DIA TOP 100

The Insurtechs to Watch in 2021

THE DIA COMMUNITY

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

AI & Machine Learning, Advanced Analytics, Decision Automation

Analytics for Everyone is what A4E stands for. A4Everyone was established to bring the benefits of big data and its analysis to a wider spectrum of businesses by creating affordable solutions that boost performance instantly. By creating Artificial Intelligence as a Service (AIaaS) and Automation as a Service (AaaS) solutions provided via a proprietary analytical platform, A4Everyone is delivering improved efficiency for clients within wholesale, retail, nonbank financial and insurance sectors.

UNDERWRITERS' DECISION-MAKING AUTOMATION THAT INSTANTLY INCREASES EFFICIENCY

Why we selected A4E for this DIA Top 100

The A4Insurance solution is a perfect fit for the Data-Driven services trend. By automating the work of underwriters to a significant degree, A4Insurance is speeding-up the sales acquiring immediately the top clients on the market and also creating savings for precious recourses and is bringing the benefits of such digitalization effort conveniently and effectively. A4Insurance is automating the work of underwriters at a fraction of their cost via automation and AI-powered analytical models.

hristo@a4everyone.com   www.a4everyone.com

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DIGITAL INSURANCE AGENDA

AcceptEasy · **SERRALA** 🇳🇱 🇩🇪

Payments Platform, APIs, Customer Journey

AcceptEasy is changing the way people pay their bills by creating a different bill payment experience. They send out emails or text messages through a variety of channels: email, SMS, WhatsApp, social & chatbots with a request to pay a bill. The customer can then initiate the payment right away, straight from the inbox on any device and without registration or log-in. This means it only takes a couple of clicks to pay. After payment, its status banner changes from blue to green in real-time, so both sender and recipient know that payment was made. The convenience of being able to pay anytime, anywhere, is highly compatible with the optimal billing process.

In 2020 AcceptEasy became part of Serrala Solutions.

DIGITAL BILLING SOLUTIONS THAT CUT COSTS SIGNIFICANTLY

Why we selected AcceptEasy for this DIA Top 100

With AcceptEasy there are far less late payments, the transparency is higher, and the payment experience becomes better. With the cloud-based platform has cracked the code for realizing significantly higher payment conversion rates and improving customer engagement without the need for IT integration resources, modifications to billing systems or payment portal modification. Reducing overhead and accelerating cash flow for businesses.

DIGITAL INSURANCE AGENDA

McKinsey & Company

DAVID BISHOP, EUROPEAN INSURANCE PRACTICE MANAGER, MCKINSEY @ DIA TV
Direct Innovation from Around the Globe

Farmer Ecosystems, Social, Agricultural insurance, Customer journey
ACRE Africa, the brand name of Agriculture and Climate Risk Enterprise Ltd. (ACRE), links low-income farmers to insurance products so that they can confidently invest in their farms, in Kenya, Tanzania and Rwanda. These insurance products varied from crop, livestock and index insurance products to shield farmers against unpredictable weather conditions. ACRE Africa offers affordable micro-insurance to small-scale farmers, in a way that is adapted to their needs. ACRE Africa undertakes the risk assessment, the product development of tailored micro-insurance and risk monitoring, while providing linking services between farmers and insurers.

MICRO INSURANCE: INTEGRATING INSURANCE AND AGRICULURAL SUPPY CHAIN

Why we selected ACRE Africa for this DIA Top 100
Despite the pandemic halting travel, and hence in-person approaches to accessing customers, ACRE Africa was still able to onboard 34,000 clients. This was done through mobile phone technology, by connecting with the company's peer-to-peer network remotely and by allowing new clients to connect directly by phone to ACRE Africa's village-based champions as a means of local support. ACRE Africa is seeing successes in penetrating previously difficult markets through a cost-effective, digital and innovative model, integrating the agricultural insurance chain. The inclusive insurance market has to develop into one that has a stronger focus on preventative issues, such as ACRE Africa's model.
Featured in upcoming book: "Reimagining Financial Inclusion", August 2021

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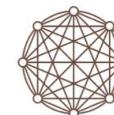
DIGITAL INSURANCE AGENDA

Core system, APIs, Insurance Product as a Service (IPaaS)
Adacta Fintech announced the launch of new AdInsure Agent Portal functionalities. Remote Sales Support is designed as a direct response to social distancing and is set to empower and guide insurance agents through a personalized sales process in person or remotely. Insurers can now equip their sales teams with modern, flexible, and intuitive tools. With a personalized client interface that is uniquely tailored to every individual, the portal interface allows clients to follow a simplified process and track instant changes to their policy and calculations.
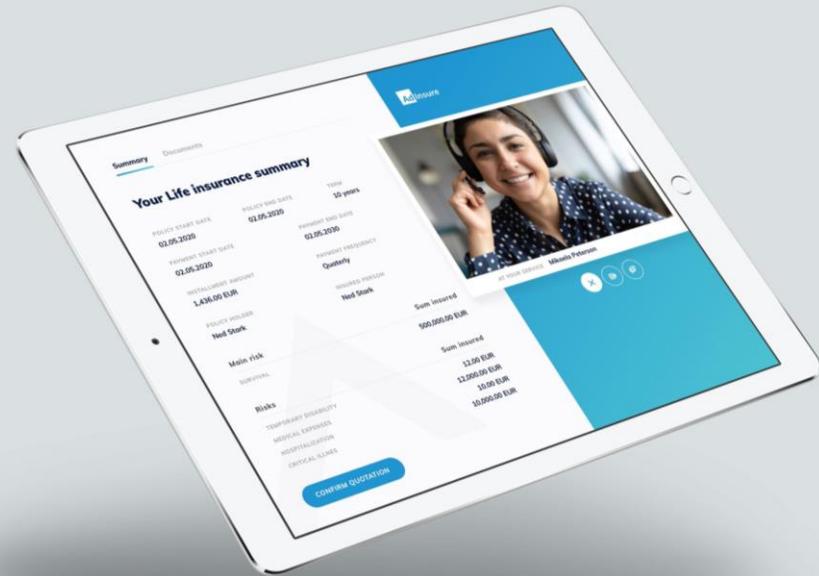
ADACTA FINTECH SWIFTLY LAUNCHES ENHANCED ADINSURE AGENT PORTAL TO SUPPORT REMOTE SALES

Why we selected Adacta Fintech for this DIA Top 100
In the AdInsure agent portal the agent can execute the full sales process remotely. This means interacting with the customer in all stages of the closing of the insurance, via video or chat. The agent is enabled to share content with the client via the portal's shared screen functionality. Via video ID the client's identity is verified and the process can be finished off by digitally signing the policy and all related documents.

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White Paper

DIGITAL INSURANCE AGENDA
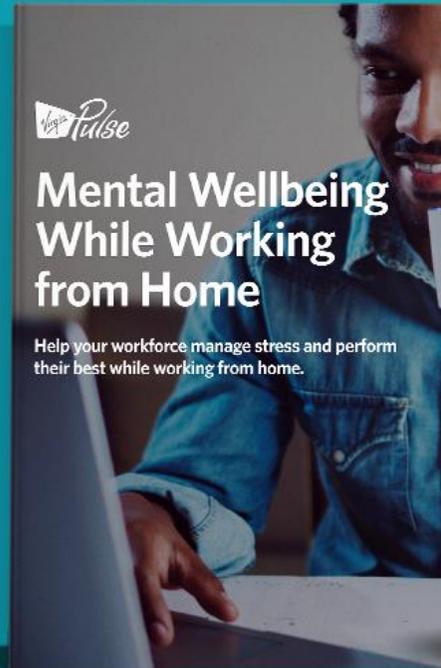
How to Empower Wellbeing, Prevention and Engagement through Insurance. A New Approach – VIRGIN PULSE DEEPDIVE @ DIA TV

eHealth, Ecosystems, Claims Management, Telemedicine

Israeli company Air Doctor provides insurers with a global outpatient medical network through which their customers can access the most appropriate care while travelling abroad. A major benefit; at no cost to them - reducing reimbursement costs for the insurers, improving the experience for travellers, and providing local doctors with a new revenue stream. With more than 12,000 doctors in 52 countries around the world, including many of the most popular tourist destinations, customers can almost always expect abroad care that is suitable to their needs.

How it works

1 Choose a Specialty   **2** Browse Doctors Near You   **3** Book a Clinic or an In-House Visit
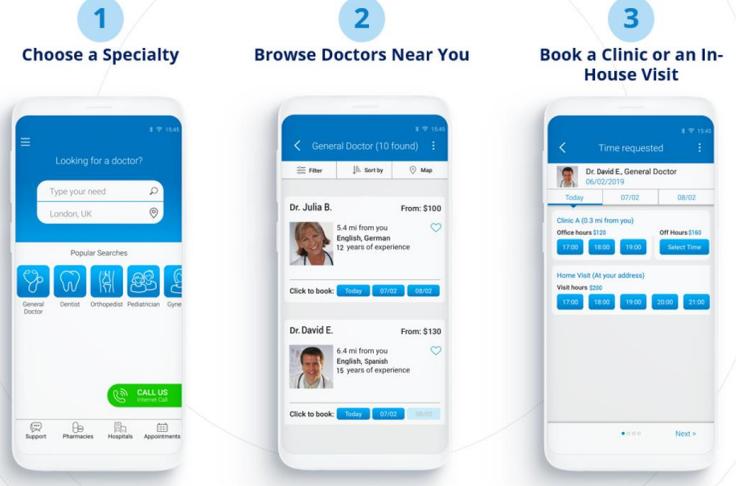
REDUCING CLAIMS COSTS AND IMPROVING THE CUSTOMER JOURNEY

Why we selected Air Doctor for this DIA Top 100

The Air Doctor app connects travellers with the most appropriate doctor for their needs, either through an online or in-person consultation. Doctors consist from a global network of comprehensively-vetted practitioners including GPs, paediatricians, dentists, ophthalmologists, dermatologists, gynaecologists, and orthopaedic specialists. By directing travellers to local private clinics when they fall ill abroad, rather than to more expensive emergency care in combination with the preferential rates Air Doctor gets from doctors for whom it is opening up a new revenue stream, claim costs are reduced by 30 per cent.

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![Alterna CX logo] **ALTERNA CX**

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AI & Machine Learning, Data Analytics, Customer Journey

Most insurers don't know whether their digital journeys are well received by their customers and, as a result, lose the chance to take proactive actions to fix poor experiences. Alterna CX addresses the pain by automating a cycle in which we capture direct and indirect feedback during 'phygital' customer interactions, understand root causes of satisfaction and address them with relevant actions before they become a bigger problem. Doubling of NPS in less than six months, a 32% reduction in complaints, a 55% increase in retention rate are examples of the benefits enjoyed by Alterna CX customers. Gartner recently named Alterna CX as a notable vendor among the top 3% of vendors globally, recognising its proprietary machine learning-based technology.

THE LATEST INNOVATION OF ALTERNA CX: FLORENCE!

Why we selected Alterna CX for this DIA Top 100

Florence is inspired by Florence Nightingale, who, while revolutionizing the nursing profession, was also among the first to use circular diagrams as visual aids and invented a "polar area graph" similar to the pie chart. Florence Nightingale used data visualizations and diagrams to show the effects of infection and mortality rate to make it explicit and conclusive. With sophisticated dashboards and self-service reporting, easing survey creation, and improved action management, experience managers, can now decrease the time spent on operations and focus on the impact of taking action.

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WE WANT TO
EXPLORE
AND **UNLEASH**
THE POTENTIAL OF
LIFE INSURANCE

PAOLO DE MARTIN, CEO GLOBAL LIFE, SCOR @ DIA TV

AMODO

Data Monetization, Telematics, IoT, Big Data, behavioral Economics
Customer preferences are constantly changing, even more so during times of disruption, like we're experiencing now with the global pandemic. Customers, across all domains and industries, are more focused on getting good value for money – and their current perception is that in Motor Insurance, they're receiving less value, while paying the same amount. How can insurers best respond to this development and offer their customers better value for money?

ENABLING INSURERS TO LAUNCH USAGE BASED INSURANCE PROGRAMS BASED ON BEHAVIORAL DATA

Why we selected Amodo for this DIA Top 100
Helping insurers and brokers better address and fulfil customer needs by launching Usage Based Insurance Products, based on customer behavioral data. Amodo has created a modular, configurable and robust telematics technology platform, used by many leading insurance companies around the globe. Some of Amodo's clients include AIG, Porsche Insurance, BNP Paribas Cardif and many more. The Financial Times has named Amodo as one of the Top 5 Most Innovative Insurtechs worldwide.

White Paper — Read More — Check Video

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Marine and Shipping insurance, Online Shipping Risk platform, Big Data, Machine Learning

Anlan is an insurtech company focused on Marine and Shipping insurance. They have developed an online shipping risk management platform, based on Big Data and Machine Learning algorithms. Through their platform, they can give any ship an individual risk score, based on millions of ship-data – not only the traditional GPS and AIS data, but also historical operational data and management data. Each ship's risk score is being calculated on 5 dimensions: the ship attributes, ship management, environmental risk, crew risk and accident risk. This risk score can then be used to determine pricing. Anlan provides their SaaS application to insurers, such as Ping An insurance, for real-time underwriting assessment, including their real-time dynamic pricing tool.

ONLINE SHIPPING RISK PLATFORM TO DETERMINE ANY SHIP'S RISK SCORE IN SECONDS

Why we selected Anlan for this DIA Top 100

Marine and shipping is a very traditional industry: they have been using the same risk evaluation methodology for hundreds of years. Anlan has built a platform that can give any ship a risk score, based on millions of shipping data and behavior analysis. This helps Anlan's clients to better select which ship to insure and helps underwriters and salespeople with pricing in less than 20 seconds, so that they can quickly secure the business opportunity.

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TEEMU ARINA, BIOHACKER AND BEST-SELLING AUTHOR @ DIA TV
Five Fundamental Ways to Optimize Health Outcomes with Data

Appian

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.

Appian delivers the speed of enterprise low-code with 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 remaining 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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DIGITAL INSURANCE AGENDA

Autoliv

Road Safety, Car Safety, Crash Detection

Autoliv develops, manufactures and markets airbags, seatbelts and steering wheels. Their products are sold to all leading car manufacturers worldwide. When a traffic accident occurs, their products have a few milliseconds to prove themselves, saving the lives of drivers, passengers and pedestrians. As the worldwide leader in automotive safety, Autoliv sells to all major car manufacturers globally. Staying close to customers, Autoliv has a superior global presence and operations in 27 countries. Each year, our products save more than 30,000 lives and prevent ten times as many injuries.

SEATBELTS REDUCE FATALITY BY 45%
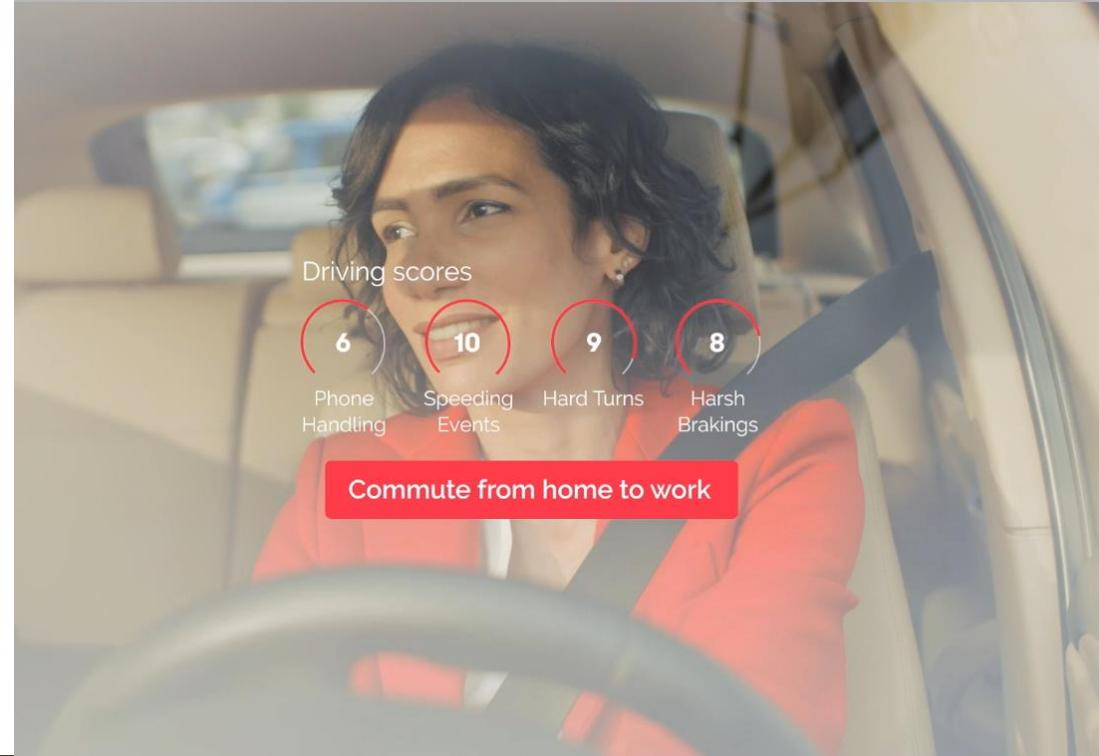
SAVING LIVES BY MAKING CARS MORE SAFE

Why we selected Autoliv for this DIA Top 100

Autoliv's Safety Score uses Sentiance's motion intelligence SDK to monitor the movement of a driver's mobile device and gain certain insights into their driving events. The events are then further processed and validated through Autoliv safety knowledge, providing the user with a personalized 3-digit safe driver score. Drivers with higher scores exhibit more safe-driving behaviors over an array of data points including turning, acceleration, braking, speed, and distractions.

Thanks to the crash detection that is mobile-first, human-centric, with high accuracy and rich data, insurance companies can react in real-time to save lives.

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How Swiss Re and Daimler are Driving Innovation in Automotive Insurance
SALESFORCE / MOVINX DEEPDIVE @ DIA TV

AI & Machine Learning, UBI, Car Telematics, White Label

In today's fast evolving mobility ecosystem and rapidly changing consumer needs, being ready for 'a next Covid' is essential for those who want to survive and prevail in an ever changing and uncertain business environment. No matter what the challenge may be, insurers which can quickly adapt digitisation and usage-based insurance models, will be gaining customer trust, satisfaction, and loyalty. New customers will continue to look for insurance solutions that fit their evolving needs. Bambi Dynamic's white label integrated insurance platform for mobility offers just that. Allowing personalised insurance solutions tailor made to the evolving mobility market. Pay as you go or how you drive, add a driver or share your car, take a delivery or carpool, all options are built in. Being ready, being digital, being innovative, being future proof – is the new norm in mobility insurance.

THE DYNAMIC CHANGE OF THE MOBILITY LANDSCAPE

Why we selected Bambi Dynamic for this DIA Top 100

Bambi Dynamic offers a solution for the visionary insurance companies. Their platform is ready for the future and supports the dynamic change of the mobility landscape, which requires a different approach in product offering, customer engagement via data utilization.

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Bdeo

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Claims Management, Visual Claims Solution, Video Platform

Spanish insurtech and visual intelligence startup Bdeo helps carriers to go through the digital transformation by offering what it calls a 'visual intelligence' platform. The startup digitises the processes of purchasing an insurance policy and registering a claim with a video calling technology that allows collecting all the documents and evidence necessary. For the best and most efficient claims experience Bdeo uses technologies, such as augmented reality to take measures, blockchain and GPS stamps to avoid fraud, and artificial intelligence, to combine the geolocated video technology with automatic damage detection.
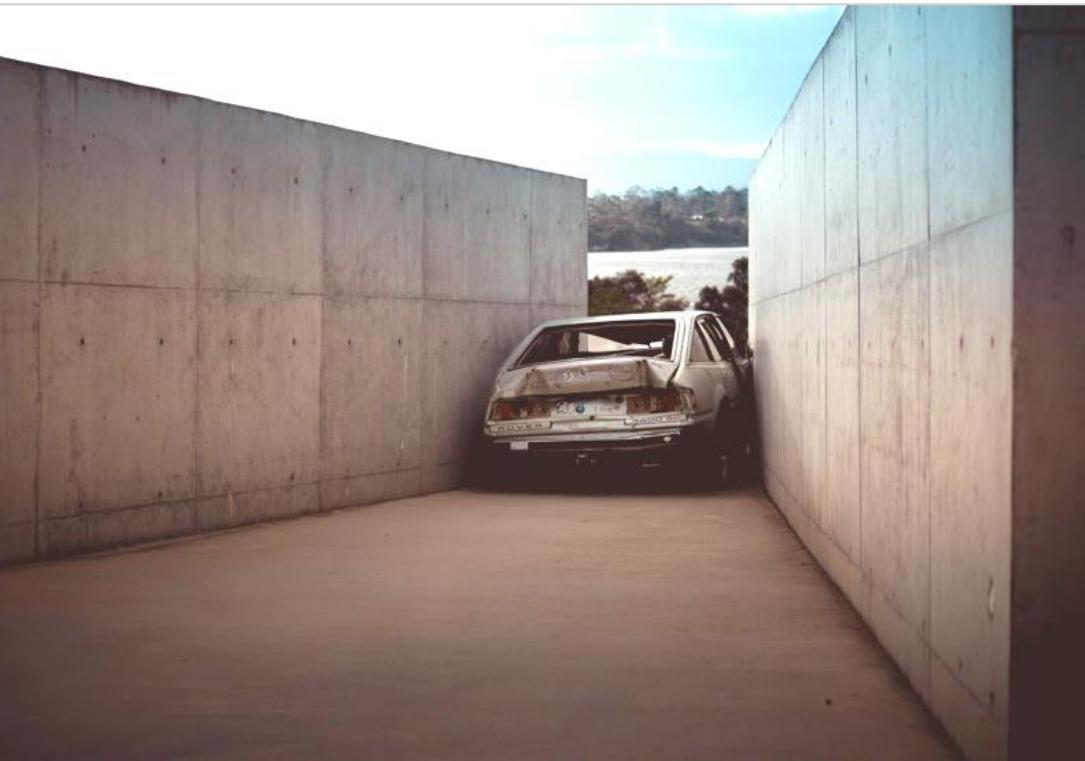
TRANSFORMING THE CLAIM CUSTOMER JOURNEY THROUGH REMOTE ASSESSMENT

Why we selected Bdeo for this DIA Top 100

Bdeo's remote solution to assess claims without having to physically inspect the property has taken a leap in sales during covid-19. It offers a safe and simple experience to the insured who needs not physically be involved in any claim expert visits. The video solution works as a real accelerator of digital transformation resulting in huge cost reduction both in travel and claim resolution time.

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White Paper
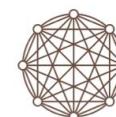
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Attacks from multiple angles

Insurtechs

Incumbents digitizing
Allianz
Admiral
HUK-COBURG

wefox
FRI:DAY
Lemonade
BOUGHTBYMANY
BIMA

Big Tech discovering insurance
amazon
Tencent 腾讯
WhatsApp

Internal competition

Embedded insurance
TESLA
IKEA

McKinsey & Company 13
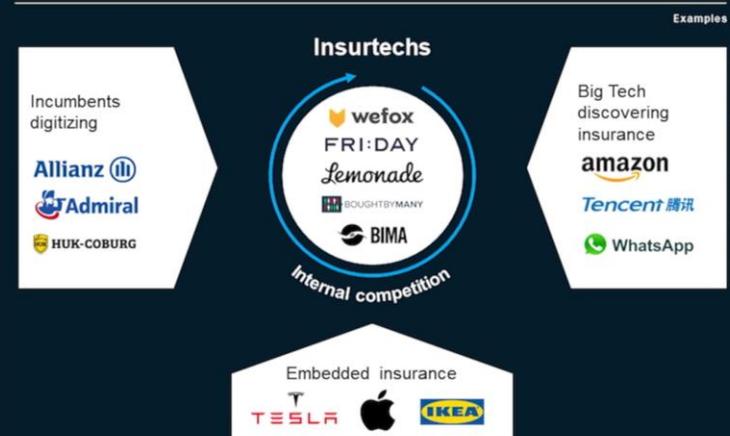
Shifts in consumer preferences: accelerated digital adoption across all industries

Digital adoption
% of usage of at least one service

78% Before COVID-19
92% Today
14 pp
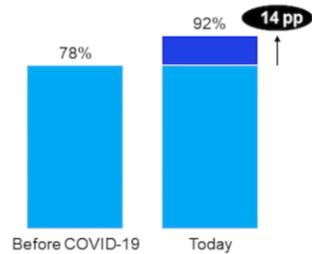
Digital channels usage
# of industries accessed digitally of 9 large industries surveyed

3.0 Before COVID-19
4.6 Today
1.6
+53%
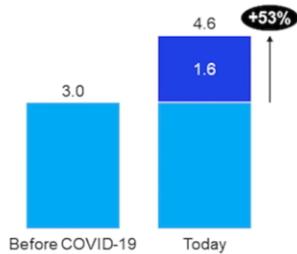
Channel shifts from offline to online

~25%
Consumer will increase long term use of digital channels

Source: McKinsey & Company COVID-19 Digital sentiment insights, press research

McKinsey & Company 3

JÖRG MUßHOFF, SENIOR PARTNER, AND SIMON KAESLER, PARTNER, MCKINSEY
Boost! @ DIA TV

Bequest

Health & Income Protection, AI Underwriting Engine, Estate & Legacy Planning

Bequest is a life- and end-of-life estate management provider for the digital generation. They have reimagined life insurance, starting from scratch, supported by trusted names in insurance like Covéa and Berkshire Hathaway's Gen Re. Bequest brings together a person's life administration, family planning, wealth management and end-of-life planning, all under one roof.

Crucial to Bequest's new approach to life insurance is their data-driven AI underwriting engine. This allows Bequest to obtain much more information than the standard, lengthy questionnaire and helps them to speed up the process to get life insurance.
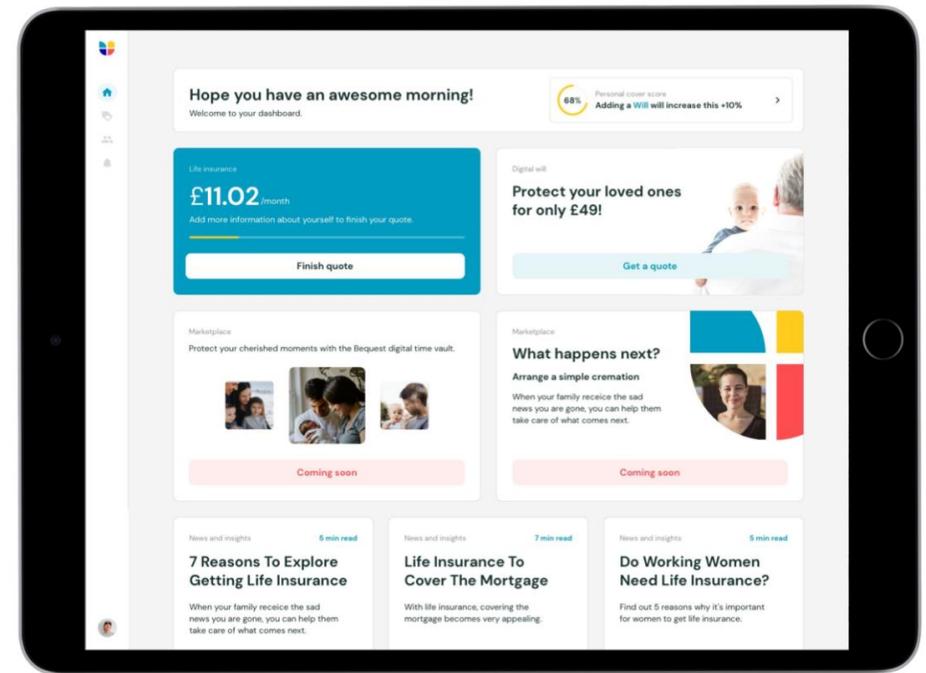
Bequest
Protecting your family's future.

PROTECTING YOUR FAMILY'S FUTURE

Why we selected Bequest for this DIA Top 100

Traditional life insurance is a complex product, that usually takes weeks to get in place. Bequest is simplifying and dramatically speeding up the process to get life insurance: from 6 weeks to only minutes. Bequest also allows people to update their policy as their life develops, their family grows and circumstances change.

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Behavioral Science Profiling, AI, Predictive Behavior

BestFit is a digital behavior science platform; a synergy of Science, Psychology, Technology & Business Intelligence merging HITM (Human Intelligence) and AI. With BestFit's engaging digital questionnaires, corporates and their clients can uncover personality traits, decision drivers, and preferences. For companies, it delivers holistic personality profiles, decision drivers and preferences, predictive intelligence that empowers impactful communication and personalized offers. For their clients, a +/- 3-minute, fun self-discovery experience.

20 AND 21 NOVEMBER 2019
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DIA KNOWLEDGE PARTNER *McKinsey & Company*

THE DIA COMMUNITY
For the insatiably curious
INSURTECH & INNOVATION IN INSURANCE

DISCOVERY AND MONETIZATION OF BEHAVIORAL INSIGHTS

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. Especially now, in a year in which so much has changed, BestFit shows why their solution can help companies moving forward.

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FERNANDO ARNAIZ, HEALTH SYSTEMS STRATEGY LEADER, ROCHE @ DIA TV
Inspiration from Outside the Insurance Industry

eHealth, Ecosystems, Customer Journey, Telehealth,
By joining forces with mobile phone network providers, BIMA offers protection against accidents, for health and hospitalization. From policy all the way to claim. Paid by mobile airtime or monthly fees. BIMA is offering insurances to millions of lower-income people, in 9 countries. BIMA is not just offering mobile delivered Insurances, they offer prevention too, on demand health services. Their mobile health services, mHealth, reached more than 2 million customers. Their tele-doctors offering 500,000 consultations a year.

ADDING PREVENTION DRIVES UP CUSTOMER ENGAGEMENT AND LOWERS CLAIMS

Why we selected BIMA for this DIA Top 100
BIMA discovered that there is a cheaper way of delivering "an insurance policy and then you are covered to go and see a doctor"; This way enables them to serve millions of lower-income people, an untapped market.
What's even more: this way is more convenient for the customer too!
When you buy an insurance product from BIMA, you'll also get unlimited access to doctors over the phone. It's also creating an opportunity to have a more engaging product portfolio. This is key for BIMA too: driving up client engagement. Over time, by providing access to doctors, BIMA discovered that people stay healthy and they have less claims as a result.
*Featured in upcoming book: "Reimagining Financial Inclusion", August 2021*

Check Video

DIGITAL INSURANCE AGENDA

blancco

Mobile Insurance, Fraud Reduction, Device Assessment, Post-Sale Insurance

Up to 90 percent of customers leave mobile retail stores without device insurance. Post-sale insurance enrollments have traditionally represented higher rates of fraudulent claims, so subscription offers after device sale are either abandoned or never offered in the first place. Blancco Mobile Insurance reduces fraudulent claims by accurately assessing the condition of mobile devices remotely with a trusted, configurable app or web browser that customers can access anywhere.

ENABLING FRAUD-PROOF ENROLLMENTS AFTER THE SALE

Why we selected Blancco for this DIA Top 100

As part of its mobile solutions offerings, Blancco Mobile Insurance opens the door to post-sale insurance enrolments, for both new and refurbished devices, while reducing fraudulent claims. Key to the process is Blancco's app, which allows customers to accurately and remotely assess the condition of their mobile devices. The app also allows insurance providers to offer insurance at any point in the customer lifecycle (even after point-of-sale) and wherever the customer is located, giving providers the ability to target new subscribers and expand their existing customer base. In other words: it gives insurers the opportunity to tap into the remaining 90 percent of uninsured mobile device buyers.

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CONNECT WITH POTENTIAL LEADS AT YOUR OWN DIA VIRTUAL ROUND TABLE OR WEBINAR

- Leverage the DIA community, channels and thought leadership reputation, to further enhance your thought leadership
- With the ultimate objective of generating leads.
- DIA will invite your target group to your webinar or virtual round table
- Strengthen your brand positioning, test concepts or discuss specific topics

SET UP YOUR WEBINAR OR VIRTUAL ROUND TABLE NOW!

Contact our director corporate partnerships:
marielle@digitalinsuranceagenda.com

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eHealth, AI, IoT, Early Diagnosis, Precision Medicine

Breathomix' technology BreathBase, 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. Breathomix also developed a corona rapid test. It is much faster, more efficient and less intrusive than a PCR test. Breathomix' SpiroNose detects in the breath if you may be infected with the corona virus. For 70% of all people who take the breath test SpiroNose can determine with certainty that they are not infected. They will receive the results immediately. For the remaining 30%, the device is not sure. Only these people will then take an additional PCR or a LAMP test to determine whether they may be infected.
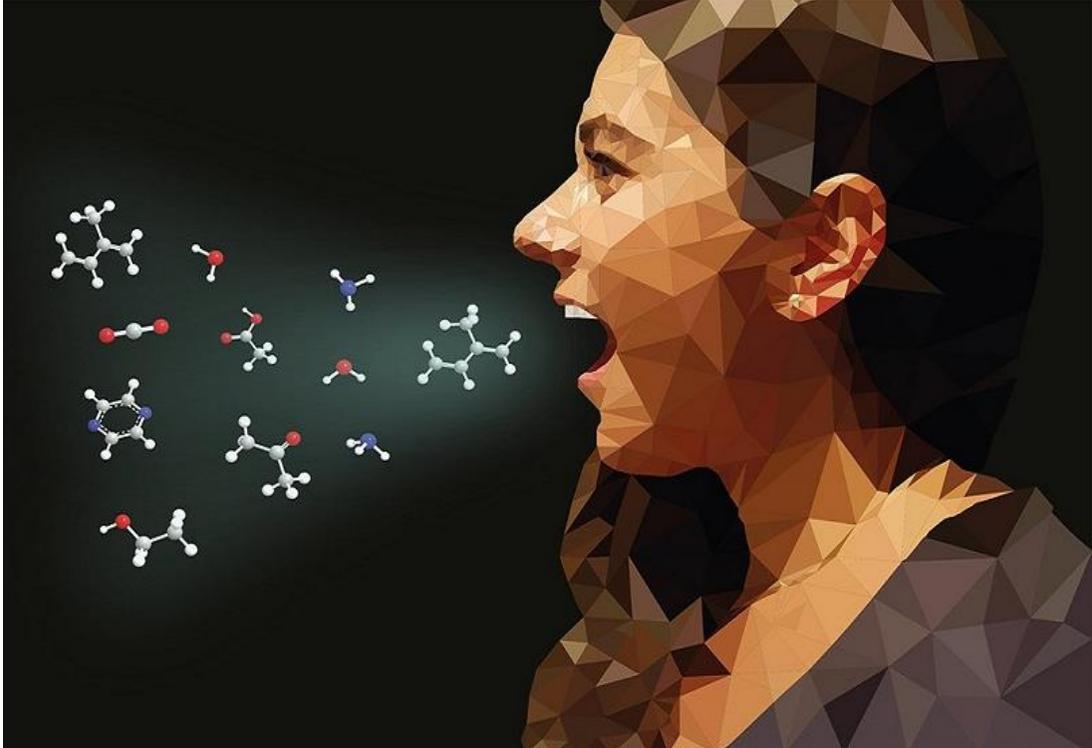
BREATH ANALYSIS FOR EARLY DETECTION AND TREATMENT OF DISEASE

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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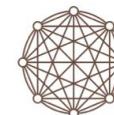
Embedded Insurance, eHealth, B2B2C, Parametric Insurance, IoT

The digital transformation of insurance carriers is moving forward, but is it going fast enough? Insurance companies are well aware of today's customer needs, not only on the B2C-side, but also on the B2B-side. However, decades of established processes and infrastructure make it difficult to execute the required changes with the necessary speed in order to fulfil these customer needs. This is where bsurance can help.

DEVELOPING EMBEDDED INSURANCE SOLUTIONS FOR THE POINT-OF-NEED

Why we selected bsurance for this DIA Top 100

bsurance is embedding insurance directly at the point of need. During crisis and uncertainty, businesses have the opportunity to offer clients a greater feeling of protection and peace-of-mind, while also diversifying their revenue stream. This is the goal of Embedded Insurance. Embedded Insurance bundles coverage or protections within the purchase of a product, service or platform. It helps every brand to enhance the feelings of trust, protection and safety. bsurance is also enabling insurance carriers to speed up their digital transformation by fully automating end-2-end processes with its cloud-based insurance management platform.

White Paper   Read More   Check Video

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JEFF KREISLER @ DIA TV
Behavioral scientist, best-selling author and award-winning comedian

AI & Deep Learning, Remote Inspection, Instant Claims Settlement
CamCom is an AI platform for automotive defect/damage assessment built on a computer vision stack. Motor inspections and claims assessments in the insurance space are a labour-intensive process which makes it subjective and highly prone to error. CamCom's solution enables self-inspections for instant claim settlements, premium calculations and visual audit trails. It has seamless integration with core insurance solutions and multiple deployment models (API, SDK & Webapp), successfully in use with some of largest insurers in India, Middle East and South East Asia.

"FUTURE PROOF THE PROCESS"
AI FOR AUTOMOTIVE DAMAGE ASSESSMENT

Why we selected CamCom for this DIA Top 100
CamCom uses AI in a completely new way in defect and damage assessment in the automotive industry. Their innovative solution is arguably the only one in production today that is a straight pass-through inspection, assessment, and settlement with leading insurers.

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DIGITAL INSURANCE AGENDA

Bancassurance, Digital Insurance Platform, Connected Insurance, Dynamic UI

Insurers often operate within complex IT landscapes, inhibiting the speed of innovation and making it harder to keep up with their customers' ever-changing expectations. To stay relevant in the long term, insurers must offer an excellent customer experience, utilizing their data to the fullest extent and embracing new technologies and services.

CCS enables insurers to play at the top of their digital game. With their Digital Insurance Platform, they help insurers to make the step to embedded and real-time connected insurance. Thanks to their 35-year track record, they are well-equipped to fully understand and meet the challenges of today's insurance industry.

HELPING INSURERS TO ACCELERATE THEIR DIGITAL TRANSFORMATION

Why we selected CCS for this DIA Top 100

CCS helps insurers to fix their integration spaghetti by integrating any technology to their platforms. They can also help leverage all available data, often stored in many different applications. With their solution, all relevant data can be utilized from a central platform, managing business processes from marketing to underwriting and claims. With CCS' Digital Insurance platform, they enable insurers to offer and manage embedded and real-time connected insurance, helping them become truly future-ready.

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GROHE / LOCALTAPIOLA DEEPDIVE @ DIA TV

CHISEL AI

AI & Machine Learning, Natural Language Processing, Process Automation

As insurance companies deal with the ongoing impacts of covid-19, they dedicate their focus towards process improvement, operational efficiency and cost savings. Chisel AI's purpose-built solution for commercial insurance reads unstructured data hundreds of times faster than a human – and with much greater accuracy.

AUTOMATING UNDERWRITING PROCESSES TO DRIVE RESILIENCY AND GROWTH

Why we selected Chisel AI for this DIA Top 100

Chisel AI is the only purpose-built AI solution for commercial insurance that reads, extracts and interprets data from a variety of unstructured insurance documents like policies, submissions, applications, binders, quotes, statements of value, loss run reports, etc. Chisel AI is currently working with some of the world's largest commercial insurance carriers and brokers to make their back-office processes more data-driven, efficient, cost-effective and customer-centric.

White Paper

DIGITAL INSURANCE AGENDA

CAMBRIDGE MOBILE TELEMATICS

Telematics, Connected Vehicle, AI, IoT, Usage Based Insurance

Cambridge Mobile Telematics (CMT) makes the world's roads safer using mobile sensing, AI and behavioral science. DriveWell, CMT's telematics platform, assesses driver risk to enhance underwriting and pricing segmentation. DriveWell is built on a dataset covering millions of drivers and billions of kilometres across 25 countries. Analytics on such a large data pool can reflect today's risks very accurately, ensuring CMT's insurance partners are better able to adapt to rapidly changing risk patterns.

TRADITIONAL RATING VARIABLES WON'T SURVIVE COVID-19

Why we selected CMT for this DIA Top 100

Without telematics, insurers will struggle to effectively match rate to risk. Aggregate data indicates overall safer driving patterns that do not reflect how any individual person is driving. Traditional rating factors are now demonstrably less reliable for loss prediction and are ill equipped to price new risks.

White Paper   Read More   Check Video
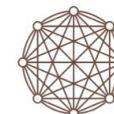
DIGITAL INSURANCE AGENDA

OLIVER IS WATCHING.
MARIO IS WATCHING.
THOMAS IS WATCHING.
... AND WHAT ABOUT YOU?

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THE GO-TO PLACE FOR INSURANCE EXECS TO SPOT INSURTECH INNOVATION.

Touchless Claims, AI damage estimation, Salvage & Recycling

Claim Genius' 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.

REDUCING CLAIM TIME & COST WITH 50%

Why we selected ClaimGenius for this DIA Top 100

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.

They collaborate with insurers, salvage firms, and recyclers to provide and 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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Cloud Based Platform, Data Analytics, Omnichannel, APIs

Insurtech market leader in Asia CoverGo has developed the first fully configurable, modular, no-code, enterprise-grade insurance platform as a service (SaaS & PaaS) for omni-channel distribution, policy administration and claims management powered by 400+ open insurance APIs.

The platform is based on cutting-edge microservices architecture, multi-tenant and multi-cloud hosting CoverGo deploys products at record speed, across any cloud and with the most comprehensive set of insurance APIs in the market. Additionally, CoverGo Studio is a revolutionary no-code insurance application builder enabling carriers to configure any product, any workflow and any frontend user journey providing maximum flexibility without any reliance on CoverGo.
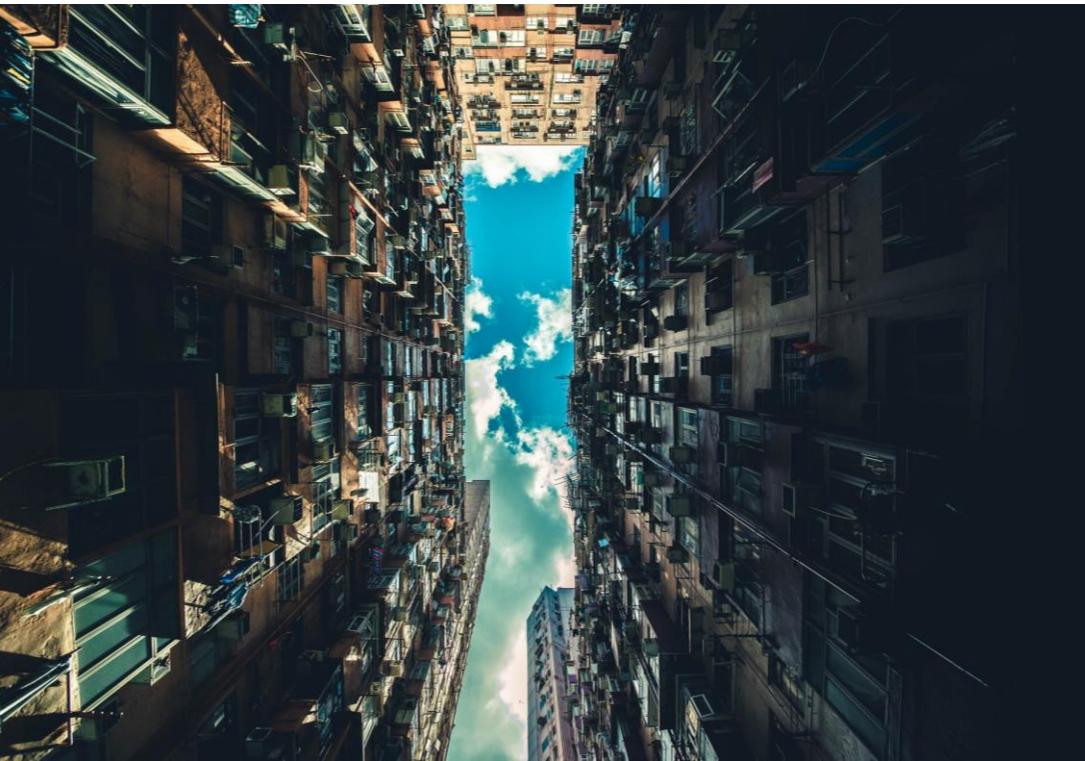

REVOLUTIONARY NO-CODE PLATFORM TO CONFIGURE & LAUNCH ANY PRODUCT WITHIN DAYS

Why we selected CoverGo for this DIA Top 100

Companies had to undergo a long and costly development process in order to set up new products or digitise processes due to their legacy systems (6+ months). With CoverGo, insurers can launch all types of insurance and applications at record speed thanks to its configurations tools, workflows and pre-built modules and APIs. CoverGo's flexible system allows for maximum agility in times of change and is easily scalable for different customer segments and markets.

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CONCIERGE INNOVATION SERVICES FOR THE INSURANCE INDUSTRY

- Non-profit innovation platform
  with 20+ international cross-industry partners, 25+
  VC investors, 200+ alumni startups and 50+ mentors
- Six successful Innovation Programs
  and countless thought leadership formats since 2017
- 78 Collaborations established
  between corporates and startups in 2020

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CyberCube

🇬🇧 🇺🇸

Cyber Risk, AI & Machine Learning, Cyber Insurance

CyberCube is a SaaS technology company that develops financial models for risk placement, insurance underwriting and portfolio optimisation and risk aggregation to tackle some of the hardest problems in insurance. They help the cyber insurance market to grow profitably through the use of cyber risk analytics. Their data and analytics are built specifically for the (re)insurance and broking industry through the multi-class solutions Portfolio Manager, Account Manager and Broking Manager.

DATA-DRIVEN CYBER RISK ANALYTICS BUILT FOR THE INSURANCE INDUSTRY

Why we selected CyberCube for this DIA Top 100

Enterprises large and small are increasingly looking to brokers to help them both understand, and transfer, the financial risks attributable to cyber threats. CyberCube aims to facilitate quick and efficient client insight for both generalist and cyber specialist brokers. The Broking Manager tool will help brokers fill this need.

There has been great response to Broking Manager since its launch in April 2020, with rapid adoption of the product across the insurance broking market; from the largest brokerages to small independent offices.

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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 revolutionises 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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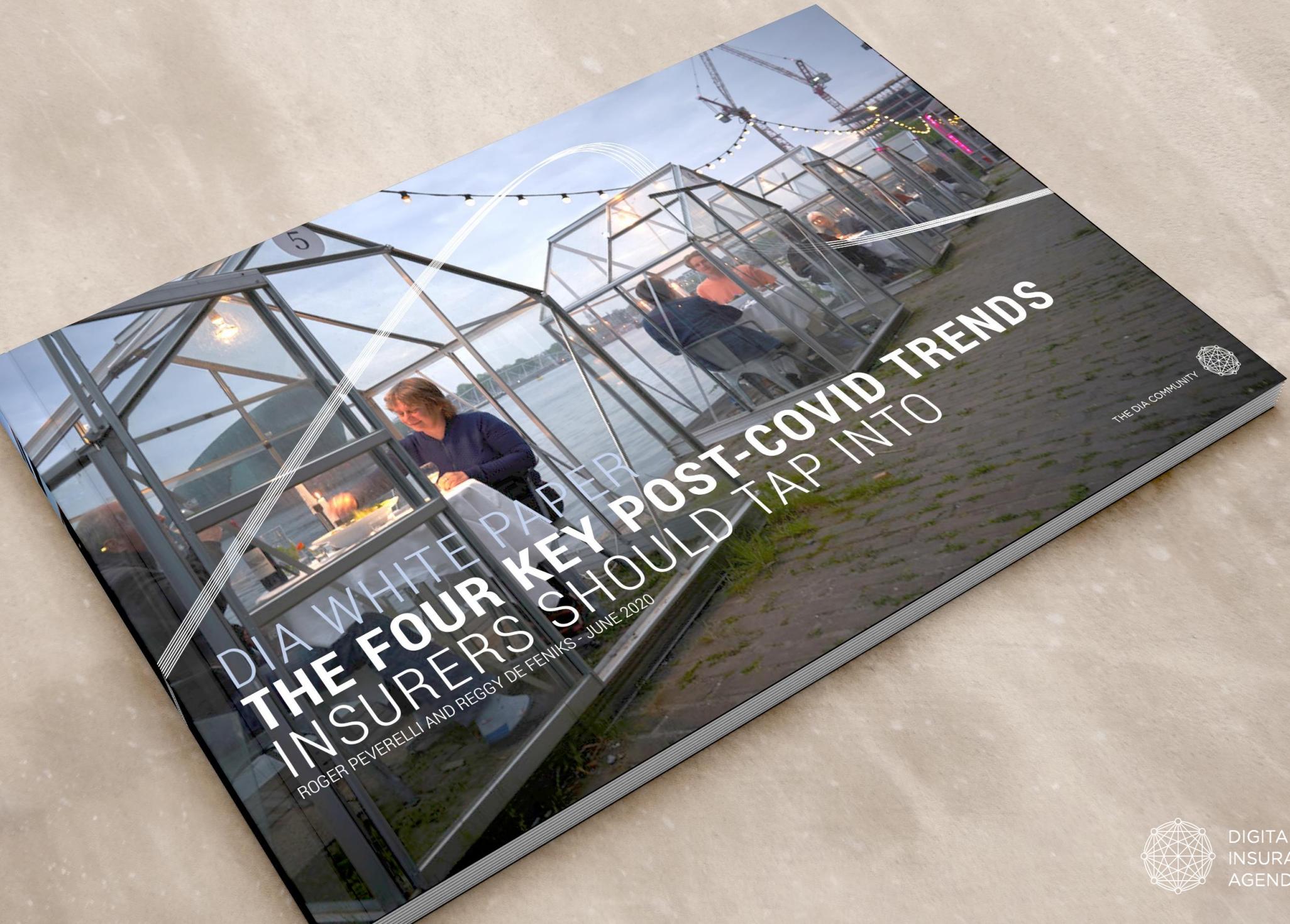
DIA WHITE PAPER

THE FOUR KEY POST-COVID TRENDS INSURERS SHOULD TAP INTO

ROGER PEVERELLI AND REGGY DE FENIKS · JUNE 2020

DIGITAL INSURANCE AGENDA

Health Engagement Platform, White Label, API, Gamification

dacadoo is a global technology company that is driving the digital transformation in healthcare. The life and health insurance market is changing. People are embracing digital technology and insurers need to invest in building the digital bridge to their clients. At the same time, it has become evident that the modifiable risk factors like exercise, nutrition, smoking, drinking and stress are big drivers of chronic diseases. behavioral change will therefore become increasingly critical to keep people healthy and thus to keep healthcare costs under control.

STRENGTHENING HEALTH AND WELLBEING THROUGH ACTIVE ENGAGEMENT AND AI

Why we selected dacadoo for this DIA Top 100

The dacadoo Health Score is based on body, mind and lifestyle, thus representing holistic health, and on over 300 million person-years of clinical data. It is the only existing index that tracks health and well-being holistically in real time. It makes sense out of a large amount of health and wellbeing data, simplifying the health status of an individual into just one number between 1 and 1000, so that it can be universally understood. Based on the calculated Health Score, they are then able to give personalised advice and guidance for each user of the dacadoo platform on how to obtain a healthier lifestyle.

White Paper

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Dbrain

API, AI, Structured Data, Deep Learning

Dbrain (also known as Handl in the US and Europe), uses API to convert complicated documents into structured data – at scale. They us a simple API to convert documents into structured data at scale, combining AI with humans, for those elements where algorithms fail and to ensure there is no accuracy gap. Dbrain's proprietary Deep Learning algorithms cover the pipeline from document to structured data, taking them through several steps, ranging from classification, to alignment, cropping the data fields and extracting the data. Handwritten documents are being handled by humans to ensure accuracy.

Dbrain works with many leading insurance companies, processing millions of documents, resulting in impressive cost savings and speeding up decision making and settlement processes.

Insurance companies process tons of documents daily

USING API TO CONVERT COMPLICATED DOCUMENTS INTO STRUCTURED DATA AT SCALE

Why we selected Dbrain for this DIA Top 100

Insurance companies receive tons of documents daily, in different formats, via email, on paper or via mobile phones – and all these need to be processed. Manual processing takes time and money, and isn't always reliable because of typos and mistakes. Dbrain has developed a solution to convert complicated documents into structured data at scale, by using one API combining AI and humans to eliminate the accuracy gap.
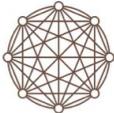
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APIs, Mobile, Social, Bancassurance, Data Analytics, Ecosystems
Amsterdam based Digital Insurance Group (DIG) is a global tech provider with a clear mission to give people access to insurance and peace of mind in a digital way. With the current pandemic crisis, that mission is more relevant than ever. Not only since life and health insurance become an indisputable necessity, also because this is the time to find new ways to engage with clients, for all insurers.

LEAP FORWARD AND INNOVATE INSURANCE AT RECORD SPEED

Why we selected Digital Insurance Group for this DIA Top 100
DIG's technology enables insurers and banks to accelerate the digital offering to their clients. Think quote and buy solutions that allow product and sales innovation at record speed and customer portals that result in maximum engagement and loyalty. The readily available and easily customizable modules for Quote& Buy and Customer Portals are low-code solutions that allow for speed and flexibility. DIG's solutions add speed, as it builds on top of legacy.

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DIGITAL INSURANCE AGENDA

Mobile Telematics, Connected Vehicles, UBI, White Label

In a period of drastic traffic reduction, many policyholders felt entitled to a refund because the risk was minimised when their vehicle was left in their driveway. As a direct consequence of the pandemic, there is a growing interest among drivers in usage-based insurance products. But are motor insurers ready to respond to this new demand? How can they take advantage of this extraordinary situation? DriveQuant is the European pioneer in mobile telematics and believes that the solution lies in the analysis of driving data to better assess risks and develop fairer and more transparent offers. Thus, DriveQuant enables motor insurers to create usage-based products in a matter of weeks, either by designing white-label telematics apps or by transforming any existing mobile app into a telematics and driver coaching device thanks to its DriveKit SDK.


#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. Their UBI products offer insurers the opportunity to respond to the changing market quickly.

White Paper

DIGITAL INSURANCE AGENDA

How to Increase Sales in Digital Times: Opportunities with Distribution Partners
PENNI.IO DEEPDIVE @ DIA TV

penni.io

DIA TV

Smart eForms, Data Analytics, Digital on-boarding

EasySend is a process streamlining and intelligent automation company. EasySend's no-code platform is used by leading insurers, financial institutions and other companies to change their industries by digitising customer journeys. EasySend is putting an end to inefficient manual internal processes and frustrating paperwork that impede data collection, customer service, customer satisfaction and revenue growth. You can transform your operations by eliminating paperwork, reducing operational complexity and expenses, improving customer retention and increasing revenue from new customers. With the EasySend platform you can enjoy the benefits of a streamlined, digitised process in a matter of days.

CREATE A FRICTIONLESS EXPERIENCE

Why we selected EasySend for this DIA Top 100

EasySend's solution accelerates the digital transformation of customer journeys, by automating and streamlining manual processes and cumbersome paperwork. By using EasySend, companies create a frictionless experience to meet their customers' expectation and improve operational efficiency.

Read More White Paper DIGITAL INSURANCE AGENDA

Platform Solution, White Label, Insurance as a Platform

Germany is Europe's second largest fintech hub, after the UK. ELEMENT is one of the ten German fintechs who've grown their teams most aggressively over the last 12 months. ELEMENT builds white-label products for insurance. In short, they develop new insurance offerings that are then marketed by the partners under their own brand. Licensed by the German Federal Financial Supervisory Authority (BaFin), it can also act as a direct insurer and risk carrier in all EU countries, including managing claims settlement.

SUPPORTING MOBILITY ECOSYSTEMS WITH CONTEXTUAL INSURANCE SOLUTIONS

Why we selected ELEMENT for this DIA Top 100

ELEMENT continuously builds contextual ecosystems for insurers and enterprises alike. ELEMENTS approach to the market is unique: seamless integration into the value chain of their partners, tailor-made and individualised white-label insurance solutions and a modular product development.

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

Evari's comprehensive cloud-based Platform as a Service (PaaS) is an advanced core policy administration and distribution platform with highly configurable customer flows, question sets, underwriting, pricing, and documentation capabilities. Evari works with insurers, MGAs, brokers, agents and third-party distributors to deliver engaging digital experiences, optimise underwriting outcomes and drive operational efficiencies.
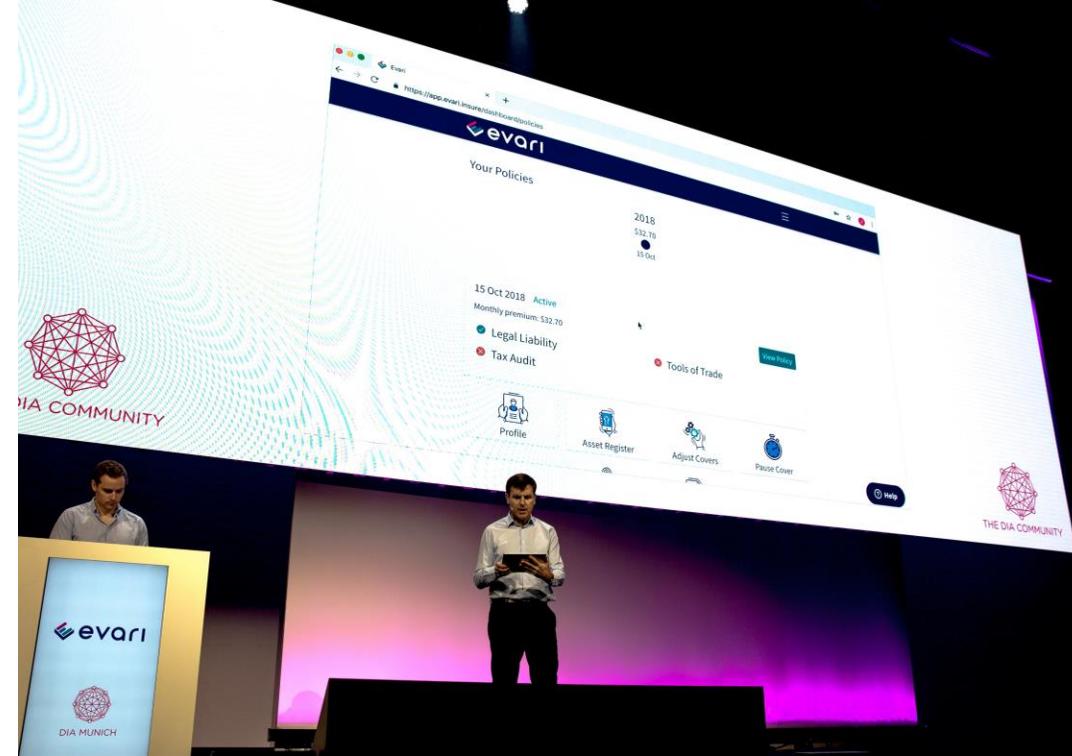
DIGITAL EASE AND FLEXIBILITY FOR INSURERS, CUSTOMERS & DISTRIBUTORS

Why we selected Evari for this DIA Top 100

Evari's PaaS is a complete core policy administration and distribution system that empowers insurers & distributors to easily launch and iterate insurance products, integrate and consumer data, and provide a great customer experience with multi-channel distribution. It allows insurers to configure sophisticated, digital products quickly and take advantage of the platform's rate, quote, bind, policy administration, claims notification, FNOL and reporting functionalities. It supports all types of insurance products and new products can be launched in days, not months or even years.

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ExB

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INSURTECH & INNOVATION IN INSURANCE

20 AND 21 NOVEMBER 2019
www.digitalinsuranceagenda.com
DIA KNOWLEDGE PARTNER McKinsey & Company

Scalable AI, Self-Learning Software, Natural Language Processing

Munich-based ExB Group is a Cognitive Computing research and technology company that develops state-of-the-art AI core technologies. The startup developed an AI platform to 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 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. The Cognitive Workbench (CWB) will output a docker to easily deploy it for processing large data volumes.

COGNITIVE WORKBENCH HELPS INCREASING CUSTOMER SATISFACTION

Why we selected ExB Labs for this DIA Top 100

Read patient files, evaluate laboratory reports, process invoices, summarize medical publications. The Cognitive Workbench from ExB can do it all. 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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‘THE FUTURE OF EMPATHY’ TALKSHOW @ DIA TV
With Theo Bouts (BestFit), Moran Cerf (Kellogg, Northwestern University)
and Nobel Prize winner Vernon Smith

Advanced Analytics, AI & Machine Learning, Automated Underwriting, Fraud Detection, Risk Assessment

Wondering what it is like having all of your most experienced experts looking at every single claim in a consistent fair and unbiassed way, every single time, in a split second? Then you should definitely get to know FRISS. FRISS detects fraud, mitigates risks and supports digital transportation for P&C insurance companies worldwide. The company turns data into actionable insights.

FRISS' AI-powered detection solutions, insurers go live within 4 months, realize up to 10 times ROI and 80% increase in straight through processing of policy application and claims.
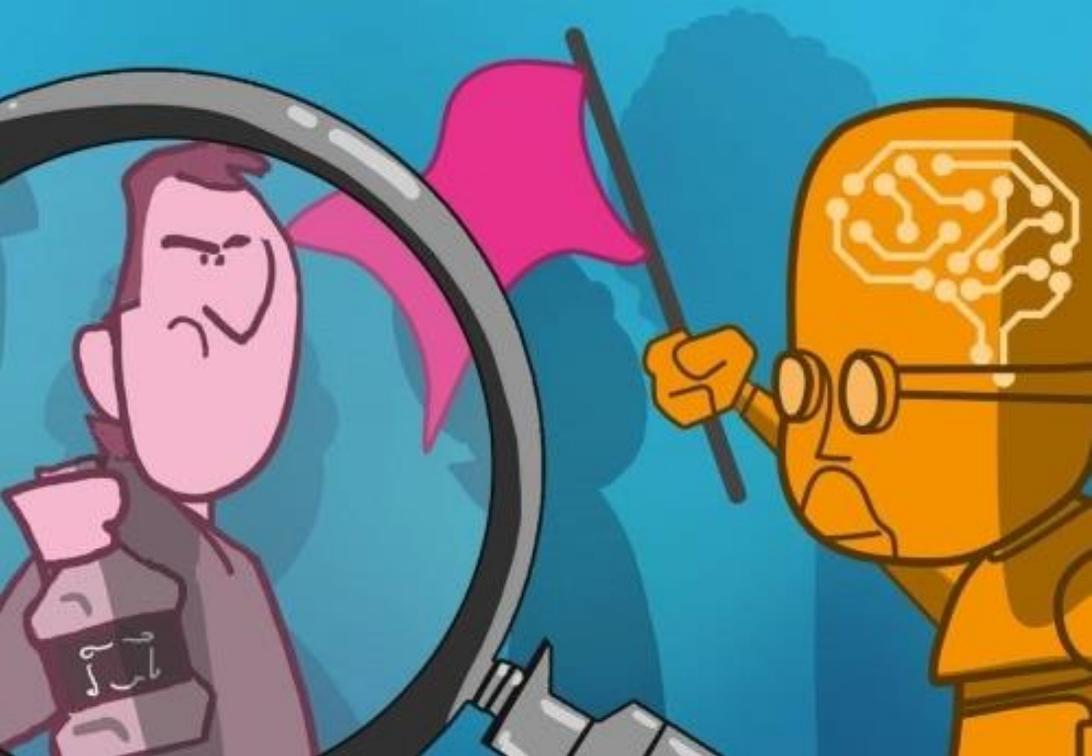
LEVERAGING INSURANCE FRAUD DETECTION FOR SAFE DIGITAL TRANSFORMATION

Why we selected FRISS for this DIA Top 100

The pandemic has pushed insurers to digitalize, ready or not. Whether or not insurers are able to tackle the serious problem of insurance fraud now, which also saw an increase during the pandemic, depends on whether they are able to find a digital way of working. DIA believes companies like FRISS are the key example of how insurers can benefit from digital ways of working. FRISS can help and 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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F-Secure

Identity Protection, AI, Mobile, Internet Security, Ransomware Protection

F-Secure is the global cyber security leader with a track record of over 30 years. Headquartered in Helsinki, Finland, F-secure sells both B2B products and consumer products directly, and also through thousands of resellers and over 200 service providers globally. In addition to that, F-Secure has a consultancy arm that provides its security consulting services to enterprise customers all over the world. F-Secure employs over 1,700 employees, working in nearly 30 offices around the globe.

kenneth.olander@f-secure.com   www.f-secure.com/insurance
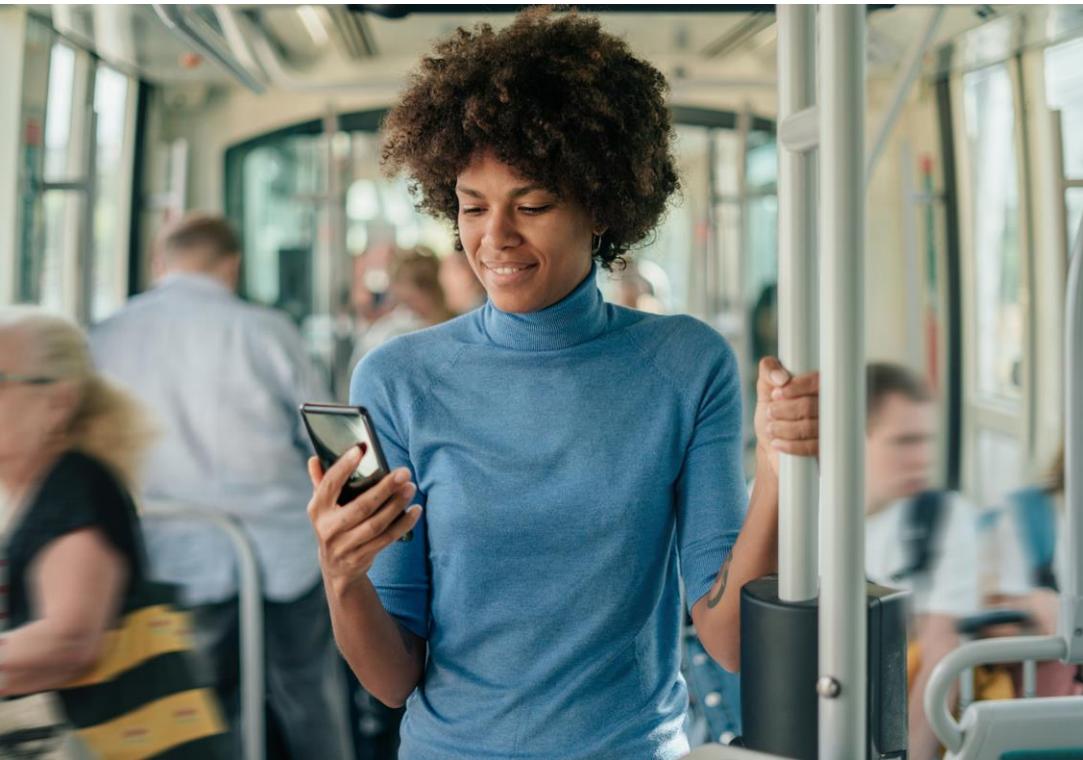
ADDING VALUE TO YOUR OFFERING WITH SECURITY AND PRIVACY PRODUCTS

Why we selected F-Secure for this DIA Top 100

Nobody has better visibility into real-life cyber-attacks than F-Secure. They close the gap between detection and response, utilising the unmatched threat intelligence of hundreds of the industry's best technical consultants, millions of devices running their award-winning software, and ceaseless innovations in artificial intelligence. Top banks, airlines, and enterprises trust their commitment to beat the world's most potent threats. Together with a network of the top channel partners and over 200 service providers, F-secure is on a mission to make sure everyone has the enterprise-grade cyber security we all need.

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'THE PULSE OF INSURTECH' TALKSHOW Co-hosted by Christian Irlbeck (McKinsey) With among others Jonathan Larsen (Ping An), Tom van den Brulle (Munich Re), Adrien Lebegue (ZhongAn) and Max Chee (Aquiline Partners) - @ DIA TV

garden

Mobile, Savings & Investments, B2B2C

German insurtech Garden is a fully digital, white-label savings and investment platform. It is developed by Munich ReThink, a subsidiary of Munich Re, which is bundling digital initiatives for savings and investment products. Garden knows finance seems complicated and many people feel uneasy dealing with the topic. Therefore, their mission is to create a comfortable and seamless digital space for people to plan and reach their financial goals – and even enjoying while doing so by providing an outstanding user experience.
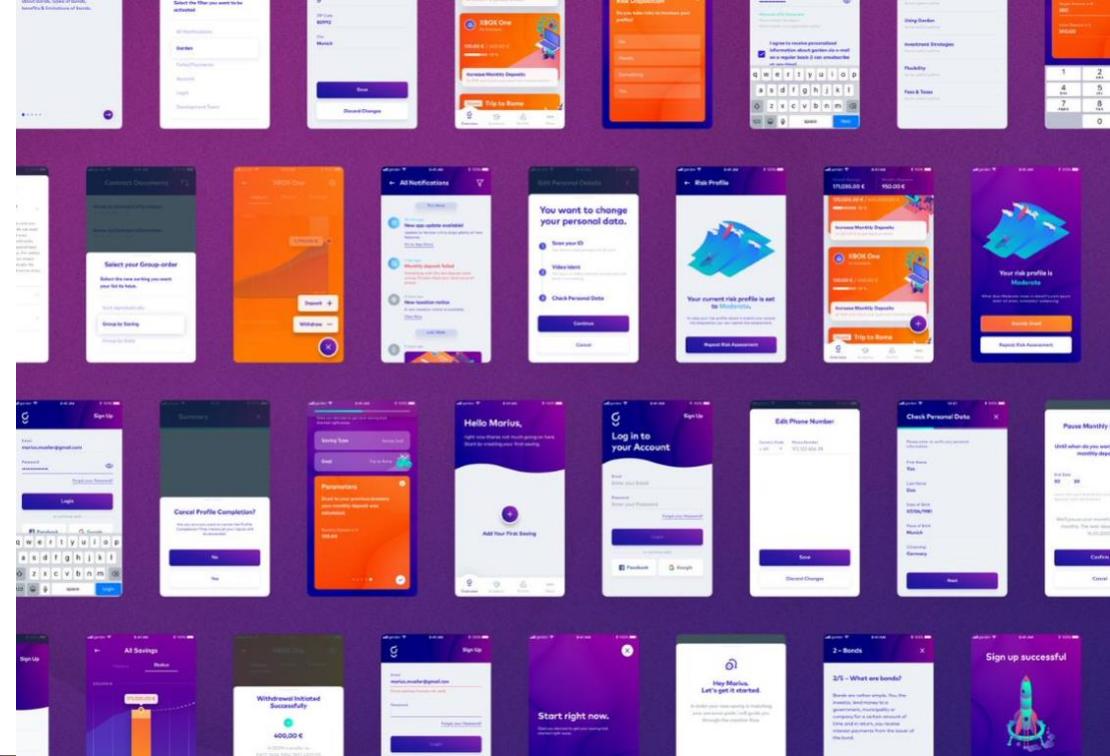
EXPLORE NEW WAYS TO ENGAGE WITH YOUNGER CUSTOMER SEGMENTS WITH A DIGITAL SAVINGS PRODUCT

Why we selected Garden for this DIA Top 100

Garden is a simple, goal-based savings app for young, tech-savvy customers who are investing into an innovative index-linked life insurance product. Depending on their individual risk profile, customers are directed into one of three investment strategies with different levels of financial guarantees as a safety net. No entry or exit fees are charged and money can be paid in or taken out without worrying about sales commissions and penalties. It is a 100% digital customer journey within the mobile app; the customers can monitor their progress and access their money anytime.

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GENEPLANET

Preventive Genetic Testing, eHealth Platform, Dynamic Underwriting, Advanced Analytics

Now more than ever, health is a top priority. With the COVID-19 pandemic taking its toll around the globe, people are more aware of the importance of being healthy and are taking more interest in improving their health and well-being. There is more interest in exercise, healthier food options, as well as self-tracking and measurement to determine a personalised approach to get healthy and monitor progress.

sales@geneplanet.com   www.geneplanet.com/business/insurance

TACKLING MODERN HEALTH ISSUES WITH PERSONALISED PREVENTION

Why we selected GenePlanet for this DIA Top 100

GenePlanet offers innovative healthcare and lifestyle solutions, based on preventive genetic testing. They work with major insurers to deliver a preventive component to Life, Health and Protection policies, with the objective of steering customers towards positive behavioral change, related to their health and well-being. GenePlanet has developed Health Intelligence, a digital lifestyle coach focused on prevention. It uses objective biological data to provide consumers with personalised guidance on how to improve their health and well-being.

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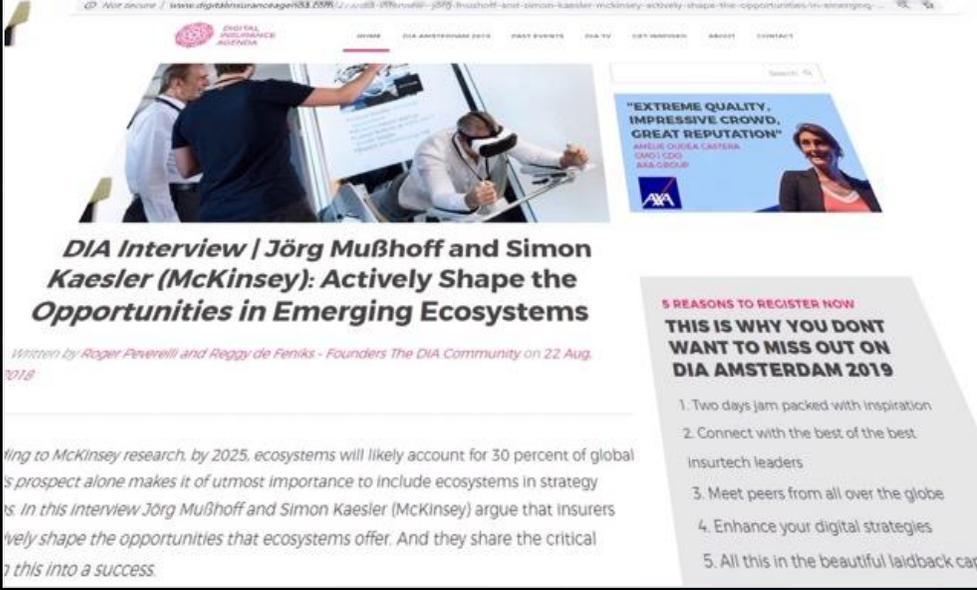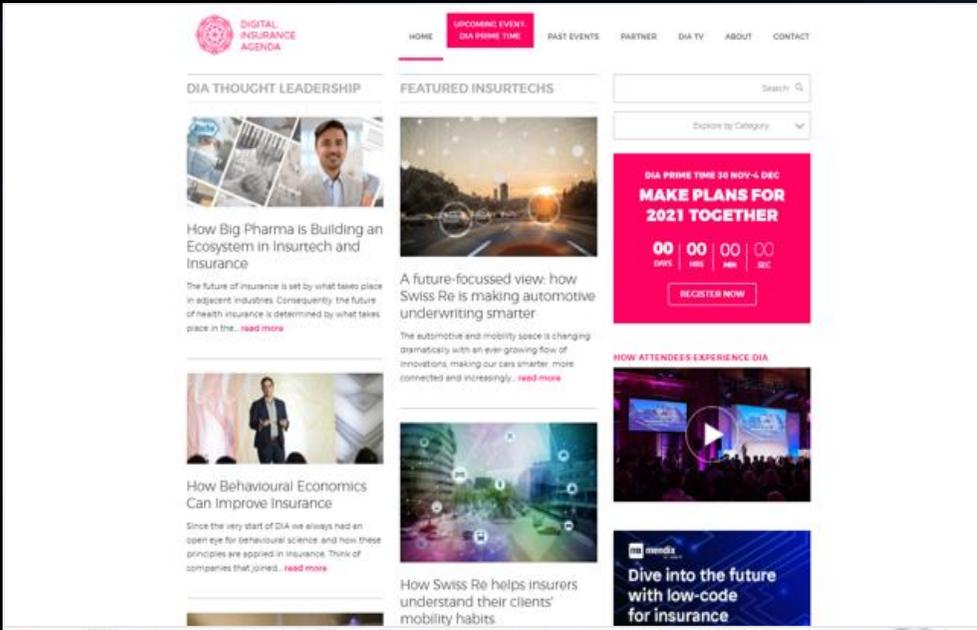
SHARE YOUR VISION OR LATEST INNOVATIONS WITH THE GLOBAL INSURTECH COMMUNITY

- Do you have thought leader content or innovations of interest to the global community of insurtech / insurance decision makers?
- Share these through the DIA Community website with 500,000+ annual views, the 20,000+ readership DIA Newsletter and DIA Social Media with 50,000+ followers.
- E.g. in the shape of an interview with your CEO, editorial based on your report/white paper, or an interview series with insurance partners / use cases.

INTERESTED IN THE POSSIBILITIES TO FURTHER BUILD YOUR BRAND AWARENESS AND THOUGHT LEADER REPUTATION?

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marielle@digitalinsuranceagenda.com

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GEOX

🇮🇱

Property Data, AI & Machine Learning, Aerial Imagery, Risk Assessment & Selection

Israeli company GeoX has a clear mission: to create the Global 3D AI geospatial database and make it available to mitigating risks and improving people's lives.

Current public data is not reliable and accurate enough. GeoX exceeds this by producing its own data from fresh aerial imagery – an objective source of reality data. By doing so, GeoX takes their mission a step further than some other players in the market who offers only open sourced and public data.

ACCURATE 3D PROPERTY ATTRIBUTES FOR GAINING INSURER'S COMPETITIVE EDGE

Why we selected GeoX for this DIA Top 100

The company produces it own data from recent aerial imagery – thus it is much more reliable from open data sources. GeoX 3D attributes are more accurate and provides much unique details about properties. Also, insurance agencies and brokers can now change the way they interact with customers by relying their recommendations and submissions on useful data.

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Connected Home, Water Sensors, Machine Learning, Claim Reduction

GROHE is a leading global brand for complete bathroom solutions and kitchen fittings. As an international brand, GROHE pursues the brand values of technology, quality, design and sustainability, seeking to offer the "Pure Freude an Wasser". 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 for this DIA Top 100

Although water damage is the biggest risk to homes and causes more damage than fires or severe weather, only three per cent of all European households are equipped with a system for protection against water damage. The installation of GROHE Sense and Sense Guard will reduce the number of claims and the claim size for water damage and insurers. With GROHE Sense Guard, insures can offer their clients a valuable security service and a better experience with their business overall.` This solution is a significant game-changer for the home insurance business. Together with LähiTapiola they have established a blueprint for mass-scale rollouts of water security systems, limiting the risks for insurers.

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Beyond Mobile Point of Sale: How New Technology Expands Insurance Opportunities – DEEPDIVE BLANCCO @ DIA TV

eHealth, Data Analytics, Health Ecosystem, SaaS platform

Hadiel is an African health insurtech and SaaS company that aggregates all participants of the health insurance ecosystem being the payer, user, bottom of pyramid (non-inclusive) and care giver. Hadiel curate's health data to churn out insights on disease trends and consumer behavioral health via data science and machine learning.

ACCELERATING HEALTH INSURANCE AND INCLUSION VIA TECHNOLOGY AND DATA

Why we selected Hadiel for this DIA Top 100

Hadiel empowers every player to make empirical and informed decisions. With their data driven platform all stakeholders can proactively mitigate risk, improve quality outcomes and financially optimise decisions. Hadiel offers an entire end-to-end process in the digital insurance space being the software, health administration, and the insurance solution.

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Payments as a Service, Loyalty Programs, Collections

In a world where consumer and business payment preferences and technologies are ever-evolving, the Imburse 'Payments as a Service' enterprise platform offers integration-free access to the entire global payment ecosystem, from card collections, to debit orders, e-wallets, push to card transactions, inter-bank systems, vouchers and more. Imburse offers insurers complete freedom of payment provider and technology so that no project related to any form of payment initiative is ever delayed by resource constraints again. It allows insurers to rapidly enhance and deploy any change to their payment infrastructure in less than 5 minutes at zero cost to deploy.

FREELY CHOOSE PAYMENT TECHNOLOGY IS A FREEDOM INSURERS NEED

Why we selected Imburse for this DIA Top 100

Imburse enables insurers to really improve the customer experience and revolutionize their value proposition to their customers (journey and product) in a way that allows fast-to-market as well as reduction of costs. Their Payment-as-a-Service platform offers insurers the flexibility to choose the payment methods they need.

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REGGY DE FENIKS, CO-FOUNDER, THE DIA COMMUNITY @ DIA TV
The Impact of Covid on the Speed of Digital Transformation in Insurance

Infermedica

eHealth, Call Center Triage, Telehealth, Symptom Checker

Infermedica provides insurance companies and health systems with a set of advanced, AI-driven decision support and triage tools that tackle the problem of inappropriate use of medical services and misdiagnosis. With the help of Infermedica's products: Symptom Checker, Call Center Triage and Medical API, it is easier than ever to connect patients with the right medical services that improve customers' performance, increase healthcare accessibility, and reduce costs.

Infermedica's diagnosis engine is a powerful solution that uses artificial intelligence to find correct and cost-efficient care for the patients served.
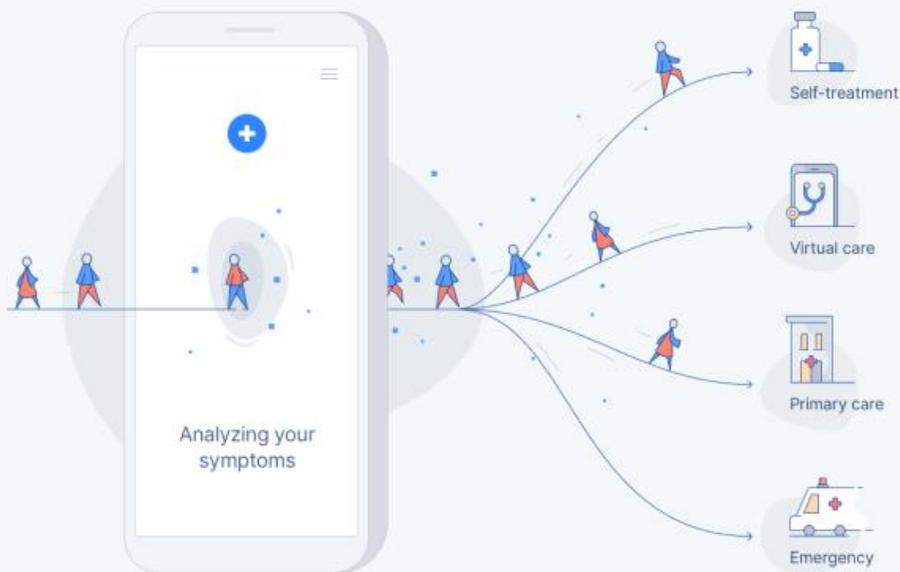
AI-DRIVEN PRELIMINARY DIAGNOSIS AND TRIAGE TOOLS

Why we selected Infermedica for this DIA Top 100

Infermedica creates AI-driven solutions that helps insurance, healthcare and telemedicine companies increase efficiency, improve patient flow, and reduce costs. The company is continually pushing forward the development of their medical database covering nearly 700 conditions and 1300 symptoms. In the upcoming months, they will also release the paediatric content, that will let them guide younger patients to the right care.

Their solutions are now available in 17 languages.

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INSTANDA™

🇬🇧 🇺🇸

Digital Core Platform, No Code, Cloud Based

Consumer needs are constantly changing, not just in terms of the products people are looking for, but also in the way they're being serviced. For many insurance companies it is an ongoing challenge to keep up and adjust their products and services quickly to fulfil these changing needs and expectations. Existing processes, organisational silos and legacy systems often stand in the way of rapid change. Especially in times of disruption, like we're experiencing now, these hurdles stand in the way of a quick response.

INSURANCE. TECHNOLOGY. DECODED.

Why we selected INSTANDA for this DIA Top 100

INSTANDA offers a solution that's agile, low cost, innovative, self-configurable, and rapidly deployable – allowing insurers to take insurance ideas from design to production in weeks rather than months or years. It sets itself apart in two main ways: firstly, the insurer gets to decide the look-and-feel of the solution. There is a lot of flexibility in the set-up: no preset group of rows, columns, and tabs like other generic platforms. And secondly, configuration of the platform is done in a 'no code' fashion. This means that business teams closest to the customer can design and maintain the platform, rather than relying on IT resources competing with other enterprise efforts.

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GIACOMO LOVATI, CHIEF BEYOND INSURANCE OFFICER, UNIPOLSAI @ DIA TV
How Telematics Data Fuel New Innovations and Revenue Streams

iptiQ

🇨🇭

White-Label insurance Platform, AI, B2B2C, Omni-Channel

iptiQ is a digital platform and white-label insurance provider owned by Swiss Re active in EMEA, Americas and ANZ. The B2B2C business model enables partners to provide innovative new services for their customers by rolling out insurance offerings using the iptiQ platform. They offer digital, end-to-end, bespoke life and health insurance solutions, as well as property and casualty solutions, including travel, mobility, cyber and home. Partners include insurance carriers, banks and retail brands in order to co-design insurance products for their customer base, or for distribution.

DIGITAL PLATFORM PROVIDING END-TO-END INSURANCE SOLUTIONS IN PARTNERSHIP WITH INSURERS, INTERMEDIARIES AND NON-INSURERS

Why we selected iptiQ for this DIA Top 100

iptiQ was created to respond to the need of the insurance industry to accelerate its modernisation through technology. Via its distribution partners, iptiQ wants to make insurance more accessible and affordable for all using innovative technology, but also by simplifying processes, operations, and improved customer experience. iptiQ has a track record and deep experience helping the industry to transform pre-covid-19, via collaboration with its distribution partners. With the impact of Covid-19, the industry is likely to further accelerate digital transformation.

White Paper   Read More   Check Video

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Motor Insurance, Electric Vehicles (EV) and Plug-in Hybrid Vehicles (PHEV)

Joltee provides insurance for Electric Vehicles and Plug-in Hybrid Vehicles. At the end of each trip, drivers are being rewarded with JOLTS for good driving behavior. JOLTS can be used in an ecosystem of services, including charging stations, electricity bills, other mobility actors and towards Joltee's insurance products.

Joltee partners with companies to collect data from people's driving behavior in three areas: road safety, level of driving skills and eco-driving mode. This data will help engineers to develop or improve features in these areas.

INSURING ELECTRIC VEHICLES AND PROMOTING BETTER DRIVING behavior

Why we selected Joltee for this DIA Top 100

Joltee offers a fully digital process to provide insurance for Electric Vehicles and Plug-in Hybrid Vehicles. Their clients are individuals but also companies and fleet owners. With their loyalty program they promote better driving behavior, rewarding drivers after each trip. Joltee has also included gamification elements: drivers can challenge their own community to see who is the best driver.

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STAY ON TOP OF WHAT'S NEW

DIA TV

PLAY

THE WORLD'S LEADING INSURTECH VIDEO CHANNEL
OVER 500 INSURTECHS IN ACTION
SUPER USER-FRIENDLY
NEW VIDEOS ADDED EVERY DAY

kasko2go

🇨🇭

**AI & Machine Learning, Telematics, Mobile**

With Normal Sigma, kasko2go developed a new approach to telematics insurance, which takes into account not only the driving behavior, but also the road conditions, the weather and most importantly, the reliability of the data, that can be collected from the driver. Normal Sigma applies a sophisticated scoring model, based on the customer's personal driving style. This enables it to identify and separate good drivers from bad ones. This way, insurers can create a community of drivers who are least likely to cause an accident. They'll be rewarded with a policy price reduction of up to 50%. With this approach Normal Sigma will substantially reduce claim frequency and increase the profitability of motor insurance.

MAKING MOTOR INSURANCE MORE PROFITABLE THROUGH AI- AND TELEMATICS BASED RISK ASSESSMENT

Why we selected kasko2go for this DIA Top 100

Kasko2go takes a fundamentally different approach. They have developed an AI- and telematics-based scoring solution, which enables a much more accurate assessment of the risk of motor insurance clients. Their mission is to make motor insurance more profitable, while making the streets safer. Their latest innovation is Normal Sigma, a solution based on empirical, behavioral and location-based information. This open-source solution enables insurers to identify and categorize risks. It allows insurers to try out telematics scoring without having to invest in expensive infrastructure.

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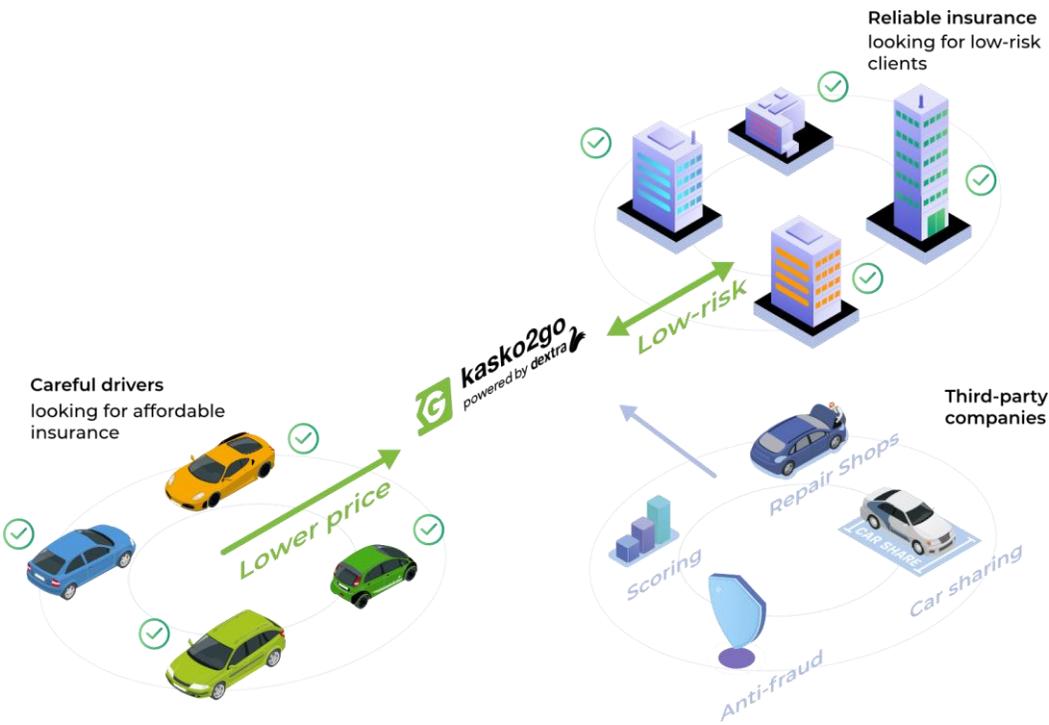
Open Platform, Claim Handling & Automation, Ecosystem

Keylane is a leading SaaS platform provider for the insurance and pension industry. Keylane empowers the insurance and pension industry to transform their business and achieve their goals through innovative solutions that redefine how insurance software works. Over 150 customers across Benelux, Nordics and DACH regions run their business on Keylane platforms.

The challenge that insurers and pension providers are facing is that they need to break through the walls and chambers of the isolated applications and data sources to create a integrated and customer centric experience. Keylane offers a solution this challenge. Their SaaS platforms Axon and Plexus unify communication, front, mid and back-office processes in one integrated solution. It allows insurers to share information across business lines and multi-channel operations to deliver consistent and personalised communication.

SAAS PROVIDER EMPOWERING THE INSURANCE INDUSTRY TO TRANSFORM THROUGH TECHNOLOGY

Why we selected Keylane for this DIA Top 100

Thinking digitally is part of Keylane's DNA. With Keylane's core platform Axon, insurance companies can be part of an eco-system since their core is flexible and open to integrate with third parties. The core platform itself helps insurance companies to create a strong digital foundation that can help them stay abreast of changing market needs with fully digitalized processes and at lower costs.

White Paper   Read More   Check Video
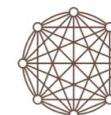
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SOPHIA THE ROBOT @ DIA TV
David Chen (Hanson Robotics) and Sophia discuss the Future of Robotics and reveal whether robots can help us become better humans.

klimber®

Machine Learning, Advanced Analytics, Data Visualization

Klimber is the first platform that offers intelligent life and health insurance in Latin America. As a digital MGA, Klimber fully develops and manages digital lines of business quickly becoming primary channels due to present-day circumstances. Klimber makes personal insurance easy to understand, buy, and use. Utilising data-driven insights, design, and proprietary technology, they are able to offer the competitive prices, convenience, and control over the insurance experience that emerging digital consumers expect. In collaboration with strategic partners and investors, Klimber's team of insurance veterans and technologists seeks to deliver world-class insurance products and services via one of the most complete platforms on the market today.

LOWERING TRANSACTION COSTS WHILST GREATLY IMPROVING THE EXPERIENCE OF THE CUSTOMER

Why we selected Klimber for this DIA Top 100

Klimber is positioned to further accelerate disruption in the insurance industry in Latin America by providing personal insurance, which is easier, faster, cheaper and more transparent. Klimber is lowering transaction costs whilst greatly improving the experience of the customer, with their intelligent life and health platform.

White Paper

DIGITAL INSURANCE AGENDA

koble

Core System, Open API, Connected Eco System, On Demand, Trigger Based Insurance

Koble is an API-first platform that delivers the scalable, digital distribution of insurance products. Their suite of APIs translates the insurance lifecycle into separate applications that can be easily consumed by any digital channel or application. It requires fewer or no IT resources, while increasing agility and speed-to-market. Koble has a developer-first approach that helps insurers on the one side and brokers, aggregators, or affinity channels on the other to digitise the distribution of insurance products via APIs.

k]
Insurance, developed.

- **API suits** for insurance lifecycle
- **Product configuration Workspace**
- **API documentation & Developer Experience**

THE OPEN PLATFORM FOR DIGITAL INSURANCE DISTRIBUTION AT SCALE

Why we selected Koble for this DIA Top 100
Koble has a carrier-agnostic technology, which is not limited to partnering insurers, product lines, regions, existing standards, or distribution channels. Instead, their one-to-many API solutions empower insurance businesses to rapidly scale digital distribution. All of this with hardly any or minimal IT resources from the insurer side, because they already provided this: at the heart of our value proposition stands a robust and up-to-date developer-first experience. Koble believes that developers are an increasingly important group of stakeholders when it comes to advocating solutions, IT buying decisions, and unlocking innovation at scale.

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ISABELLE CONNER, GROUP CHIEF MARKETING & CUSTOMER OFFICER, GENERALI
Rewrite the Story of Insurance @ DIA TV

Open API, Usage Based & On Demand, Connected Eco System, Co-creation

In today's world smartphones are playing an ever-greater role in people's daily lives. People access more and more services through their phones. This puts telecom operators in a unique position, opening up opportunities to build and expand their business, while improving people's lives. Their customers are navigating seamlessly on virtual surfaces throughout their every-day, social and work-life. This is the perfect environment for embedded insurance eco-systems, without triggering a real switch. By connecting their existing ecosystem with L'AMIE's digital insurance ecosystem via APIs, insurance is merged seamlessly into a customer's daily life. Mobile operators have an enormous competitive advantage to create truly unique insurance solutions with an unmatched customer experience. L'AMIE is the way for operators to open the door to this enormous insurance market, while making their customers' life safer.

EMPOWERING CORPORATES AND TELECOM OPERATORS TO DELIVER ON-DEMAND TELCOSURANCE PRODUCTS

Why we selected L'AMIE direkt for this DIA Top 100

L'AMIE direkt delivers on-demand telcosurance products, that empower large corporates and telecom operators to embed insurance products smoothly into their existing ecosystem. This telcosurance approach builds on the position that telecom operators already have in their customers' daily lives, making L'AMIE direkt a rapidly growing insurtech, currently serving customers in 9 countries. Thanks to their API processes and connected digital platforms, L'AMIE direct is able to develop solutions with record speed, giving their partners access to an enormous insurance market, while offering customers a great and convenient digital experience.

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![Swiss flag]

LINGS

On-demand Insurance, Digital Insurer

LINGS is a digital insurer, offering on-demand insurance: their customers can insure what they want for as long as they want, via their smart phone. Premiums are calculated based on the actual market price of the insurance items, to ensure customers never overpay. LINGS focuses on two communities: photographers and mountain bikers – and actively engages with these communities, to understand exactly what they need. Based on customer feedback, LINGS has created an insurance planner, to help customers to plan ahead which item they want to insure and for how long; the insurance cover then automatically turns on and off. LINGS is back by Generali insurance.

INSURE WHAT YOU WANT, AS LONG AS YOU WANT

Why we selected LINGS for this DIA Top 100

With traditional household insurance, you protect all your belongings and pay for everything – instead of just focusing on the things you really care for. LINGS offers you to insure what you want, for as long as you want it, on-demand, on your smartphone.

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The Fintech and Insurtech Landscape in Hong Kong
INVESTHK DEEPDIVE @ DIA TV

AI & Machine Learning, Advanced Analytics, Risk Modelling

Risk modelling is at the very heart of insurance. Risk modelling is done generally with tools that use GLM (Generalized Linear Model). Improving the model results is rather difficult, because it is hard to come up with new variables, or combination of variables with the current tools that are available in the market that use GLM. Next to that, there is also a need for audit traceable automated reports for the modelling process, which is being prepared manually at the moment. But it is also possible to develop other algorithms and processes using Artificial Intelligence and Machine Learning techniques that yield much more accurate results. Lumnion, together with HDI Sigorta, have developed Cheetah, a Risk Modelling tool for the insurance industry.

A RISK MODELLING TOOL THAT DELIVERS MORE ACCURATE RESULTS

Why we selected Lumnion for this DIA Top 100

Cheetah allows sophisticated pricing and risk decisions in a simple and user-friendly environment through its easy-to-use and intuitive user interface. The solution is able to use different dynamic modelling techniques, that include AI and ML algorithms such as GBMs, Random Forest, Decision Trees and various other widely used methods in a transparent way.

The tool can also be integrated into the core insurance systems, allowing it to work online. The state-of-the-art interactive reporting module supports the business in monitoring expected results and strategic analyses.

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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.

**SAVE DRIVERS.
DRIVE SAVINGS.**

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.
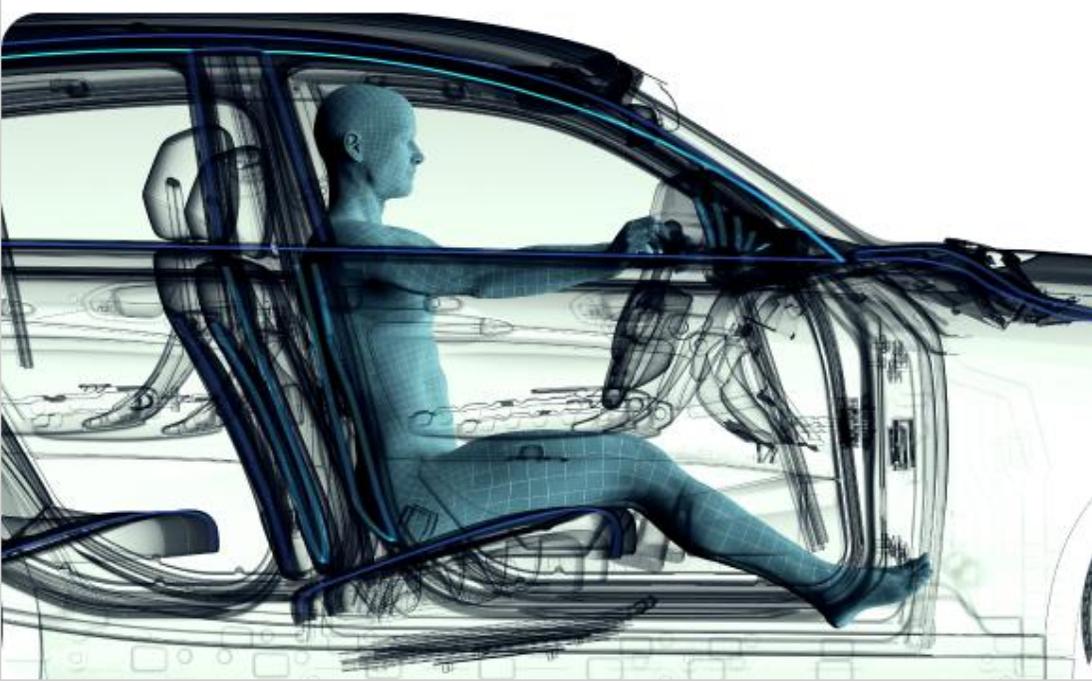
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It is no longer an option to press the snooze button once again.

ROGER PEVERELLI, CO-FOUNDER, THE DIA COMMUNITY @ DIA TV
The Four Key Post-Covid Trends Insurers Should Tap Into

mediktor

eHealth, Telemedicine, Natural Language Processing, Symptom Checker
Mediktor, a digital health startup is the first scientifically validated health checker based on artificial intelligence (AI). Mediktor combines artificial intelligence, natural language recognition technologies and patient data to detect symptoms and offer a listing of possible conditions, recommendations and even connecting with medical professionals within a health insurance network. The platform learns from every interaction, developing an advanced intuition. Mediktor's goal is to provide health insurance companies with a tool to help manage their member base.
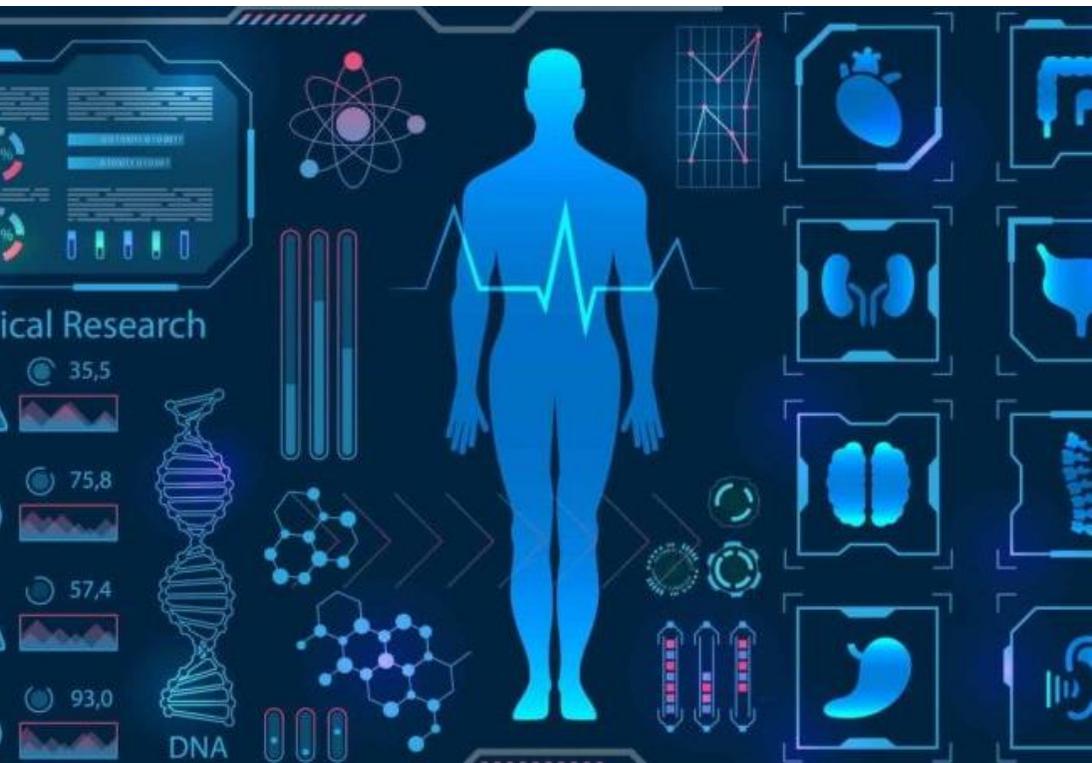
TRANSFORMING HEALTHCARE FOR EVERYONE

Why we selected Mediktor for this DIA Top 100
The new pre-diagnosis tools of Mediktor are transforming the way in which people access the healthcare system, bringing huge benefits for insurance companies and ultimately the consumer through their membership. The use of Mediktor makes it possible to drastically decrease the costs of access to healthcare and streamline the decision making, both for health professionals and patients as well as for insurance companies, optimizing the efficiency and information management of this process. The startup tackles top health challenges: Access, Quality and Costs. Mediktor's business model involves working with insurance providers, who can offer the service to its members as an additional service to traditional care

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MeetingDoctors

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Health, Medical Consultation Service, Digital

MeetingDoctors wants to make it easier for patients to connect and interact with doctors, by providing medical services via chat and video call. MeetingDoctors helps companies with a medical consultation solution for their own users, employees or customers. Their solution can be easily integrated within a company's own digital environment. MeetingDoctors provides a truly personal experience, by leveraging their team of doctors, accessible through the app.

Through the app, patients can see an overview of doctors who are available for a consultation, including each doctor's background information and experience. They can connect with a doctor through chat or videocall, send photos if necessary and safely share medical information.

DIGITAL MEDICAL CONSULTATION SERVICE

Why we selected MeetingDoctors for this DIA Top 100

Getting quick and easy access to a doctor is often a challenge. MeetingDoctors makes it easier for patients to connect with a doctor and have a personal consultation through chat or videocall. MeetingDoctors currently has more than 100,000 consultations per month with an average response time of 1.26 minutes. MeetingDoctors is active in more than 10 markets and works with many major insurance companies, such as Zurich, Nationale Nederlanden, Asisa and many more.

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RENSKE MARTIJNSE-HARTIKKA, SMART CITY MANAGER, FORUM VIRIUM HELSINKI
How Do We Want Future Cities to Look Like
Inspiration from Outside the Insurance Industry @ DIA TV

mendix

Low Code, No Code, aPaas, API

Mendix, a Siemens business, is a global leader in low-code and no-code application development for the enterprise. Founded in 2005, Mendix currently serves 4000 customers across the world and has over 800 team members. 135,000 developers use Mendix. Leading Insurers use the Mendix low-code development platform to accelerate their digital transformation.
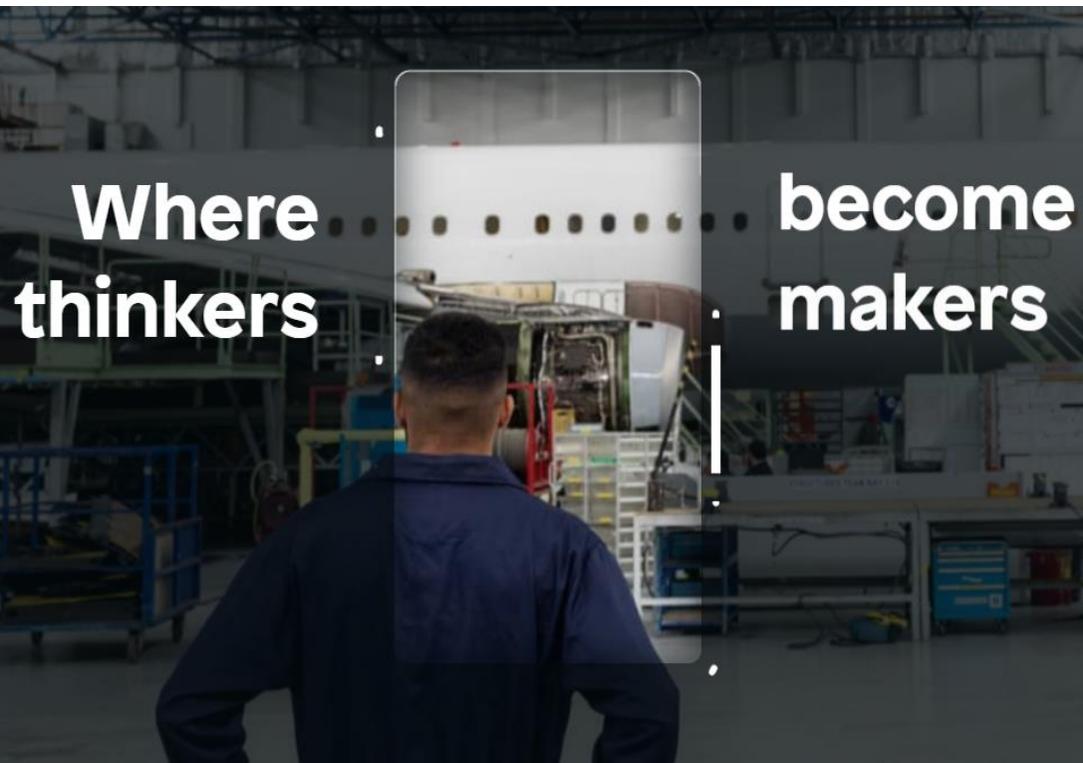
ENGAGING EXPERIENCES AT SPEED, WITHOUT COMPROMISING LEGACY SYSTEMS

Why we selected Mendix for this DIA Top 100

With their low-code Platform-as-a-Service (aPaaS) solutions, Mendix provides the ability to create engaging experiences at speed while consuming core business logic from APIs. Their Digital Experience Platforms (DXPs) and application Platform-as-a-Service solutions (aPaaS) support insurers build modern digital experiences.

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∧mitipi 🇨🇭

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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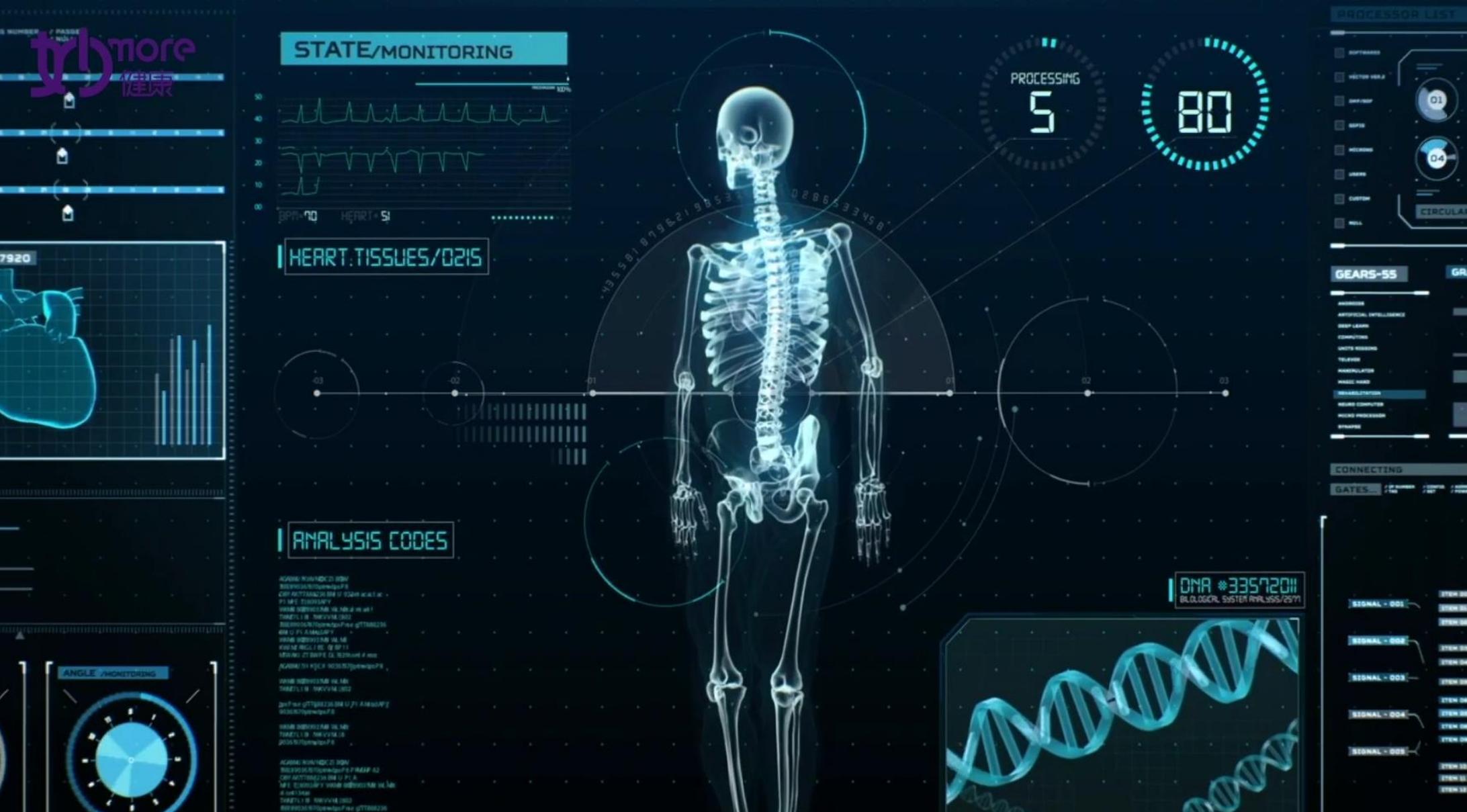
How to Digitalize Underwriting, Customer Service and Risk-Control in Health Insurance with a DataDriven Health Management Platform

MOREHEALTH / CHINA PACIFIC LIFE INSURANCE DEEPDIVE @ DIA TV

mobiquity

Mobile, AI & Machine Learning, Friction Report, App Reviews

Mobiquity are digital experts, who blend strategy, creativity and engineering to innovate meaningful digital solutions that get to the heart of what your customers need and want.

With a focus on mobile technology solutions, nowadays Mobiquity provides end-to-end omnichannel digital consulting services to leading B2B and B2C brands in insurance and outside of the industry, around the globe. At DIA Prime Time they Deep Dived into innovation in digital insurance and improving customer experience. Especially by focusing upon App store reviews, which are often under utilized.

DELIVERING HUMAN CENTRIC DIGITAL SOLUTIONS WITH A PURPOSE

Why we selected Mobiquity for this DIA Top 100

Mobiquity designed the Friction Report to help their clients better understand the real rub in the app marketplace, specific to their industry. Using natural language processing, sentiment analysis and machine learning, they scrape data from app reviews and the web to identify the categories and features discussed by your market.

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AI & Machine Learning, Gamification, AIoT, Wearables, eHealth, Health Behavior Data, NLP

More Health is a health technology company focusing on behavior data and artificial intelligence.

Established in 2015, they now have over 80 million users, whom they help achieving healthier behavior and reducing the risk of disease.

Their data-driven health-management platform empowers the digitalization of underwriting, customer services and reduction management for health-insurance.

At DIA Prime Time they shared more about their advanced models and technologies for the healthcare and insurance industry and how these help to increase cost savings and reach more targeted clients.

PERSONALIZED HEALTH MANAGEMENT TO HELP ITS USERS ACHIEVE HEALTH

Why we selected More Health for this DIA Top 100

More Health provides a data-driven health-management platform that empowers the digitalization of underwriting, customer services and risk-control for health-insurance.

More Health specializes in personalized health management to help its users achieve health promotion and reduce the risk of disease.

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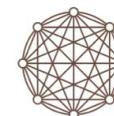
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SEAN RINGSTED, CHIEF DIGITAL OFFICER / CHIEF RISK OFFICER, CHUBB @ DIA TV
Better Together. An Incumbent's Vision for the Digital Future

🇨🇭 🇩🇪

Advanced Analytics, ADAS, Smart Vehicle Underwriting, Ecosystems, Road Safety

Coloride is the telematics app developed by Swiss Re and its tech subsidiary Movingdots. Leveraging smartphone sensors, data is collected and anonymised for the best privacy protection to enable driving-style assessment and support various UBI offerings (such as Pay-How-You-Drive). Thanks to the latest machine-learning models, Coloride can transform raw data from the sensors into powerful insights. The most discriminative features come from the smartphone's three-axis accelerometer and the built-in GPS. In order to boost the predicting power of the transport-mode recognition algorithm, the data is enriched with trip-contextual information.

HELPING INSURERS IMPROVE MOBILITY SAFETY

Why we selected Movingdots for this DIA Top 100

Understanding mobility patterns will help insurers to better serve their customers and to design appropriate cover for them. With Coloride featuring automated transport-mode detection and driver vs passenger recognition among its capabilities, insurers can fully count on Movingdots to get reliable input and determine the right price for the coverage. Insurers can also use these insights to unlock the various benefits of a UBI solution, such as driver coaching or distracted-driving detection.

White Paper | Read More | Check Video
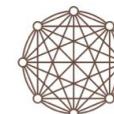
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Automated Claims, Self-service, Market Place, Ecosystem

msg solutions is a systems integrator, software development partner and managed services provider focused on SAP solutions. msg has 40 years of experience in financial services and has been working with SAP for 20 years. Expertise in financial services and cooperation with SAP has created a wide range of insurance solutions that complement the industry portfolio including core applications, finance and risk solutions, analytics and customer experience platforms.

Agility   **Credibility**   **Creative freedom**   **Dedication**

Reliability   **Respect**   **Sustainability**   **Team Spirit**

EXPERIENCE MATTERS
Passion. People. Performance.

INTELLIGENT AUTOMATED CLAIMS AND FULFILLMENT

Why we selected msg for this DIA Top 100

msg has been setting standards in the market with its software and consulting solutions for insurance companies. Their solution addresses insurance companies who want to reduce their costs for claims handling by automating the process.

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LOOKING FOR THE RIGHT INSURTECH PARTNERS? GET A HEAD START! FIND THE BEST MATCHES WITH THE DIA INSURTECH DATABASE

We can help you find the best insurtechs
- In any vertical and any part of the value chain
- Using our DIA Insurtech Database, with over 2,000 insurtechs, handpicked by DIA
- Accompanied by DIA experts' opinion

FIND THE RIGHT INSURTECH PARTNERS FOR YOUR COMPANY NOW

Contact our director insurtech partnerships:
eveline@digitalinsuranceagenda.com
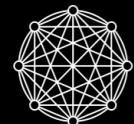
DIGITAL
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omni:us

Natural Language Processing, Claims Processing, AI & Computer Vision

Finding new and proactive ways to access relevant customer data will be essential to ensure transformation journeys keep pace. Intelligent process automation, cloud migration and core system transformations are underway to achieve operational excellence and increased cost efficiency. With omni:us, insurance customer interactions become actionable data through automation and digitalisation. Its modular approach supports numerous use cases, enabling a painless, fluid customer claim journey and quantifiably increasing customer satisfaction while optimising process costs and reducing leakage.

FINDING NEW AND PROACTIVE WAYS TO ACCESS RELEVANT CUSTOMER DATA

Why we selected omni:us for this DIA Top 100

With their suite, omni:us provides flexibility of customisation to the insurer's business and systems landscape as it works seamlessly with older core systems as well as contemporary technologies.

White Paper

DIGITAL INSURANCE AGENDA

ONEGINI

Customer Identity And Access Management, Mobile, Security, Customer Engagement Platform, Progressive Profiling
Digital interactions across multiple channels are crucial and should be frictionless and need to be highly secure. Onegini provides a platform which combines ease of use and security at the same time.
Onegini solutions include the ability to make transactions with one click, to log in with a PIN, fingerprint, face recognition, voice recognition or other future web and mobile authentication methods. Onegini technology offers banking-grade security at a low cost and really speeds the development and deployment of applications. Onegini has the industry insight to help customers to maximize the benefits of CIAM.
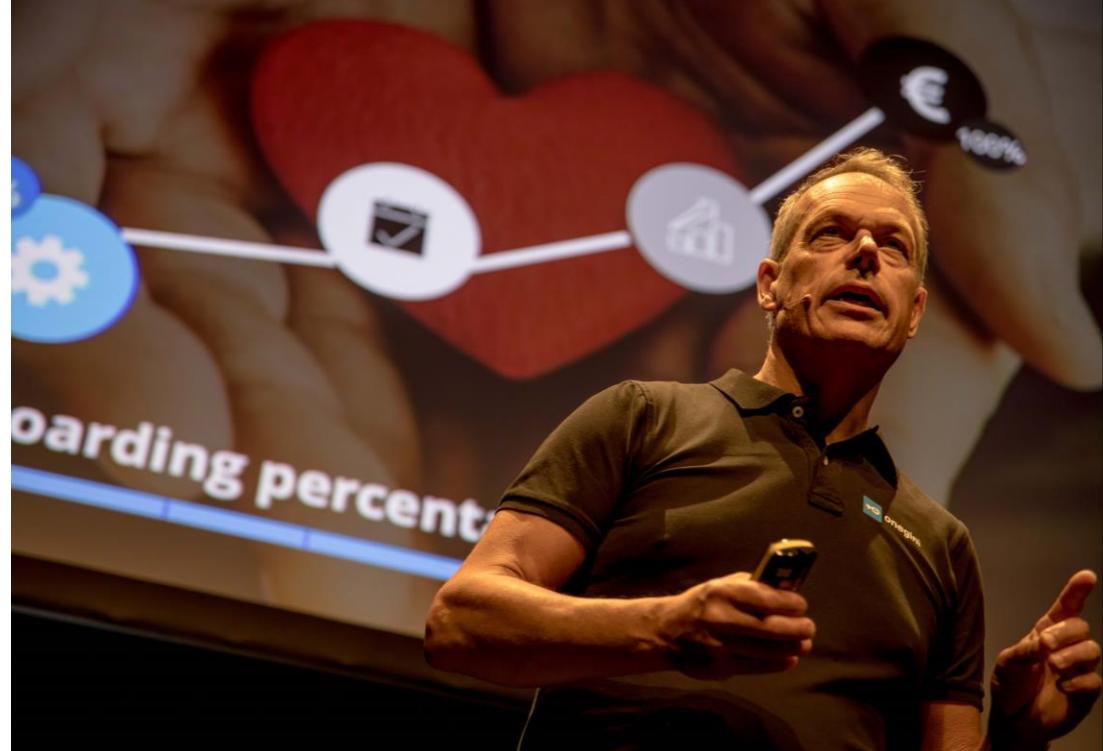
MAKING ONLINE BUSINESS EASY AND SAFE

Why we selected Onegini for this DIA Top 100
At Onegini, they care about making online business easy and safe. Their Customer Identity and Access Management (CIAM) platform Onegini Connect allows to connect, manage, and engage with customers while providing top-notch security and a great customer experience. Omni-channel, so it's suitable for web and mobile. Onegini technology offers banking-grade security at a low cost and speeds the development and deployment of applications by 500%.

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12 MONKEYS

MARION COTILLARD · MATT DAMON · LAURENCE FISHBURNE · JUDE LAW · GWYNETH PALTROW · KATE WINSLET

NOTHING SPREADS LIKE FEAR

CONTAGION

OUTBREAK
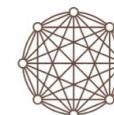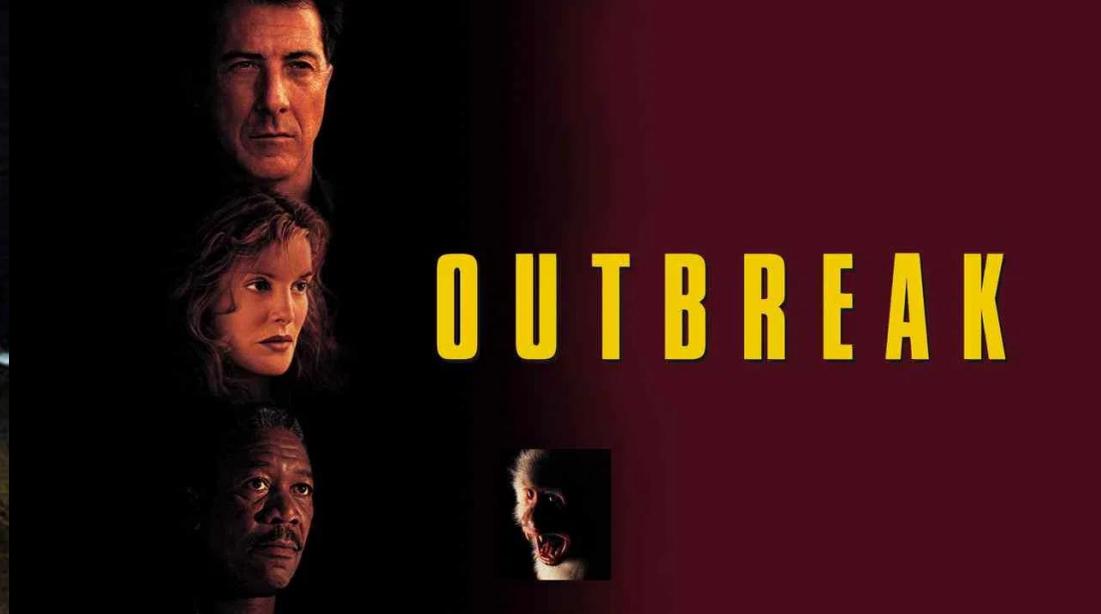
THE DIA TOP 10 PANDEMIC MOVIES @ DIA TV

openasapp

Robotic App Creation, AI & Machine Learning, Low-Code & No-Code

We live in the age of Big Data, with enormous amounts of data being created and collected at an extraordinary rate. How to turn this wealth of data into useful information, is a challenge for many companies. This is no different for insurance companies, collecting lots of data and working with data across many different departments. To access this data and turn it into something useful for the business is a major challenge. It often requires IT involvement or involving external suppliers – and it often takes months to create a solution that works.
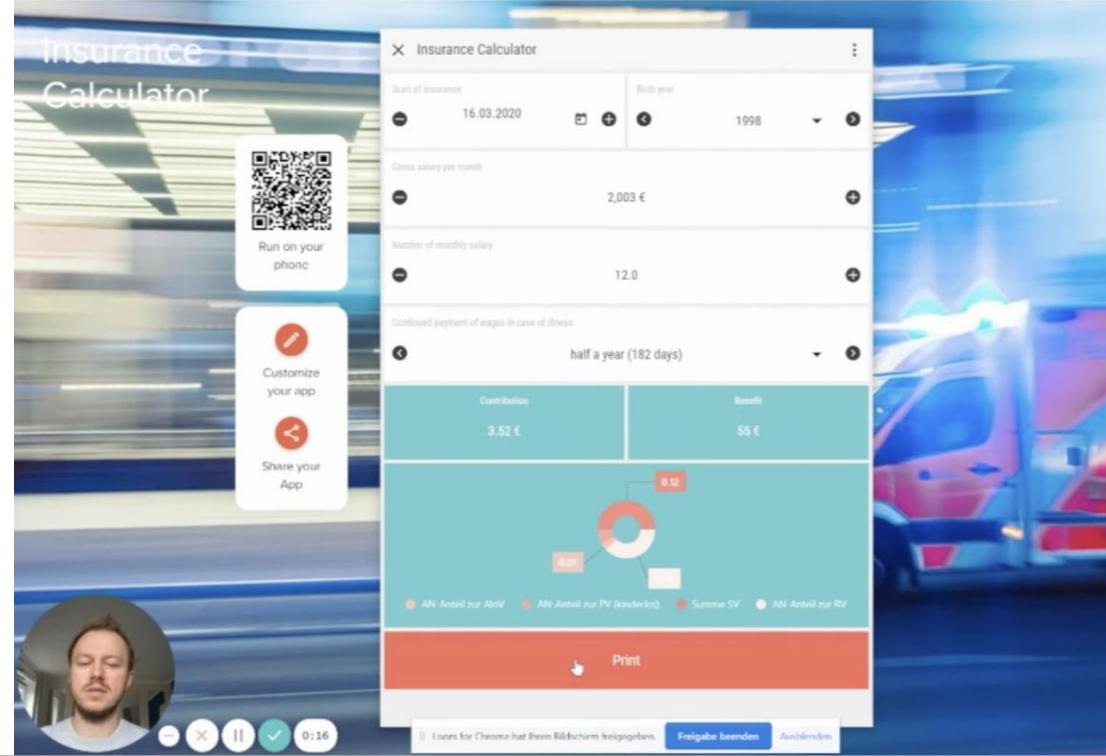
TRANSFORMING DATA AND SPREADSHEETS INTO MOBILE APPS IN MINUTES

Why we selected Open as App for this DIA Top 100

Open as App is the first no-code platform for automated app creation. It enables robotic app creation through a no-code AI-driven platform, resulting in intelligent, data-driven apps. Their solution is used by thousands of customers, among them many insurance companies. Their platform understands data and spreadsheets and will instantly create app interfaces on top of it. This way Open as App transforms existing expertise into business value and supports insurers in accelerating the speed of digitization.

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pathmate

Health, Digital Health Coach, Automated and AI-Powered Chatbot

Pathmate offers personalized and scaleable 1-on-1 support to each patient suffering from a chronic condition such as high blood pressure or diabetes. Pathmate has developed Manoa, the "Digital Health Coach". Manoa is a fully automated and AI-based chatbot, acting like a nutritionist, diet coach and doctor, all combined in one digital coach. Based on a user's individual health condition and behavior, Manoa provides personalized support with care recommendations, alerts to measure regularly, nutritional advice and more. Manoa also provides daily lifestyle goals, using data from wearables to set goals that are motivating and tailored to individual behavior.

Since Manoa is certified as a medical device, patients don't need to worry about the reliability of the information.
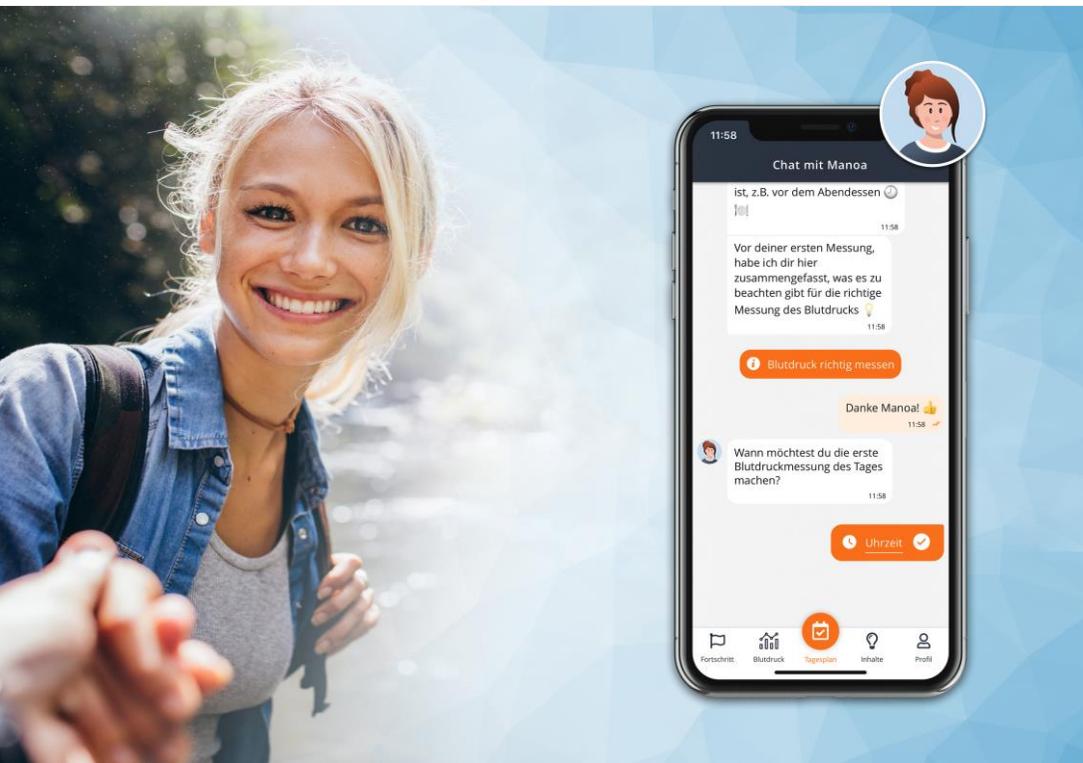
EMPOWERING PEOPLE WITH CHRONIC CONDITIONS TO LIVE HEALTHIER LIVES

Why we selected Pathmate for this DIA Top 100

Chronic diseases are the leading cause of death and the number one driver for healthcare costs all over the globe. Pathmate wants to put an end to the chronic disease epidemic. That's why they've developed Manoa, a digital health coach, that helps people to better manage their chronic condition, improve their lifestyle and healthy behavior. With Manoa, insurers are able to scale their chronic care programs and benefit from increased customer loyalty and decreased costs.

Check Video

DIGITAL INSURANCE AGENDA

RICHARD MOON, HEAD OF OPEN INNOVATION DIVISION, HANWHA LIFE
Innovation Gangnam Style. What Open Innovation Really Looks Like @ DIA TV

penni.io

Embedded Insurance, Widgets, behavioral Science, Machine Learning, White Label

Penni.io is a software provider that enables insurers to sell insurance products online through any distribution channel, with a white-label solution called Penni Connect. Penni Connect enables the customer journey across various distribution partners by providing embeddable insurance widgets that easily plug into applications and websites. Penni.io is using powerful analytics like behavioral science and machine learning to gain insights to make sure the customer experience and the conversion rates are continuously optimised.

A LEADING PLATFORM FOR DIGITAL DISTRIBUTION OF INSURANCES

Why we selected Penni.io for this DIA Top 100
Penni.io provides a leading platform for digital distribution of insurances, which enables insurers and brokers to sell digitally through partnerships supported by APIs for digital collaboration and customer journeys for online sales through partners.

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DIGITAL INSURANCE AGENDA

peregrine technologies

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. Peregrine's value proposition for insurers is rooted in utilizing visual context and data to rethink commercial fleet insurance. Commercial fleets have been growing at impressive rates that will continue to increase in the coming years as new mobility services are launched. Processing visual data from vehicles through their platform provides more reliable risk assessments, adds certainty, and provides insights that simulate insurers accompanying drivers on every trip.

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 analyses 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.

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REIMAGINING FINANCIAL INCLUSION

Five Levers to Tackle the Flaws of our Formal Financial System to Allow Everyone Access to Money They Need
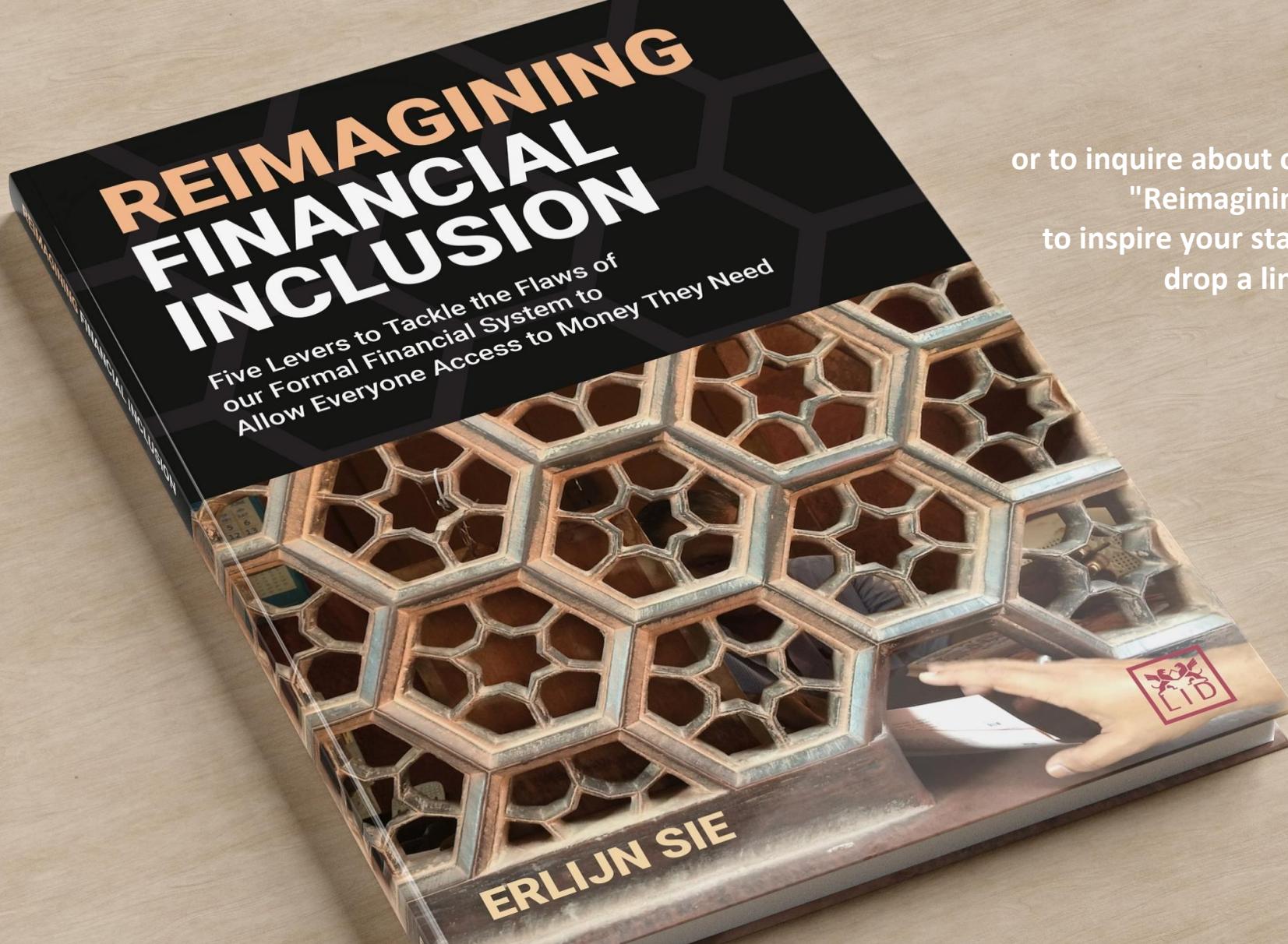
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To pre-order
or to inquire about opportunities to share
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to inspire your staff, clients or network,
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'FINANCIAL INCLUSION FOR ALL' TALKSHOW @ DIA TV
With Shailabh Kumar (Uplift Mutuals, India), George Kuria (ACRE Africa, Kenya)
and Gustaf Agartson, (BIMA). Sneak peek hosted by author Erlijn Sie (Ashoka)

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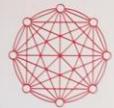
AI PLATFORM TRANSFORMS INSURANCE BY UNLOCKING THE POWER OF WORDS AND LANGUAGE

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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Ecosystem Management, Business Relationship Management, Partner And Intermediary Management, Digital Collaboration

The last ten years, most insurance companies have mainly been focusing on digitizing end customer processes. Think about the implementation of CRM, BI, marketing technology, online price calculators and so fort. Somehow one of the most critical business processes for many insurers was neglected: the indirect sales channel. And not only the traditional channels like brokers, agents and branches, but also the broader ecosystem of other strategic business partnerships.

frie@qollabi.com   www.qollabi.com
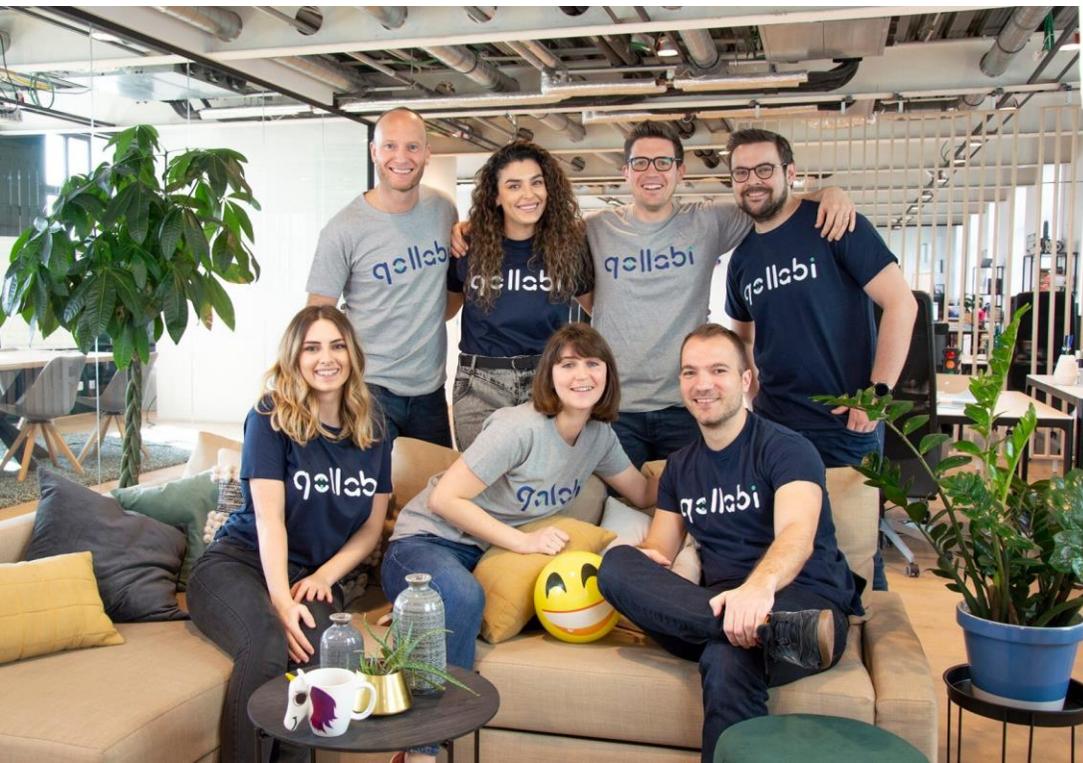
BUILD LASTING BUSINESS RELATIONSHIPS ALL IN ONE PLACE

Why we selected Qollabi for this DIA Top 100

Qollabi is a business relationship management platform which supports insurers to collaborate digitally with their ecosystem of brokers, branches, agents and partners with at the centre of their collaboration, their joint business. Qollabi is unique in its focus on the business planning process, while connecting with CRM and other data sources. They're on a mission to help insurers further leverage one of the biggest levers for growth and efficiencies; their indirect sales channel.

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'HOW TO LEVERAGE SCALE THROUGH COOPERATION' ITHM TALKSHOW @ DIA TV
With among others Harald Rosenberger (Nürnberger), Atsushi Izu (Dai-Ichi Life),
Christopher Meyer-Mölleringhof (LV 1871) and Benny Bennet Jürgens (Nect)

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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ROC CONNECT

IoT, Smart Home as a Service, Gamification, Machine Learning, Advanced Analytics

Due to the 'new normal' people will adopt, upgrade and invest into their homes. This is the right moment to become part of the connected home ecosystem. ROC-Connects white labelled Smart Home as a Service platform enables the Insurance Industry to effortlessly become part of the Digital Home, and benefit from improved customer relationships, gamification, and of course mitigated risks. It combines property legacy data with insights from real time sensor and behavioral data and applies ML and analytics to compute its unique Smart Living Score. ROC-Connect is currently offering access to the Smart Home faster and more cost-efficient than ever. Learn more about all new partnership options and expand your business into the future of connected homes.

MANAGED SERVICES AND TURNKEY SOLUTIONS FOR THE SMART HOME

Why we selected ROC-Connect for this DIA Top 100

ROC Connect offers insurers a smart home platform, allowing them to reduce the probability of damage and to lower overall risks for homeowners. A next step in redefining the customer relationship.

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How to Create Efficiencies with AI to Review and Improve the Auto Claims Journey
TRACTABLE / PZU DEEPDIVE @ DIA TV

Digital Platform, CRM, Omni Channel, Claims Management, Customer Journey

Technology startups with a direct-to-consumer (D2C) model are disrupting the industry on a scale never seen before.

Insurtechs are leading many insurance executives to rethink not just how they deal with customers, but also in how these D2C start-ups deal with technology. During DIA Prime Time James Webb, Head of Product Marketing for Core Insurance at Salesforce Industries outlined the results of recent research around distribution, conducted by Harvard Business Review and why traditional carriers cannot afford to ignore the opportunities and challenges insurtechs are bringing to the industry.

Distribution Drivers of Change
Technology, consumer behaviour and product innovation

[SOMEWHAT OR STRONGLY AGREE]

59%
Newer tech-based insurance companies are driving our organization to **adopt more of a direct-to-consumer approach** to product/service distribution

70%
Newer tech-based insurance companies are driving our organization to **advance our use of technology** in our distribution channel

70%
Customers are driving the industry in the direction of **omnichannel products/services** distribution

73%
New forms of coverage, such as on-demand insurance, are already leading to **shifts in insurance distribution** channels

Source: Harvard Business Review Analytic Services Survey, June 2020

"Insurtechs have taught the industry through their D2C model… to focus more on the customer and the buying experience."

Rob Bauer, Head of the sharing economy and mobility group, Marsh Inc.

ENABLING DIGITAL TRANSFORMATION, SIMPLE & SEAMLESS

Why we selected Salesforce Industries for this DIA Top 100

Salesforce Industries plays a pivoting role in the insurance sector, by supporting insurtechs and direct-to-consumer models to challenge the industry on how to deliver products and services to its customers.

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Engagement Platform, Flexible APIs, Funnel Analysis

Recent turbulence, including disruption from the pandemic, has intensified the need for insurers everywhere to implement more agile technologies and project methodologies that tackle the complex issue of meeting the increasing demands of the 'digital consumer'. This includes achieving low-code, digital environments that can help the rapid implementation of new products, business processes and ecosystem integration; not only meeting increasing customer expectations but delivering ongoing, and rapid, industry and market change.

A UNIFIED PLATFORM THAT GIVES EXPERIENCES CUSTOMERS DEMAND TODAY

Why we selected Sapiens for this DIA Top 100

A fully digital partner must be able to guide insurers with consultancy, deliver what they need for implementation and rapid deployments and ensure the speed and agility necessary to meet the rapidly changing needs of their customers. By helping to create greater organizational efficiencies, reduce costs and provide a better end-user experience, Sapiens professional services and methodologies impact the bottom line.

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BOOST YOUR BRAND AWARENESS AND REPUTATION ON THE DIA WEBSITE

- Drive traffic to your website, white paper or blog post with banner ads on the DIA website or DIA TV
- DIA Community website: over 500,000 annual visits
- Insurance execs, decisionmakers and change agents looking for inspiration and concrete solutions
- Prominent placement for your brand in editorial context

READY TO PROMOTE YOUR BRAND?

Contact our director insurtech partnerships:
eveline@digitalinsuranceagenda.com

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Digitized Scanning, Digital Verification & Authentication, Mobile, GDPR
The camera of your phone isn't just great for video calls; it's also a smart, high-quality scanner to capture EHIC cards, invoices, and medical certificates over a distance. Leveraging the technology of your app and your clients' smartphones therefore offers massive opportunities to enrich your digital communication. What makes the Scanbot Scanner SDK unique is an interactive guide that ensures excellent quality. The machine learning-driven data extraction automatically finds essential pieces of information for supported document types. The Scanner SDK is a ready to-use component for your app, which you can start rolling out in a few days.
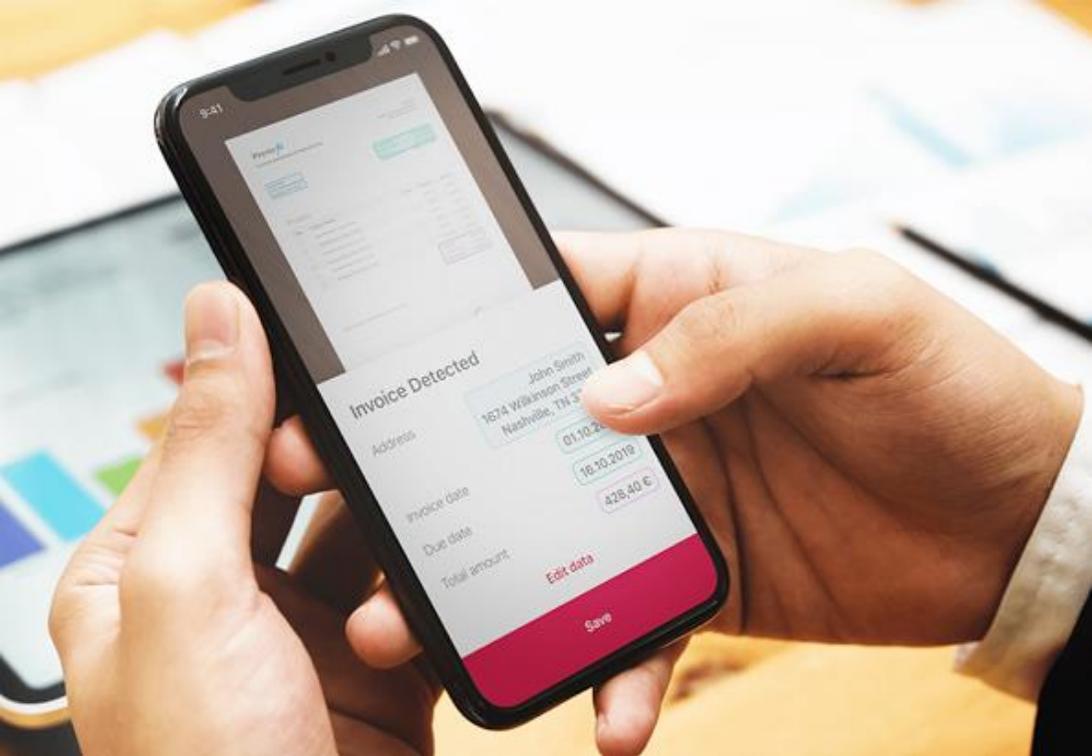
A QUICK AND EFFECTIVE START INTO A PAPERLESS LIFE

Why we selected Scanbot for this DIA Top 100
Scanbot offers a quick and effective start into a paperless life with the best scanning solution on the market. Scanbot develops their products taking into account the highest privacy standards. With their successful B2B SDK solution, tens of millions of end users use their technology every year.

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White Paper

DIGITAL INSURANCE AGENDA

sentiance

Crash Detection, AI & Machine Learning, Mobile Telematics, Driver & Road Safety, Contextualization

Sentiance is an intelligence-driven data science and behavior change company. They turn motion data into contextual insights. Their technology empowers insurers to manage risk by understanding customer behavior, driving style, lifestyle, and context.

Sentiance empowers the world's leading companies to create personalised services and products through intelligent contextual recommenders, delivering technology for a new human-centric economy where the user is in control of data

6	10	9	8
Phone Handling	Speeding Events	Hard Turns	Harsh Brakings

TURNING MOTION INTO CONTEXT TO HELP INSURERS PROMOTE SAFER AND MORE SUSTAINABLE MOBILITY BEHAVIOR

Why we selected Sentiance for this DIA Top 100

The Sentiance platform is powering the Safety Score developed by Autoliv, the world's largest automotive safety supplier. The Driving Avatar application aims to improve overall road safety. Driver profiles are created based on information collected from the mobile device to provide drivers with actionable insights into their driving behavior. Anonymised data is used to improve road safety products and algorithms.

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What All People Want: A 4+ Star Experience
MOBIQUITY DEEPDIVE @ DIA TV

Shift

AI, Claims Automation, Fraud Prevention

Unfortunately, experience tells us that when both businesses and individuals are faced with economic uncertainty, the rate of insurance fraud increases. In past events, such as 'The Great Recession of 2008', the industry faced nearly 10-20% more fraudulent claims during the recession itself and for up to three years following its official end. Based on our initial findings, we can anticipate similar increases as a result of the global pandemic and its economic effects, with schemes being perpetrated by individuals, businesses, providers and organised fraud rings. We also believe we will see increases across multiple lines of business as those looking to defraud insurers will do so using a variety of scenarios targeting various insurance types.
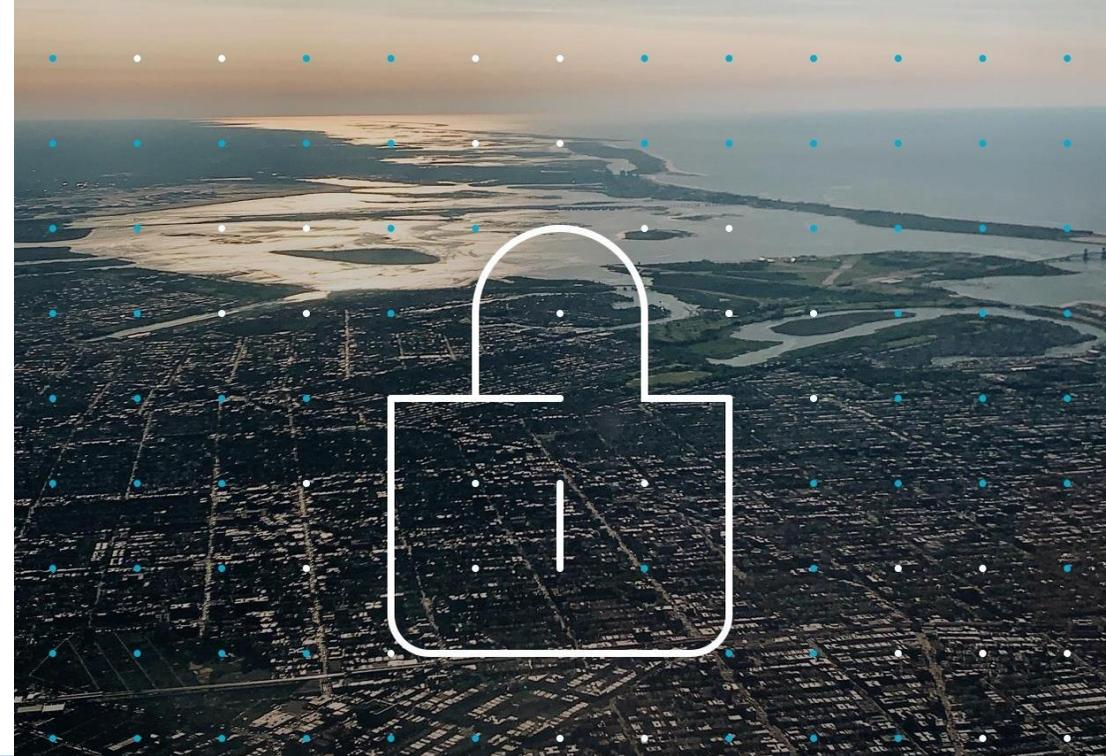
FAST, ACCURATE AND FRAUD FREE CLAIMS AUTOMATION

Why we selected Shift Technology for this DIA Top 100

Shift Technology offers insurance companies a claims automation solution for fast, accurate and fraud free claims automation. Their claims automation solution is fully integrated with their SaaS based, AI powered fraud detection solution, which flags potentially fraudulent insurance claims across all lines of business with a 75% hit rate.

Read More   White Paper   DIGITAL INSURANCE AGENDA

SLVRCLD

Automated Content Claims, Machine Learning, Claims Management

SLVRCLD ("Silvercloud") is on a mission to improve people's lives by making content insurance effortless and fair. They help to quantify and settle non-motor claims as quickly and efficiently as possible.

SLVRCLD has developed a large, structured item dataset, by analyzing millions of actual insurance quotes. With this dataset they can quickly identify which item is being claimed for. Through Machine Learning they can determine what the correct replacement is and then price it based on normalized quotes; followed by settling the claim through one of several settlement methods, depending on the country. SLVRCLD helps insurers to "say goodbye to manual claims".

SAY GOODBYE TO MANUAL CONTENT CLAIMS

Why we selected SLVRCLD for this DIA Top 100

Usually, when claims are submitted, there is often no item specific knowledge available and a human always has to get involved to identify the claim, obtain pricing information and then settle the claim. This is a long and laborious process, so often the claim is just settled on the client's quote. Experience is that this is 20% more expensive than what's achievable with an automated process. SLVRCLD helps with this, delivering a content claims process that's dramatically quicker, achieving better pricing and improving insurers' loss ratio, which can lead to lower premiums. Overall SLVRCLD helps to significantly improve the claims experience.

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THE ONE SOURCE YOU CAN'T AFFORD TO MISS

DIA TV

PLAY

The world's single most important video resource

The latest and greatest in insurtech, all in one place

Boost your innovation

🇩🇪
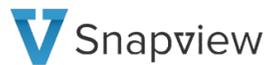
Remote Consultation Platform, Co-browsing, Video Consultation

Today's insurance customers educate themselves online, they close contracts online, settle claims online, and increasingly also expect 1-on-1 insurance advice online. This trend clearly established itself well before COVID-19 hit and the pandemic has only propelled this further. When thinking of remote advice, traditional online meeting solutions come to mind, the likes of Zoom, MS Teams, or Webex. The issue with all these generic online meeting tools is that none of them are tailored towards the specific use case of brokers and agents, advising their customers remotely. They are not well suited for this, from a feature- or processes perspective and even less so from an IT-security and regulatory point of view. Together with longstanding customers they have developed a remote consulting platform that seamlessly combines all the features required for modern brokers and agents to be close to their customers, even when working remotely. Snapview is a fully compliant digital platform, hosted in Germany.

THE ONLINE COMMUNICATION- AND CONSULTATION PLATFORM TAILOR-MADE FOR THE INSURANCE INDUSTRY

Why we selected Snapview for this DIA Top 100

Snapview is much more than a video and audio connection. It's a platform that is tailor-made for the needs of the insurance industry and differentiates itself from generic online meeting tools by offering secure solutions that fit the insurance process. Snapview offers white label and easy integration options; they work with a modern and flexible API, that their customers use to integrate Snapview into existing consulting platforms and CRM-tools.

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sureify

Omnichannel, Life & Annuity , API, Self-Service Portal; Native Apps

Sureify modernises the life insurance and annuity industry by helping carriers engage, serve, and sell to their customers with one modern enterprise platform. The Lifetime Platform solves many customer-facing issues by enabling digital sales across all channels and offering native apps and web portals for policyholders to self-service and engage. Lifetime Engage uses a variety of channels, including web and mobile applications, to keep customers learning, growing and engaged as policyholders. With Lifetime Service, insurers are meeting customer expectations by providing modern self-service portals and native applications. Finally, Lifetime Acquire enables omnichannel sales that drive placement rates via quoting, e-application, automated underwriting, and new business transmission.

GIVE THE CUSTOMER WHAT THEY WANT WHEN THEY WANT IT!

Why we selected Sureify for this DIA Top 100

Sureify offers LifeTime, an enterprise platform which revolutionizes the experience of buying life insurance and customer engagement. With Sureify's technology, life insurance is more than a piece of paper that sits in a drawer; it's a socially engaging experience that supports and encourages healthy lifestyles.

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White Paper

DIGITAL INSURANCE AGENDA

DANIEL SCHREIBER, CEO LEMONADE @ DIA TV

Co-browsing, Video Chat, Omni-employee, Visual Engagement
Given the new "remote" reality, insurance companies are looking for ways to upgrade their conversations and recreate the in-person meeting experience. Surfly's technology provides the solution: co-browsing and video chat that lets you upgrade any conversation, from any channel, seamlessly and support customers as if you are sitting side-by-side. With Surfly, customers feel connected to the agent they are working with and agents are able to guide customers through any flow, from creating a new policy to filing a claim. It's why AXA chose Surfly's co-browsing technology, going live with over 1,000 agents in under a week, and enabling a fully remote policy flow for their customers: from drafting a policy, signing the agreement and even making the first payment.

GIVEN THE NEW "REMOTE" REALITY

Why we selected Surfly for this DIA Top 100
Surfly provides an innovative approach to co-browsing, enabling insurance companies to transform the customer experience. Encouraging agents and customers to visually collaborate online. Agents can move seamlessly from any platform, telephone, WhatsApp, Facebook, Phone or just webchat, to a collaborative web-session as they engage with their customers.

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White Paper

DIGITAL INSURANCE AGENDA

Marketplace, API Ecosystem & Management, DevPortal

German insurtech Syncier feels insurance companies are just as strong as their underlying IT systems, but also thinks the two major demands (fast go-to-market at cheapest costs) cannot be resolved with pure in-house developments. Instead, they believe in the power of partnerships and the open trade of services wherever it is beneficiary for the business strategy. In order to enable that, they built the Syncier Marketplace.

The Syncier Marketplace is an open platform where the entire insurance industry can exchange and manage technical services. It gives business responsibles and developers quick and easy access to the best software extensions in the highly regulated insurance world.
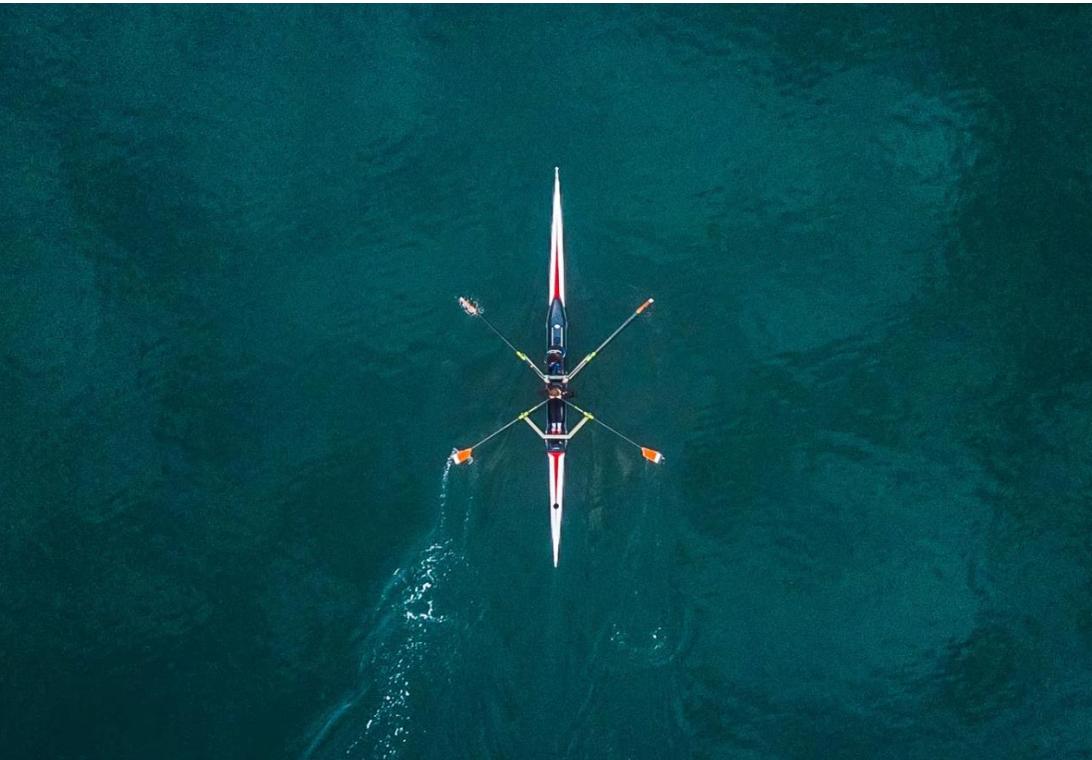
CRAFTING YOUR INSURANCE API STRATEGY

Why we selected Syncier for this DIA Top 100

Syncier has a unique catalogue of services including extensive descriptions, use case benefits and smart API documentations. The self-service portal makes it possible to easily publish own services without any setup fee. Next to that, it's integrated effortlessly to a company's API and IAM Infrastructure.

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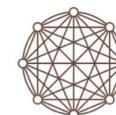
DIGITAL INSURANCE AGENDA

How to Make Motor Underwriting Smarter
MOVINGDOTS DEEPDIVE @ DIA TV

TENSORFLIGHT

Property Data, AI Technology, Risk Modeling, Loss Control And Claims
Tensorflight's mission is to improve the data quality and processes in the property insurance sector. Through their patent-pending process of image analysis, they're able to provide insurers with key property attributes, needed for property insurance and reinsurance. The process starts with a building address – from there the engine takes over, analyzing street view-, aerial- and satellite imagery. The data is provided back to the client in the desired format: key underwriting metrics for both fire analysis as well as catastrophe analysis.
In addition to high quality data, Tensorflight provides clients with tools for loss control and claims, for example location monitoring for hurricane paths and damage assessment tools, provide before and post event imagery.
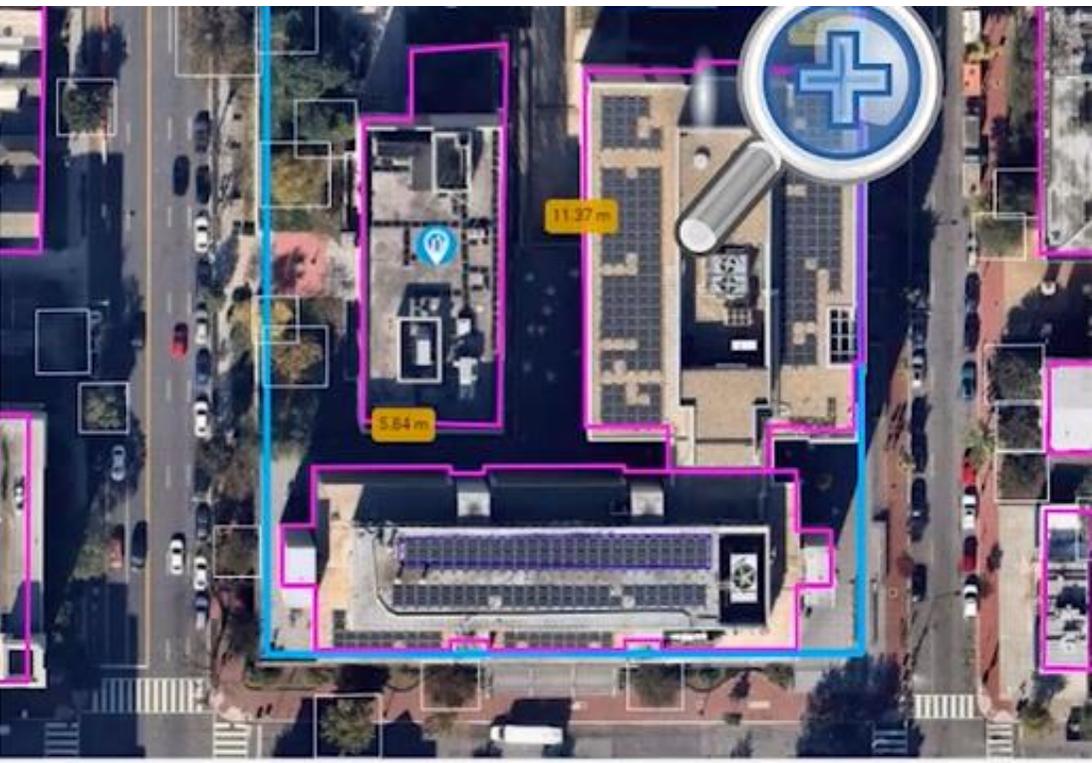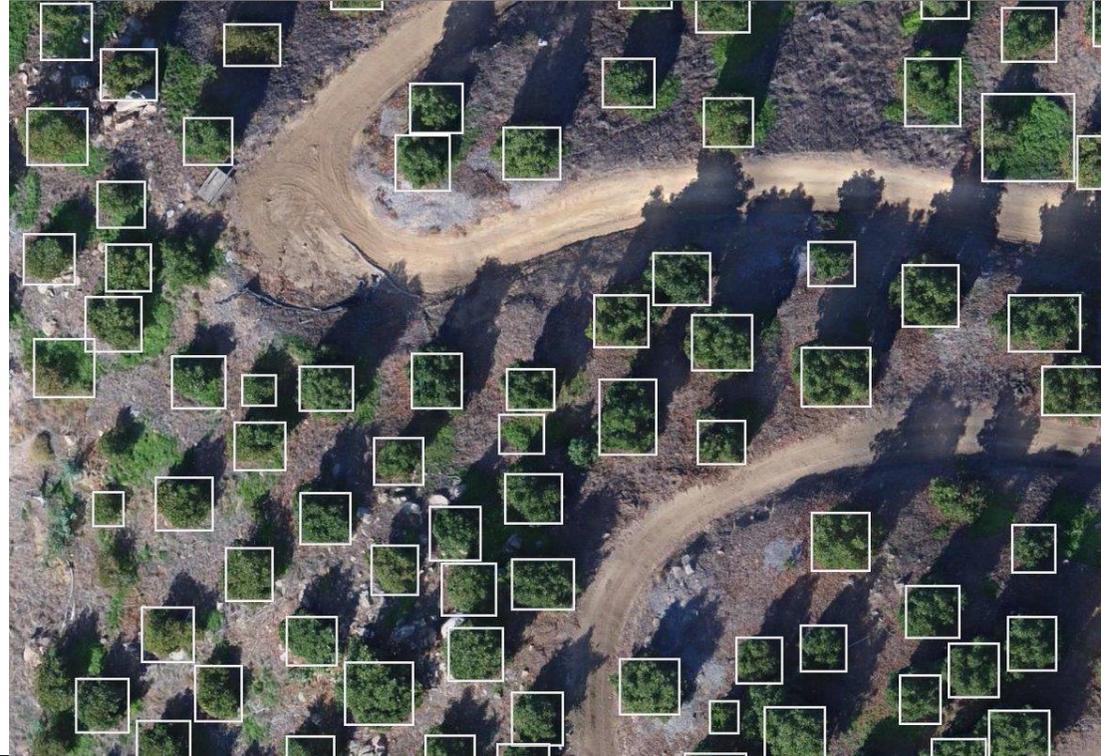
INSTANT AND AUTOMATED GLOBAL PROPERTY DATA POWERED BY ARTIFICIAL INTELLIGENCE

Why we selected Tensorflight for this DIA Top 100
Tensorflight combines deep technology and insurance experience to ensure a better understanding of the property insurance industry challenges, but also the capability to build the solutions. Their geolocation capability is second to none; allowing them to provide insurers with high quality property data. In addition to data they have built loss control- and claims tools to assist in the risk management and underwriting process.

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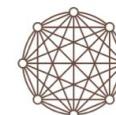
DIGITAL INSURANCE AGENDA

tieto *EVRY*

Ecosystem Platform, AI And Machine Learning, Advanced Analytics, Insurance-in-a-Box

Insurance-in-a-Box is the insurance sector offering from TietoEVRY, the largest IT services provider in the Nordics. The Insurance-in-a-Box platform is an open ecosystem play where tons of the best-in-class solutions are pre-integrated seamlessly to form a comprehensive insurance technology and services stack.

INSURANCE-IN-A-BOX: OPEN ECOSYSTEM PLATFORM TO FAST-TRACK INSURANCE AND BROKER DIGITISATION

Why we selected TietoEVRY for this DIA Top 100

Insurance-in-a-Box is the first of its kind open ecosystem that combines the best-in-class technology and business innovations to build a full-stack insurance platform. The platform enables insurers and brokers to digitise at unprecedented speed and yet in the most scalable and cost-effective way possible. A fully digitised white-label approach ensures that agnostic distribution channel strategy.

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'THE SECRETS OF DIGITAL GIANTS' TALKSHOW @ DIA TV
With Fleur Dujardin (CEO, InShared), Steven Mendel (CEO, Bought by Many)
and Jamie Hale (CEO, Ladder)

Accident and Disaster Recovery, AI & Deep Learning, Computer Vision

Tractable helps the world recover faster from accidents and disasters, as its AI solutions capture and process photos of damage and predict repair costs, meaning insurers receive damage assessments in a fraction of the time - allowing them to make decisions more quickly, more accurately and from a distance. Its platform is trained on a proprietary dataset of many millions of photos of car accidents and the repair operations that ensued, built up through cross-geography partnerships and data integrations.
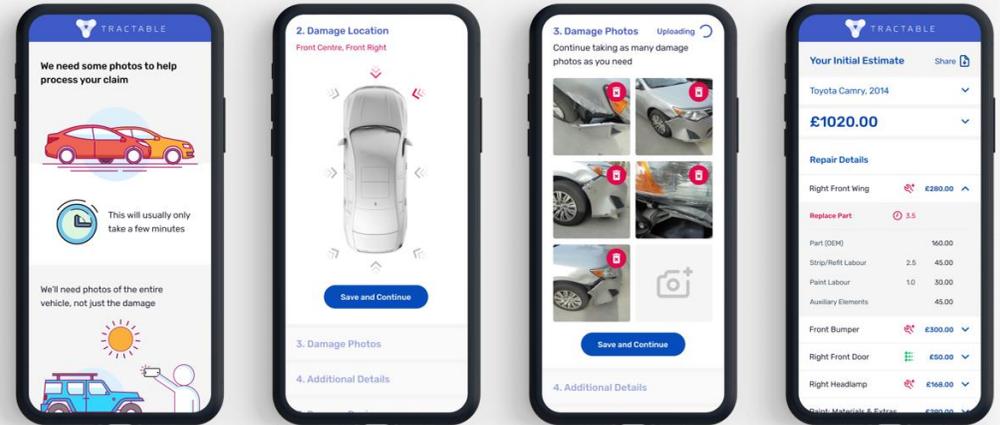
AI FOR ACCIDENT AND DISASTER RECOVERY

Why we selected Tractable for this DIA Top 100

For insurers, using Tractable to assess car damage speeds up claim settlement, improves accuracy, reduces turnaround time and delivers a revamped customer claims experience for the industry. Instead of it taking days or even weeks to assess a damage claim after a car accident, it can now take minutes. Tractable's solution also enables remote vehicle assessment, which reduces unnecessary data collection loops, allowing parties along the claims journey to make decisions more quickly and with fewer points of contact between insurer and repairer, or insurer and policyholder – a clear advantage, especially today, given the difficulty of physically assessing vehicles during the current global situation.

White Paper · Check Video

DIGITAL INSURANCE AGENDA

TrueMotion

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 to make smart choices, to get them help in a crash, and to eliminate dangerous behaviors like distracted driving.
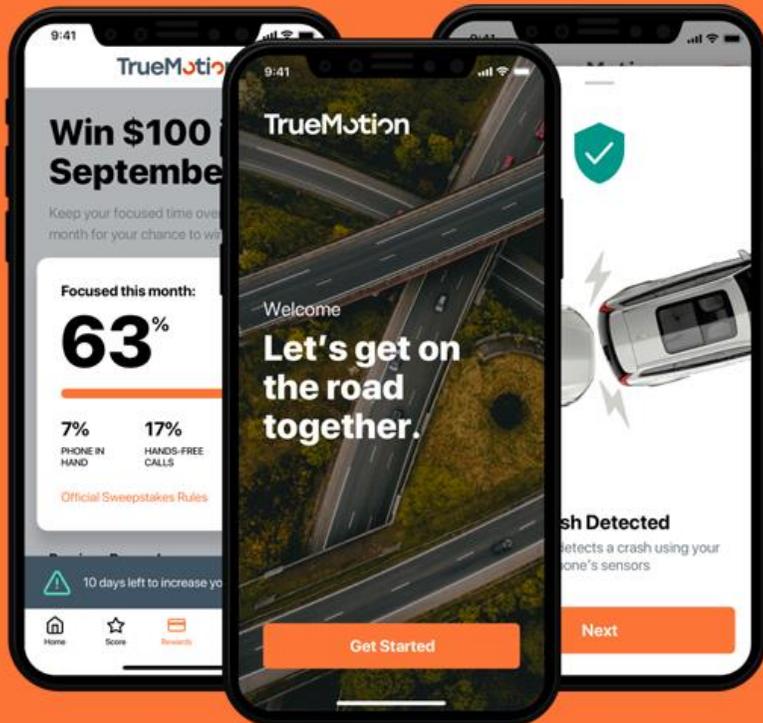
PROVIDING A LEADING SMARTPHONE-ONLY DRIVING DATA PLATFORM

Why we selected TrueMotion for this DIA Top 100

With TrueClaims, TrueMotion reduces the time and resources it takes to process claims. The existing FNOL form will be prefilled 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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DIGITAL INSURANCE AGENDA

THE PULSE OF INSURTECH
IMPACT COVID-CRISIS ON INSURTECHS AND OUTLOOK FOR 2021

Roger Peverelli, Christian Irlbeck, Bertina Bus, Simon Kaesler, Jörg Mußhoff

THE DIA COMMUNITY

Knowledge partner:
McKinsey & Company

DIGITAL INSURANCE AGENDA

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

German start-up Twinner 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 cars condition more transparent than ever before.

Twinner offers a solution far away from a simple photo box. It provides a complete data set of a car. Individual elements of the Twinner solution are offered by specialized competitors.

MORE THAN YOU CAN SEE

Why we selected Twinner for this DIA Top 100

Twinner 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.

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DIGITAL INSURANCE AGENDA

tytocare™

🇺🇸 🇮🇱
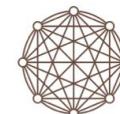
IoT, Connected Home, eHealth, Telemedicine

TytoCare Ltd delivers a telehealth solution which expands the telemedicine/teleconsultation services of health insurers with a comprehensive remote physical exam. Their mission is to provide consumers and clinicians with easy, affordable and high-quality telehealth visits.

info@tytocare.com   www.tytocare.com

INTRODUCING THE MISSING LINK IN TELEHEALTH

Why we selected TytoCare for this DIA Top 100

TytoCare is transforming primary care by putting health in the hands of consumers. They do so by seamlessly connecting people to clinicians to provide the best home examination and diagnosis solutions. Their solutions, TytoHome, TytoPro and TytoClinic, are designed to replicate a face-to-face clinician visit and include a smart mobile examination tool for examining the heart, lungs, stomach, skin, throat, ears and body temperature. It is a complete telehealth platform for sharing exam data and conducting live video exams.

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THE DIA COMMUNITY

DO YOU EVER CHEAT WHILST PLAYING GAMES?

RPA, AI, Machine Learning, Natural Language Processing

As a leader in the Robotic Process Automation (RPA) software industry, UiPath is a driving force behind the Fourth Industrial Revolution with its end-to-end hyper automation platform that enables every organisation across all industries to scale digital business operations at unprecedented pace. UiPath supports the Data First vision of insurance companies and their strategic goals – growth, cost reduction and better customer and employee experiences. UiPath's end-to-end platform is best placed to integrate with any new or legacy systems, but more importantly can address many of its challenges, from email triage at the front door (data ingestion), to structuring data, developing ML models and delivering them through the AI Fabric, joining up your end-to-end processes and allowing your experts to make informed decisions with humans in the loop.

HYPERAUTOMATION ENABLING DIGITAL TRANSFORMATION AT SCALE

Why we selected UiPath for this DIA Top 100

UiPath created a platform allowing customers not only to discover where to automate, but also to measure the performance of your live software robots and the benefits they are delivering. It is designed to seamlessly integrate with your workforce, IT landscape and bespoke your customer journeys and processes across your organisation.

White Paper

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DIGITAL INSURANCE AGENDA

eHealth, Telemedicine, Telehealth, Social, Health ecosystem, Prevention
In India, every year 7,000 people fall below the poverty line, because of health care expenses. These expenses are not on the hospitalization site, they are on the outpatient care and medicine side. So, you have 70 or 64 to 70% out-of-pocket expense on medicines and outpatient care. Whereas 30% on hospitalization. But if you look at the entire product design in insurance, especially in India, you'll find that there are no such products. That is one problem. Uplift Mutuals offers micro-insurances to the poor in India, by offering preventive services too. It deploys a medical professional to offer cashless out- patient medical services and guidance for members close to where they stay. They bring preventive care right to the doorstep of the members and their families. Uplift's business model is focussed on keeping its members healthy

INCLUSIVE INSURANCE BY SHARING HEALTH RISKS

Why we selected Uplift Mutuals for this DIA Top 100
Uplift's Biradaree Model offers mutual as a platform, for different communities to share their health risks.
It invites communities, groups of families to join mutual health risk sharing seamlessly without having to invest upfront in the setting up and the management of mutual health microinsurance. It seeks to spread risks across communities across geographies making it a robust risk sharing model.
Featured in upcoming book: "Reimagining Financial Inclusion", to be published August 2021

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MEL YOUNG, CEO, HOMELESS WORLDCUP @ DIA TV
Using Football to Change People's Lives, at Scale
Inspiration from Outside the Insurance Industry

Vayyar

🇮🇱

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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🔵 DIGITAL INSURANCE AGENDA

VESTTOO

AI & Machine Learning, Stochastic Risk Algorithms, Risk Transfer, Risk Modeling & Forecasts

In these volatile times, insurers are challenged to find innovative methods to limit risk exposure and control costs in order to stimulate growth and stay afloat.

Traditional reinsurance is very limited in terms of capacity – the vast majority of reinsurance deals are concentrated in a small number of global reinsurers. Reinsurers are facing the same challenges their clients are facing, leading to increasingly costly traditional reinsurance deals, and even more limited capacity. Furthermore, traditional risk models employed for reinsurance provide much less accurate assessment of risks. All of these factors have led to a large gap between supply and demand.

- Digital structuring - from data to structured deal
- Automated risk modeling & pricing and indemnity index calculation, low basis risk
- Indemnity index-based deal operating system & digital marketplace
- Cost reduction with no upfront fees
- Third-party integration and services
- Scalable strategic solution

USING AI TO MANAGE ACTUARIAL RISK THROUGH THE CAPITAL MARKETS

Why we selected Vesttoo for this DIA Top 100

Vesttoo provides a solution for the acute issues facing the insurance industry in today's volatile economic environment, providing stability and capital in the midst of the Covid- pandemic. Vesttoo has developed advanced technologies for data-driven risk management, translating actuarial risk to financial risk through the capital markets. It specializes in risk modeling and alternative risk transfer for the Life and P&C markets, providing insurers with a low-cost strategic risk management solution for immediate capital relief and liability hedging.

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PETER OHNEMUS, CEO, dacadoo @ DIA TV

Corporate Health & Wellbeing, eHealth, Wearables, AI & Advanced Analytics, Prevention

Virgin Pulse is one of the world's largest, most comprehensive digital health and wellbeing SaaS companies. The Virgin Pulse Approach focusses on daily, meaningful interactions since these lead to small, incremental change. Through each unique interaction, the program becomes part of the daily routine. Over time these changes lead to healthy habit formation and positive lifestyle changes. Insurers around the globe are partnering with Virgin Pulse to reinvent themselves for the digital age.

HELPING INSURERS TO DEPLOY EFFICIENT PREVENTION MODELS

Why we selected Virgin Pulse for this DIA Top 100

Virgin Pulse drives end-user's engagement thanks to customised prevention models and its behavior change methodology. The customer-focused platform of Virgin Pulse encourages third-party solution integration. This enables insurers to promote one single digital member platform while increasing the effectiveness of vendors they already work with. Highly customisable, the platform offers integrated coaching functionality, flexible incentives and rewards, and a challenge library that engages members, every day, across the full prevention and wellbeing journey. This results in real outcomes for employees, employers, health insurers and their members.

White Paper

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DIGITAL INSURANCE AGENDA

vlot.

Biometric Risk, behavioral Science, B2E, Underwriting as a Service

vlot helps families and individuals to rapidly and intuitively understand the financial impact of death, disability and the lack of adequate retirement funds. By aggregating social security, employer benefit as well as relevant personal data, the vlot workflow displays, in no time and transparently, a potential household income and savings gap. It does so on a mobile first basis. In collaboration with insurers, banks and pension funds, vlot's API based architecture allows for seamless integration of white label product offerings as well as underwriting engines for smooth end-to-end digital processes. The vlot multi-channel approach allows for a variety of formats from straight through D2C to using a vlot mobile application as a supporting tool for physical advisory or in a worksite context. Furthermore, comprehensive data and analytics offering gives in-depth insights into all form of digital interaction along the customer journey.
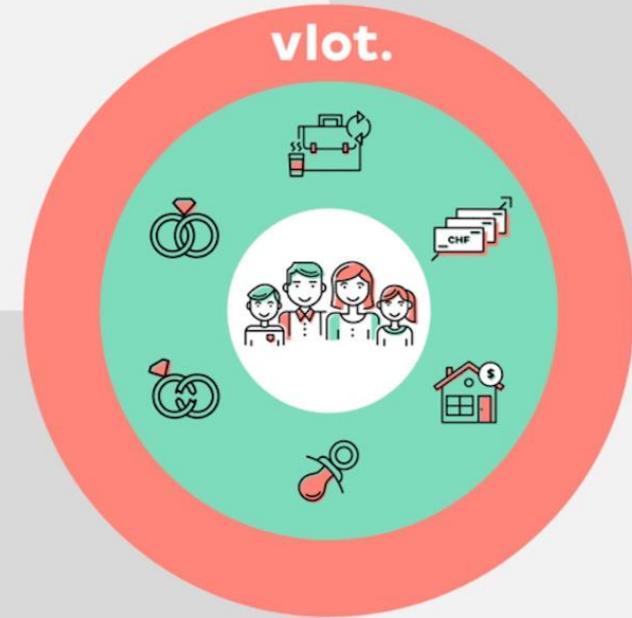
focus on life.
we backup your risks.

RAPIDLY AND INTUITIVELY UNDERSTAND THE FINANCIAL IMPACT OF DEATH

Why we selected vlot for this DIA Top 100

By partnering with insurers, corporates, and banks, vlot's cutting edge analytics deliver a seamless digital financial check-up in the shortest space of time. Combined with full end-to-end white label product solutions and processes vlot helps secure peoples financial future.

Read More   White Paper

DIGITAL INSURANCE AGENDA
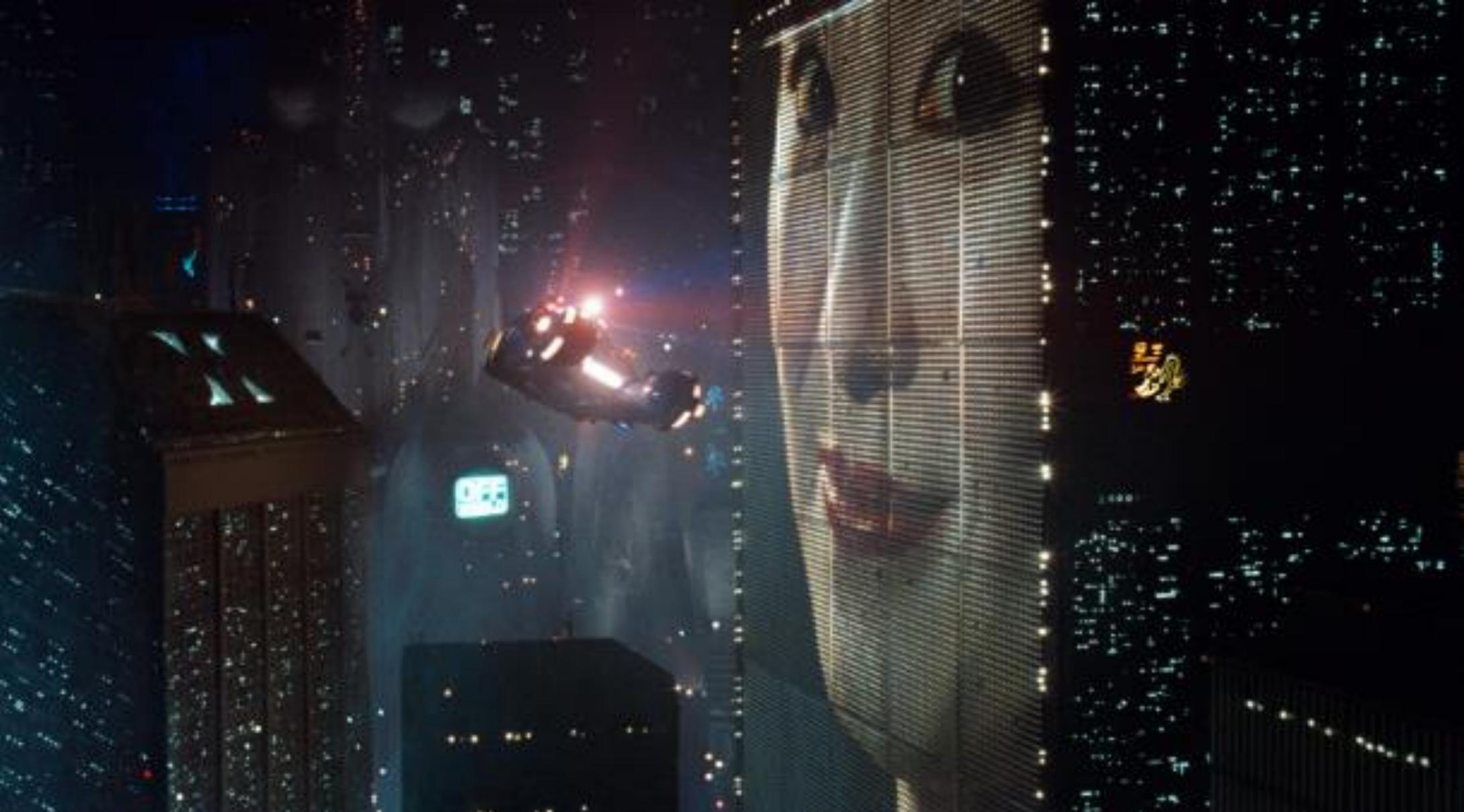
WHAT INSURERS CAN LEARN FROM BLADE RUNNER @ DIA TV

Blockchain, Embedded Insurance, White Label, APIs
Wakam is a French digital B2B insurer that creates white label innovative insurance solutions for all types of distributors (brokers, insurtechs, e-retailers), in 13 European countries. Wakam is known for its unique digital offer. The company provides all its P&C products in the form of APIs and hosts more than 300,000 policies in its private blockchain, allowing it to automate policy and claims management. As part of its 100% digital offer, Wakam develops tailor-made and embedded insurance products that integrate perfectly with the product or service they protect.

CREATOR OF INSURANCE SOLUTION FOR B-PARTNERS

Why we selected Wakam for this DIA Top 100
Wakam has previously shown their innovative connected usage-based auto insurance, for which they won a DIAmond Award at DIA Amsterdam 2019. Their demo this year will feature their platform to onboard partners and create their products in less than a day (with all the technical features associated like CRM, Blockchain, API portal and subscription front). This will allow brokers, insurance distributors and start-ups to easily and quickly produce their own bespoke insurance product in the form of an API, in complete autonomy in just a few hours.

olivier.jaillon@wakam.com   www.wakam.com

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Insurance Comparison, AI, Online Insurance Wallet

Wedevia aims to bring transparency to the insurance market with their award-winning services insurodata and insuroguide.

Insurodata visualizes each insurance product and its complete coverage in one single image. This allows insurers to precisely compare competing products, as well as compare them to the entire market and what is best-in-class. With insurodata, insurers can better match their customers with the best product.

Insuroguide is Wedevia's next generation insurance marketplace. Customers can compare insurance products through sophisticated algorithms, that analyze policy documents from all insurance products on the market. It helps consumers find the insurance product that best fits their needs and make better informed purchase decisions.

BRINGING TRANSPARENCY TO THE INSURANCE INDUSTRY

Why we selected Wedevia for this DIA Top 100

The insurance market is lacking transparency, both on the distribution- and the consumer side. With insurodata, Wedevia enables insurers to compare competing products in detail in real-time and guide their customers through the purchasing process in a more informed way. Insuroguide helps customers to compare insurance products directly and matches the customer with the product that best fits their needs.

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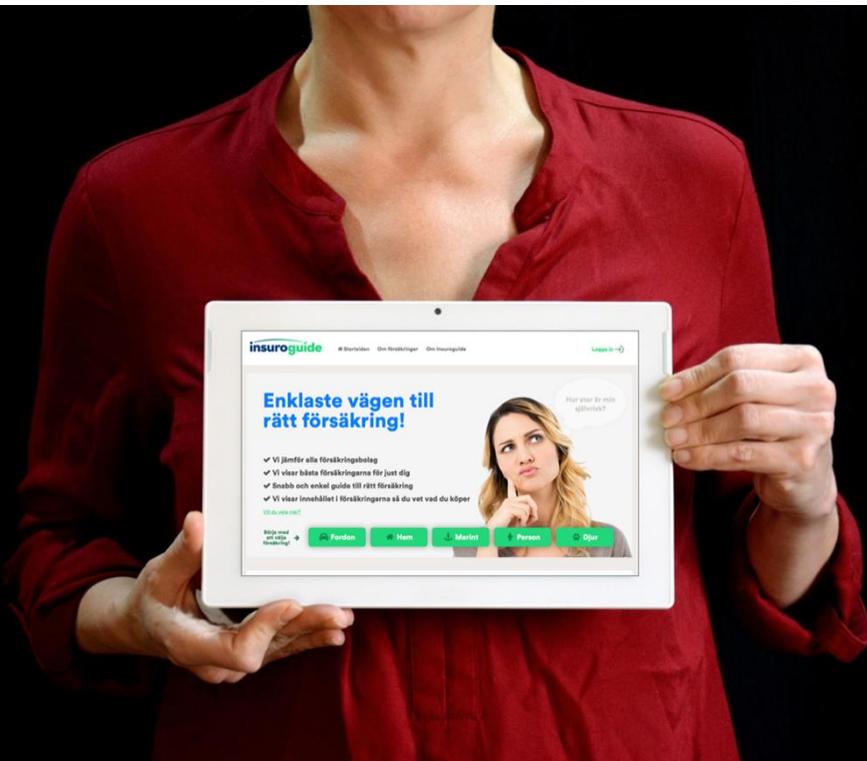
DIGITAL
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RUSSELL CORBOULD-WARREN, HEAD OF INSURANCE EMEA, UBER @ DIA TV
How Insurers Can Benefit From the Growing Platform Economy and Gig Economy

WeGroup

Digital Insurance Platform, Robotic Automation, AI, Virtual Assistant

WeGroup has created Louise, the 24/7 virtual assistant, to help any insurance broker or agent with anything that has to do with running their office – from data analysis, to advice and digital underwriting to service and claims. The core elements of WeGroup's solution are Data-driven Analysis: using external data to tell their clients as much as there is to know about their customers; Robotic Automation: using AI to automate as many processes as possible and User Experience & Interaction. Based on profile analysis of each customer, enriched with external data, resulting in a clear view of the customer's needs, Louise then links this to the perfect insurance product. Via API connections with the insurance companies, Louise can match the customer profile with the terms and agreements of the insurance policies, ensuring the best fit. Louise also helps to detect new opportunities for service and upselling in the existing portfolio and supports claims management by validating and filing claims and ensuring easy resolution.

DIGITAL INSURANCE PLATFORM FOR THE FUTURE

Why we selected WeGroup for this DIA Top 100
WeGroup's 24/7 virtual assistant Louise uses data-driven analysis, robotic automation and AI to help insurance brokers and agents to enhance their business. Louise helps to tackle traditional insurance challenge such as a substandard use of data, inefficient and slow processes and low customer satisfaction.

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Blockchain, B2B2C, Open Ecosystem Platform, Parametric insurance, claim automation

WESMARTi is a B2B2C insurance service platform, which originates from a successful cooperation between major carriers, brokers, academics and regulators. Their open insurtech ecosystem allows carriers and distributors to interact digitally supporting both consumer and corporate product lines. WESMARTi is on a mission to penetrate now underserved markets by offering a new digital customer experience. They do so, by focusing on parametric and smart digital insurance products leveraging blockchain technology.
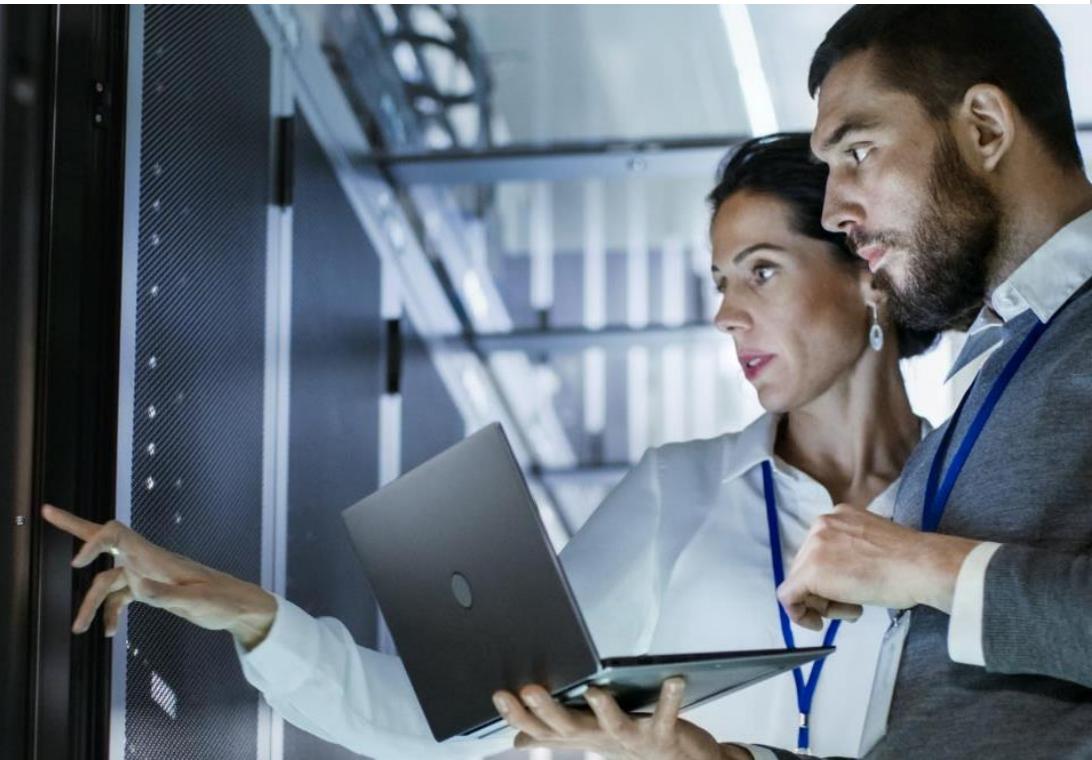
THE VIRTUOUS MANY-TO-MANY MODEL

Why we selected WESMARTi for this DIA Top 100

WESMARTI offers an open, flexible, blockchain-based cloud platform, using smart contracts to ensure efficiency, transparency and reduction of operational losses.

Their insurance ecosystem involves the interaction of various stakeholders such as Insurance Companies, Reinsurers, Distributors and Brokers in a virtuous many-to-many model. The players interact within the insurance landscape using new distribution channels, such as instant insurance and parametric policies. The process is digital, fast, reliable, with clear pricing and totally transparent.
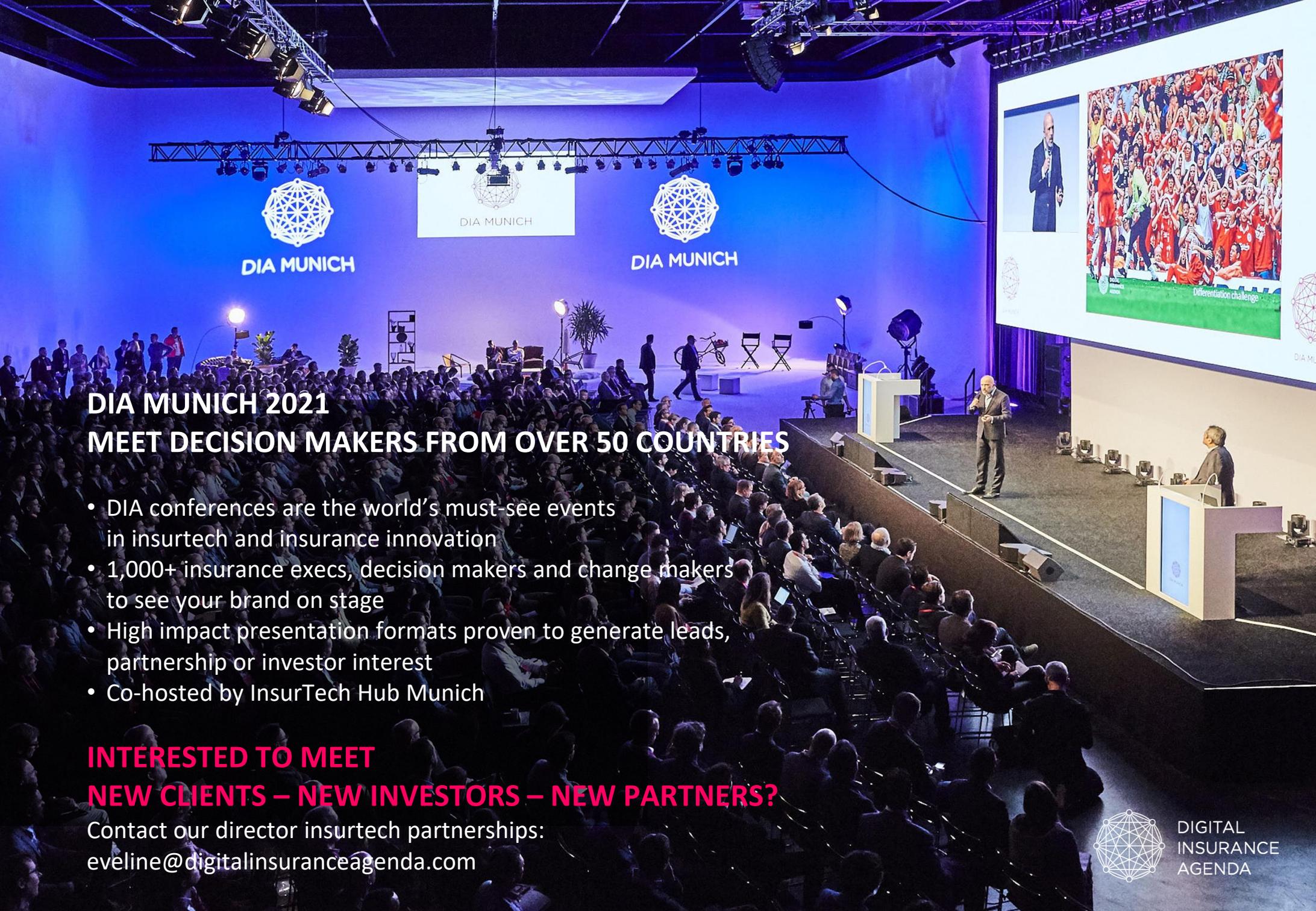
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**DIA MUNICH 2021
MEET DECISION MAKERS FROM OVER 50 COUNTRIES**

- DIA conferences are the world's must-see events
  in insurtech and insurance innovation
- 1,000+ insurance execs, decision makers and change makers
  to see your brand on stage
- High impact presentation formats proven to generate leads,
  partnership or investor interest
- Co-hosted by InsurTech Hub Munich

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eveline@digitalinsuranceagenda.com

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Brokerage Platform, Mobile, RPA

Wide Group is an Italian insurtech broker aggregator. The start-up re-designed intermediation processes to make them streamlined, fully integrated and optimized.

The core of the innovation is the focus on the interactions among agents/brokers, insurance companies and clients. Thanks to Wide Group's expertise as an independent insurance broker and to heavy investments on Robotic Process Automation (RPA), a new operational model that aims at efficiency and customer satisfaction has been created.

A WAVE OF INNOVATION FOR INSURANCE AGENTS AND BROKERS

Why we selected Wide Group for this DIA Top 100

Wide Group taps into "empathy empowered" as both worlds, digital technologies and human skills are crucial in its broker aggregator model. At DIA Prime Time Gerardo Di Francesco, Managing Partner of Wide Group will present the software platform, "Policy". The company's broker aggregator model and in its combination of digital and human. Wide Group will also introduce Policy's solutions for the digitalization of EU legislation: IDD (Insurance Distribution Directive) and insurance questionnaires, its systems for data capitalization and for the management of interactions with all the stakeholders in the policy life cycle.

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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.
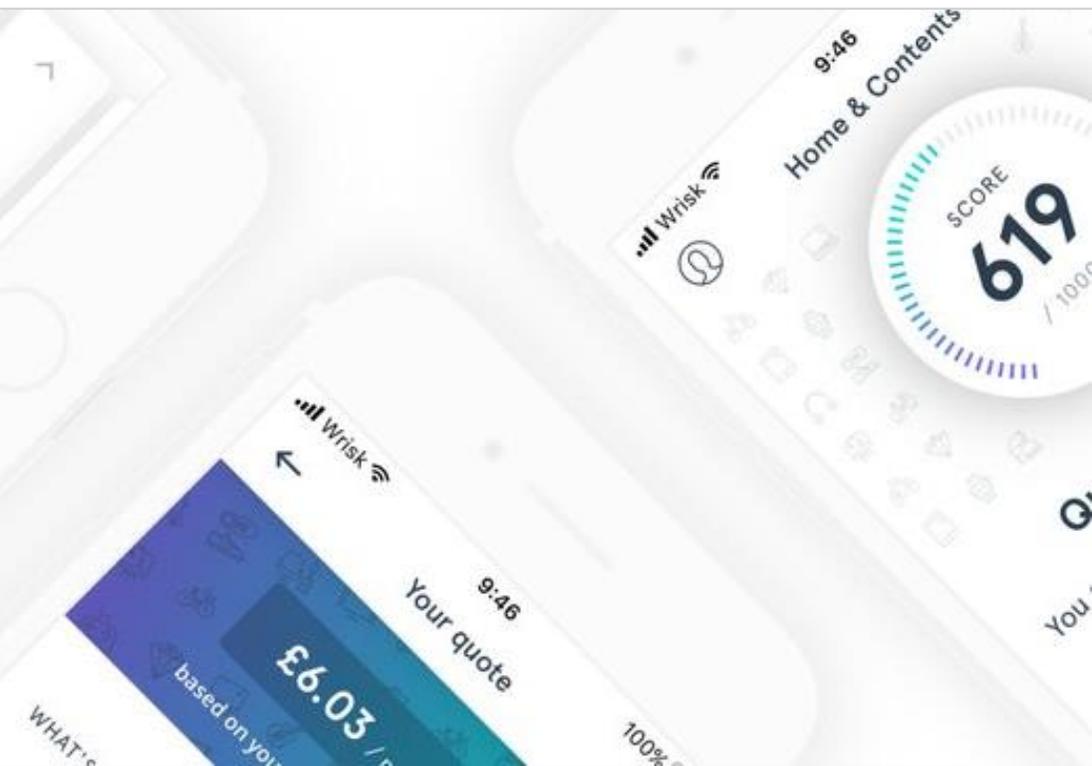
INSURANCE MADE SO SIMPLE IT'S ALMOST UNRECOGNISABLE

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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WHICH HOBBY DID YOU START DURING THE PANDEMIC?

THE DIA COMMUNITY

INSURCHAT: GET TO KNOW THE BRIGHTEST MINDS IN INSURTECH! @ DIA TV

xbAV

Guided Sales Process, API, Life Insurance Platform

xbAV is a leader in German market in the digitalization of corporate pension and life insurance. Its software-as-a-service solutions allow life insurers, insurance agents, corporates and consumers to buy and manage pension and life insurance online. They benefit from user-friendly information and customer journeys, transparent and efficient processes and a single platform to connect all stakeholders.

xbAV is the digitization partner that helps insurers and insurance agents with their digital transformation: with paperless processes and digital end-to-end solutions. Their fully digital platform uses state-of-the-art technology. The online consumer advisory journey enables agents to focus on providing high quality advice with an easier, fully guided sales process, higher policy values and more time for new business.
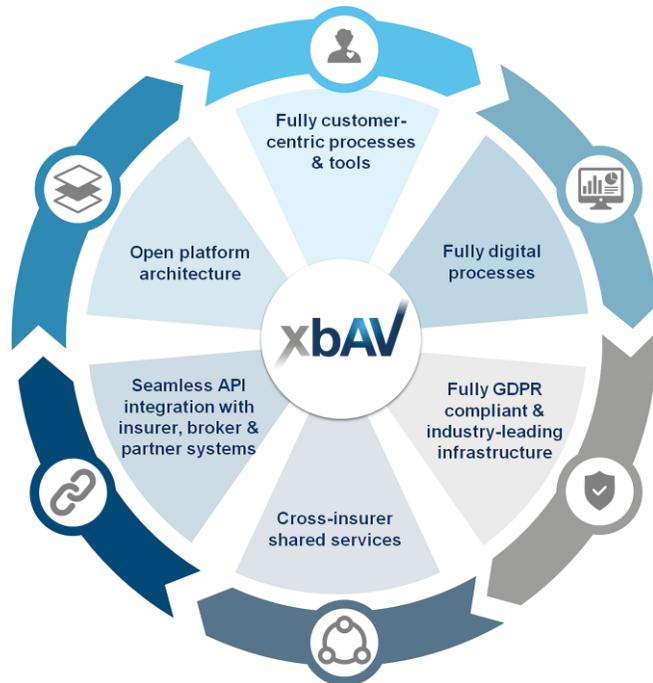
The platform.
Everything. Simply. Digital.

BUYING AND MANAGING PENSION & LIFE INSURANCE MADE EASY

Why we selected xbAV for this DIA Top 100

xbAV offers the only integrated SaaS platform to buy and manage pension & life insurance online for all stakeholders (insurers, insurance agents, corporates and customers). The open platform architecture is best-in-class offering fully customer-centric and digital processes and tools, a fully GDPR compliant and industry-leading infrastructure, cross-insurer shared services and a seamless API integration with insurer, broker and partner systems.

Fully customer-centric processes & tools / Fully digital processes / Fully GDPR compliant & industry-leading infrastructure / Cross-insurer shared services / Seamless API integration with insurer, broker & partner systems / Open platform architecture

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DIGITAL INSURANCE AGENDA

Xtract

Connected Claims Platform, IoT and Telematics, Automation, Fraud Reduction

A motor claim can often be a stressful and traumatic experience, Xtract set out to create a user-friendly way to submit a claim, allowing all involved parties to provide event details digitally in an intuitive web app. Their self-serve First Notice of Loss (FNOL) journey speeds up processing times for claims handlers and customers. Insurers benefit from lower operational costs and reduced indemnity exposure while customers experience rapid claims results.

Incident Location ⊘
Damage ⊘
Description
Photos
Liability

THE FUTURE OF MOTOR CLAIMS

Why we selected Xtract for this DIA Top 100

Xtract is a claims platform that analyses crash data at FNOL and delivers actionable insights to claims handlers enabling swift liability decisions, fraud detection and vehicle damage triage. Their platform aggregates data from multiple data sources including; telematics, weather, mapping, imagery, video, repair parts and other connected car data and then analyses the liability associated with an incident within seconds. The loss assessment is then provided to a claims handler resulting in rapid claims resolution.

White Paper

DIGITAL INSURANCE AGENDA

INGE COOTJANS, DIRECTOR FIREMARK LABS, IAG @ DIA TV
How to Create New Business Models for New Revenue Streams

Insurance Marketplace, Artificial Intelligence, Advanced Analytics

YellowMay is a worldwide operating insurance marketplace with insurance products on offer from over 100 global and regional companies, tailored to end customers (non-policy holders and policy holders) giving them the opportunity to find insurances to their individual needs. Easy, transparent, fun and global. The YellowMay platform delivers algorithm-based marketing for insurance companies and creates online meet and greet options to connect them to potential insurance buyers. It functions as a marketing and sales channel to generate market interest and to offer insurance product innovations in a fast and simple way.

LOCAL RISKS – GLOBALLY INSURED

Why we selected YellowMay for this DIA Top 100

YellowMay offers both regional and globally operating companies a completely new digital marketing and sales channel which goes far beyond the usual search engine possibilities against lower costs. The YellowMay wide and unique insurance landscape empowers the end customer to choose the insurance that suits him best, even from other countries, offering the same coverage or a product that might not be available in his own region.

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YOLO

On-demand Insurance, Digital Insurance Broker, Digital Insurance Enabler

Yolo offers instant, on-demand insurance products that allow customers to buy insurance, at the moment they need it and only for the time they need it. Yolo acts as a digital insurance broker, co-creating insurance products with insurance companies and as a digital insurance enabler, working with partners outside the industry. Key to Yolo's success are a large and innovative product offering, 100% digital processes, a flexible technological platform and advanced customer profiling capabilities, powered by machine learning, that help to provide users with tailor-made offerings.

ON-DEMAND INSURANCE AT THE MOMENT YOU NEED IT, FOR THE TIME YOU NEED IT

Why we selected Yolo for this DIA Top 100

The needs of millennials and Gen-Z customers are not fully met by the offerings of traditional insurance providers. Young customers look for affordability, speed and use digital channels as their main purchase channels. That's why Yolo offers instant, on-demand insurance products, that customers can buy exactly when the need it and only for the time they need it.

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DIA WHITE PAPER
THE IMPACT OF COVID
ON THE SPEED OF
**DIGITAL TRANSFORMATION
IN INSURANCE**
BY ROGER PEVERELLI AND REGGY DE FENIKS - JUNE 2020

THE DIA COMMUNITY

DIGITAL
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AI, Callbot, Customer Relationship

Zaion delivers a complete voice customer relationship processing solution based on Artificial Intelligence and is supervised in real time. Their mission: to put the voice back at the heart of the customer experience and enhance the value of human capital.

Thanks to a unique and innovative callbot technique relying on AI, Zaion places interactions in natural language at the heart of rich and emotional exchanges. Their callbots automate the most frequent and processable conversations in order to introduce flexibility in a model relying 100% on human agents.

AUGMENTED CUSTOMER RELATIONSHIP SOLUTIONS

Why we selected Zaion for this DIA Top 100

Zaion revolutionizes customer experience through voice and artificial intelligence. Their R&D and proprietary tools ensure the callbot technologies are at the cutting edge of conversational AI. Their open architecture integrates existing NLP or dialog manager tools already used by the customers and it also enables reversibility (conversations program and history belonging to the customers).

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ZELROS

🇫🇷

Omnichannel, AI and Machine Learning, Speech Recognition
In crisis times more than ever, customers expect a personalised and fast response to their requests. Zelros Augmented Insurer AI software helps insurance players to provide in-depth policyholders advice and instant recommendations based on all data - including real-time voice and complex documents contents.

IN-DEPTH POLICYHOLDERS ADVICE AND INSTANT RECOMMENDATIONS BASED ON ALL DATA

Why we selected Zelros for this DIA Top 100
Zelros designed and developed their Augmented Insurer solution specifically for insurance employees to better manage contracts and claims with the help of AI and Machine Learning recommendations.

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DIGITAL INSURANCE AGENDA

DIA TOP 100

The Insurtechs to Watch in 2021

THE DIA COMMUNITY

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