



DIGITAL TRANSFORMATION IN INSURANCE CONFERENCE 2023

London, UK

23rd – 24th May 2023

Key Speakers:

- **David Ovenden**, Chief Underwriting Officer, **AXA**
- **Janthana Kaenprakhamroy**, CEO and Founder, **Tapoly**
- **Melissa Collett**, Executive Director of Professional Standards, **Chartered Insurance Institute**
- **Andrew Waddelove**, Head of Sustainability, **LV**
- **Bilge Mert**, CTO, **Brit Insurance**
- **Tony Martins de Sá**, Head Office Claims, **NFU Mutual**
- **Jeremy Trott**, Claims Director, **Ecclesiastical Insurance Group**
- **Vivek Jain**, Head of Audit – Insurance, Pensions and Investments, **Lloyds Banking Group**
- **Antton Peña**, Founder & Chief Strategy Officer, **Flock Cover**
- **Neil Dodd**, Chief Product Officer, **Cuvva**
- **Peter Beesley**, Future Skills and Career Lead, **Direct Line Group**
- **Josh Hart**, Chief Technology and Product Officer, **YuLife**
- **Fredrik Thuring**, Head of Operational Analytics, **Trygg-Hansa**

Day 1 – Tuesday 23rd May

8:00 **Registration and refreshments**

08:45 **Chair's opening remarks**
Bartosz Golba, Research Director, GlobalData

9:00 **Defining digital transformation: What does this mean for the insurance industry?**

- Understanding the customer experience ecosystem and what technology and digital strategies should be behind this
- Meeting consumer needs through digitalisation without introducing operational risks
- Recognising the changing customer digital behaviours and interactions with finance and insurance products

Bilge Mert, CTO, Brit Insurance

Stream A – Customer Engagement

Stream B – Operational Agility

9:30 **PANEL DISCUSSION:**
Promoting customer well-being and trust through digital transformation

- Building relationships in the virtual world and meeting the needs of not only customers but employees
- Utilising conversational AI and innovation to improve the customer's experience
- Employing flexible technological techniques to address the current environment and evolving customer needs
- How can we as an industry foster a culture of well-being for our customers while also contributing to a larger social cause?

Moderator: Melissa Collett, Executive Director of Professional Standards, Chartered Insurance Institute

Neil Dodd, Chief Product Officer, Cuvva

Sanjeev Kumar, VP EMEA, boost.ai

Dr Lizzy Lubczanski, Client Solutions Manager, Swiss Re

Fireside chat:
Accelerating diversity in insurance and broadening the technology talent pool

- Fostering diversity in leadership groups, addressing unconscious bias, and creating an inclusive insurance environment
- Attracting outside technology specialists to the insurance industry and ensuring that traditional models do not stifle internal innovation
- Examining various approaches to the insurance workplace to broaden the talent pool and attract digitally savvy employees
- What does the finance industry have to offer, and how do we demonstrate this to potential candidates?

Janthana Kaenprakhamroy, CEO and Founder, Tapoly

Jeremy Trott, Claims Director, Ecclesiastical Insurance Group

Moderator: Ben Hatton, Analyst, GlobalData

10:00	<p>Combining AI with human empathy to deliver an exceptional customer experience</p> <ul style="list-style-type: none"> • What does it mean to provide an exceptional customer experience today? • How can embedding AI and automation in processes enable human empathy? • How can innovating the claims process empower employees? <p><i>Roi Amir, CEO, Sprout.AI</i></p>	<p>Unlocking the benefits of engaging the customers that never contact you</p> <ul style="list-style-type: none"> • The difference between proactive customer engagement and call prevention • Reducing operational costs and improving revenue through proactive customer engagement • The building blocks of proactive customer engagement <p><i>Mark K. Smith, Founder and CEO, ContactEngine, NICE</i></p>
10:30	Networking Break	
11:15	<p>How is embedded insurance refining the industry?</p> <ul style="list-style-type: none"> • Moving to embedded insurance for a simple and streamlined customer experience • Eliminating the "one size fits all" mentality and enabling customers to construct clearly defined packages • Utilising consumer data to produce a customer centric cover <p><i>John Pyall, Head of Underwriting, Munich Re - Great Lakes Insurance</i></p>	<p>Claims in the digital age: Trends, technology, and strategy</p> <ul style="list-style-type: none"> • Navigating the shifting consumer preferences in claims • Using communication channels and digital platforms like WhatsApp to engage customers and prevent feedback fatigue • Overcoming common obstacles while transforming and integrating tech into the traditional claims function <p><i>Jeremy Trott, Claims Director, Ecclesiastical Insurance Group</i></p>
11:45	<p>Knowledge Hubs—The Missing Ingredient for Successful CX and Employee Experience</p> <p>Gartner predicts that digital transformation initiatives will get stymied if businesses do not modernize knowledge management (KM). In fact, they recommend KM as the #1 technology to transform customer, employee, and the business experiences for 2023. In this Session, you will learn about:</p> <ul style="list-style-type: none"> • State of Digital Experience • The critical missing ingredient • Why you need a KM refresh • Knowledge hub: What, why, and How • Knowledge hub at work: Real-world success at scale <p><i>Martin Morris, Strategic Client Director, eGain</i></p>	<p>Digital transformation of intelligence, investigation, and public contact: Successful and sustainable change in complex environments</p> <ul style="list-style-type: none"> • Presenting a case study based on Issured's extensive experience of working in partnership to deliver digital transformation across UK policing • Highlighting challenges, potential pitfalls and benefits, that the transformation of traditional business processes can bring • Sharing an overview of Issured's approach to implementing successful and sustainable change in challenging environments • Looking at experience based on delivering national law enforcement programmes; what can the insurance industry learn from this? <p><i>Kiron Bose, Chief Operating Officer, Issured Limited</i></p>

12:15	<p>Blending the human & digital touch: What do today's insurance customers want?</p> <ul style="list-style-type: none"> Reducing the need for customer-human interaction while ensuring consumers have access to all the information they require digitally Identifying key consumer wants and concerns and creating tactics to provide immediate responses Making customer-centric design the focal point of the digital transition and overcoming implementation difficulties Investigating effective communication and phrasing approaches to best resonate with customers <p><i>Neil Dodd, Chief Product Officer, Cuvva</i></p>	<p>AI in the fight against insurance fraud</p> <ul style="list-style-type: none"> Using AI to detect organised fraud, exaggerated claims and to determine genuine customers As process automation increases, automatic screening must too Utilising internal, external and “exotic” data sources How to measure success and what are the achievable benefits? <p><i>Fredrik Thuring, Head of Operational Analytics, Trygg-Hansa</i></p>
12:45	<p>Embedding digital sustainability through green software</p> <ul style="list-style-type: none"> The climate crisis and its impact on the insurance industry What impact ‘digital’ has as part of this What can insurers do about this through technology? <p><i>Caoimhin Graham, Principal Architect, Kainos</i></p>	
13:00	<p>Networking and Lunch</p>	
14:15	<p>PANEL DISCUSSION: Advancing ESG strategies in insurance</p> <ul style="list-style-type: none"> How can we measure the transition to net zero? What role can AI and ML play in improving ESG credentials? Which sustainable practices should be incorporated into the IT infrastructure? How can we employ digital tactics to incorporate ESG into our consumers' financial education? <p><i>Moderator: John Pyall, Head of Underwriting, Munich Re - Great Lakes Insurance</i></p> <p><i>Josh Hart, Chief Technology and Product Officer, YuLife</i></p> <p><i>Andrew Waddelove, Head of Sustainability, LV=</i></p>	<p>PANEL DISCUSSION: Cyber security as a catalyst for change</p> <ul style="list-style-type: none"> Exploring cyber risks reshaping the insurance industry Navigating the technology that is altering the cyber threat landscape Increasing the home office immunity against cyberattacks Examining the possibilities and market for cyber security insurance <p><i>Moderator: Eleanor Dallaway, Co-Founder, Assured</i></p> <p><i>Edward Ventham, Co-Founder, Assured</i></p> <p><i>Vivek Jain, Head of Audit – Insurance, Pensions and Investments, Lloyds Banking Group</i></p>

14:45	<p>Control the chaos of managing external workflows in insurance</p> <ul style="list-style-type: none"> • Modernize your insurance client interaction workflows to drive efficiency and increase retention • Streamline your external business processes with guided assistance across account acquisition, onboarding, underwriting, and account servicing • Rethinking today's costly, inefficient, and fragmented external engagement model, which requires significant manual intervention • Orchestrate each step of your external processes to fast-track client workflows and drive efficiency, with a great experience <p><i>Shimona Pinto - Senior Corporate Solutions – Moxo</i></p>	<p>How to digitise an insurance business in 12 months</p> <p>Discover how we helped Stroll to revolutionise their business in just 12 months. Through the utilisation of the latest practices and technology, Stroll was able to process customer and market data more efficiently, resulting in faster reactions and a greater competitive advantage.</p> <p><i>Tara Simpson, Instil, CEO</i></p>
15:15	<p>The expectations of underwriters in a digital age</p> <ul style="list-style-type: none"> • Underwriters as decision scientists, innovators, and customer advocates • Exploring algorithmic underwriting and human in the loop • What are the modern-day expectations of underwriters and how do we address any disconnect? • Navigating the future of insurance underwriting and the key regulations involved <p><i>David Ovenden, Chief Underwriting Officer, AXA</i></p>	
15:45	<p>Networking and Refreshments</p>	
16:15	<p>Bringing your customers in later life along on the digital transformation journey</p> <ul style="list-style-type: none"> • Looking to broader view of customer experience and wellbeing • Ensuring no generations get left behind in the digital transformation journey <p><i>Hannah Thomson, CEO, The Joy Club</i></p>	<p>Insurance is necessary, IT is not: Why transformation has to be business-led</p> <ul style="list-style-type: none"> • Projects and programmes, and thus also transformation projects, are increasingly gaining an important share of value creation in companies • Path to SAFe: how to proceed with Scaled Agile transformation and what to expect. Success and failure cases • Three main elephants (major drivers) of SAFe transformation: processes, values and leadership • How to address implementation challenges and prevent your transformation from failure <p><i>Fabian Meyer, Managing Partner, CORE SE</i></p>

16:45	How far can virtual really go? <ul style="list-style-type: none"> • How will technology and innovation impact the insurance industry? • Do we need to get ready for a future that is entirely virtual to accommodate advancing technology and generational demands? • Looking to outside industries to digitally modernize the insurance industry • Navigating the metaverse, blockchain and IoT in everyday insurance and payment transactions <p><i>Anuj Agarwal, Data and Analytics Lead, Natwest</i> <i>Vivek Jain, Head of Audit – Insurance, Pensions and Investments, Lloyds Banking Group</i> <i>Moderator: Ben Hatton, Analyst, GlobalData</i></p>	
17:15	Chair’s closing remark	
17:30	Drinks Reception	

Day 2 – Wednesday 24 th May		
8:00	Exclusive (Invite only) Breakfast Briefing hosted by eGain <p>GPT and Digital Transformation for Insurance Discover the latest innovations with GPT and digital transformation. Learn the critical steps to success and explore the hype, reality, and results of these game-changing technologies in the insurance industry.</p> <ul style="list-style-type: none"> • Hype vs. Reality of GPT and Digital Transformation for Insurance • GPT and digital transformation have been making waves in the insurance industry, but what is the reality behind the hype? • Digital Transformation for Insurance: What You Need to Know and Do • Digital transformation is not just about implementing new technology, it's about changing the way you do business • How GPT is Transforming the Insurance Industry Today and What's Next • GPT is already making an impact in the insurance industry, but where is it working most effectively and what can we expect in the future? • How can you take advantage of this latest innovation? • Join eGain in an Innovation 30 days to find out how GPT could make an impact for you <p><i>Stephen Kennedy, Director of Solutions, eGain</i></p>	
8:50	Chair’s opening remarks <i>Bartosz Golba, Research Director, GlobalData</i>	
9:00	Insurtech spotlight In 10-minute slots, hear from three of the industry's most innovative Insurtech and disruptors: <ul style="list-style-type: none"> • Discover who is upsetting the current insurance business model 	

	<ul style="list-style-type: none"> • Explore different approaches to insurance • Understand practical approaches to innovation that can be applied in real-time • Dig deeper into internal company frameworks and strategies <ol style="list-style-type: none"> 1. <i>Janthana Kaenprakhamroy, CEO and Founder, Tapoly</i> 2. <i>Nyasha Kuwana, Head of Product, Floodflash</i> 3. <i>Hannah Thomson, CEO, The Joy Club</i> 	
9:45	Fireside chat: Insurance & the metaverse: Pixel perfect? <ul style="list-style-type: none"> • Examining various insurance domains in the metaverse • Exploring key issues in the metaverse such as crime and regulatory factors • How do we protect customer vulnerability in the metaverse? • Who will be driving metaverse innovation in the future? <p><i>Laura Petrone, Principal Analyst, Thematic Intelligence, GlobalData</i></p> <p><i>Charlotte Newton, Analyst, Thematic Intelligence, GlobalData</i></p>	
10:15	Networking and Refreshments	
	Stream A – Customer Engagement	Stream B – Operational Agility
11:00	The customer experience revolution - AI and Insurtech <ul style="list-style-type: none"> • How AI complementing human relationships is the game changer in insurance • Why hyper personalised insight provides opportunities into proactive risk management • The claims process simplified and expedited using AI <p><i>Antton Peña, Founder & Chief Strategy Officer, Flock</i></p>	Technologies leading parametric insurance: Sensor vs satellite <ul style="list-style-type: none"> • Using digital transformation to expand the scope of parametric insurance • Combining data from IoT devices to aid in planning, mitigation, and prevention • What would current digital insurance platforms require to effectively deploy parametric insurance? • How to choose the correct measuring devices? <p><i>Henry Bellwood, Senior Catastrophe Analyst, FloodFlash</i></p>

11:30	<p>Panel Discussion: Doing the right thing with data</p> <ul style="list-style-type: none"> • Leveraging innovation and behavioral data to better understand consumer preferences • Using data to transform digital acceleration for an improved consumer experience • Investigating nonintrusive generation and collection of behavioral data • Using technology, capabilities, and skill sets to extract the most value from data for customers <p><i>Moderator: Ben Hatton, Analyst, GlobalData</i></p> <p><i>Helen Batho, Product Director, Insurance Packs, Barclays Bank</i></p> <p><i>Dan Keeley, Chief Engineer, Hubb</i></p> <p><i>Leon Gauhman, Co-founder and Chief Product & Strategy, Elsewhen</i></p>	<p>Why now is the time to transform with RevOps Discover how a RevOps framework brings together people, processes, and technology to:</p> <ul style="list-style-type: none"> • Maximise operational resilience and agility in uncertain times • Drive best-in-class customer experiences and increase customer loyalty • Accelerate growth through data-driven decision making <p><i>Richard Gibson, Senior Marketing Manager, Xpedition</i></p>
12:00	<p>Strategic claims change; Putting spotlight on the claims business architecture</p> <ul style="list-style-type: none"> • Emphasizing CX mindsets at the heart of claims processes • Streamlining claims conversations <p><i>Tony Martins de Sá, Head Office Claims, NFU Mutual</i></p>	
12.30	<p>Networking and Lunch</p>	
13.30	<p>Panel Discussion: Delivering Tech deals: Key success factors</p> <ul style="list-style-type: none"> • Commercial and legal considerations for buyers and sellers • Contract and system lifecycle; from legacy to new build and beyond • Issues with data and customer ownership • Operational resilience and Consumer Duty compliance; by design 	<p>Delivering more agile, resilient and efficient IT</p> <ul style="list-style-type: none"> • The growing pace of digital transformation has made it difficult for business leaders to improve agility and capability while ensuring the value and resilience of their technology • In this session, we'll identify the culprits that cause financial organisations to amass technical debt and prevent them from moving faster • We'll then explore an approach where IT can

	<p><i>Tim Johnson, Partner, Browne Jacobson</i> <i>Thomas Gibby, Senior Associate, Browne Jacobson</i> <i>Kay Chand, Partner, Browne Jacobson</i> <i>Penny Hallam, Legal Director, Browne Jacobson</i></p>	<p>reshape the balance between speed & performance by examining how platform thinking can help reconcile innovation & efficiency</p> <p><i>Callum Brown, Solutions Engineer, LogicMonitor</i></p>
14:00	<p>What is the next step in the insurance industry's digital transformation?</p> <ul style="list-style-type: none"> • Preparing for the future with flexible and adaptable digital strategies • What should be the top technological priorities in the next 18 months? • How can we guarantee that the changes in our sector industry take ESG factors into account? 	
14:30	<p>Chair's summary and close of conference</p>	

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