, Microservices Architecture, Automation, APIs**

The tech11 digital platform is designed for the insurance industry in EMEA. It works for Greenfield or small Insurers and MGAs, which need an E2E system as well as for midsize or Global Insurers, which need to integrate new core modules into complex IT environments.

All insurance companies today are facing one common problem, which needs a solution: The legacy backends are the main barrier for Insurers to quickly adopt to rapidly changing client behavior and expectations.

Besides reaching operational excellence, it is key for insurers to open up their existing system landscapes to become part of growing Ecosystems.



## **DIGITAL P&C CORE INSURANCE PLATFORM**

### **Why we selected Tech11 for this DIA Top 100**

Legacy back-ends are the main barrier for insurers to quickly adopt to rapidly changing client behavior and expectations. Besides reaching operational excellence, it is key for insurers to open up the existing system landscape to become part of growing ecosystems.

tech11's core insurance solutions are able to manage complex requirements running stable and secure policy and claims administration with a fully disruptive approach regarding both, use of technology and facilitate business operations. tech11 is the digital provider for the insurance industry.



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A woman in a green dress stands on a stage, gesturing towards a large audience seated in a dimly lit hall. The stage is illuminated with blue light, and several large monitors are visible in the foreground. The audience is seated in rows, and the hall has a high ceiling with exposed pipes and lighting rigs. A large arched window is visible in the background.

**DIA AMSTERDAM 2019**  
**MARIA MIHES (UIPATH)**





## Use of AI & ICD-10-Codes for claim settlement

DEUTSCHE  
Familienversicherung



Page 17



**DIA AMSTERDAM 2019**  
**STEFAN KNOLL (DEUTSCHE FAMILIENVERSICHERUNG)**





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AFTER PARTY AT JIMMY WOO





### **Car Telematics, TSP, Connected Cars**

The Floop is a leading telematics provider built on the mission to make mobility safer and smarter for everyone. Their capabilities include data science excellence, cutting-edge technology and the innovative use of social sciences to deliver unique insights to insurers, auto manufacturers and governments and local authorities and their customers. The Floop operates worldwide delivering telematics solutions which help insurers price policies more effectively and drivers understand and improve their behavior on the roads to make them safer and smarter places for everyone.



## **TELEMATICS PROPOSITIONS THAT IMPROVE RISK MANAGEMENT, ENCOURAGE SAFER DRIVING AND HELP REDUCE CLAIMS**

### **Why we selected The Floop for this DIA Top 100**

The Floop is leading the industry with their unique approaches to scoring, education, coaching and incentives that are in use by insurers, fleet operators and auto manufacturers worldwide. With their new peer to peer platform, they enable users to lend their car to trusted individuals to make better use of their investment. While enabling insurers to instantly increase the appeal of their UBI offering and offer additional insurances.



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### **Ecosystem Platform, AI and Machine Learning, Cyber Security, Advanced Analytics**

Tieto, is an IT services company with 15.000 employees and presence in almost 20 countries. They are the creator of world's first internet bank, digital health records and e-invoice solutions. Their industry, technological and local expertise is unmatched. Tieto's framework guarantees low initial investment, quick implementation, reduced costs and the chance to reinvest in business transformation. Their customers are mainly large organizations that offer a range of services to businesses, consumers and citizens in the Nordics and beyond. They ensure their customers' everyday business and services run smoothly and help them create future success through smart adoption of technology and utilization of data.



## **MODULAR PLATFORM TO ENABLE FAST-TRACK PRODUCT LAUNCHES IN A COST-EFFICIENT WAY**

### **Why we selected Tieto for this DIA Top 100**

Tieto is uniquely positioned to bring the innovation acceleration, both in technology and distribution to insurers without the inherent risks that are associated with the start-up world. Tieto continues to co-innovate new and unforeseen data-driven services and business models, opening up new revenue streams, increase cost savings and creating disruptive business models.



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## AI, Insurance, Automotive, Automotive Insurance, Machine Learning, Deep Learning

Tractable is a London-based startup that develops proprietary AI algorithms that can learn and perform expert visual tasks, which can be deployed as claims auditing solutions. Specifically, Tractable assesses damage extent by analyzing images submitted with claims. This is used to provide an estimate for vehicle repair as well as detect any suspicious claims. Tractable deep learning tools for visual inspection perform faster, cheaper and more accurately than humans. Tractable algorithms can label as much data in one hour as the baseline method can in a hundred. Their technology automates an expert's task at near zero marginal cost.



## AUTOMATING EXPERT TASKS WITH ARTIFICIAL INTELLIGENCE

### Why we selected Tractable for this DIA Top 100

Tractable's technology is very likely going to be the future of photo estimating and radically changing how collision repairers interact with insurers and customers in the next few years. Tractable's AI has seen millions of claims, including instances where something looking minor concealed hidden damage. Reducing the cycle time from days and weeks to minutes, results in more consistency, and no longer requires an expensive human claims handler to be involved in the process.



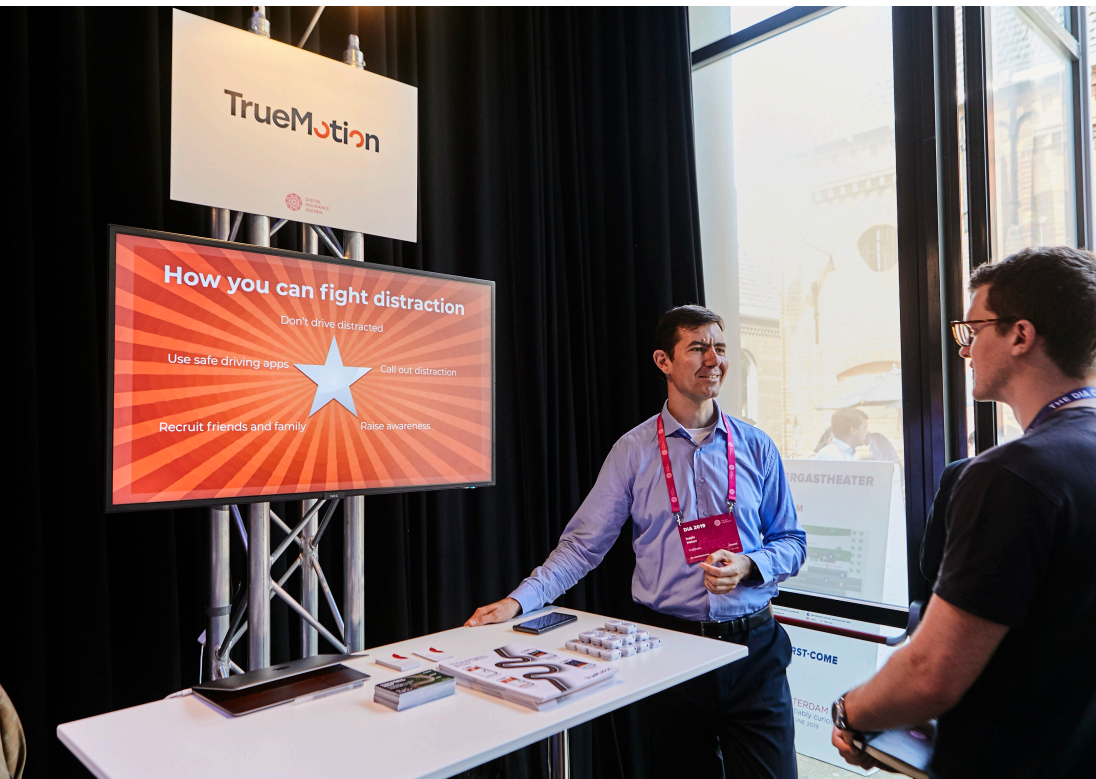
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## Telematics, Mobile UBI, Driving Data, Claims Technology, Machine Learning

TrueMotion provides a leading smartphone-only driving data platform. TrueMotion uses machine learning to transform smartphone sensor data into valuable driving behavior and insights. Their solutions make driving safer by helping drivers make smart choices, get them help in a crash, and eliminate dangerous behaviors like distracted driving.



## Providing a leading smartphone-only driving data platform

### Why we selected TrueMotion

With TrueClaims, TrueMotion reduces the time and resources it takes to process claims. The existing FNOL form will be prefilled with telematics data and context data. This will reduce fraud and improve coverage and investigation quality. In addition, emergency services and in-network tow trucks can be deployed to the crash.



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#### **Damage Prevention, Anomaly Detection, Predictive Analytics, IoT**

twingz introduces insurers, property owners and asset managers to a predictive damage control and prevention solution. Through predictive analytics, twingz provides a service that reduces operational costs related to maintenance and damages caused by water and fire and thus has a positive impact on the value of a property. twingz is currently expanding its businesses in Germany with FUNK, VKB and Generali as insurance clients and several real estate companies.



## **PROPELLING THE PARADIGM SHIFT FROM REACTIVE TO PREDICTIVE BEHAVIOURS - THIS TIME FOR WATER**

### **Why we selected twingz for this DIA Top 100**

twingz allows for a paradigm shift from reactive to predictive and thus a change in behavior towards incidents and a reduction in cost and time spent on damages. twingz damage prevention solutions help open a channel for continuous customer engagement, contribute to improved risk analysis & underwriting, a swifter more efficient claims management process and reducing payouts.



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DIA AMSTERDAM 2019  
THOMAS OLLIVER (MAIF)  
AND PHILIPPE LAFRENIERE (SLICE)





DIA AMSTERDAM 2019  
PEDRO DIAZ (SAVIA),  
JOSEP CARBÓ AND CHRISTIAN PASCUAL (MEDIKTOR)





## Vehicle Digitization, Multi-Sensor Recording, 360-Degree Automatic Imaging

German startup Twiner is a gamechanger in the automotive retail and survey. It dissolves a vehicle from time and space by creating its Digital Twinn. The Twinn is a complete digital copy of the physical condition. It empowers the observer to see more than his human eye would see in front of the car. Scratches, repainting, highlights, damages or additional information, all is included in the Digital Twinn and makes a car's condition more transparent than ever before.



## MORE THAN YOU CAN SEE

### Why we selected Twiner for this DIA Top 100

Twiner is the car scanner of the future, creating transparency and redefining the online car trade. In a complex digital world, the Digital Twinn provides unbeatable transparency and depth of information. The Digital Twinn is the first step of a comprehensive digital sales process.



Read more



Check video



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### **Conversational Banking, Conversational Platform, Chatbots**

Unblu helps the world's leading financial institutions deliver an in-person experience online. They provide fully secure collaboration software enabling banks and insurance companies to substantially enrich the digital experience of their clients. The Unblu Suite integrates easily with existing systems to provide a seamless and omni-channel customer experience. They are able to converse and collaborate with customers throughout their whole journey.



## **THE CONVERSATIONAL PLATFORM FOR FINANCIAL SERVICES**

### **Why we selected Unblu for this DIA Top 100**

The Unblu Conversational Platform has helped banks and insurance companies increase revenue and efficiency while reducing costs and improving customer digital interaction. Clients using their technology have cut customer support calls in half. They have achieved four times as many client meetings as in branches. They have also increased customer satisfaction considerably, producing a 90% recommendation rate.



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A complete end-to-end solution  
with clear roles & responsibilities



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PASI KORHONEN AND ANU KOSKENVUO (LÄHITAPIOLA)  
AND CLAUS KURT NIELSEN (GROHE)





### **Invisible App, AI & Machine Learning, Workflow Automation**

Ushur is a service engagement platform that uses artificial intelligence (AI), machine learning (ML), and robotic process automation (RPA) to digitally transform both backend processes and conversational interfaces. The company has built the world's first micro-engagement SaaS platform for automating service workflows. With extensive integrations, a robust set of APIs, and drag-and-drop visual tools, Ushur helps companies boost sales and marketing KPIs, leading to 90% open rates and 30% click-through rates. Insurance clients using Ushur for automated claims processing, sales enablement, bill processing, and eligibility of insurance have reduced call center costs by 20% and increased closing rates by 30%.



## **MAKE YOUR WORK FLOW**

### **Why we selected Ushur for this DIA Top 100**

Ushur's platform-based approach to enterprise automation will substantially reduce costs for customer service, while simultaneously creating incredible top-line opportunities across sales and marketing. It is a prime example how AI-based service engagement platforms benefit the insurance industry. Ushur's invisible app is a channel delivered through SMS to connect with customers and delivers an app-like experience without asking customers to download or log-in to an app. Insurance companies utilize the invisible app for communicating private, sensitive information over a secure, encrypted interface.



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### 3D Imaging Sensor Technology, Connected Home, eHealth, Advanced Sensing

Vayyar Imaging is the global leader in 4D imaging technology. Vayyar develops unique imaging sensors, based on proprietary radio waves technology, that enable monitoring the environment in real time, privately, without using a camera. Walabot HOME is a fall detection and health monitoring device that addresses these issues. It enables aging in place with dignity and provides peace of mind to seniors and their families.



## WALABOT HOME: THE ULTIMATE FALL DETECTION AND HEALTH MONITORING SYSTEM

### Why we selected Vayyar for this DIA Top 100

By providing immediate fall detection, Walabot HOME minimizes hospitalization and rehabilitation expenditures related to falls. And it opens new opportunities for service-based business models such as providing remote monitoring services or preemptive care before a fall or health deterioration occurs. Reliable home monitoring will in turn provide the confidence required to “age in place” and maintain independent living at home.



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# DIA AMSTERDAM NETWORKING







### **AI and Machine Learning, Vehicle Telematics, Fraud Prevention**

The Slovene startup Movalyse developed a telematic product for user-oriented motorcycle insurance, Vigo insurance, which emerged from the partnership with the second-largest insurance company in Slovenia, Zavarovalnica Sava d.d. Vigo is stand-alone motorcycle fire & theft insurance with SOS call and other user-demanded services. It is the world's first telematics insurance demanded by the end-users.



## **WORLD'S FIRST TELEMATICS INSURANCE DEMANDED BY USERS**

### **Why we selected Vigo for this DIA Top 100**

With the ability to prevent fraud, personalized premiums and enabling direct interaction with users, Vigo insurance promises a change in the way insurers interact with insurances



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### Core Processes, Cloud-Native, Low-Code

Vlocity was founded in 2014 and with insurance customers across the Americas, Europe, Africa and Asia, Vlocity is a strategic Salesforce ISV that has created a digital insurance platform that runs entirely on the Salesforce cloud. By augmenting Salesforce with Vlocity, insurers can achieve faster time to value, lower cost of ownership, the agility to compete with the latest insurtech startup, and the scalability of a product that stays in sync with a CRM system throughout the customer journey. Leaders in the Life, P&C, Group, and Health insurance space are using Vlocity and Salesforce together to transform outdated, legacy processes across the policy lifecycle into dynamic, omnichannel experiences.



## UNLEASHING DIGITAL TRANSFORMATION IN INSURANCE

### Why we selected Vlocity for this DIA Top 100

Vlocity is fundamentally transforming how the world's leading insurers engage with their policyholders, agents, and employees. The results are impressive: carriers using Vlocity are going live in 2-3 months and seeing immediate business results -- quoting and application times reduced from days to minutes, significant increases in agent quoting, reduced time to proficiency, reduced time to market, reduced call handle times, and improved NPS scores.



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## What attendees say about DIA



### ***Felt like a rock concert***

"I felt like I was in a in a rock concert. I've never seen a production like this in my life. Everyone else should attend this event at least once in their life because it's exceptional."

*Richard Smullen, CEO & Founder Pypestream*



### ***New ideas***

"New companies, new ideas, that might help me transform ERGO as a company towards a digital age."

*Mark Klein, Chief Digital Officer ERGO Group*



### ***A lot of inspiration***

"I saw a lot of keynote speakers that really make you think about what is going to happen in the next couple of years. A lot of inspiration."

*Clairy Moraitou,*

*Head of Customer Analytics and Insights Zurich Insurance Company*



# COME JOIN US AT THE NEXT DIA AMSTERDAM 28-29 OCTOBER 2020



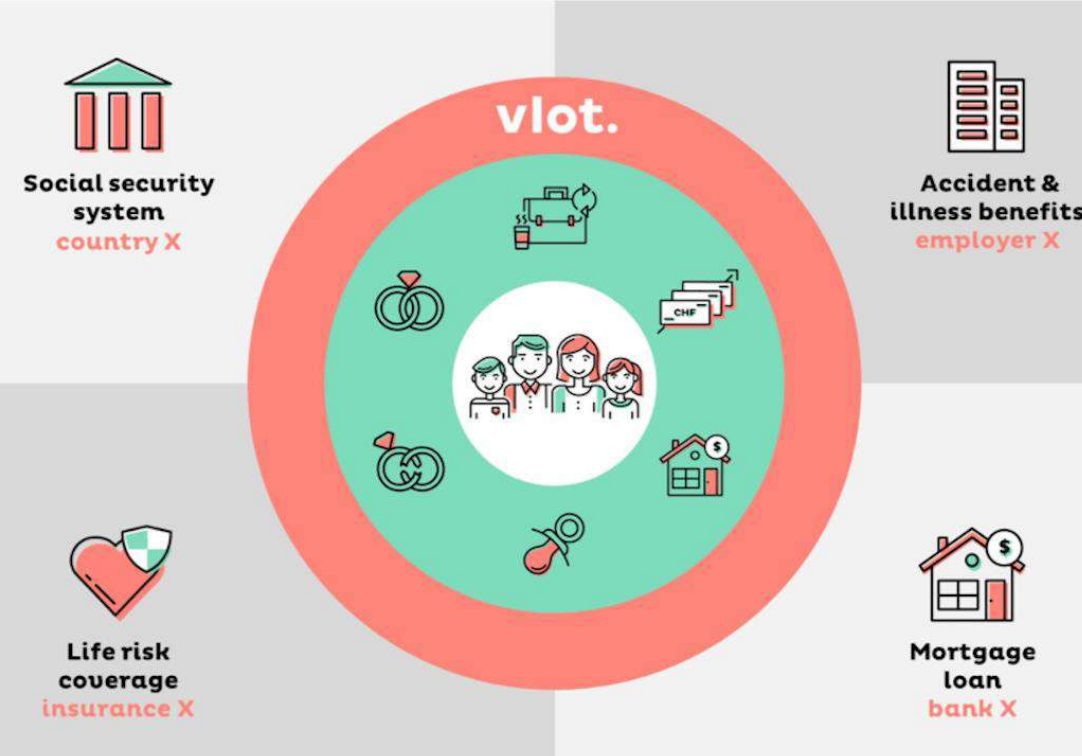
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#DIAAMS @theDIAcommunity

# vlot.



## Biometric Risk, Behavioural Science, B2E, Underwriting as a Service

From an end-customer perspective, vlot provides easy access to a holistic analysis of available state and employer related risk benefits and allows to seamlessly close an identified income gap. Focusing on B2B, they support insurers, banks and corporates / employers to be present in context of their clients' or employee's relevant life events and decisions. To help them to deliver impactful advice, create valuable leads and unlock untapped revenue streams. vlot has projects running in Switzerland as well as Germany and is about to explore first concrete opportunities in both Asia and North America.



## LEVERAGING TECH TO SIMPLIFY THE LIFE INSURANCE JOURNEY

### Why we selected vlot for this DIA Top 100

Push strategies are becoming less and less effective. Pull is about understanding and solving the need behind the insurance solution and being present in that context. Insurers need to move upstream and be present in the context of specific life events and decisions, big and small. vlot doesn't stop after life insurance was bought but they give ongoing guidance as to when a coverage amendment makes sense.



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### Financial Planning, SaaS Solution, Open Brokerage Platform

VorFina is a provider for financial planning solutions. The Munich-based startup helps insurance brokers to generate more revenue with fully digital financial planning software. Therefore, they analyze the financial situation of customers and calculate financial needs for their retirement, occupational disability and nursing care. The VorFina software is focused on insurance brokers, to standardize the insurance sales process. Brokers working with VorFina software solutions generate 55 % more revenue, typically they can close 2,8 contracts at customer visits and reduce their cancellations by 30%.



## SUPPORTING INSURANCE BROKERS TO GENERATE 55% MORE REVENUE

### Why we selected VorFina for this DIA Top 100

Digitization is making a significant impact on the brokers' business and is changing the market with increasing speed. The interaction of MVP, consulting software and tariffing is therefore becoming increasingly important. The future lies in an open brokerage platform that enables the broker to serve more customers with less effort by digitizing, this is where VorFina comes in.



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ZHONGAN TECH

ZA Tech



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INSURTECH HUB MUNICH





### Social Proof, Blockchain, Social Networks

VouchForMe is built on a premise that insurance can be tailored to each individual. They are creating an ecosystem where the opinion of the community counts as risk assessment for an individual who in return benefits from a lower cost of insurance. They simplify the risk assessment and segmentation for insurance companies while creating favorable insurance solutions for end customers. Whether it is a car, home, or business insurance.



## INSURANCE JUST GOT MORE AFFORDABLE

### Why we selected VouchForMe for this DIA Top 100

Friends and family know one best. They can evaluate the risk much more effective than statistics. By vouching with VouchForMe, friends and family let the insurance company know the user is a trustworthy and low-risk individual. Social proof which uses financial guarantees serves as an alternative underwriting tool, which enables the selection of low risk clients without the excess of data gathering.



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### **B2B2C, Mobile, Financial Advisory, PSD2, Digital Broker**

WechselGott is a fully automated contract manager, that analyses their customer's bank account transaction history in order to identify existing contracts. Contracts such as energy and low-budget insurance contracts are automatically changed whenever better conditions can be found, while also giving customers a holistic overview of their financial situation.



## **THE ONE AND ONLY CONTRACT MANAGER**

### **Why we selected WechselGott for this DIA Top 100**

Within minutes the WechselGott app gets the user where he can see all his finances and contracts in one place. And with PSD2 on the horizon, they can aggregate all accounts. Their algorithm screens bank transaction data, locates all optimizable contracts, cancels them and signs the user up for better ones without losing any conditions. And this is all done fully automatically.



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KOICHI NARASAKI (SOMPO GROUP)



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KALAI NATARAJAN  
(PRUDENTIAL SINGAPORE)





### Mobile, Machine Learning, AI

The combination of wefox & ONE is winner of the DIAMond Award. Reinventing insurance at scale. A solution for brokers to manage all customers & increase revenue. wefox, formerly known as FinanceFox, is the largest insurtech startup in Europe. The German insurance platform enables customers, insurance brokers and insurance providers to transact and manage insurance products digitally. The successful startup recently acquired ONE, a fully digital and newly launched insurance provider backed by MunichRe. ONE is integrated into the wefox platform as an innovation partner. Initially, its products will comprise home contents and liability cover, but the portfolio will expand to cover all aspects of life. By integrating ONE into the wefox platform, wefox underscores its path-breaking role in the insurtech marketplace.



&

ONE



## COMBINING EUROPE'S LARGEST INSURTECH WITH THE FIRST DIGITAL EUROPEAN LICENSED INSURANCE CARRIER

### Why we selected Wefox for this DIA Top 100

Wefox has proven itself to be innovative and successful European insurtech platform solving problems of brokers, insurers, and end-customers. By integrating ONE into the wefox platform, wefox underscores its path-breaking role in the insurtech marketplace. The combination of wefox and ONE allows the group to reinvent insurance at scale and reinvent through ONE and scale through wefox. Providing fully digital, excellent insurance products to European markets. Briljant!



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WeGroup



### AI and Machine Learning, Data Analytics, Virtual Assistant

WeGroup is a Belgian InsurTech company that helps insurance providers, meaning intermediaries, servicers and insurance companies, to make a better connection with their growing group of digital customers. This is done via Louise, their 24/7 virtual assistant. By linking external data to the knowledge of the insurance provider, Louise tells everything there is to know about the specific needs and risks of a customer. This way better advise, and tailor-made insurance products can be offered. Furthermore, the AI algorithms behind Louise uncover new upselling potential, but also help with administration, such as automatic mail understanding and replies, and even with automated claims handling by checking validity and various fraud indicators. By doing so, the system solves the problem of inefficiency and slow processes.



## HELPING INSURANCE PROVIDERS TO CONNECT WITH THEIR DIGITAL CUSTOMERS

### Why we selected WeGroup for this DIA Top 100

Next to the initial offering to traditional insurance players, WeGroup's platform can be of great value to third party players outside the traditional insurance value chain. This opens a lot of market opportunities and is one of the top trends in insurance.

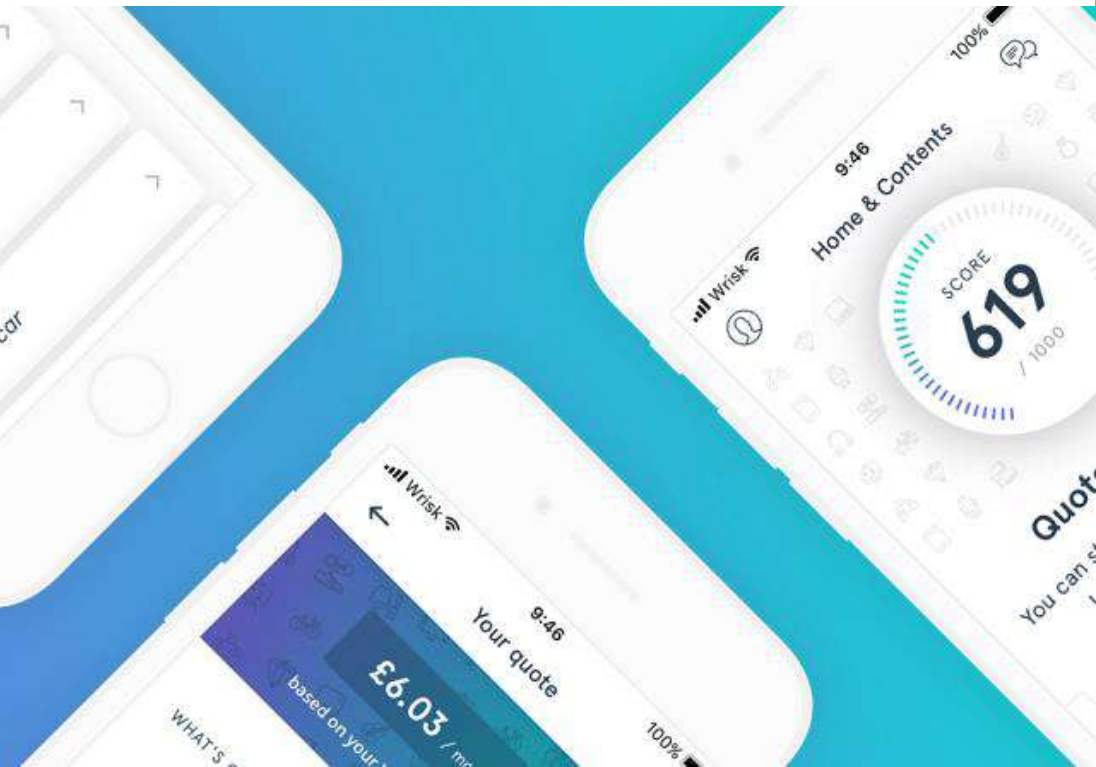


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### Macroinsurance, Advanced Rating And Scoring, Gamification

London-based Wrisk combines insurance and technology in one simple app. Wrisk is about more than just buying insurance, it's about managing and understanding risk. Developed with the use of advanced data science and actuarial techniques, the unique Wrisk Score is like a credit score for personal risk, enabling better, more transparent pricing. By gathering data from connected tech, they stay accurate without being annoying. By giving customers control of what they share, they can be clever without being creepy. Wrisk puts customers back in control and wants to change the way people think about and buy insurance. Insurance needs to meet the demands of flexible working, the stay-at-home parent, a new graduate. At Wrisk they believe there is a better way to deliver insurance so Wrisk is insurance made simple, transparent and personal.



## INSURANCE MADE SO SIMPLE IT'S ALMOST UNRECOGNISABLE

### Why we selected Wrisk for this DIA Top 100

Wrisk has been developed with the customer front and centre. They have conducted over 700 customer research sessions. They are constantly testing and refining their experience. The product itself is not a buy and forget. Wrisk offers a perpetual policy, allowing customers to add/remove items or lines of insurance as they need. The entire app experience is a new, simple and engaging way to buy insurance. Wrisk introduces an element of gamification to appeal to today's connected generation. Their approach puts a whole new light on customer engagement.



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# DIA MUNICH 2019

## STÉPHANE GUINET (KAMET VENTURES)



Surfer sur la tendance de l'entreprise expédition

Atelier organisation	Waterfall structure
Relevé de données	Career management
Intervenir - Perte	Methodology / Consensus
Scoring - Score	Established / Status quo
Capital	Budget

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SIMON KAESLER AND JÖRG MÜßHOFF  
(MCKINSEY & COMPANY)





### **Guided Sales Process, API, Life Insurance Platform**

Xpension “xbAV AG” is one of the leading providers of pension & life insurance technology in Germany. Its software-as-a-service platform provides a shared service interface between insurers, insurance agents and customers to sell new and manage existing pension & life insurance policies.



## **BUYING AND MANAGING PENSION & LIFE INSURANCE MADE SIMPLE**

### **Why we selected Xpension for this DIA Top 100**

As the provider of the only neutral, fully-digital platform in Germany Xpension reduces the cost of administering pension policies for insurers and companies by up to 80%, facilitates more effective distribution by agents through a consumer-friendly advisory software and rapid processing, and enables consumers to be better informed about one of the most important financial decisions they will make.



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### **Connected Claims Platform, IoT And Telematics, Automation, Fraud Reduction**

Xtract is a connected claims platform bridging the gap between motor insurance and the connected car. The Irish startup captures multiple data sources and data points at FNOL and derives value via data aggregation and visualization techniques. They are just out of stealth mode and are currently conducting pilots across the UK, US and Italy.

They auto populate and automate motor claims at FNOL using data from multiple sources. Xtract's connected claims platform empowers insurers and VM's to extract actionable insights at the point of FNOL, driving a new wave of motor claims management and enabling the delivery of premium services. Visualize that data for the automation and processing of motor claims.



## **TRANSFORMING MOTOR CLAIMS BY AGGREGATING REAL-WORLD CRASH DATA**

### **Why we selected Xtract for this DIA Top 100**

Xtract is looking to transform the way motor claims are managed by aggregating real-world crash data into the claims workflow.



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UNITY

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### Digital Health, Gamification, Mobile

Berlin-based YAS.life supports health and life insurances and corporates with digital prevention. The main product is the YAS App. Based on its gamification approach it motivates users to adopt preventive behavior like physical activity, mindfulness and medical screening with attractive rewards in the area of health.

YAS.life provides white-label versions of this app to its B2B customers, e.g. as a digital bonus program for health insurances. By that YAS.life accompanies them in the integration of healthy behavior in their daily life. In addition, YAS.life creates digital touchpoints to insured people.



## WE CHANGE HABITS

### Why we selected YAS.life for this DIA Top 100

Yas.life is founded in 2016 by Dr. Magnus Kobel, CEO. The Berlin based startup has Deutsche Rück as lead investor and business angels. They target B2B business with focus on health insurance and life insurance in Germany, Austria and Switzerland. They believe that getting fit and getting well and being healthy should be easy and efficient, and above all fun! Gamification is a serious matter for them. They put in a lot of expertise purely for athletic demands with a lot of joy and commitment.



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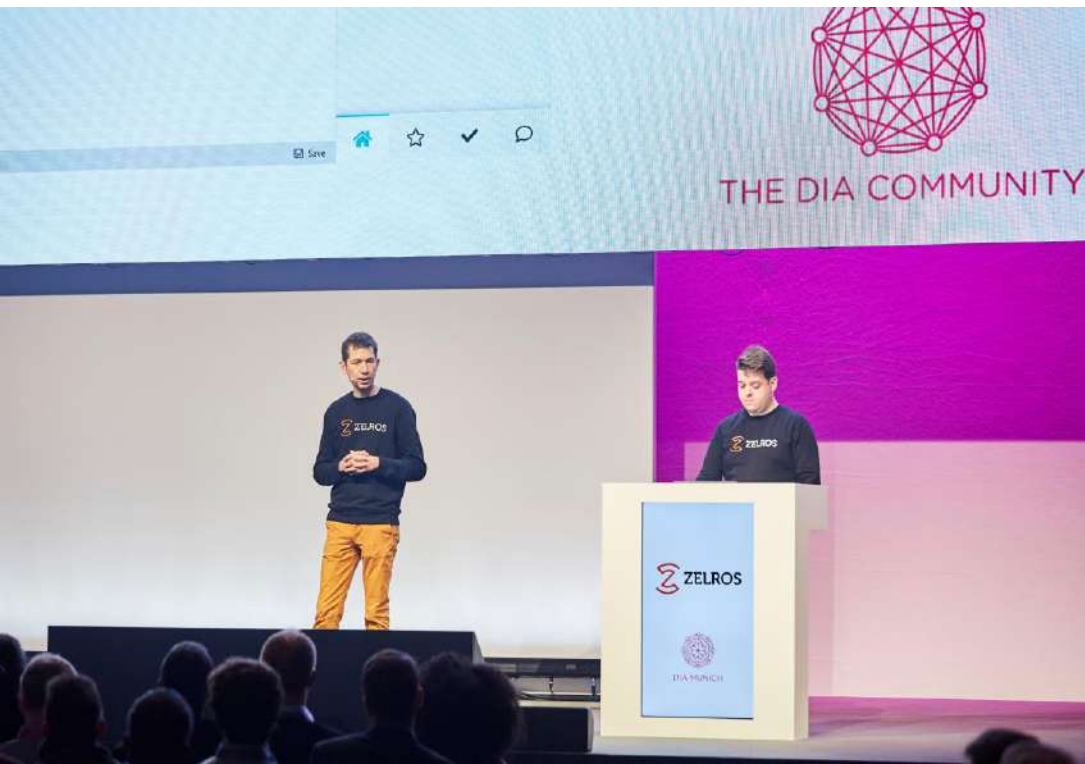
### **Omnichannel, AI and Machine Learning, Speech Recognition**

Zelros is a B2B independent software vendor specialized in the insurance market. Their flagship solution currently focuses on helping insurance advisors to better serve their clients by up-selling and cross-selling personal insurance products thanks to artificial intelligence and machine learning.

Their primary focus is to become the leader of Artificial Intelligence for insurers by increasing the performance of their client's employees. The young company has developed a virtual assistant using artificial intelligence technologies to support insurance company employees in two specific segments: sales support and claims management. Zelros already covers two use cases: increase sales efficiency and enhance customer relationships.

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& INNOVATION IN INSURANCE

20 AND 21 NOVEMBER 2019  
www.digitalinsuranceagenda.com  
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## **AI FOR AUGMENTED INSURERS**

### **Why we selected Zelros for this DIA Top 100**

Zelros developed the first AI solution specifically designed for insurance employees to better manage contracts and claims with the help of Machine Learning recommendations. Today Zelros is live and tackles two use cases: increase sales efficiency and enhance customer service.



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### Mobile, Connected Home Devices, IoT, Advanced Analytics

Zopper is a full stack insurtech company that provides life care for electronic appliances and consumer durables. Zopper has partnered with more than half a dozen insurers to create industry relevant warranty and device protection plans in the consumer durable and mobile devices space. Today Zopper is present in 300+ cities in India and has sold more than half a million warranties and protection plans.



## LIFE CARE OF YOUR DEVICES AND APPLIANCES

### Why we selected Zopper for this DIA Top 100

Predictive Modelling, one-app-for-all-your-appliances. At Zopper they connect all pieces of customer journey together in one place. Also, they use technology to make processes scalable and easier for the insurers, sales channel and the service providers. An omni-channel model like Zopper will probably emerge as the ONLY successful model of commerce in India.



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ADVANCED DATA ANALYTICS,  
ARTIFICIAL INTELLIGENCE PROVIDERS



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GAME CHANGERS AND CHALLANGERS



THE DIA COMMUNITY





MARKETING, CUSTOMER ENGAGEMENT,  
SERVICE, BOTS



THE DIA COMMUNITY



GENERAL INSURANCE; MOTOR AND HOME



THE DIA COMMUNITY





LIFE AND HEALTH INSURANCE



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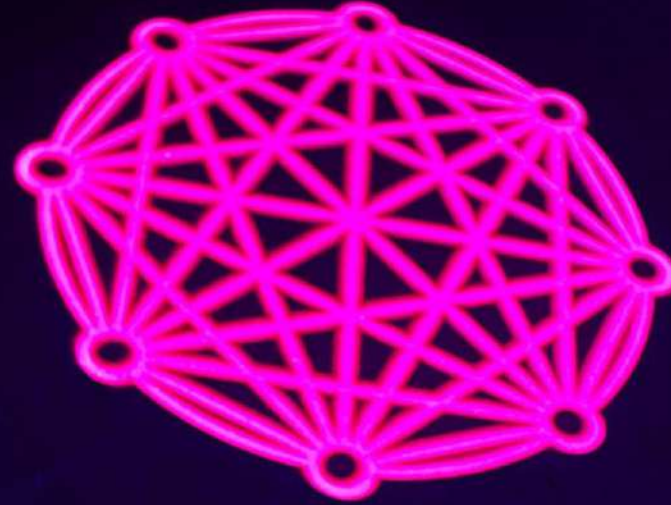
INTERNET OF THINGS, CONNECTED  
DEVICES, TELEMATICS



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