

# 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 IV=



Tim Yorke Transformation Director AXA



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



Gero Gunkel Group AI Lead Zurich Insurance



Michael Gould **Chief Operating** Officer **Talbot** Underwriting



Michael Natusch Global Head of Artificial Intelligence Prudential plc



James Russell Transformation Programme Director Aviva



Mark Cliff Executive Chairman **Brightside** Group

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**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 Al, 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

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# **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





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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."



#### ( ) 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**

#### 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 – adapting to the fully connected, online world

- ► The implications of the next generation of digital on personal lines
- Leveraging robotics, Al and machine learning to drive efficiency and improve service
- Increasing digital engagement
- Staying agile to develop new products & services – and the business models to deliver them

#### Stream 2

#### Commercial lines (SME & MID Market)

## 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

- Devising 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







### 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 Al 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 the key to successful digital transformation

- Creating an innovative, collaborative culture that embraces digital disruption
  - Key criteria for successful culture change: lead by example, engage all levels and model the new behaviours
- Creating a diverse, high performance environment where customer service is at the heart of everything

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Hyland

### 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 Al 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 Al within large complex organisations
- Key lessons learnt to test and scale Al solutions



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



#### (4) 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 O&A.

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#### Panel Discussion 1

#### 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** so-sure

#### 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 Zuanella Group Chief Digital Officer RSA Insurance Group



Michael Gould Chief Operating Officer Talbot Underwriting



David Williams Technical Director AXA Insurance





#### Panel Discussion 3

#### **Robotic process automation**

Achieving cost savings and freeing up valuable resource

RPA can streamline underwiring 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



Tim Yorke Transformation Director AXA

**SUTHERLAND** 

#### 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 Al 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



(2) 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



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## 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 claims
- Avoiding common pitfalls and costly mistakes



Anthony Wynn
Innovation Lead - Digital & Analytics



▶ 8 5th June 2018 | Holborn, London

## Workshop 3

#### Overcoming legacy challenges

Successfully modernising core systems to deliver IT capabilities now and in the future

- Understanding the total cost of ownership of your current infrastructure
- Building the business case for modernisation

   cost saving, scale for growth, agility and digital capability
- Overcoming the people, process and technology challenges of modernising core systems



Speaker TBC



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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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## 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



#### 

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

# 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







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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 workersí

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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 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 dients 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 todavís increasingly digital world.

# **Panel Sponsors**

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Process transformation anchors

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- 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

# **Workshop Sponsors**

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ing global provider of integrated information technology and knowledge process services. Syntel helps global enterprises evolve the core by leveraging automation, scaled agile and cloud platforms to build efficient application development and management, testing and infrastructure solutions. Syntel's digital services enable companies to engage customers. discover new insights through analytics, and create a more connected enterprise through the internet of things. Syntel's "Customer for Life" philosophy builds collaborative partnerships and creates long-term client value by investing in IP, solutions and industry-focused delivery teams with deep domain knowledge. The digital age presents new challenges in harnessing information for the insurance industry. Syntel helps insurers manage the speed. volume and complexity of data to drive new sources of competitive advantage in this dynamic marketplace. Syntel enables global insurers to transform into diaital-ready enterprises by building and aligning our offerings with your business goals. Our suite of insurance management services includes robust IT solutions and digital services that enable you to

transform into an informed, decisive, future-ready enterprise, and create a differentiated experience for your customers.

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GENASYS
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NUTANIX Nutanix makes infrastructure invisible, elevating IT to focus

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▶14 5th June 2018 | Holborn, London

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Suppliers can only attend if they are sponsoring or exhibiting

# 35+ expert speakers

No press, no transcripts – just honest, open discussion

Speakers will 'water down' their presentations if they know there are press in the audience – that's why we are independent from any publication, have no press in the audience and take no transcripts

# 15 interactive breakouts

Interactive format

By including dedicated time for discussion, reflection and benchmarking, you can pick up invaluable learnings and practical techniques from your peers





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London Market Claims 9th October 2018 TINtech London Market 2019 5th February 2019 **Digital Claims** March 2019

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► Select your booking option & choose one of these 3 easy ways to register



Web www.TINtech.co.uk



Email: info@the-insurance-network.co.uk



Phone 020 7079 0270

- ▶ On receipt of your registration we will send you an email confirmation. If you have opted to pay by credit card a member of our team will call you
- ▶ Add the date to your diary. Closer to June 5<sup>th</sup> we will send through a map & directions to the venue

▶ Terms and conditions By registering to this event you are entering into an agreement with Middleton Burgess Limited and bound by the terms and conditions of registration. Cancellation: If you are unable to attend this event for any reason and you wish to cancel your booking you must you must notify us in writing. Cancellations received on or before 11/05/2017 will be entitled to a 50% refund of the registration fee paid. Cancellations received after 11/05/2017 will not be refunded. You may transfer your place to a colleague at any time however they must be of a suitable seniority level. It may be necessary beyond the control of Middleton Burgess Limited to alter the content and timing of the programme or the location of any event. In the case of event cancellation by Middleton Burgess Limited, liability is limited to transfer this booking to a similar event to be held within the next 12 months. Should Middleton Burgess Limited be unable to provide a similar event a full refund will be applicable. If you are a supplier of services we will NOT be able to process your registration. The Insurance Network is administered by Middleton Burgess Limited, Springfield House, Maidstone, Kent, ME14 2LP. Company Number: 05250150 VAT registration number: 848636973