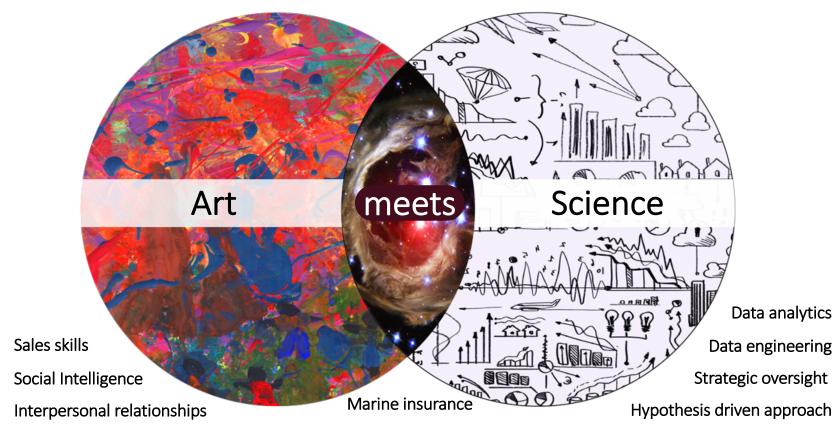


# DIGITAL TRANSFORMATION — WHAT IS IT ALL ABOUT?







Start with

Why?

He who has a why can endure any how.

Fredreick Nietzsche



# 1. Improved risk understanding





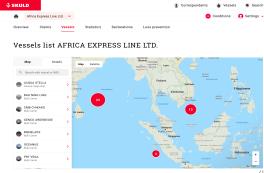
## 2. Targeted LP



## 3. Monitoring sanctions



#### 4. New services on Skuld.com







BIG DATA AND ML

IS STILL...

..NEW?



# TO SUCCEED, ENGAGE CROSS-FUNCTIONALLY

Marine industry knowledge

• Terms and conditions

Pricing and actuarial

Claims insight

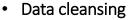
• LP, TM



Data infrastructure and logics

Integration architecture

Frontend development



- Data structuring
- Data engineering
- Machine learning



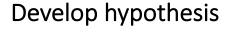
# Big Data integration

Development Design

Data architecture

Project management Project plan





Forensics / Statistical analysis

Test findings Explore features



Evaluate & adapt



Leadership commitment

Involve influencers

Manage resistance





# WRAP UP

- 1. Digital transformation is a JOURNEY not a project
- 2. Get best of both worlds, ART and SCIENCE
- 3. Start with WHY to create common understanding and sense of urgency
- 4. To succeed, engage CROSS-FUNCTIONALLY
- 5. Take proper care both of the HARD and the SOFT side of the equation
- 6. You are not finished until you are FINISHED



