

# TIN tech

## Enabling digital | Leveraging technology | Driving innovation

Keynote speakers



**Richard Watson**  
Futurologist, Writer & Scenario Thinker  
Now and Next



**Blair Turnbull**  
MD, Digital & Retail, UK & International  
Aviva



**Heather Smith**  
Chief Customer Officer  
LV=



**Tim Yorke**  
Transformation Director  
AXA



**Steven Zuanello**  
Group Chief Digital Officer  
RSA Insurance Group



**Gero Gunkel**  
Group AI Lead  
Zurich Insurance



**Oke Eleazu**  
Chief Operating Officer  
Bought by Many



**Michael Natusch**  
Global Head of Artificial Intelligence  
Prudential plc



**James Russell**  
Transformation Programme Director  
Aviva



**Annarita Roscino**  
Head of Predictive Analytics  
Zurich

Case studies and expert perspectives include

Stream Sponsors



Exhibitors



# Driving profitable innovation, enabling digital transformation and leveraging the next wave of AI and machine learning

Digital is now integral to every element of the insurance value chain, and shapes everything from strategy and organisational structures to operations and culture. An effective technology strategy must now deliver the agility to enable digital, embrace innovation and realise the potentially game changing benefits of technologies like AI, machine learning and Blockchain.

Attend the sector's leading technology strategy event to discover how technology supports and enables effective business processes, drives up customer value and creates sustainable competitive advantage.



## Join over 350 industry peers to:

- ▶ Ensure your digital transformation strategy delivers
- ▶ Explore the challenges of implementing intelligent automation, AI and machine learning
- ▶ Create a 'digital culture' that drives profitable innovation
- ▶ Assess the next wave of disruptive digital technologies and their impact on the traditional linear insurance value chain
- ▶ Discuss future claims, underwriting and distribution models

# Programme

## 🕒 9.00 Keynote Presentations

### Mega trends and technologies: the implications for society, risks and business

- ▶ The potential for social-economic disruption in the near future and the implications for insurance
- ▶ What's driving these changes, what are the risks and how are other sectors responding?
- ▶ The implications of increased computer power, robotics, AI and machine learning for society & business
- ▶ Successfully preparing for and managing change in the digital, hyper-connected age



**Richard Watson**  
*Futurologist, Writer & Scenario Thinker*  
**Now and Next**

### Reimagining insurance: how digital is reshaping insurance markets and collapsing the value chain

- ▶ How digital is fundamentally changing how insurance is produced and experienced by customers
- ▶ The opportunities of next generation data analytics to provide actionable insight and insurance products tailored to individual customer needs
- ▶ Using automation to improve operational efficiency and customer service
- ▶ The role of AI in risk selection, pricing and claims - creating effective partnerships to drive innovation



**Blair Turnbull**  
*MD, Digital & Retail, UK & International*  
**Aviva** viva



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Amidst a sea of mediocre conferences, TINtech distinguishes itself by attracting strong speakers to debate challenging topics with a large and insurance savvy audience.”

Paul Umpelby, JLT Specialty Limited



## 🕒 11.15 Streamed sessions

Delegates select one of the following five stream sessions.

Each stream features case study presentations followed by round table discussions – allowing you to benchmark and discuss key issues with your peers

“

We are all no doubt very busy in our day jobs but events like TINtech give us all an opportunity to pause, to share issues and experiences, to learn and importantly to make new connections and renew old ones.”

**Steve Haasz**  
AXA Corporate Solutions

## Stream 1

### Personal lines

New  
Speakers

#### Improving efficiency, productivity and generating better customer service through digital

- ▶ Bringing together offline and online channels to meet changing customer expectations and build deeper relationships
- ▶ Using technology to enable growth through new business lines and increased retention
- ▶ The business opportunities of robotics, AI, IoT and future digitisation
- ▶ Key business challenges around prioritising and allocating resources



**Mark Cliff**  
Executive Chairman  
Brightside Group

#### Next generation digital distribution – adapting to the fully connected, online world

- ▶ The challenge and implications of increasing digital channels and services
- ▶ Leveraging robotics, AI and machine learning to drive efficiency and enable self-service
- ▶ Increasing digital engagement across product lines to drive retention and sales
- ▶ Staying agile to develop new products & services – and the business models to deliver them



**Matthew Clarke**  
Head of Digital Distribution  
Zurich

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## Stream 2

### Commercial lines (SME & MID Market)

New  
Speakers

#### Meeting the demand for digital products and services in SME insurance

- ▶ Developing a clear strategy to deliver products and services across multiple channels
- ▶ Leveraging digital to provide a tailored, personalised service
- ▶ Using data to build a holistic view of customers' risks and vulnerabilities
- ▶ Bridging the coverage gap between evolving needs of current & prospective clients



**James Russell**  
Transformation Programme Director  
Aviva

#### Overcoming the operational challenges to deliver a personalised, multichannel experience

- ▶ Developing innovative new products and services that meet changing customer expectations
- ▶ Using digital to drive a better understanding of customer risks
- ▶ Reviewing both the business model and supply chain to find efficiencies and speed up service



**Tim Grant**  
Head of Transformation and Innovation,  
Commercial/HNW  
Covea Insurance

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## Stream 3

### Lloyd's & London markets

**TOM Phase 1: adoption of the modernisation programme and the next steps to transform & reposition London**

- ▶ Overcoming the practical challenges of adoption
- ▶ Will PPL become mandatory?
- ▶ Dealing with data standardisation, rekeying and frictional costs
- ▶ TOM phase 2 and beyond – a vision for the next steps for LM TOM



**Adrian Thornycroft**  
*TOM Programme Director*  
London Market Group

**Adapt, digitise or die – driving digital innovation in London market organisations**

- ▶ Digital is everything and everywhere so the burning platform for change is here and now
- ▶ As digital collapses the value chain what needs to change in underwriting, finance and claims?
- ▶ Practical approaches to enable innovation that identifies efficiencies and new ways of working
- ▶ Emerging technologies – will blockchain, robotics and AI fulfil their promise to transform the market?



**Steve Jolley**  
*CIO*  
Price Forbes & Partners

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## Stream 4

### Enabling digital transformation

**CASE STUDY: Achieving customer centricity: overcoming operational and cultural challenges to drive organisational transformation**

- ▶ Leveraging digital and smart data capabilities to become a customer centric organisation
- ▶ Successfully driving technology innovation and organisational change
- ▶ Aligning the operating model around the 'digital customer'
- ▶ Key criteria for delivering successful change – creating an agile and innovative culture



**Heather Smith**  
*Chief Customer Officer*  
LV=

**Culture change is a key factor in successful digital transformation - but the hardest to achieve**

- ▶ Enabling your digital change - moving from a classical business culture to a digital culture
- ▶ Creating a diverse, high performance environment where customer service is at the heart of everything
- ▶ Key criteria for successful culture change: lead by example, engage all levels and model the new behaviours



**Stuart Booth**  
*Director of Digital*  
Just Retirement

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**Hyland**

New  
Speakers

## Stream 5

### Intelligent automation, AI & machine learning

**Leveraging intelligent automation to drive better customer and business outcomes**

- ▶ Assessing where automation can improve business performance
- ▶ Agreeing the business outcomes for cost savings, growth potential and ROI
- ▶ Devising a mix of RPA and machine learning to deal with exceptions
- ▶ Lessons learned from the first phase of automation



**Hamish Tonkin**  
*Vice President, Global Technology Lead,*  
Intelligent Automation  
Chubb Insurance

**Beyond the hype – today's applications of AI and machine learning across the insurance value chain**

- ▶ The applications of AI now – automation, analytics & services
- ▶ Using AI to draw insights from unstructured internet data...in real-time
- ▶ Overcoming the practical challenges of using AI within large complex organisations
- ▶ Key lessons learnt to test and scale AI solutions



**Gero Gunkel**  
*Group Artificial Intelligence Lead*  
Zurich Insurance

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**SAPIENS**

☺ 13.00 Lunch in the exhibition hall

🕒 14.00 Panel discussions

Delegates choose one of the following five panel discussions, each featuring punchy presentations followed by audience Q&A.

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## Panel Discussion 1

New Speakers

### InsurTech and innovation

Creating a profitable innovative culture

All organisations are looking for those rare ingredients that create an innovative environment and culture that can nurture solutions to tomorrow problems.

This panel discussion will explore how insurers, start-ups and partnerships are addressing this challenge.

Topics to be discussed include

- ▶ Creating the cultural conditions for innovation
- ▶ What can we learn from the start up mentality?
- ▶ How do we turn disruption from threat to opportunity?
- ▶ Building innovation into 'business as usual'



**Dylan Bourguignon**  
CEO  
so-sure



**Craig Foster**  
Connected Home Director  
HomeServe



**Alex Last**  
Claims Automation, Digital Transformation  
Business Analyst & Claims Chatbot Initiative  
Zurich Insurance

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## Panel Discussion 2

### Customer centric operations

Transforming the operating model

This panel discussion will explore how you leverage digital to drive positive organisational change by devising a customer led approach that engages the whole organisation...and creates new opportunities to transform traditional insurance operations to meet customer expectations.

Topics to be covered include:

- ▶ Transforming legacy to become customer rather than product focused
- ▶ Using design thinking to challenge traditional processes and systems
- ▶ Reassessing the technology architecture to enable lean operations
- ▶ Creating a digital culture supported by the board and enabled through operations



**Steven Zuarella**  
Group Chief Digital Officer  
RSA Insurance Group



**Michael Gould**  
Chief Operating Officer  
Talbot Underwriting



**David Williams**  
Technical Director  
AXA Insurance

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## Panel Discussion 3

New  
Speakers

### Robotic process automation

Achieving cost savings and freeing up valuable resource

RPA can streamline underwriting and claims processes, delivering efficiencies and a better user experience.

The challenge is effectively deploying RPA and overcoming the practical implications for your people, processes and systems.

Topics to be covered include:

- ▶ Leveraging RPA to enhance the customer journey
- ▶ Identifying efficiencies in underwriting, distribution and claims
- ▶ Using RPA to overcome complex legacy challenges
- ▶ Developing the capabilities and skills to effectively manage automated processes



**Rajeeva Aluwihare**  
Chief Operating Officer  
Generali



**Dave Greenall**  
Head of IS: Digital, Distribution, Individual  
Business & Investments  
Canada Life UK



**Annarita Roscino**  
Head of Predictive Analytics  
Zurich UK

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## Panel Discussion 4

### Applications of AI: claims, underwriting and distribution

How and when to effectively use AI technology

Despite huge investment and the lightning fast development of AI technologies and applications, the near-term focus for AI is replacing repetitive but complex manual processes.

This panel will explore the technological and organisational challenges of using AI technologies, what has worked for them, and what's been less successful.

Topics to be covered include:

- ▶ How AI will revolutionise underwriting, distribution and claims – are you ready?
- ▶ Improving human decision making and efficiency through robotics and machine learning
- ▶ Assessing the skills and capabilities required to achieve 'workforce digitisation'.
- ▶ What should companies be doing now to stay ahead of the AI game?



**Lou Lwin**  
Chief Technology Officer  
Markerstudy Group



**Gero Gunkel**  
Group Artificial Intelligence lead  
Zurich Insurance



**Michael Natusch**  
Global Head of Artificial Intelligence  
Prudential plc

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## Panel Discussion 5

### Transforming the customer journey

Effectively using digital to improve user experience

Transforming the customer journey to meet rising customer expectations is critical to retention and engagement.

The key question is how you leverage technology and devise new systems and processes around a culture of 'customer first'.

Topics to be discussed include:

- ▶ Delivering self-service to increase transparency and efficiency
- ▶ The role of RPA and how it impacts the customer journey
- ▶ The impact of technology on traditional claims supply chains and the customer experience
- ▶ What does a customer first culture feel like? And what technology does it require?



**Oke Eleazu**  
Chief Operating Officer  
Bought by Many



**Ingrid Woodward**  
Head of Claims Excellence  
Zurich



**Bea Montoya**  
Channels Marketing Director  
Simply Business

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☕ 15.00 Coffee and networking in the exhibition hall

🕒 15.20 Workshops

Delegates choose one of the following five workshops, each featuring a case study presentation followed by round table discussion

## Workshop 1

### Delivering technology driven strategic change

Developing and deploying an effective strategic digital change management programme

- ▶ Defining the change characteristics and their impact on organisational groups and culture
- ▶ Devising an effective change team and engaging stakeholders throughout the process
- ▶ Creating clear lines of communications and the outcomes to be achieved
- ▶ Assessing the project risk factors and anticipated areas of resistance



**Tim Yorke**  
Transformation Director  
AXA



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**Duck Creek  
Technologies**

## Workshop 2

### Digital claims

Leveraging digital and automation in claims to achieve cost savings and business growth

- ▶ Using digital to devise quick, easy and transparent claims processes
- ▶ Automating processes and using machine learning to help with claims exceptions
- ▶ Developing a simple technology architecture to enable digital claimst
- ▶ Avoiding common pitfalls and costly mistakes



**Anthony Wynn**  
Innovation Lead - Digital & Analytics  
Aviva



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Accelerating Business Outcomes

## Workshop 3

### Overcoming legacy challenges

Overcoming the key challenges of modernising global core systems in a constantly changing, digital environment

- ▶ Balancing the need to modernise with cost pressures and a constantly evolving tech landscape
- ▶ Making strategic decisions to invest in areas that will enhance your ability to compete
- ▶ Overcoming the people, process and technology challenges encountered as traditional systems change
- ▶ Future development through automation and AI technologies



**Toby Ducker**  
Head of Business Operations  
ARS UK & GBC  
Aon



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## Workshop 4

### Achieving digital customer engagement

CASE STUDY: transforming the organisation to engage the digital customer

- ▶ Redefining the business model and technology platform around the digital customer
- ▶ Leading the transformation initiative to meet changing customer expectations
- ▶ Getting the basics right by delivering a good customer journey through multiple channels
- ▶ Overcoming the operational, cultural and technological challenges to deliver a positive impact on P&L



**Jason Johnson**  
Chief Operating Officer - Broking  
Towergate Insurance



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Unleash the Next

## Workshop 5

### Blockchain

B3i: developing smart contracts to realise efficiencies and close the protection gap

- ▶ Reducing frictional costs using blockchain technologies
- ▶ Creating a transparent and client centric experience
- ▶ Progress from POC to fully operational Blockchain platform
- ▶ Overcoming the practical challenges of moving traditional processes onto the Blockchain



**Greg Crow**  
Head of Architecture  
XL Catlin



Interested in sponsoring this session? If so please contact us.

## 16.30 Closing panel discussion

Hear pithy expert perspectives from our panel and then participate in a Q&A between the audience and the speakers

## 17.15 Close and drinks reception

# Are you ready for a fully digital future?

Is insurance ready, willing and able to leverage the next wave of digital tools, underwrite tomorrow's risks and develop flexible, agile eco-systems and business models?

Not a day goes by without someone (including us) predicting the end of the insurance as we know it or extolling the virtues of technology and the opportunities it will provide. Our panel will explode some of the myths, explore some current trends and predict what the insurer of the future will look and feel like. Hear their vision for the industry and how they are meeting the challenge of the digital future.

### Topics to be discussed include:

- ▶ In less than 5 years AI will replace traditional insurance brands – how do you ensure customers select your services based on your AI?
- ▶ Moving toward a digitally enabled, on demand workforce with decentralized business structures and agile operating models
- ▶ Leveraging human centric digital tools to improve engagement, productivity and the customer experience



**David Williams**  
Technical Director  
AXA Insurance



**Kenny Leitch**  
Connected Insurance Director  
RSA Insurance



# Stream Sponsors



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Leveraging Hyland's enterprise information platform OnBase. More than 800 insurance carriers have achieved superior results, increasing their profitability through more accurate and consistent underwriting decisions while decreasing response times and the costs associated with claims. Seamless integrations with policy, billing and claims management systems speed processing times across the entire insurance lifecycle, increasing both the quality and efficiency of work and customer service. Hyland is a leader in providing software

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Sapiens International Corporation (NASDAQ and TASE: SPNS) is a leading global provider of software solutions for the insurance industry, with a growing presence in the financial services sector. We offer integrated core software solutions and business services, and a full digital suite for the property and casualty/general insurance; life, pension and annuities; and reinsurance markets. Sapiens also services the workers' compensation and financial and compliance markets. Our portfolio includes policy administration, billing and claims; underwriting, illustration and electronic application; reinsurance and decision management software. Sapiens' digital platform features customer and agent portals, and a business intelligence platform. With a 30-year track record of delivering to more than 400 organizations, Sapiens' team of over 2,500 operates through our fully-owned subsidiaries in North America, the United Kingdom, EMEA and Asia Pacific. For more information: [www.sapiens.com](http://www.sapiens.com)



RDT has been at the leading edge of general insurance software for 27 years. From the outset we've been pushing boundaries, producing industry disruptive solutions and investing in technology and people. We are fiercely proud of our approach and our achievements, but we are never satisfied. We are constantly working on our products and seeking opportunities to accelerate our technology. Collaboration is one of our key principles and we work closely with our clients to create an infrastructure that's right for them. Insurtech is transforming the insurance industry and to stay competitive insurers must adopt new techniques and practices; innovation has become a strategically essential target. Anticipating, embracing and enabling change is what excites RDT. It's in our DNA to go the extra mile for our clients, defining tomorrow's challenges and tackling them before they become problems. Too many insurers are held back by outdated legacy systems, but at RDT we know that insurance can be managed better and sold better. It can be realigned and reconnected with the fast-paced world it lives in. RDT makes that connection, which is why our insurance administration package, Landscape, is one of the mostly widely used in the UK.



Founded in 1976, CGI is one of the largest IT and business consulting services providers in the world. Operating in hundreds of locations across the globe, CGI helps clients become customer-centric digital organizations. We deliver high-end business and IT consulting, systems integration and outsourcing services, complemented by intellectual property, to support clients in transforming into digital enterprises end to end. CGI works with clients around the world through a unique client proximity and best-fit global delivery model to accelerate their transformation, ensure on-time, within budget delivery, and drive competitive advantage in today's increasingly digital world.

## Panel Sponsors



Process transformation anchors Sutherland's Insurance practice. We take existing processes for property and casualty, health and life insurers and rethink them for the digital age. Our design labs set insurance carriers on problem-solving paths through design thinking to reveal the art of the possible. Sutherland applies a unique 360-degree human-centered approach that puts policyholders at the heart of process redesign. Combined with our digital platforms and services, we enable insurers to deliver automated self-service solutions to customers while providing digitization and document management, robotic process automation and analytics. Our insurance services span the value chain from customer acquisition, underwriting support and actuarial modelling to policy administration, claims processing and customer care. Insurers trust our domain experience and outcomes-based pricing model, and they enjoy improved top-line revenue along with reduced loss frequency and severity. In the end, we deliver operational efficiencies for clients while they provide the best customer experiences possible.



As the leading global supplier of technology systems and software for the insurance industry, our role is to help insurers and brokers operate more efficient businesses. We achieve this in a number of ways, so whether you are looking for a world-class policy administration system or innovative, market-leading tools for rating and combatting application fraud, we've got it covered. With a highly motivated, experienced and talented workforce, we've been shaping the face of insurance technology for well over 30 years. We pride ourselves on developing enduring and successful relationships with our customers, and our solutions underpin some of the most well-known and respected insurance organisations worldwide, such as Legal & General, Direct Line Group, Endsleigh Insurance Services and Zurich. As a business, we continually strive to be the best we can be and we are committed to helping our customers achieve the same. Our commitment to innovation and customer service means that as markets change and insurance businesses become more agile, so do we and so do our solutions. So whether you're a global insurer or an MGA, a high street broker or a start-up with a smart new idea, we can be trusted to support you on your journey, whatever the destination.



Guidewire delivers the software that Property and Casualty (P&C) insurers need to adapt and succeed in a time of rapid industry change. We combine three elements – core operations, data and analytics, and digital engagement – into a technology platform that enhances insurers' ability to engage and empower their customers and employees. More than 300 P&C insurers around the world have selected Guidewire. For more information, please visit [www.guidewire.com](http://www.guidewire.com) Follow us on twitter: @Guidewire\_PandC



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Sefas is a global software organisation providing omni-channel customer communication management solutions. Sefas solutions help our clients to:

- Adhere to changing compliance directives
- Enable self-service & interactive multi-channel communications
- Ensure new upselling / cross selling opportunities are realised
- Transform the customer experience – sending the right message, at the right time, through the right channel
- Agile transformation of supporting customer communication-centric processes

To find out more, come along to the panel that we are chairing "New technologies and applications to transform the customer experience" or visit: [www.sefas.co.uk](http://www.sefas.co.uk)

# Workshop Sponsors



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# Exhibitors



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