

# DIA TOP 100 INSURTECHS 2018

By Roger Peverelli and Reggy de Feniks  
Founders The DIA Community



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INSURANCE  
AGENDA





## DIA = Digital Insurance Agenda

Founded by Roger Peverelli and Reggy de Feniks.


- Both a 25-year track record in strategy and (digital) innovation for blue-chip financial institutions throughout Europe, the Americas and Asia.
- Board and advisory positions at fintechs, insurtechs and fintech investors.
- Listed on InsurtechNews' Global Top '50 Insurtech Influencers'.
- Bestselling authors; 100,000+ copies sold.
- Speakers in board sessions and at international conferences. Guest lectures at universities and business schools.



## BRIEF INTRODUCTION – WHO WE ARE







“More than ever before technology and rising customer expectations are changing the way insurers need to operate. The winning insurance carriers of the future will be those that innovate and transform. Insurance carriers that leverage the most innovative insurtech solutions.”

## WHY WE CREATED DIA

“In our discussions with insurance executives across the globe we have learned there is a great need to connect the change agents at insurance carriers with insurtech leaders in a comprehensive, efficient and effective way – in order to speed up their transformation and innovation efforts.

DIA is exactly tapping into that need.”



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### **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.

Non-shop payments. Everywhere, anytime.

Transform customer journeys around bill and subscription payments into positive digital contact moments through any communication channel. Secure, with real-time insight, in North America and Europe.

## **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.



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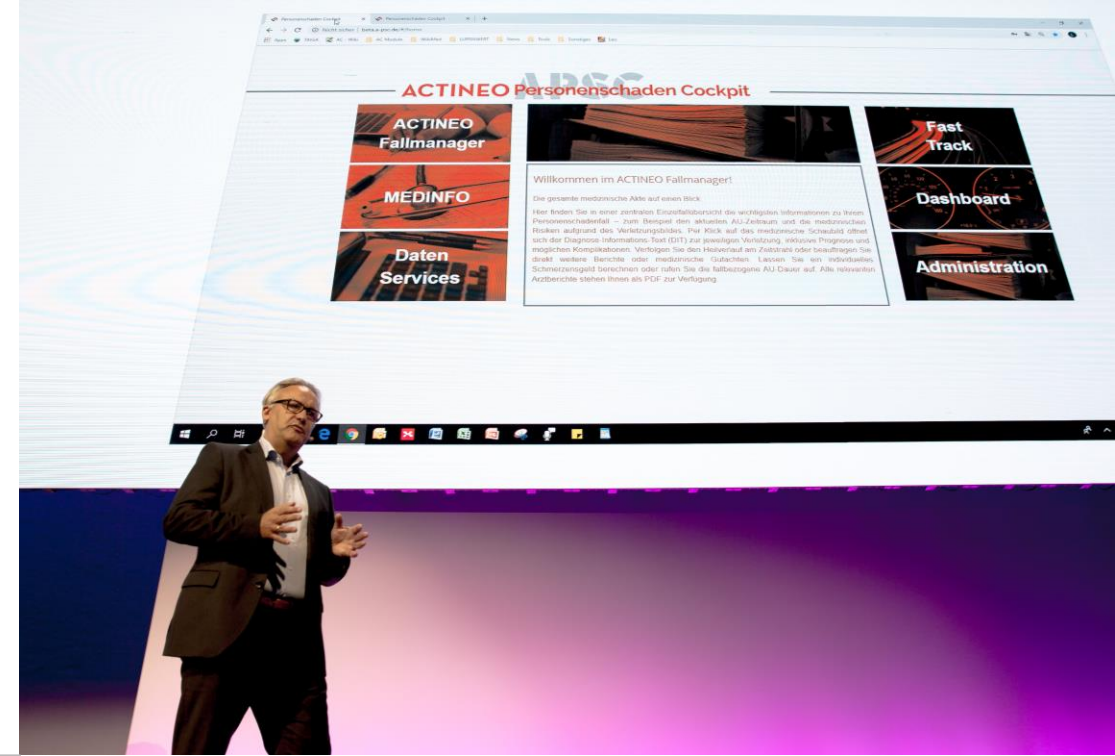
# ACTINEO

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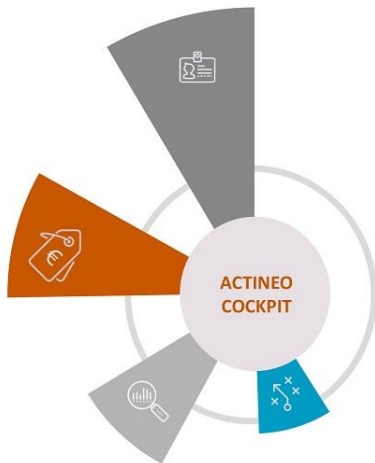


## PREDICTIVE ANALYTICS, DIGITAL CLAIM MANAGEMENT AND SETTLEMENT

ACTINEO specializes in bodily injury claims and provides services to the insurance industry, especially in the insurance lines “third party/liability” and “private accident insurance”. Currently, the German company processes and digitalizes more than 120.000 bodily injury claims per year. ACTINEO develops prediction models and AI solutions for a customer base of more than 40 insurers. The portfolio includes process automation as well as digital instruments for case management and cost controlling in bodily injury settlement.



## ACTINEO Cockpit The Digital Manager of Bodily Injury Claims



**Case Management:** Complete medical file. Automated detection of medical escalation of bodily injury claims. Database: Medical data and injury characteristics extracted from doctors and hospital reports, digitalised and normalised, added to a global data base

**Cost Management:** Digitalised and normalised medical information combined with structured reserving and settlement cost data. **Dynamic dashboards and on-demand controlling** via real-time analytics

**Prediction models and risk scores** for an active case management and in-depth controlling

**Usability:** 100 percent customer integration in an ongoing feedback and review process, agile product development in Scrum

## ACTINEO COCKPIT: THE DIGITAL MANAGER OF BODILY INJURY CLAIMS

### Why we selected Actineo for this DIA Top 100

In the insurance industry bodily injury claims are still heavily undermanaged and under controlled, even though they have a huge impact on the overall performance. ACTINEO has developed a powerful tool for claim handlers who want an active management and ongoing controlling of bodily injury claims.



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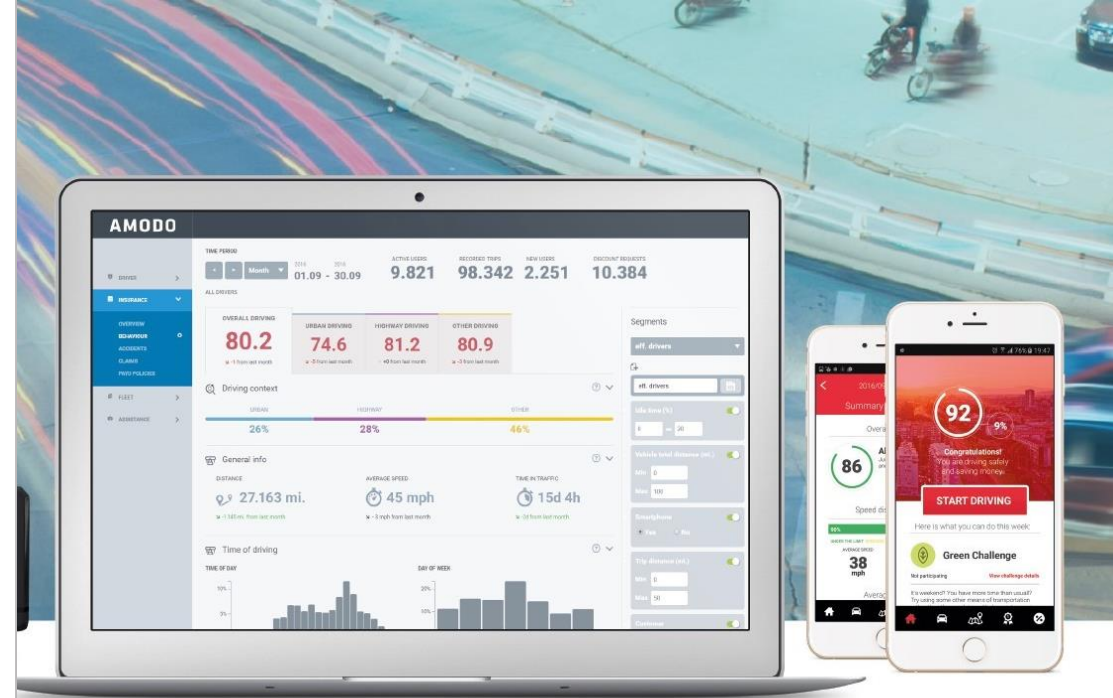


# AMODO



## MOBILE, BIG DATA, ADVANCED ANALYTICS, CUSTOMER ENGAGEMENT, RISK MANAGEMENT, PRODUCT INNOVATION, CUSTOMER ACQUISITION, CAR TELEMATICS

Croatian startup and DIA Alumni Amodo, puts a new face on digital transformation. Radically changing the way insurance products are created, bought and sold. Amodo developed a technology platform that enables insurance companies to launch digital insurance products for the connected customer generation. It collects data to build holistic customer profiles, providing better insights into customer risk exposure and product needs. Based on this analysis, risk prevention programs and individual pricing as well as personalized “on-demand” insurance products can be offered, increasing customer loyalty and longevity as well as creating completely new market segments.

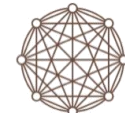


**AMODO**  
Enabling Future Insurance Portfolio

## CONNECTING INSURERS WITH THE NEW GENERATION OF CUSTOMER

### Why we selected Amodo for this DIA Top 100

Amodo’s approach is a prime example of engagement innovation which is the next level of digital transformation. Engagement innovation not only includes customer experience, but customer-centric products, new added value services and new business models as well. Users can create customizable engagement campaigns, stimulating and rewarding desired behavior via a gamified approach. Ultimately, Amodo enables insurance companies to achieve significant savings through lower claim costs and facilitate business growth through lower acquisition cost.



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MEETING  
ROOM

DIA KNOWLEDGE PARTNER

McKinsey & Company

WORK & WATCH AT DIA MUNICH



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### **BANCASSURANCE, B2B2C DISTRIBUTION PLATFORM, VIDEO-CHAT**

Best Swiss online insurance broker in 2018. Anivo is a full-service provider who combines an innovative insurance platform technology with high quality brokerage advisory.

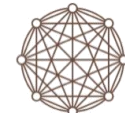
The 'Anivo Core' platform provides the technology, to develop, distribute and operate insurance products of all lines of business (P&C, Life, Health) for multi-tenancy distribution. Insurance products can be developed within 6-8 weeks and distributed via multiple tenants through individual frontends. Quotes, policies and terms & conditions are fully handled via the platform. Collections, disbursements and commissioning are additional modules of the 'Anivo Core' platform, next to sophisticated reporting and user tracking capabilities.



## **BANCASSURANCE AS A SERVICE, A NEW APPROACH THAT WORKS**

### **Why we selected Anivo for this DIA Top 100**

When it comes to the Top 10 Insurtechs Trends, Anivo is a true example of Bancassurance Revival. Anivo created with Bancassurance as a service a new business. Establishing an interdisciplinary cooperation between a bank, an insurance and an insurtech to develop a solution which is changing the way insurance products are sold and by opening a new sales channel. It matches Anivo's business model of providing innovative insurance solutions to affinity groups.



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# anorak



## SMART DATA, OPEN BANKING, AI AND MACHINE LEARNING, ROBO-ADVICE

London-based Anorak is on a mission to building the world's smartest insurance companion. A new model for buying life insurance that enables everyone to make the right choice, not just the cheapest. A smart independent insurance adviser founded on trust and transparency. To put people back in control. To do this, they use data science and machine learning to power a service that gives people access to tailored advice about their life and their risks.

Anorak is meant to be integrated by partners like banks, insurance companies, brokers and price comparison websites. Anorak is an easy way for them to offer personalized, regulated life insurance advice (and route to purchase) to their customers.



## SMART LIFE INSURANCE ADVISER

### Why we selected Anorak for this DIA Top 100

Anorak is a one-of-a-kind, bringing a unique innovation to the slow-moving life insurance sector. Anorak digitized the entire journey, by using data science and software engineering including policy rating and matching, 'translating' insurance jargon into plain English, empowering people to make the right choices about their life insurance. They see themselves as a smart data company that delivers independent insurance advice, founded on trust and transparency.



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### DIGITAL EXPERIENCE PLATFORM, SEAMLESS, INSTANT DELIVERY, ACCELERATE DIGITAL TRANSFORMATION

Technologies and digital experiences are evolving at breakneck speed with no sign of slowing down. As they struggled to adapt and keep up, insurance providers had to relinquish control of their own digital experiences to third parties that make it nearly impossible for insurers to differentiate themselves or engage with customers.

Backbase has created the world's leading lean customer experience platform, Backbase CXP. It has been designed to help financial institutions organize, create, and manage deeply relevant customer experiences across all channels, on any device, to delight your customers and deliver measurable business results. Backbase believes that customer experience management is essential for organizations to stand out from the crowd, stay relevant to their customers, and grow their business.



### OMNI-CHANNEL EXPERIENCES, READY TO GO

#### Why we selected Backbase for this DIA Top 100

Backbase has an extensive track record in banking and is now also moving into the insurance industry. With Backbase there's no need to replace or rebuild the core systems from scratch. Backbase allows insurers to repurpose them by incorporating their content, data, and functionality into a new digital customer experience layer, optimized for easy integration with existing business applications and a delivery of a unified and seamless customer experience across any device.



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## WHAT'S ON SHOW AT DIA?

### Tuesday 25 June

New!

- Masterclasses, workshops, meet&greet and much more.
- The Future of Insurance
- Getting the most out of your insurer-insurtech cooperation.

### Wednesday 26 and Thursday 27 June

Our highly acclaimed DIA format.  
50+ Insurtech live demos on stage.

- What you see is what you get.
- Fast paced. Max 8 minutes. Powerpoint strictly forbidden.

An eclectic line up of thought-provoking speakers

- Global Gamechangers
- Industry thought leaders versus outside-the-industry speakers.

**All sorts of side events**

Catch up with old friends and make new ones.



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### ON-DEMAND AND UBI, SHARED MOBILITY, GIG ECONOMY, CONNECTED CAR, TELEMATICS

Tel-Aviv based Bambi Dynamic platform develops and distributes insurance products characterized with On-Demand and Usage Based Insurance (UBI) solutions. Beginning with insurance products for the car industry, going all the way from Private Car insurance through car services insurance like Ridehailing & Carsharing and up to the Connected and Autonomous cars.

## See how Bambi can help with innovative car insurance solutions



Bambi's solution for Private Cars

### Bambi's solution for Ridehailing

Bambi makes sure the driver and the passengers are fully covered while ridehailing. With Bambi's personal on-demand insurance, payment is only for the time the ride is shared.



## DYNAMIC ON-DEMAND AND UBI- INSURANCE PLATFORM FOR MODERN MOBILITY

### Why we selected Bambi for this DIA Top 100

By connecting insurance companies, consumers and modern mobility companies to their platform, Bambi Dynamic is bridging the technology gap towards a new insurance offering providing simplified consumer engagement, fast automated and trustable underwriting and claim services. The platform relies on Big Data analytic and a powerful framework for fast and flexible implementation, removal or amendment of rules in insurance products for their risk assessment/approval and dynamic premium calculations.



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### CLAIMS MANAGEMENT, VISUAL CLAIMS SOLUTION, VIDEO PLATFORM

Spanish startup Bdeo revolutionizes the insurance claims industry with AI & video solutions for claims handling processes. They reduce claims adjuster costs, improve operational efficiency and enhance the customer experience. Bdeo is focused on P&C and auto claims processes. By integrating technologies like geolocated video, augmented reality, and artificial intelligence, Bdeo simplifies claims processes.



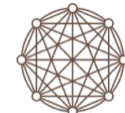
providing **visual intelligence**  
to the claims industry



## PROVIDING VISUAL INTELLIGENCE TO THE CLAIMS INDUSTRY

### Why we selected Bdeo for this DIA Top 100

The Bdeo solution is extremely functional and intuitive. It reduces up to 80% of the claim adjusters time and 50% of the costs while improving the customer experience once the claim happened. Applying blockchain and AR to the media content generated in the claims process besides the existing time stamp and gps stamp media provides a more secure and trustworthy platform for insurers. This is a disruptive approach to solve the claims efficiently.



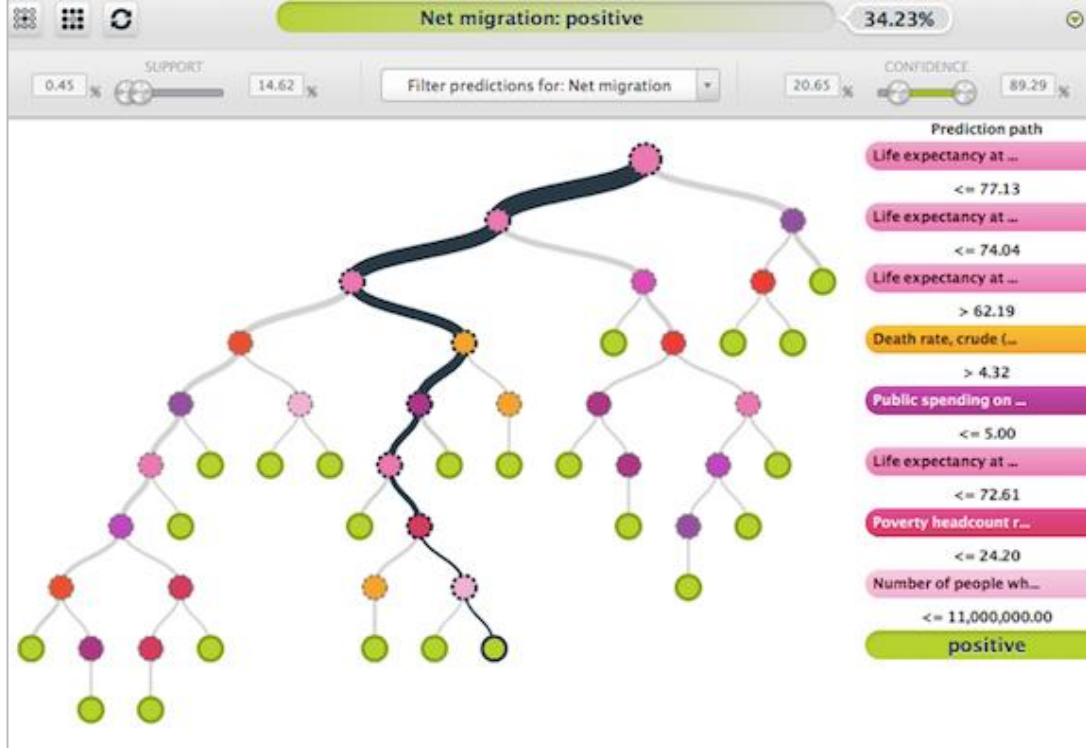
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### ADVANCED ANALYTICS, MACHINE LEARNING, AI

Machine Learning will rewrite the rules of competition across many industries. BigML has built a Machine Learning as a Service (MLaaS) platform that enables companies of all sizes to systematically accelerate the adoption of advanced analytics by automating it end-to-end. BigML democratizes Advanced Analytics. BigML's intuitive web interface welcomes non-PhDs to build highly interpretable and exportable models based on a collection of highly scalable and proven algorithms. BigML has set out to create the Machine Learning platform of the 21st century from scratch, so that practitioners and developers can be mainly concerned with driving more value and business results from their data.



## MACHINE LEARNING MADE BEAUTIFULLY SIMPLE

### Why we selected BigML or this DIA Top 100

BigML liberates Machine Learning from being a non-repeatable, fringe activity practiced by few hard to hire, hard to retain experts utilizing complex and expensive tools. By democratizing Advanced Analytics insurance firms are able to reap the benefits of big data much faster than ever before, across the insurance value chain; from more effective customer acquisition and customer development to claims and fraud. And at much lower costs.



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**DIA 2018 EDITIONS:  
2,200 ATTENDEES, 50 COUNTRIES, 6 CONTINENTS**







### FINANCIAL INCLUSION, AI, TECHFORGOOD, MOBILE, MICROINSURANCE

BIMA is the leading provider of mobile-delivered insurance and health services in emerging markets. The company provides insurance and underwriting to millions of low-income people via innovative partnerships with major mobile network operators and financial services businesses. They offer a range of affordable life, personal accident and health micro insurance products. BIMA combines the power of mobile technology with a unique agent-led approach to educate consumers of the benefits of having insurance. The 3.500 sales agents are the driving force of the company. Consumers can pay for insurance via deduction of prepaid airtime credit.

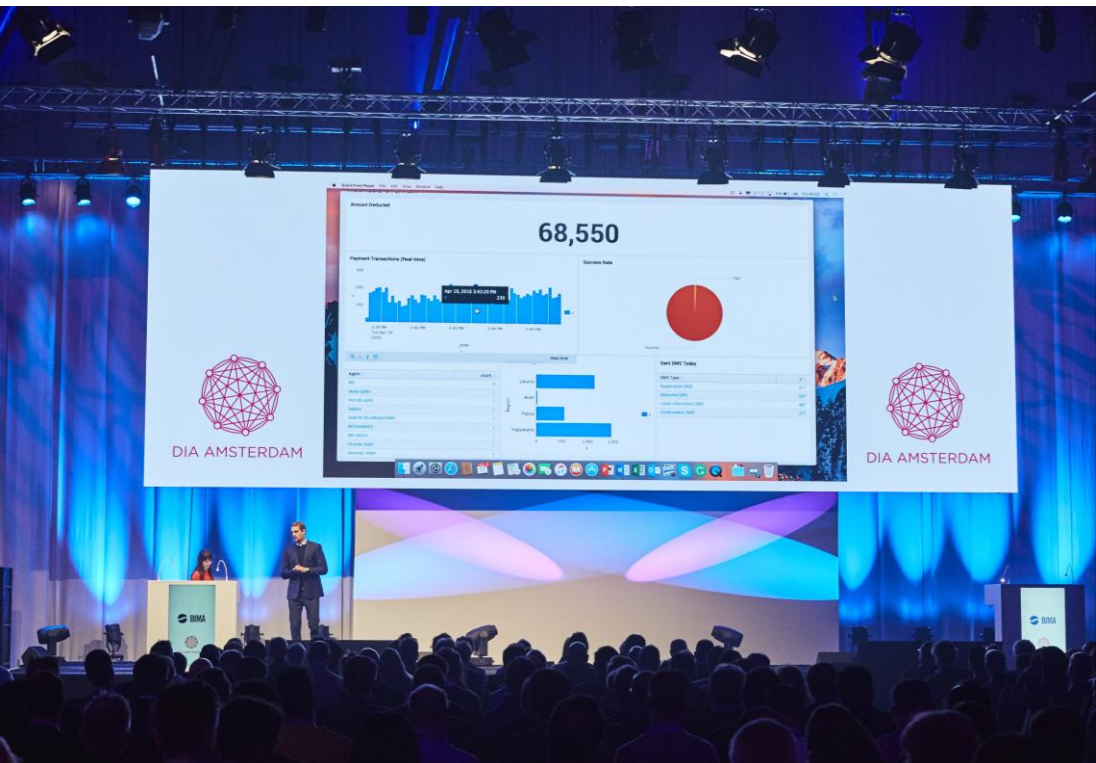


## MOBILE MICRO-INSURANCE, 20 MILLION CUSTOMERS IN 15 COUNTRIES

### Why we selected BIMA for this DIA Top 100

BIMA is the perfect showcase of one of the key insurtech trends or the years to come; so-called PURPOSE REBOOT.

BIMA is the world's leading provider of low-cost insurance. They disrupt the global insurance industry and fuel financial inclusion by using mobile technology. BIMA's ground breaking transactions, programs and initiatives harness the power of ICT to address basis needs at the Bottom of the Pyramid. At DIA BIMA presented the new growth and impact figures of BIMA mHealth.



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### FINANCIAL/LIFE PLANNING, ADVANCED ANALYTICS, DIGITAL CONCIERGE

Singapore-based BetterTradeOff (BTO) focuses on upgrading financial planning to become life-planning. Using the latest banking-grade technology and user-centric design thinking, BTO developed a life-planning SaaS solution called "Aardviser" to guide people to take optimum decisions when financing their dreams. This flexible, modular, white-label solution can efficiently and quickly capture a customer's, new prospect or existing client, financial situation (KYC/FNA) to immediately engage him or her in relevant and exciting life solutions. This direct display of relevancy builds a true trust-based client-relationship.



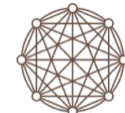
We've built a collaborative space where Financial Planning brings clients & institutions closer



## UPGRADING FINANCIAL PLANNING TO BECOME LIFE-PLANNING

### Why we selected BetterTradeOff for this DIA Top 100

At DIA we see 10 elements that drive our Top 10 Insurtech Trends for 2018. One of them is Empathy Empowered. According to many headlines algorithms are displacing human advisers, saving costs. We believe there is ample opportunity to create the best of both worlds by combining new digital technologies with human skills. To relate to their customers, financial institutions need to secure the feelings side. BTO addresses this trend. BetterTradeOff 's solution "Aardviser" meets this exact need.



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### BLOCKCHAIN, MARKET PLACE

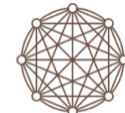
Black is a B2B platform from Estonia, that provides the capital to agents, brokers and MGAs to launch their own insurance products, fast. It is built on a distributed ledger technology, commonly referred to as the blockchain, which will improve the current insurance business model by connecting the insurance entrepreneurs with capital making it easier for them to launch new products and saves costs.



## DIGITAL INSURANCE COMPANY ON THE BLOCKCHAIN

### Why we selected Black for this DIA Top 100

Black is the first company to bring the entire insurance value chain to the blockchain, and give insurance entrepreneurs the ability to innovate with product offerings, and investors to take part in that. As the industry has acknowledged, the cost levels of the insurance value chain are far too high. While introducing efficiencies into the status quo can bring relief, the key for dramatic change is in innovating the underlying business model – and that’s what Black is taken on to achieve, by breaking down the silos with a blockchain-based marketplace.



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ROGER PEVERELLI & REGGY DE FENIKS

BY THE  
AUTHORS OF  
THE WORLDWIDE  
BESTSELLER  
REINVENTING  
FINANCIAL  
SERVICES



# REINVENTING CUSTOMER ENGAGEMENT

THE NEXT LEVEL OF DIGITAL TRANSFORMATION FOR BANKS AND INSURERS



OUR LATEST BOOK FOR SALE AT AMAZON



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### DIGITAL PLATFORM, B2B2C, EMBEDDED INSURANCE

Bsurance, the insurtech startup from Austria, connects customers with fair and relevant insurance products at the right time and place all over Europe. bsurance is partnering up with b2c companies with a large number of customers or transactions and with insurance carriers. bsurance helps b2c companies grow or safeguard their existing business by enriching their services and products with embedded insurance products. bsurance delivers insurance products over the digital bsurance platform straightforward and in real-time. On the other side of this marketplace bsurance enables insurance carriers to get in touch with new markets and customer segments.



## CONNECTING CUSTOMERS WITH INSURANCE PRODUCTS DIRECTLY AT POINT OF SALE

### Why we selected bsurance for this DIA Top 100

Bsurance B2B2C embedded insurance solution, offered as an embedded add-on product or as part of product-bundles and can be completed within a very short time. This benefits the consumer but also the respective partner company.



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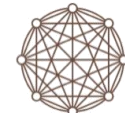
**DIGITAL ASSET VAULT, BLOCKCHAIN, CONNECTED AND PERSONALIZED**  
Buzzvault is the world's first digital asset vault built on the blockchain which makes it effortless for customers to digitally catalogue and securely store details of their possessions. The unprecedented level of data they gather through the buzzvault unlocks their own uniquely designed intelligent household insurance product, tailored to customer needs. This results in the first ever truly personalized home insurance policy. Buzzvault has partnered with Munich Re Digital Partners.



## TRULY INTELLIGENT AND PERSONALIZED HOME INSURANCE BUILT ON BLOCKCHAIN.

### Why we selected buzzvault for this DIA Top 100

In terms of the Top 10 insurtech trends, buzzvault is an example of data-driven services as well as being an example of an Upstream Platform and a Network Effect, through the buzzmove acquisition channel. Lastly, Behavioral Economics is also key, because of the nature of the relationship with the customer through the app. It is not just an app. Or a website. This is the future of insurance. Modern. Personalized. Built around the customer. Insurance as it should be. buzzvault is well on its way to revolutionize the home insurance industry.



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### DIGITAL HEALTH PLATFORM, SOCIAL & MOBILE, FINANCIAL INCLUSION

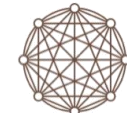
PharmAccess Foundation and CarePay developed a mobile and digital health platform that has the potential to fundamentally change healthcare. With a mobile phone in hand, anyone can have access to healthcare. The platform is built on top of mobile money platforms and can be introduced anywhere in the world. The digital health platform offers people a unified health contract against very low marginal costs. All transactions on the platform are initiated by the individual patient and the resulting treatment and claim is automatically billed to the pre-contracted underwriter.



## THE MOBILE PLATFORM LEADING HEALTHCARE AND INSURANCE INNOVATION

### Why we selected Carepay for this DIA Top 100

CarePay is another example of our Top 10 Insurtech Trends. Both Innovation Multiplied and Purpose Reboot are present here. Founded in 2015, CarePay began its life by partnering with PharmAccess and the telecommunications company Safaricom. This partnership brought together an understanding of healthcare market needs (PharmAccess), IT (CarePay) and mobile money and telecommunications (Safaricom). The partners identified that the mobile revolution taking place in Kenya could act as a springboard for disrupting the way that healthcare markets were working.



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# THE PRESTIGIOUS DIAMOND AWARDS FOR MOST STRATEGIC IMPACT



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# DIAMOND AWARD WINNERS DIA MUNICH 2018 CREADI, CODAFICATION, SOMNOX, E-BOT7, KRYON, DATAROBOT, HINOUNOU







### NEXT GENERATION DATA, MACHINE LEARNING, ADVANCED ANALYTICS

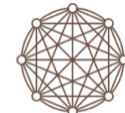
California based Carpe Data provides next generation data solutions to insurance companies by leveraging social media, online content, and other forms of alternative data. Utilizing Carpe Data's data solutions, insurers gain deeper insight into risks and significantly enhance many aspects of the insurance life cycle, from prospect identification, intake, validation, underwriting, claims, and renewal to book, market, and product assessment.



## NEXT GENERATION DATA FOR INSURANCE

### Why we selected Carpe Data for this DIA Top 100

Carpe Data is the prime example of a company poised to facilitate the industry's transformation to greater underwriting efficiency and the reduction of fraud. By using technologies like AI and big data to improve the insurance underwriting process, both carriers and consumers will benefit from its innovation and creativity.



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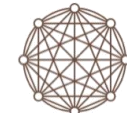
**DIGITAL ECOSYSTEM, AI AND MACHINE LEARNING, OMNI-CHANNEL**  
Codafication has developed a digital innovation platform called Unity. Within Unity insurers can rapidly deploy insurance distribution tools, omni-channel experiences, or end to end claim functions, all while interacting with existing legacy technology on the backend, or best in breed AI in the cloud. Unity is an enterprise grade hybrid deployable solution that will turbo charge an insurers ability to setup an eco-system framework and drive innovation inward and outward of the organisation. Unity can unlock today for an insurer, digital first notice of loss, legacy system decommissioning and data migration, mobile-first customer experiences, analytical insights, software modernisation and interoperability between best in breed and legacy technology.



## EMPOWERING INSURERS BY AUGMENTING EXISTING INFRASTRUCTURE

### Why we selected Codafication for this DIA Top 100

The Unity platform created by DIAMond award winner Codafication is a way to break down data silos, digitally transform an organisation, and create new experiences based on interconnected data. The platform provides a way that incumbent insurers can provide rapid, modern customer first experiences, while interacting with core legacy systems within the enterprise. Additionally, data scientists or application developers can ship their own containers directly into the software to leverage the connected ecosystem and internet of things.



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comadso



## INSURANCE COMPARISON AND ANALYSIS, SALES AND RETENTION TOOLS

Comadso A/S is one of Europe's leading analytical company for insurance comparison. With its head office in Copenhagen, comadso services insurance companies with access to comadso's insurance database, where insurers can compare themselves on a daily basis with competitors to see the product advantages and disadvantages between insurance companies, which can then be used for various business initiatives in the following areas: business development, training and marketing, as well as customer sales and retention.



## BRINGS INSURERS ADVANTAGES AND DISADVANTAGES TO THE SURFACE

### Why we selected comadso for this DIA Top 100

Comadso offers transparency by allowing insurers to compare insurance products online and real time. With increase conversion rates as a result. At DIA they have showcased their daily updated cloud based comparison tool. They provide knowledge and hardcore product facts for the insurers, that are updated every day.



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# DIA AMSTERDAM

Experience Insurance Innovation Across the Globe  
Join the Largest 'Must See' Insurtech Festival  
Where Insurance Pioneers from All Continents  
Connect and Get Inspired  
25-26-27 June - Westergasfabriek

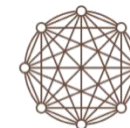


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## SAMPLE ATTENDING COMPANIES DIA CONFERENCES



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### CORE SYSTEMS, ADVANCED ANALYTICS, INSURANCE-AS-A-SERVICE PLATFORM

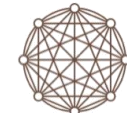
German startup Community Life created a digital platform for the sales and administration of insurance. Their technology delivers a solution that is convenient and transparent for customers while its enables insurers to administer policies at a fraction of the usual costs. The end-to-end digital solution and microservices architecture support comprehensive data analytics and easy integration into other ecosystems. Insurers can use Community Life as their own label or as white label solution.



## OFFERING A FULLY DIGITAL PLATFORM FOR INSURANCE

### Why we selected Community Life for this DIA Top 100

In general insurers use older back-end systems not designed for the online world. These systems make it difficult to meet customers' expectations in terms of full online convenience or to achieve cost efficiencies through full automation. Community Life's solution bridges this technology gap. The platform enables seamless online issuance of cover and customer self-administration of policies via a secure self-service portal.



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# creadi.



## MARKETPLACE, IMAGE PROCESSING, AI AND MACHINE LEARNING, MODULAR INSURANCE

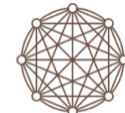
Swiss insurtech Creadi aims to create the entirely digital insurance of the future. They created Simpego, the first completely digital insurance platform and app in Switzerland. They help their customers save time and find their individual insurance, on Simpego, they can get their insurance with a few clicks, one that is catered to their needs. No paperwork or long discussions are necessary. All can be dealt with on their platform or via the Simpego app. Their car scanner makes insurance even easier. All that is needed is a car registration document and a smartphone. Simpego's clever software takes care of the rest.



## RETHINK INSURANCE FOR A DIGITAL FUTURE

### Why we selected Creadi for this DIA Top 100

The AI driven insurance platform allows customers to easily find individual solutions. The combination of technology and insurance opens up new possibilities.



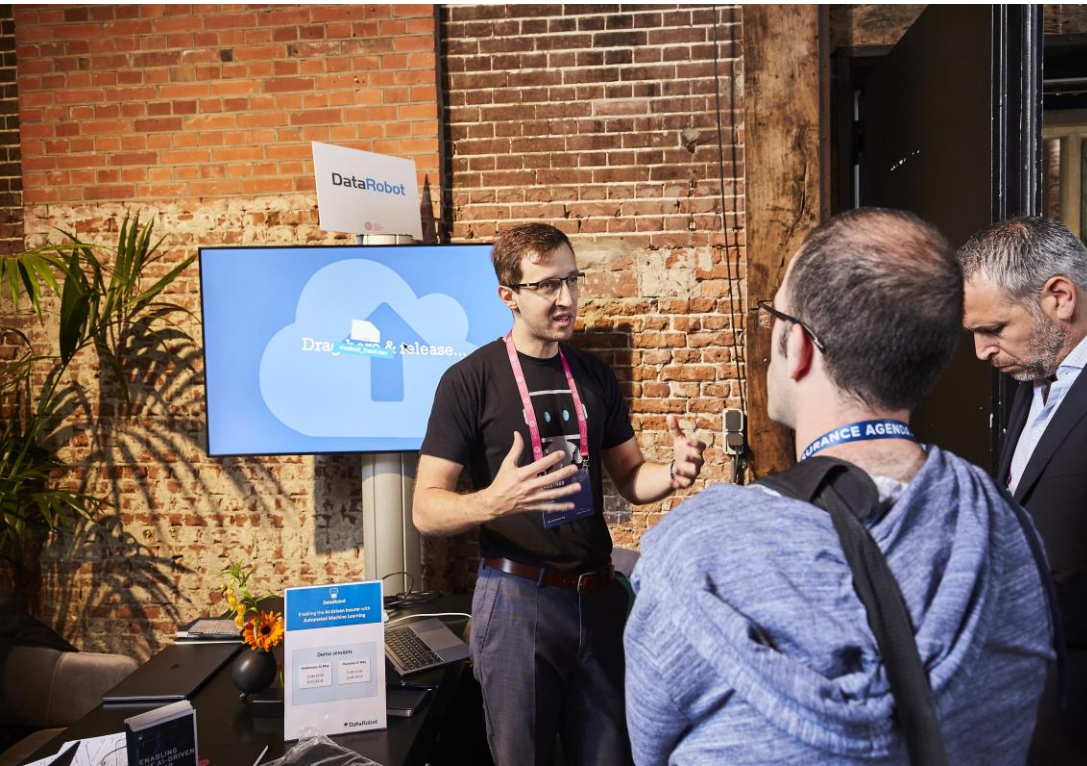
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# DataRobot



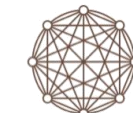
**ARTIFICIAL INTELLIGENCE, MACHINE LEARNING, PREDICTIVE ANALYTICS**  
Boston-based DataRobot offers an enterprise machine learning platform that empowers users of all skill levels to make better predictions faster. Incorporating a library of hundreds of the most powerful open source machine learning algorithms, the DataRobot platform automates, trains and evaluates predictive models in parallel, delivering more accurate predictions at scale. DataRobot provides the fastest path to data science success for organizations of all sizes. This is essential as there is a growing need for predictive analytics in any organization and limited number of people are not sufficient to solve all those problem successfully.



## THE LEADER IN AUTOMATED MACHINE LEARNING AND AI

### Why we selected DataRobot for this DIA Top 100

DataRobot brings machine learning to a much broader group of people. This is essential as there is a growing need for predictive analytics in any organization and limited number of people are not sufficient to solve all those problem successfully. DataRobot accelerates the adoption of automated machine learning and enabling organizations to become AI-driven. This will translate to profitable growth, expense reduction, significant competitive advantages and loss containment.

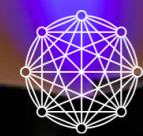


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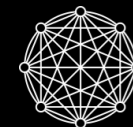


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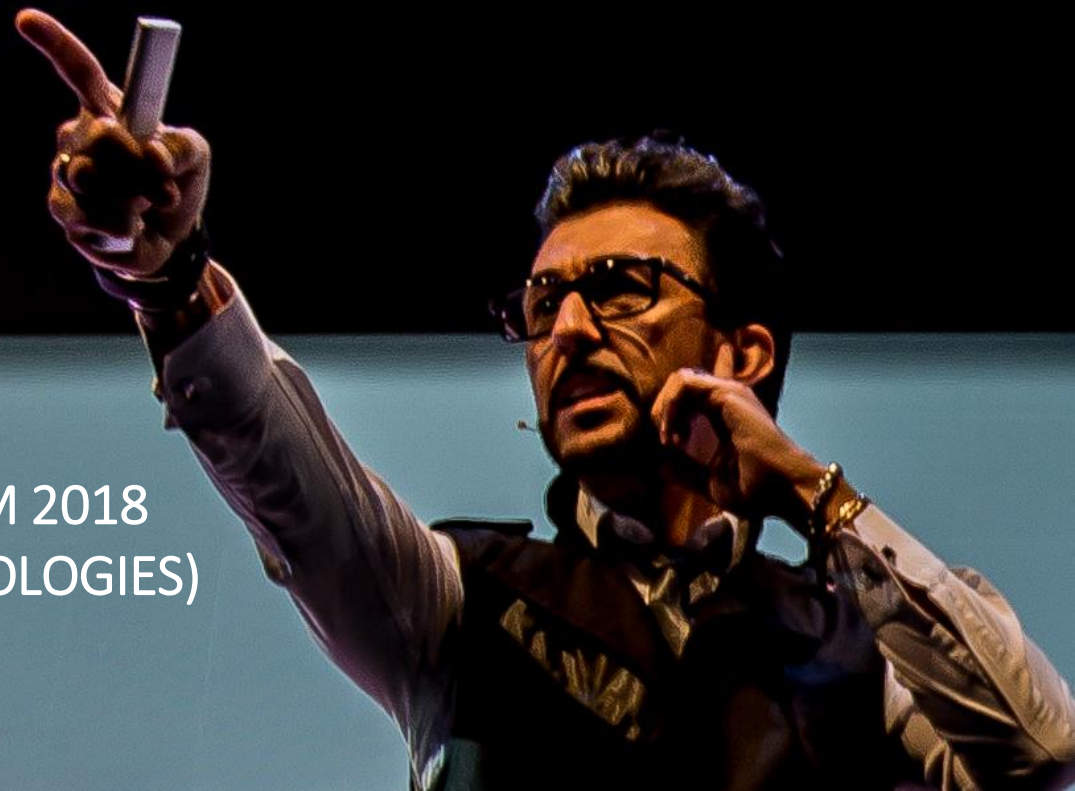




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# *What's Hyperloop?*

KEYNOTE ADDRESS DIA AMSTERDAM 2018  
BIBOP GRETA (HYPERLOOP TECHNOLOGIES)





# DEUTSCHE Familienversicherung



## ON-DEMAND, AI AND MACHINE LEARNING, VOICE USER INTERFACE

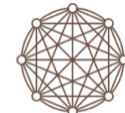
Die Deutsche Familienversicherung (DFV) is an insurtech & insurance company based in Frankfurt am Main. The scope of approval is property insurance and supplementary health insurance. The main market is Germany, but the company wants to enter the European market. With a combination of award winning products and an IT-platform which can easily accommodate 10x the current client base at little incremental cost thanks to the extensive usage of AI coupled with fully automated, real-time acceptance and processing of applications, they are the first fully digitized insurer in Germany.



## THE FIRST FULLY DIGITIZED INSURER IN GERMANY

### Why we selected DFV for this DIA Top 100

DFV simplifies the whole insurance process and offers customer easy access. DFV can be a catalyst for change for the insurance industry. Opening new revenue streams and a new way of customer centricity.

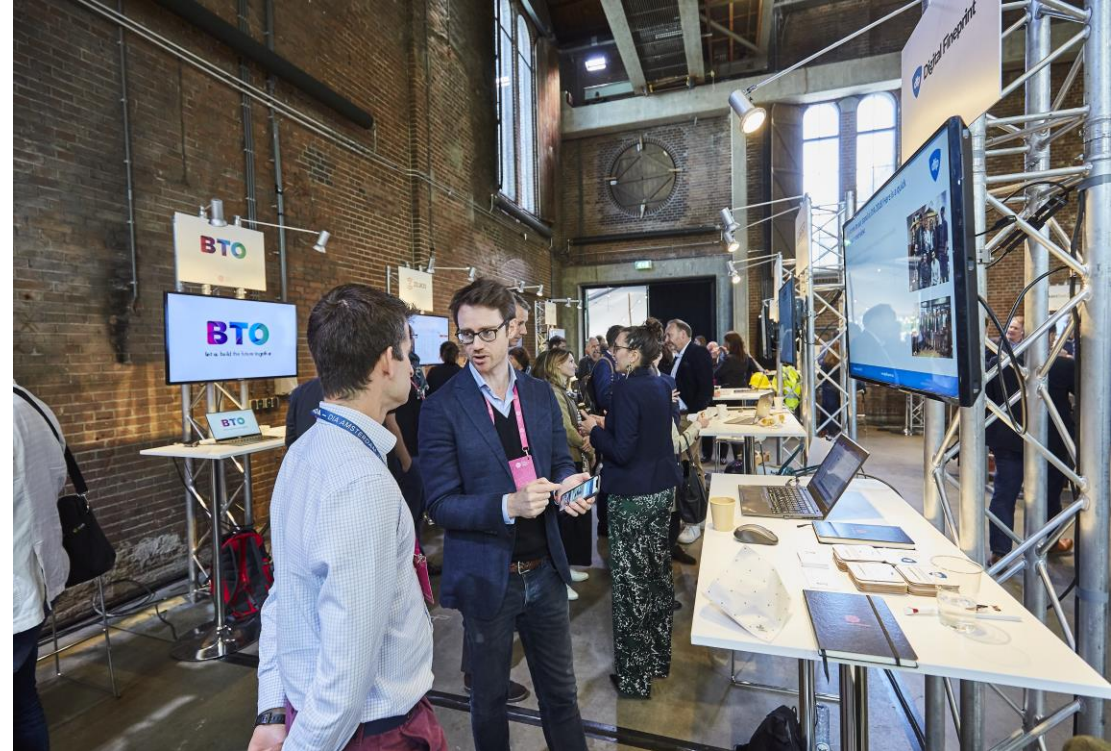


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**SOCIAL MEDIA, AI AND MACHINE LEARNING, PREDICTIVE ANALYTICS**  
Currently based in the UK and Singapore, Digital Fineprint (DFP) uses open data to help insurers and brokers sell better. There's a lot of open and internal data available to the insurance industry that they are not leveraging. DFP harnesses that data and uses AI to generate predictive models and create insights improving insurance distribution. DFP was named 'Best General Start-Up in the UK' in 2016 as well as won the UK Business Angel Association award for 'Best Investment in Fintech' in July 2017 and 'Best Insurtech' at The Digital Insurer. They have also recently won an Award for the Best Fintech at the Invest HK Award 2018 and been selected for Insurtech Europe powered by Plug and Play Incubator.



GET IN TOUCH WITH US AT [DIGITALFINEPRINT.COM](http://DIGITALFINEPRINT.COM)

## TURNING OPEN DATA INTO INSURANCE DATA

### Why we selected Digital Fineprint for this DIA Top 100

Digital Fineprint developed a ground-breaking technology into the insurance industry helping insurers to gain new customers and new data points. This is a genuine application of artificial intelligence to distill insights from open data and improve insurance distribution and sales.



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### CONNECTED VEHICLES AND DRIVERS, BIKE TELEMATICS, PAY-AS-YOU-DRIVE

Paris-based DriveQuant is a company with a background in automotive and research that develops driving data analysis services based on physical models and mathematical optimization tools, making it possible to gauge fuel consumption and the environmental impact of driving, optimize driver safety and even support predictive vehicle maintenance solutions.



#DIAMunich @DriveQuant

Munich — 17 & 18 October 2018



## ANALYTICS FOR CONNECTED DRIVERS AND VEHICLES

### Why we selected Drive Quant for this DIA Top 100

DriveQuant provides concrete solutions to reduce the risk of accidents on the roads. The latest solution is using telematics to improve safety for bike riders. Enabling car-related companies such as insurers, leasing and rental companies, car and ride-sharing operators and fleet management to leverage on the connected car, analytics, services and smartphone-based solution to transform any car in a smart vehicle.

The Motocoach app is a ready-to-go smartphone-based telematics solution that includes bike specific connected services. It is also the demonstration of a new advanced risk indicator based on adherence.



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## Partners



## Media and academic partners



# PARTNERS AND SUPPORTERS 2018 DIA EDITIONS







### CUSTOMER SERVICE, CRM, AI AND MACHINE LEARNING

e-bot7 brings artificial intelligence to customer service and helps companies achieve greater customer service efficiency. The system analyzes inbound messages, sends them to the right department and provides agents with accurate response suggestions. This reduces the average handling time by up to 80% and automates repetitive and recurring questions right after integration.



## ARTIFICIAL INTELLIGENCE FOR CUSTOMER SERVICE

### Why we selected e-bot7 for this DIA Top 100

One of the important changes in the insurance industry will be in the field of customer service, AI and automation. They have developed technologies and use cases which can help the insurance business to become more efficient, effective and in the end save a lot of money.



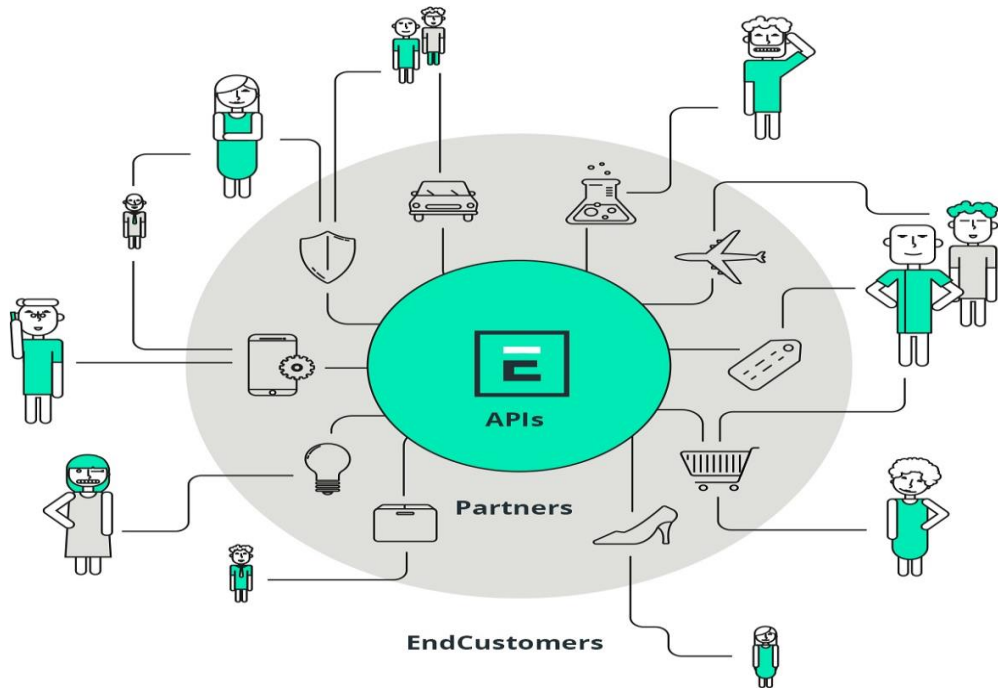
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## CORE SYSTEMS, DIGITAL ECOSYSTEM, INSURANCE AS A PLATFORM, CONNECTED HOME

ELEMENT is Germany's first technology platform with the insurance license for the property and casualty sector. With their "Insurance-as-a-platform" approach, they enable their partners in various industries, from online retailers, insurtechs, brokers, to traditional insurers, to create customized products. ELEMENT is a fully digital insurer that responds to changing customer behavior and the requirements for all services on a portal.



## THE DIGITAL EVOLUTION IN THE WORLD OF INSURANCE

### Why we selected ELEMENT for this DIA Top 100

We selected ELEMENT for this DIA Top 100 because they really rethink insurance. ELEMENT is a true digital insurer with a unified, coherent and cross-device user-experience. Their solutions are designed to optimize the customer relationships of their partners: insurtechs, e-commerce companies, brokers, other insurers, and the like. They want to help reshaping the image of insurance after the modern customer demand; individual, accessible, convenient. ELEMENT is a true digital insurance product factory.



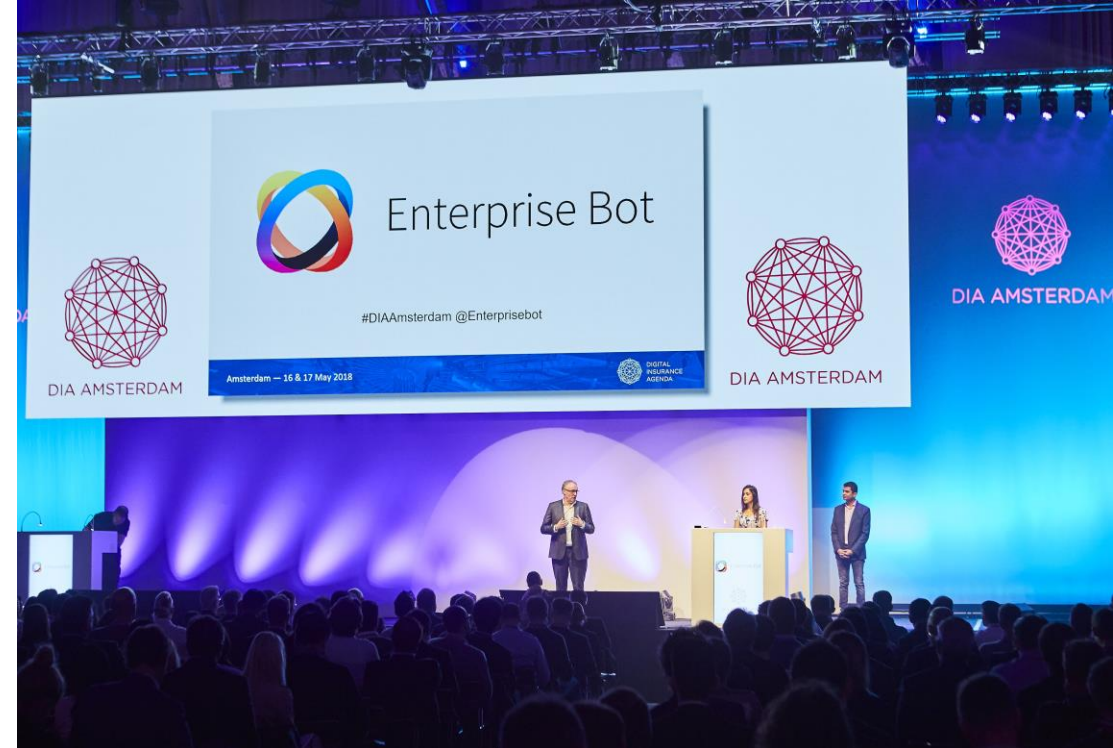
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### **CUSTOMER SERVICE, AUTOMATION, MULTI-LINGUAL NLP, CONVERSATIONAL PLATFORM**

Winner of the Insurtech Hackathon 2016, Enterprise Bot makes customer service bots that communicate in natural language and understand users' requirements. The Enterprise Bot solution drastically reduces contact center costs and enhances customer satisfaction. Enterprise Bot provides clients with a powerful AI-powered customer relationship tool to enhance customer experience. The multi-platform messenger takes care of a wide range of customer needs and queries for call centers reducing costs by 85% and wait time by 90-95%.



## **TRANSFORMING CUSTOMER SERVICE USING AI**

### **Why we selected Enterprise Bot for this DIA Top 100**

Chatbots are the future. The Enterprise Bot is a AI driven conversational capability that enables insurance companies to automate user requests across channels. The Enterprise Bot solution drastically reduces contact center costs while enhancing customer satisfaction. Enterprise Bot is the first company that allows users to go from historical data to a live customer facing bot in only hours.



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## WHY YOU SHOULD DEFINITELY ATTEND DIA

What you'll be taking home:

- A full update on 'the State of Insurtech', handed on a plate.
- A whole year of inspiration, in just 3 days.
- Learn from live use cases that generate real value.
- The most effective way to enhance your digital strategies, improve current processes and accelerate innovation.
- Create new powerful business relationships.

DIA is a one of a kind event. You will leave DIA full of new knowledge and totally inspired.



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A wide-angle photograph of a large audience seated in a grand, historic hall. The room features a high, vaulted ceiling with a complex network of dark metal beams. The lighting is predominantly blue, creating a dramatic atmosphere. A speaker in a suit stands on a stage to the left, addressing the crowd. A large, cylindrical light fixture hangs from the ceiling, casting light downwards. The audience is densely packed, filling the lower half of the frame. The overall scene suggests a high-profile event or conference.

THE AWESOME DIA AMSTERDAM VENUE



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**INSURANCE PLATFORM-AS-A-SERVICE, DYNAMIC INSURANCE, APIS**  
 Evari offers flexible online insurance options to small businesses across Australia. With a focus on providing quality cover at a great price for tradespeople, cafes, restaurants, retailers, and professionals. Evari is created to give customers a great user-friendly experience. It is easy to buy online, and they also offer small business owners the flexibility to make changes to their policy whenever they need to, all at the click of a button.

They have been building products and features that are easy to use, giving their customers access to policies that can change with their business. With a focus on customers only paying for what they use, Evari provides quality cover at a great price.



## DYNAMIC SMALL BUSINESS INSURANCE THAT RESPOND TO CHANGING CIRCUMSTANCES

### Why we selected Evari for this DIA Top 100

It's fully flexible insurance policies and the simple language they use to communicate really sets Evari apart, allowing a business to update its insurance at any time and the change is effective immediately.



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### ADVANCED ANALYTICS, IOT, PROACTIVE ID-THEFT PROTECTION, PRIVACY PROTECTION

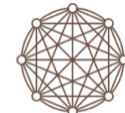
EyeOnID Group offer a new digital proactive service to prevent digital ID-theft and breach of integrity. ID-theft is one of the fastest growing crimes globally targeting both consumers as SME's. EyeOnID helps to identify a breach of privacy and sends an alert when private and sensitive information is accessible online. The product is made up of several services and components, in part for integration for B2B, and in part for B2C. B2C companies have the opportunity to customize specific features from the platform to the customer's needs and wishes. Various degrees of freedom apply to develop specific functionality so that the customer's type of integration platform can vary.



### PROACTIVE DIGITAL ID-THEFT PROTECTION

#### Why we selected EyeOnID for this DIA Top 100

ID-theft is one of the fastest growing crimes globally and they target both consumers as SME's. EyeOnID's service monitors and warns customers when their sensitive private digital information such as login information, credit card numbers and personal identification numbers becomes accessible on the Internet before any damage can occur. EyeOnID offers proactive digital ID protection of various kind. EyeOnID's services are well suited for insurance companies.



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### **CYBER SECURITY, CONNECTED DEVICES, IOT, PREVENTION**

Award winning Fing is the leading maker of network scanning and security tools for homes, businesses, insurers, retailers and ISPs. Fing's technology has unique device recognition capabilities and can instantly recognize any connected device. Their technology is used to discover 15 billion devices annually. They have customers and app users all around the world. Fing has offices in London Dublin and Rome.



## **SMALL BUSINESS CYBER COMPANION**

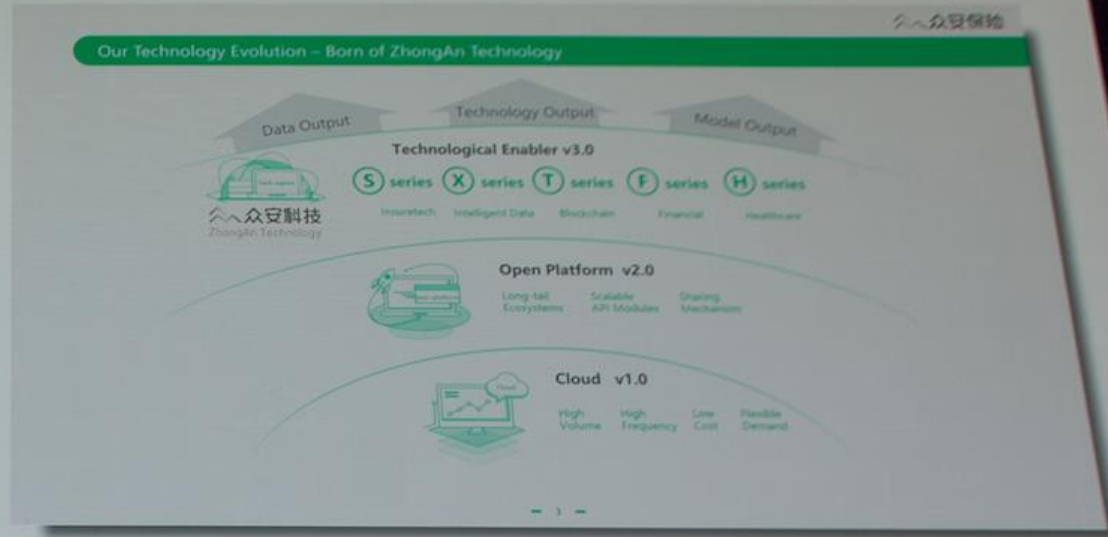
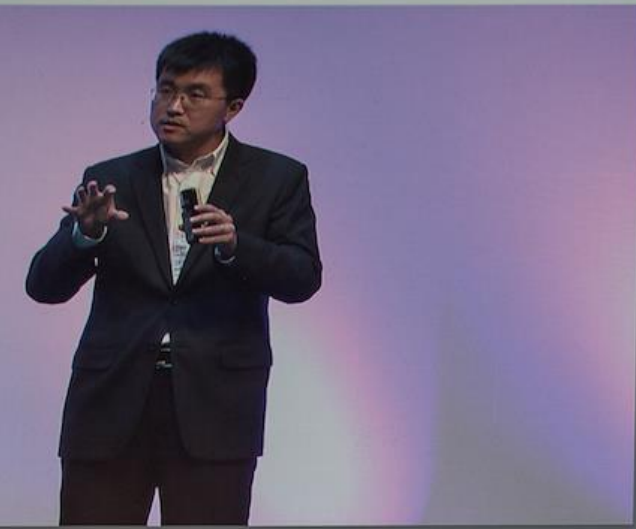
### **Why we selected Fing for this DIA Top 100**

Fingbox is providing "Data Driven Sciences." They leverage network data which typically remains invisible to make networks more secure and insurance companies more intelligent. Through data about devices and the network insurers can make their products more tailored, intuitive and relevant. It is an innovative Cyber Companion which enables SMEs to protect themselves from risks of being hacked. What makes it so innovative is the underlying device recognition technology, security features and its user friendliness. This device enables SMEs even without a System Administrator to take preventative actions to protect themselves Cyber Risks.



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### MOBILE CRM, ARTIFICIAL INTELLIGENCE, SALES SUPPORT PLATFORM

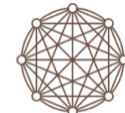
ForceManager is an easy-to-use platform that provides insurance companies with real-time sales data and effectively bridges the gap between sales strategy and execution. It is a mobile CRM which helps brokers and agents to better manage their customer interactions, prospects and renewals of existing customers. All from a central management tool that holds every interaction that has been done with a customer: insurance policies, renewals, cross-selling, last contact, last visit etc. ForceManager informs a broker when a lead is received. Then, since ForceManager is synced with their phone and email, it records each time the broker contacts the client and measures conversion rates.



## THE ALL-IN-ONE SALES ACCELERATOR PLATFORM FOR INSURANCE COMPANIES

### Why we selected ForceManager for this DIA Top 100

ForceManager has enabled companies to digitalize their entire offline commercial process, traversing the entire pyramid, from the directors to the final client, through agents and brokers. Everything from a mobile application that can be carried on their smartphones and is as easy to use as WhatsApp.



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FRISS



**ADVANCED ANALYTICS, MACHINE LEARNING, RISK ASSESSMENT, FRAUD DETECTION, PREDICTIVE ANALYTICS, CLAIMS MANAGEMENT, UNDERWRITING, SIU, AI, NETWORK ANALYSIS**

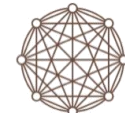
DIAMond winner of 2017 FRISS has 100% focus and dedication to fraud, risk and compliance for non-life insurance companies worldwide. The FRISS Platform combines industry knowledge, AI and machine learning techniques to detect and prevent fraud. Their ready-to-use products include, risk assessment: fraud evaluation of customers at point of underwriting & Claims fraud: automated fraud detection during claims process, making an objective estimation of the risks related to a claim. The SaaS platform generates the 'FRISS Score', which indicates the risk for each quotation, policy or claim, allowing insurers to increase the number of proven frauds and lower the loss ratio. It supports straight through processing (STP), fast track claims digitisation.



## 100% FOCUS ON FRAUD, RISK AND COMPLIANCE FOR P&C INSURERS

### Why we selected FRISS for this DIA Top 100

Insurance fraud is a serious issue for the entire insurance sector. FRISS really helps insurers with innovative ways to prevent abuse and reward integrity. FRISS believes in honest and fair insurance premiums, for everyone.



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**MOBILE, ENGAGEMENT PLATFORM, MARKETING AND AGENT SUPPORT**  
Tel-Aviv based Gefen leverages digital transformation to create, capture, and empower meaningful interactions between the world's top insurance providers and their customers. The award winning all-in-one platform called Moments, empowers insurance providers to undergo digital transformation in just three months, providing agents with a simple and intuitive platform they'll actually want to use. Agents can finally stop cold calling and connect with clients on their terms, and distribution managers gain visibility to monitor performance and make data-driven decisions. It creates business opportunities by capturing meaningful interactions and engaging the user in real-time with the most relevant information.



## EMPOWERING INSURANCE PROVIDERS TO CREATE & CAPTURE MEANINGFUL MOMENTS IN REAL-TIME

### Why we selected Gefen Technologies for this DIA Top 100

Gefen Technologies empowers the insurance agent in the digital era, providing agents with the data and insight they need to create a personalized experience in real-time. They enable large and distributed enterprises to gain control over their digital presence and become customer-centric organizations. It's time to say goodbye to cold-calling.



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TIME OUT TO CATCH UP WITH OLD FRIENDS  
OR MAKE NEW ONES - DIA AMSTERDAM



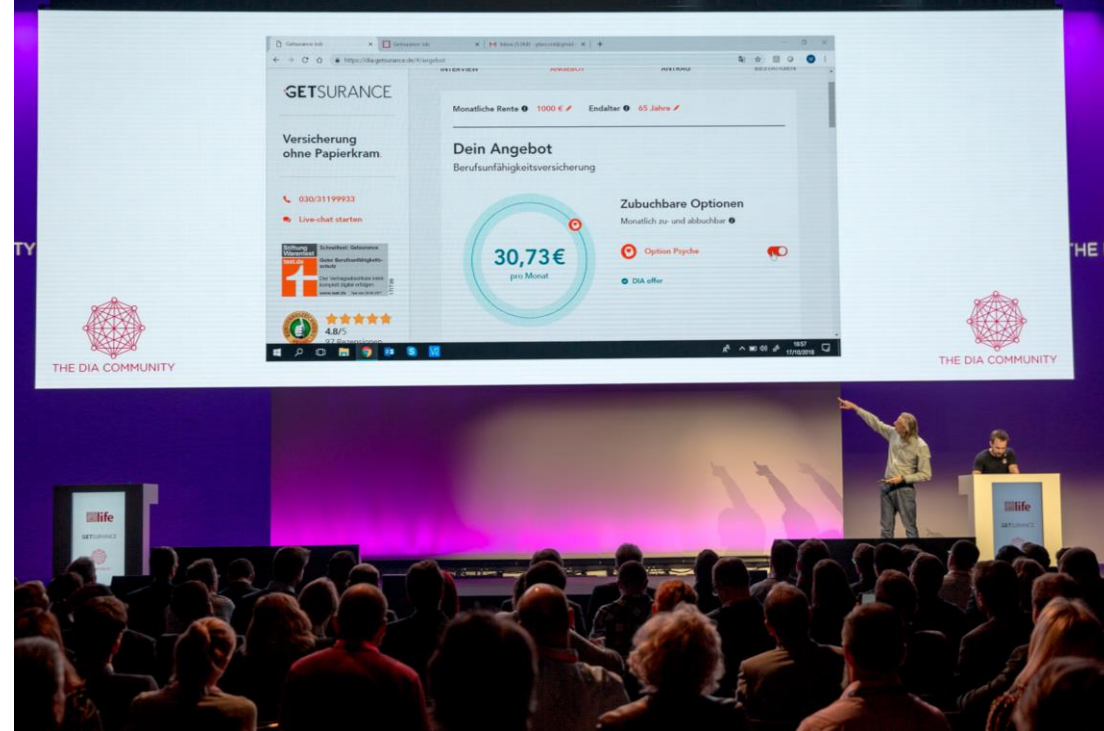
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## INSURANCE-AS-A-SERVICE PLATFORM, DIGITAL PRODUCT DEVELOPMENT, SHORTEN TIME-TO-MARKET

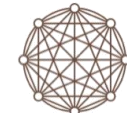
Together with Squarelife, Getsurance has developed a long-term disability product that protects customers from the loss of their income due to illness or accident. The product features an algorithmic underwriting process – based on just a few health questions and Getsurance said customers are instantly granted coverage. It means for the first-time customers can take out disability insurance instantly & paperless.



## CREATIVE AND TRANSPARENT INSURANCE

### Why we selected Getsurance for this DIA Top 100

At DIA Munich Getsurance presented an example of collaboration with Squarelife. They jointly built a compelling product perfectly fitting the digital only strategy of their distribution partner, creating a completely seamless experience for the customer while being strictly compliant with commercial and legal framework. The Getsurance/Squarelife collaboration is the perfect showcase of one of the key Insurtech trends for the years to come; so-called Innovation Multiplied, insurtechs working closely together to create solutions that are even more innovative.



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### CONNECTED HOME, WATER SENSORS, MACHINE LEARNING, CLAIM REDUCTION

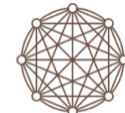
German GROHE is a leading provider of sanitary fittings and a global brand for innovative sanitary products. They have an obsessive approach to eradicating waste and minimizing energy use. They developed GROHE Sense and GROHE Sense Guard, an App-controlled water security system for the residential segment 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.



## THE INTELLIGENT WATER SECURITY SYSTEM, REDUCING THE RISKS OF WATER DAMAGE

### Why we selected GROHE for this DIA Top 100

You would not expect this type of company in the DIA Top 100, but when you think of ecosystems, it makes a lot of sense to include GROHE. GROHE'S approach to eradicating waste and minimizing energy use is impressive. The GROHE Sense water security system, is an innovative component in smart home technology. Offering benefits to the end-users as well as insurance companies. They tackle all kind of water leaks.



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**ON DEMAND, API-FIRST, WHITE LABEL, SAAS, MICROINSURANCE, DYNAMIC PRICING, ADVANCED ANALYTICS, CORE SYSTEMS**

Hepster offers short-term insurance for activities and equipment of one day duration in the sports and adventure area. As insurtech, hepster integrates insurance products as lifestyle products into the digital everyday life of modern society. Technology and design turn a bureaucratic powerhouse into a situational lifestyle product. Customers can book individual hedges online that are tailored to their particular situation. For example, a ski insurance can be taken out for three days via the hepster-Shop, which protects both the person and the equipment. This is possible thanks to the development of a fully digital value creation chain from booking to notification of damage. hepster's claim is to make insurance as easy as online shopping.

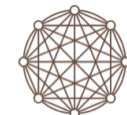


## MAKING INSURANCE AS EASY AS ONLINE SHOPPING

### Why we selected hepster for this DIA Top 100

Hepster managed to create a very attractive lifestyle brand. They provide situational insurance coverage in the lifestyle world of their customers. For a variety of products and bundles, not just individual product solutions. They not only built the portal hepster, but also an entire backend for linking insurance companies, cooperation partners and end customers.

The Rostock-based startup platform ecosystem provides answers for agile digital transformation in the insurance industry.



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## GROUP ARRANGEMENTS

The more the merrier.  
If you're considering joining DIA with a group of 5 or more, to combine your offsite with DIA or to bring several clients, don't hesitate to reach out to us for our attractive group offers.



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**DIA AMSTERDAM**  
For the insatiably curious  
INSURTECH & INNOVATION IN INSURANCE

**16 AND 17 MAY, 2018**  
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**DIA AMSTERDAM 2018**



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DIA MUNICH AFTERPARTY AT CLUB HEART



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### CONNECTED HOME, GENOMICS, TELEMEDICINE, IOT ROBOTICS, PREVENTION

HiNounou Intelligent Robot (Shanghai) Company Ltd. is a connected healthcare and intelligent data platform company on a mission to empower the world's Seniors to live longer, healthier and happier, at home. And in turn this provides peace of mind to Seniors as well as their families. HiNounou is a holistic and innovative home wellness solution and powered by AI, IoT, Blockchain, and Genomics. HiNounou's platform and ecosystem enables AXA Partners China and Ping An's first dedicated "insurance as a service" product for China's Seniors, regardless of their medical history. HiNounou provides Seniors and their families with a one stop, comprehensive home wellness solution.



17 AND 18 OCTOBER 2018  
www.digitalinsuranceagenda.com  
DIA KNOWLEDGE PARTNER McKinsey&Company



## INSURTECH ROBOTS AS A SERVICE FOR THE WORLD'S SENIORS

### Why we selected HiNounou for this DIA Top 100

HiNounou together with its partners innovate to make health insurance accessible and affordable to senior citizens. Technology and data have the power to improve prevention and optimize the efficiencies of healthcare ecosystems. HiNounou will enable insurance companies to calculate risks and build customized comprehensive health insurance pricing models based on genuine health records and real-time wellness data provided through the HiNounou ecosystem.



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### **BLOCKCHAIN, EHEALTH, DATA OWNERSHIP**

Swiss-based HIT Foundation, part of crypto-valley association, offers a blockchain-based marketplace for personal health data that helps individuals in the Healthcare ecosystem to digitize, trace and monetize their health data. Health Information Traceability (HIT) matches people seeking health information with those who provide it through a decentralized marketplace. Health information is tokenized and thereby converted into the healthcare currency of the future. Their platform matches those who seek health data with those who provide it for an incentive. Health data is global. The mission of the HIT foundation is to support sustainable and equitable Healthcare, enabled by shareable data, with individuals at the center of care.



## **CONVERTING PERSONAL HEALTH INFORMATION INTO THE HEALTHCARE CURRENCY OF THE FUTURE**

### **Why we selected HIT Foundation for this DIA Top 100**

The current challenges in healthcare calls for a fundamental shift in approach, driven from the bottom-up, enabling the population, empowering not just patients but healthy individuals to proactively manage their health and their health data. Tokenization of health data has great potential by democratizing ownership and facilitating better data mobility. It enables everybody to generate value from his data & pay health services with tokens.



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### 3D MODELLING, PROPERTY DATA, MACHINE LEARNING, CLAIM REDUCTION

DIAMOND award winner HOVER transforms smartphone photos of any property into an accurate, interactive 3D model. HOVER's insurance industry customers use the up-to-date measurements to reduce claim adjusting costs, decrease cycle times and improve the overall customer experience. Exterior contractors use HOVER to save time and money on measuring projects, establish instant credibility and close more business. Homeowners love the design features that allow them to visualize what their exterior remodeling project will look like.



## ACCURATE, INTERACTIVE 3D MODELS OF ANY PROPERTY

### Why we selected HOVER for this DIA Top 100

Using smartphone photos to reduce claims adjusting costs. HOVER simplifies the whole measurement process and their app is already called one of the most useful tools for the building, real estate and the insurance industry. Claims settlement will become an automated, self-service and quick to pay experience for customers. The cost saving for a carrier using HOVER averages \$500 per claim, and at the same time providing a much superior customer experience.



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***A window to the future***

“DIA is a forum where the present meets the future. You get a snapshot of what the present world is, and you have a window to the future.”

Vikas Chhariya, Digital Partnership Director AXA Group Innovation



***New ideas***

“New companies, new ideas, that might help me transform ERGO as a company towards a digital age.”

Mark Klein, Chief Digital Officer ERGO Group



***Achieve milestones***

“We have been able to raise more than \$33.5M and are now the best funded Insurtech start-up in Europe. DIA helped us very much to achieve this milestone.”

Julian Teicke, Founder & CEO Wefox

## WHAT ATTENDEES SAY ABOUT DIA







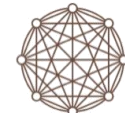
**PAYMENTS PLATFORM, AUTOMATION, APIS, HYPER-PERSONALIZATION**  
IMburse, a promising startup from Switzerland, is an advanced cloud-based payments platform that brings together all transaction technologies, from all markets, in all currencies. IMburse is founded to bridge the gap that exists between modern payment platforms and large corporates of any kind. Through the IMburse platform companies can easily integrate next generation payment capabilities without deep changes to legacy IT systems. Together with the advanced API's, clients can deploy new customer journeys and products whilst significantly reducing payments-related IT costs and fees.



## HYPER-PERSONALIZATION & GLOCALIZATION THROUGH ADVANCED PAYMENT PLATFORM

### Why we selected IMburse for this DIA Top 100

We selected IMburse because 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. IMburse provides an innovative solution that brings together all transaction technologies for the benefit of the insurers' customer.



DIGITAL  
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## BLOCKCHAIN, ARTIFICIAL INTELLIGENCE, BUSINESS PROCESS AUTOMATION, DIGITAL PLATFORM

Barcelona based Inari is a cutting-edge cloud-based platform for the B2B P&C market with blockchain at its core. Built from the ground up to create ever-growing efficiencies for Operations teams and Intermediaries (MGAs, Syndicates), Inari bridges the silos by enabling a single point of contact for stakeholders using their existing legacy and 3rd party systems. Providing 360° policy cycle management with performance-enhancing A.I., Inari is a highly interactive, intuitive solution that's available anywhere via secure SaaS.



## A COMPREHENSIVE PLATFORM FOR QUOTATION THROUGH TO PORTFOLIO MANAGEMENT

### Why we selected Inari for this DIA Top 100

Inari's platform offers a game-changing improvement in Operations efficacy for insurers and their intermediaries. Transforming the policy lifecycle is the most significant opportunity in the corporate insurance space. Their use of blockchain eliminates much of the guesswork in policy management, and their added performance enhancing AI, and use of contextual data, has the potential to bring real productivity gains to a static area of industry.



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**AUGMENTED REALITY, AI AND MACHINE LEARNING, WEARABLES, WORKPLACE SAFETY**

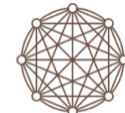
New- Jersey based Intellect SEEC provides an extensive portfolio covering distribution, underwriting and claims. It has been developing innovative insurance solutions to lower operating costs and increase premium volumes and margins for the last two decades. Over the last 25 years, the company has built strategic relationships with major insurers in America, Canada, United Kingdom, India and the Far East. Intellect SEEC builds its innovative, low-cost solutions on a firm belief that while the underlying business and technology of insurance are complex, their application should not be. For the last 5 years, they have been a pioneer of Big Data, AI and IoT deployment in insurance.



**(BIG DATA + IOT) AI = PRECISION COMMERCIAL UNDERWRITING**

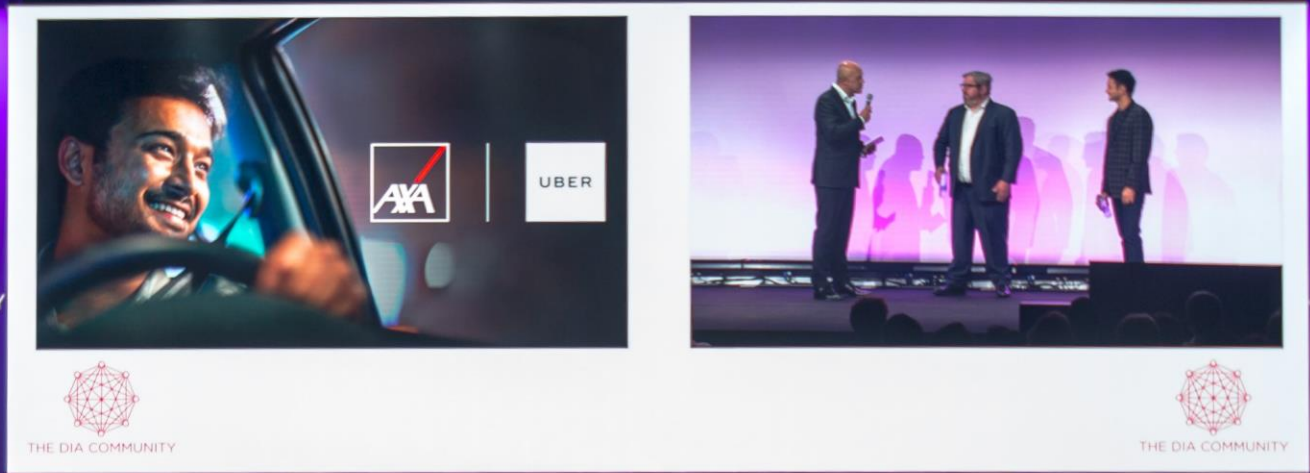
**Why we selected intellect SEEC for this DIA Top 100**

Intellect SEEC’s out-of-the-box platform brings unprecedented agility to an insurer’s operations. The company is a pioneer in integrating capabilities of big data and AI in insurance. The combination of IoT data into their machine learning capability will help deliver more sophisticated risk prediction models and underwriting risk assessment tools. Their partnership with Safety Compass is a major step forward to IoT for insurance that will improve risk assessment and safety. The combined solution creates worker-centric approach that can dynamically respond to safety issues.



DIGITAL INSURANCE AGENDA





ON STAGE INTERVIEW AT DIA MUNICH 2018  
WITH CURTIS SCOTT (UBER) AND VIKAS CHHARIYA (AXA)

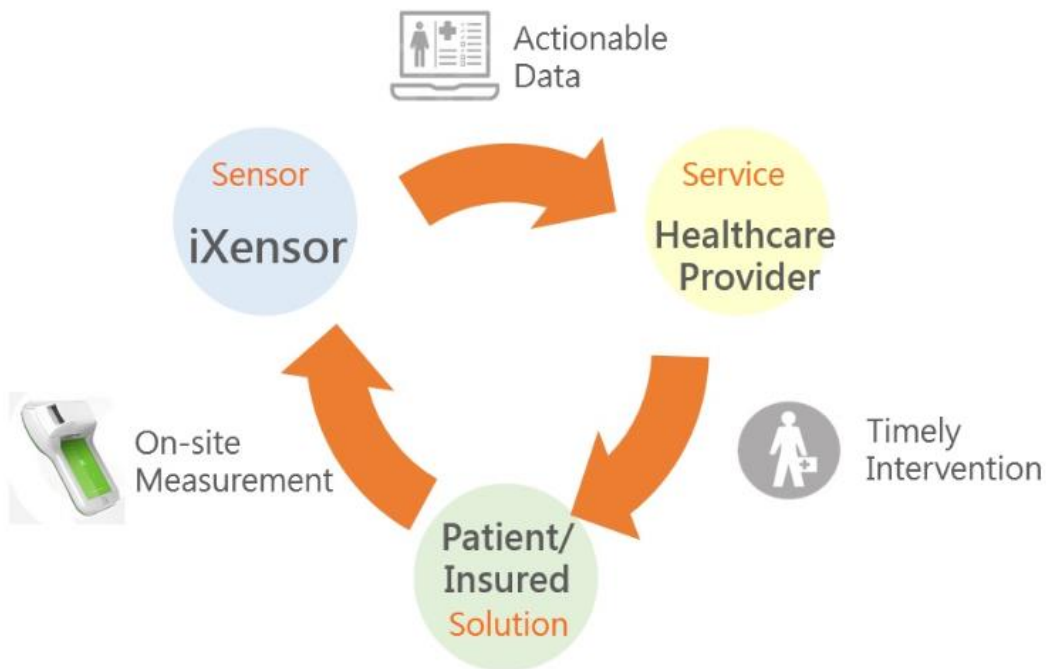






## EHEALTH, DATA DRIVEN HEALTHCARE, INSTANT MEDICAL TESTS, MOBILE IN VITRO DIAGNOSTICS, CONNECTED MEDICAL DEVICES, CONNECTED HEALTH

iXensor is a seamless in-vitro diagnostic (IVD) test provider from Taiwan, dedicated to making quality healthcare accessible and timely. iXensor's core technology is turning the cameras of mobile devices into accurate optical readers, leveraging existing optical strip technologies. PixoTest® platform includes the ability to measure and track glucose, lipids, HbA1c and a variety of other biomarkers through a single smartphone for a seamless and integrated approach to personal and community healthcare.



## PROVIDING THE FUTURE VISION OF MOBILE HEALTH SOLUTION

### Why we selected iXensor for this DIA Top 100

Connected devices and advanced algorithms are already improving patient care while simultaneously decreasing costs. The tools of iXensor are transforming the way in which people access the healthcare system, bringing huge benefits for insurance companies and the user. The use of iXensor makes it possible to drastically decrease the costs of healthcare. While making the process sufficient and convenient does great benefits to people suffering from a disease.



DIGITAL INSURANCE AGENDA





## OPEN PLATFORM, CLAIM HANDLING & AUTOMATION, DAMAGE ASSESSMENT

Keylane is a leading European supplier of modern, customer-centric, SaaS software to the insurance and pension industry. Their in-depth knowledge and expertise allow them to help clients transform the way they run their day to day technology and operations. By implementing the Keylane solutions they help companies to reduce cost, deliver new and innovative products to market fast and increase customer satisfaction.



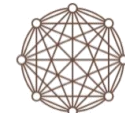
#DIAMunich @KeylaneSoftware



## AXON, THE CORE PLATFORM FOR INSURANCE

### 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.



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**KINETIKOS**



### **EHEALTH, MACHINE LEARNING, BIOMECHANICS, SAAS**

Kinetikos is a Portuguese data company with the mission to revolutionize clinical decision-making to objectively diagnose, analyse and support clinicians in planning treatments for mobility disorders around the world. Kinetikos addresses patient, clinician and insurer's needs in one ecosystem to optimize the rehabilitation of mobility disorders. Rehabilitation is costly and difficult for insurers; it is an information-intensive niche, with patients and treatment Information highly dispersed in silos and observational diagnosis rather than movement data is still the common practice in treating movement disorders. This results in a lack of clarity and communication between stakeholders with costs' unpredictability to the insurer side.



## **DATA ANALYTICS TO IMPROVE PREDICTABILITY AND REDUCE COSTS ON MOBILITY DISORDERS**

### **Why we selected Kinetikos for this DIA Top 100**

AI generates data that can be used to improve insurer's predictability and help reduce costs. Kinetikos Kover provides oversight of the claim process: the data generated by AI maximizes the quality and efficiency of physical rehabilitation, helping to reduce costs with health claims.



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AMSTERDAM 25-27 JUNE





ROGER PEVERELLI, REGGY DE FENIKS  
& CHARLOTTE WEILL

# MÊME LES ÉLÉPHANTS ONT DES AILES

COMPRENDRE LA TRANSFORMATION NUMÉRIQUE, RÉINVENTER L'ENGAGEMENT CLIENT

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OUR LATEST BOOK - NOW FOR SALE  
FRENCH EDITION WITH CO-AUTHOR CHARLOTTE WEILL



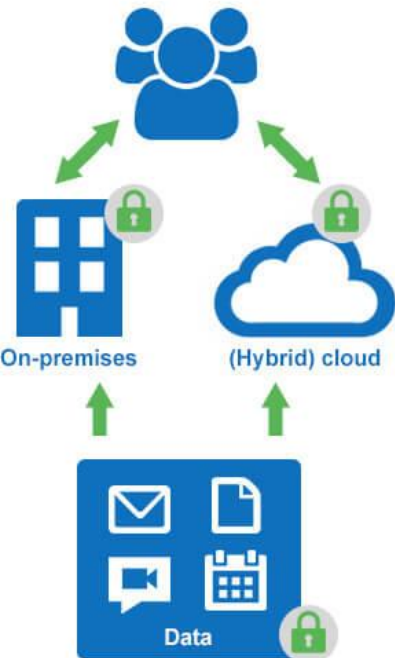
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### EMERGING MARKETS, CORE SYSTEMS, MOBILE FIRST, FULL STACK, SHORT-TERM AND LIFE INSURANCE

Kopano from South Africa enables insurance in emerging markets by providing embedded digital solutions to its partners. Kopano works with organizations to create insurance propositions that deepen client relationships, enhance value propositions, and/or create new revenue streams. They develop propositions for their partners that provide relevant insurance products to their customers. They deliver innovative products at the lowest possible cost with the best client experience.



## DELIVERING INSURANCE TO EMERGING MARKETS

### Why we selected Kopano for this DIA Top 100

Kopano operates in Africa which is a great opportunity as there is limited penetration of insurance in several territories. While it comes with its own set of challenges and an evolving regulatory landscape. Their combination of deep technical and insurance expertise enables them to operate within this market and create solutions that truly benefit customers.



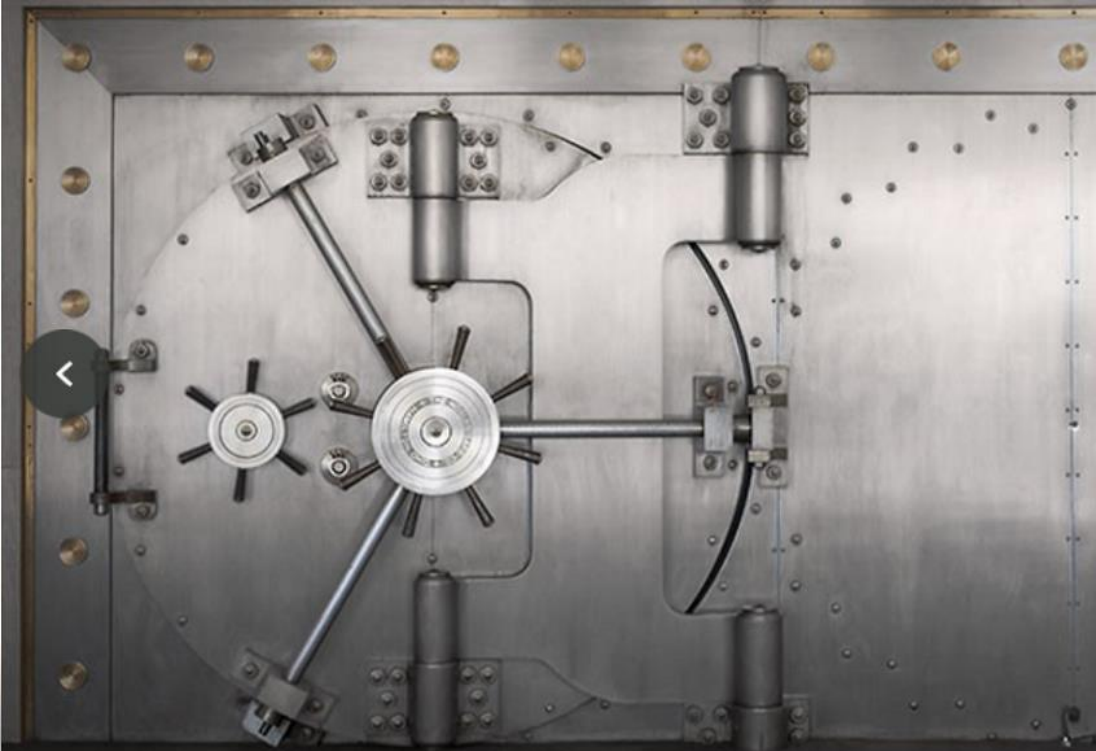
DIGITAL INSURANCE AGENDA





### CYBER RISK, ARTIFICIAL INTELLIGENCE, CYBER INSURANCE

Kovrr, a predictive cyber risk modeling platform empowers P&C insurers to manage the dynamic nature of cyber risk and to underwrite it efficiently. On a daily basis, Israeli Kovrr analyzes millions of emerging cyber threat signals, collected from a wide range of proprietary intelligence sources. Kovrr's AI engine fuses structured and unstructured data sources into actionable risk insights in real-time. The platform allows Kovrr's customers to confidently assess, quantify and manage their cyber risk exposures in cyber insurance, while providing their clients preventative risk advices.



## EMPOWERING P&C INSURERS TO EFFICIENTLY UNDERWRITE CYBER RISK AND SELL CYBER INSURANCE AT SCALE

### Why we selected Kovrr for this DIA Top 100

Cyber risk poses unique opportunities and challenges to insurers. While there is a growing demand for cyber risk coverage, insurers lack tools that can assess the risk exposure. Insurers have to cope with a hyper dynamic risk environment, that has little or no claims track record. Kovrr enables insurers to stay in sync with the dynamically changing cyber risk landscape.



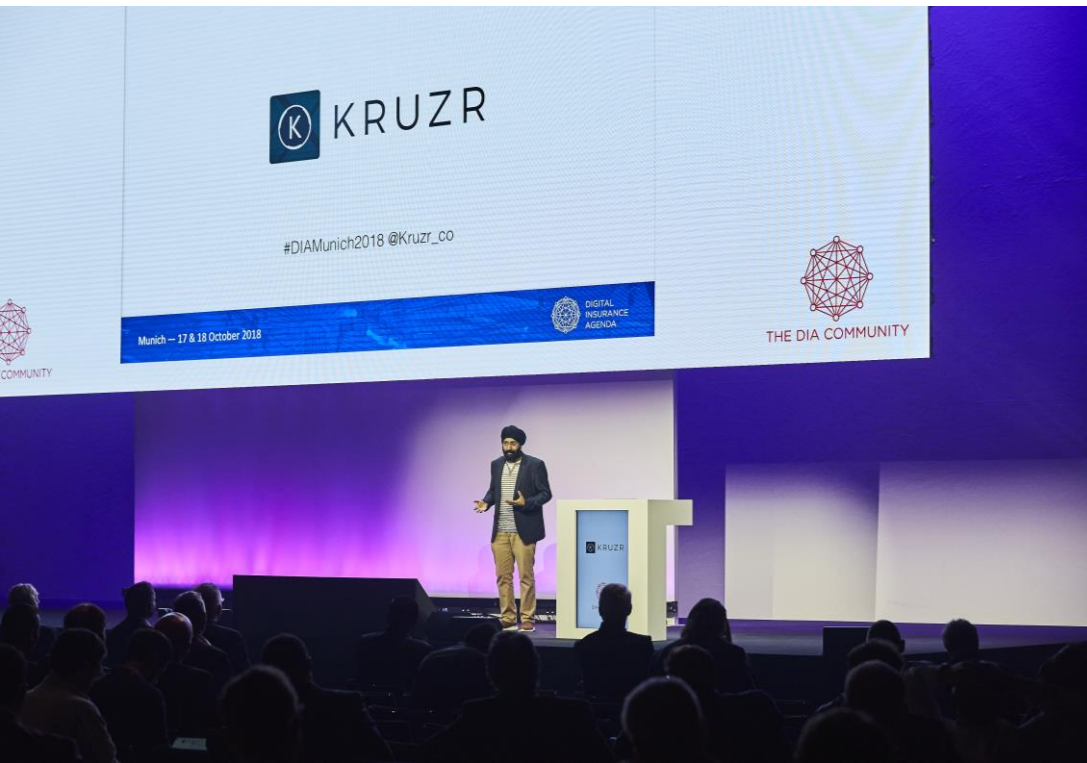
DIGITAL  
INSURANCE  
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## CONNECTED MOBILITY, PREVENTIVE INSURANCE, AI DRIVING ASSISTANT

KruZR is a mobile app which turns the driver's smartphone into a driving assistant to help him mitigate the risks he faces while driving. KruZR understands the context of driving in real-time and through its voice interface designed for driving, guides drivers to mitigate the risks of road accidents due to mobile distractions, drowsy driving, speeding, and external risks like weather or accident-prone roads. Being a mobile tech solution, KruZR has the potential to scale quickly and reach every driver in the world. KruZR cuts down distracted driving by 80% and is estimated to increase profits for insurers by ~15%.



## DRIVING ASSISTANT FOR TRULY PREVENTIVE MOTOR INSURANCE

### Why we selected KruZR for this DIA Top 100

KruZR helps insurance companies transition from being financial risk cover to a truly preventive insurance provider, making them active partners in the lives of their customers. All of it provided to them via a plug and play solution. Being a driving assistant, it actively engages with drivers. This opens a new paradigm of customer engagement for insurers, they can manage (not just measure) risk at an individual level.



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INSURTECH & INNOVATION IN INSURANCE

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**DIAMOND AWARD WINNERS DIA AMSTERDAM 2018**  
XTRACT, BTO, WRISK, NEUROTRACK, PIXONEYE, BUZZVAULT



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## ROBOTIC PROCESS AUTOMATION, AI AND MACHINE LEARNING, PROCESS ANALYTICS

Tel-Aviv based Kryon offers today's most business-friendly robotic process automation (RPA) solutions for all types of companies around the world, empowering them to streamline work processes, prevent errors, and cut costs. In a field that often loses sight of the importance of ease of use, Kryon stands out for its one-click process-recording capability and its uniquely intuitive interface. Moreover, Kryon is the only RPA provider to offer its own AI-powered process discovery solution for automatically identifying the processes best suited for automation.



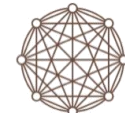
# RPA that speaks the language of business.



## RPA THAT MEETS THE REAL NEEDS OF REAL BUSINESSES

### Why we selected Kryon for this DIA Top 100

Kryon operates on the cutting edge of RPA technology, driving innovation in the discovery of suitable automated processes, the implementation of unattended, attended and hybrid automation and the continual optimization of these processes. While the insurance industry in general suffers from high operating expenses, Kryon RPA can increase companies' efficiency and lower expenses, all while boosting reliability and preventing potentially costly errors.



DIGITAL  
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### DIGITAL TERM LIFE INSURANCE

DIAMond Award 2017 winner Californian-based Ladder is life insurance built to be instant, simple and smart. They offer direct-to-consumer, term life insurance online. They do not charge fees, and do not employ commissioned sales agents. They allow users to get a quote and apply for instant life coverage online or via mobile in a matter of minutes, with policies that range from \$100,000 to \$8 million, and from 10 to 30 years. Ladder is for people who value a streamlined process. Applicants must be between the ages of 20 and 60.

Ladder gives a smart, secure, straightforward way to take care of people, while saving time, money, and (lots of) hassle. Their support people are salaried employees, not commissioned sales agents, so you can trust they have your best interests at heart.



### INSTANT, SIMPLE AND SMART LIFE INSURANCE

#### Why we selected Ladder for this DIA Top 100

Ladder makes it easy for anyone to access life insurance while increasing efficiency. They make life-insurance dynamic. Life insurance is all about trust, and user-centric innovation is a well needed innovation for this industry.



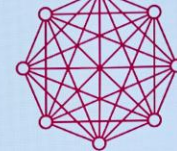
DIGITAL  
INSURANCE  
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### FLIGHT DATA ANALYSIS, DELAY & CANCELLATION CLAIM VALIDATION, PROGRAMMED INTELLIGENCE

The core business of Lennoc European Flight Intelligence is collecting, processing and analyzing flight data on behalf of third parties like claim handling companies, solicitors, travel industry and insurance companies. The product and/or services are divided from single data providing to full analysis. The Dutch company evaluates up to 40.000 flights per day and combine these with 500.000 weather reports creating unique and user-friendly data reports. Lennoc Flight Intelligence is the only company who collects, processes and stores this data in this form. Their data will help advise insurers if a claim is legitimate or if extraordinary circumstances apply based on the 261/2004 regulation.



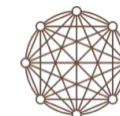
THE DIA COMMUNITY



## EUROPEAN FLIGHT INTELLIGENCE: OFFERING DATA, ANALYSES & REPORTS

### Why we selected Lennoc for this DIA Top 100

Lennoc can provide insurance companies with the data needed to assist a passenger in case of a flight delay or cancellation. More than 120,000 flights were cancelled or delayed within Europe last year, a huge opportunity for insurers to take care of passengers in need.



DIGITAL INSURANCE AGENDA



TONIA RICHARDSON AND TITO BONACERA  
DIA AMSTERDAM 2018



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# MADEOFGENES



## EHEALTH, GENOMICS PRECISION MEDICINE, BLOCKCHAIN

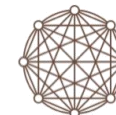
Promising startup Made of Genes provides a unique framework for personal genomics with focus in privacy and data ownership. They feature a service where users sequence their genome once and can access this information many times in their life, improving the efficiency of health systems and reducing their related operational costs. Always with total privacy and professional counselling. Spanish Made of Genes is the first all-in-one personal genomics complement for a prevention, diagnosis and precision treatment to be implemented through healthcare providers with one vision "improve the global healthcare system significantly".



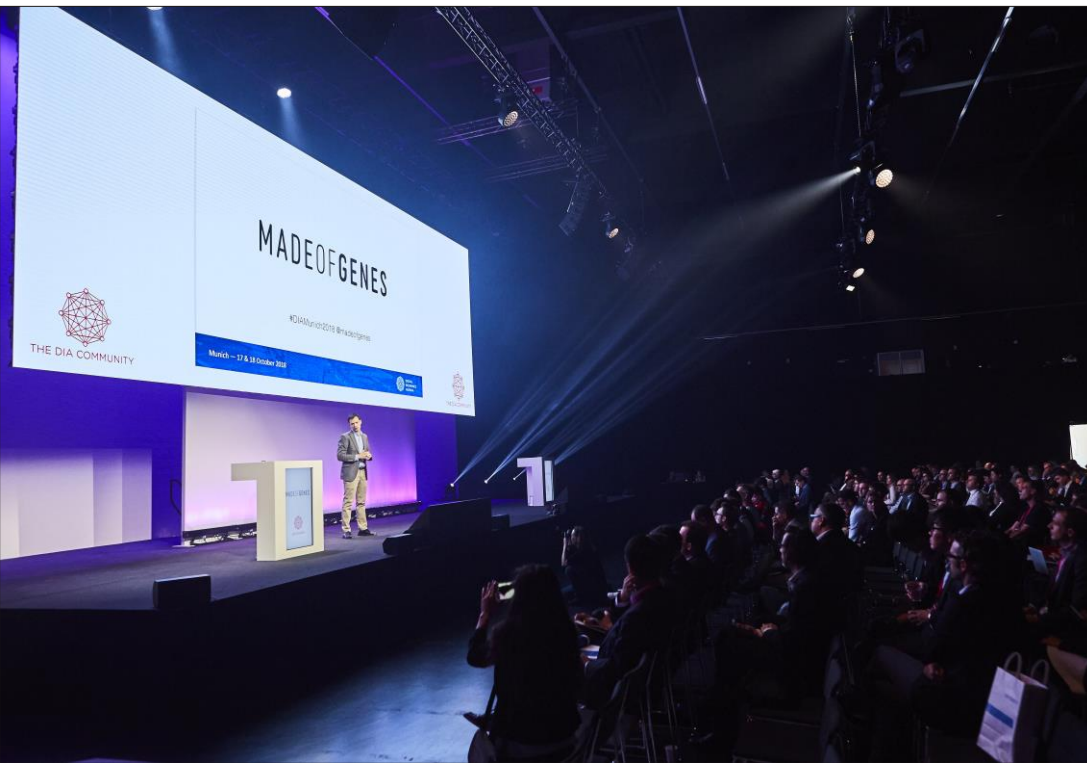
## THE FIRST ALL-IN-ONE PERSONAL GENOMICS COMPLEMENT FOR PREVENTION, DIAGNOSIS AND PRECISION TREATMENT

### Why we selected Made of Genes for this DIA Top 100

The Spanish startup provides a significant change in the traditional value chain of how genetic testing is conceived. Made of Genes created a pioneering world model for DNA analysis that does away with the need to sequence the same genome twice for two different tests. Having genetic information integrated with other clinical data will bring the insurance company the opportunity of changing the way medical services are delivered. Together they can make precision medicine a reality.



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## **EHEALTH, TELEMEDICINE, NATURAL LANGUAGE PROCESSING, SYMPTOM CHECKER**

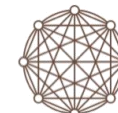
Mediktor, a digital health startup is the first scientifically validated health checker based on artificial intelligence (AI). Mediktor combines artificial intelligence, natural language recognition technologies and patient data to detect symptoms and offer a listing of possible conditions, recommendations and even connecting with medical professionals within a health insurance network. The platform learns from every interaction, developing an advanced intuition. Mediktor has already performed 1.5 million symptom evaluations in 201 countries globally developing an intuition comparable to a full life experience of 10 physicians. 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.



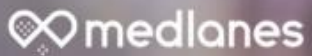
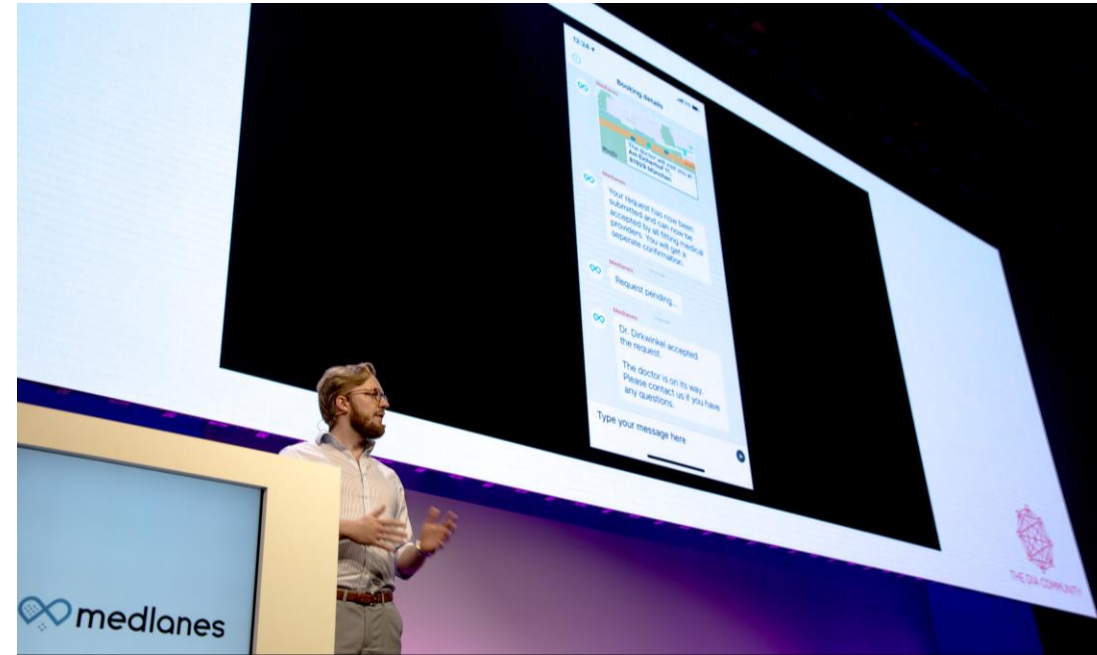
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### DIGITAL HEALTH, BLOCKCHAIN, ON-DEMAND, MANAGED CARE

Berlin-based Medlanes provides on-demand house calls and a wide range of other medical services for patients in Germany, Switzerland and Austria. They combine high-quality medicine with cost-control and convenience. Medlanes was founded in 2014 to provide the highest quality of healthcare to anyone in need. Their doctors diagnose, treat and advise patients in the comfort of their home, office or wherever they might be. Medlanes provides health care without borders. For a long time, patients have been unhappy with the lack of service in the healthcare industry. Long waiting times and short doctor-patient consultations are the norm. Medlanes gives doctors the necessary tools to really interact with the patient, allowing for a deeper and more reliable analysis of the ailment.

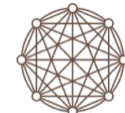


Qualified digital health by doctors - via app and on-site

## A TO Z, ON-DEMAND MEDICAL NETWORK

### Why we selected Medlanes for this DIA Top 100

Companies like Medlanes have built a unique digital tool to better understand users and patients and provide them with personalized service. Medlanes has developed an innovative approach to healthcare.



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Need to get in shape for summer? Try out Icaros



- Virtual Reality exercise equipment
- Munich based startup
- Latest feature at CES 2017 in Las Vegas
- Based on Samsung VR

DIA KNOWLEDGE PARTNER: MCKINSEY&COMPANY



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# MOBLY.



## ENGAGEMENT INNOVATION, TELEMATICS, CONNECTED MOBILITY

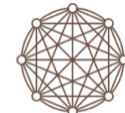
Many players in the Mobility Industry want to position themselves at the forefront of the value chain, but few have the assets and the technology needed to execute along that path. Baloise went an extra mile with their Mobly concept in Belgium. Mobly is all about addressing the needs of the mobility market, with customer centric and innovative proposition based on Amodo technology. This is a great use case shedding more light on other aspects of the winning mobility proposition going beyond mere risk analytics that Insurance companies usually focus on, and giving insights on how to actually acquire, engage and retain clients.



## MOBILITY PLATFORM ENABLING NEW PRODUCTS AND SERVICES.

### Why we selected Mobly for this DIA Top 100

Engagement innovation not only includes customer experience, but customer-centric products, new added value services and new business models as well. And Mobly is a prime example of how this can be leveraged to create a PULL PLATFORM, one of the DIA Top 10 Insurtech Trends for 2018. Mobly and Amodo told the story of how an Insurance company can use the newly available set of data to build completely new products and services and address the market segments that have been untapped so far.



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**INSTANT INSURANCE, MOBILE, AI & MACHINE LEARNING, BEHAVIOURAL SCIENCE**

Neosurance, twice recognized among the best startups in the InsurTech Industry, provides insurance companies and digital communities with an AI and machine learning platform to enable the sale of instant micro-policies through push notifications on the smartphone, when and where it matters, with the help of Behavioral and Data Sciences. Their solution allows insurers to sell contextual based micro policies via push notifications which arrive directly to the user’s smartphone. By gathering contextual data related to the customer at a given time, the intelligent system is capable of identifying the potential specific insurance need for that customer and send a notification on the smartphone..



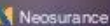
  
“ We empower people to live a safer and happier life, accelerating the transition to relevant insurance ”



December 2016

**Neosurance.  
Insurance Worth Buying.**

We help you engage and monetize your digital customers, delivering the best insurance experience where and when it matters most.



www.neosurance.eu | info@neosurance.eu

**PROTECTION WHEN AND WHERE IT MATTERS**

**Why we selected Neosurance for this DIA Top 100**

Neosurance's mobile SDK, context-aware AI and cloud2cloud integrations allow you to engage customers integrations allow you to engage customers with hyper-targeted policies based on their profile, location, context, and behavior. This allows connecting with your customers in a whole new way, delivering contextual insurances on their smartphone where and when it matters most.

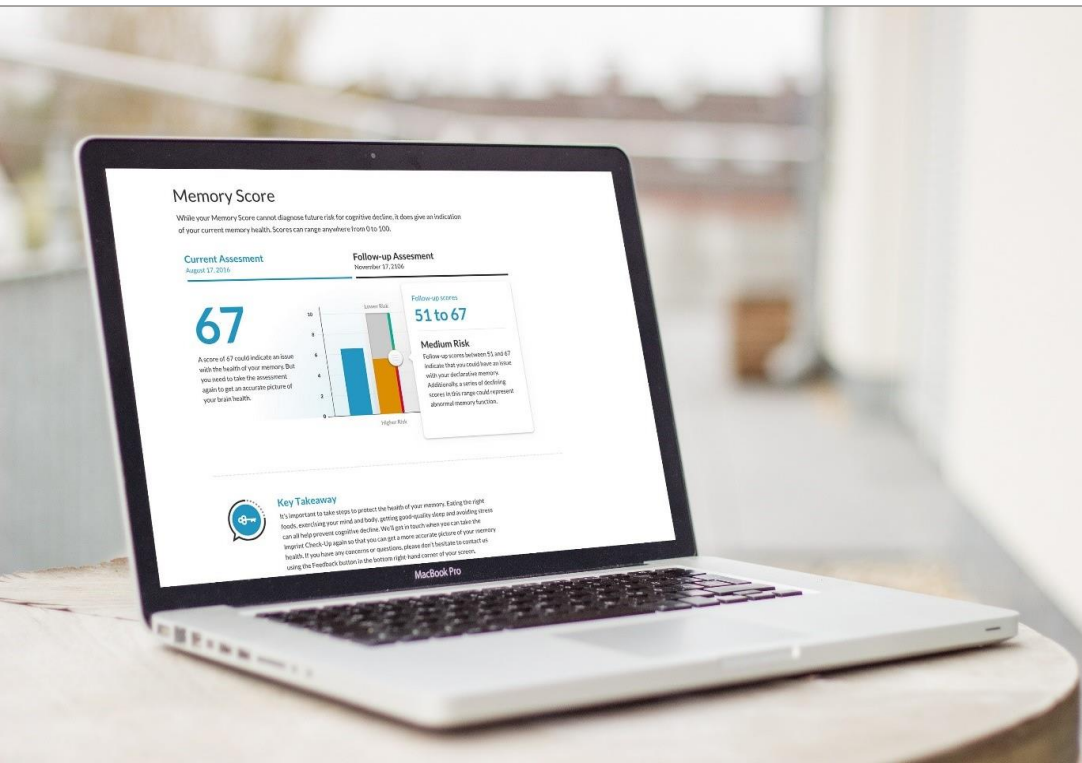


DIGITAL INSURANCE AGENDA





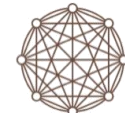
**DIGITAL HEALTH, EYE TRACKING, COGNITIVE HEALTH, PREVENTION**  
 Californian digital health startup Neurotrack is on a mission to transform the diagnosis and prevention of memory loss and related diseases like Alzheimer's. The company's flagship product is the Imprint™ Check-Up, a 5-minute assessment that uses eye-tracking technology to assess cognitive decline before symptoms appear. The early diagnosis of memory loss is critical for prevention of cognitive decline and this assessment is the only tool that can predict memory loss before it starts. In addition, Neurotrack offers a Cognitive Health Program that provides users with tools and advice to make lifestyle changes scientifically proven to reduce the risk of cognitive decline and diseases like Alzheimer's.



## TRANSFORMING DETECTION AND PREVENTION OF MEMORY LOSS

### Why we selected Neurotrack for this DIA Top 100

Cognitive decline and memory loss associated with diseases like Alzheimer's and other dementias are a major health epidemic and so far, the healthcare industry hasn't been successful in developing reliable tests or treatments. Neurotrack's Cognitive Health Platform helps to assess risk for memory loss and provides tools to prevent and manage cognitive decline. They offer easy and ongoing access to assessments like Imprint and tools like the forthcoming memory health program.



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## WHY YOU SHOULD DEFINITELY ATTEND DIA

- Unique from any other Insurtech conference.
- Awesome venue, exquisite food and entertainment, all wrapped into a laidback atmosphere.
- A truly unique experience.
- You'll enjoy being our guest.

DIA is a one of a kind event. You will leave DIA full of new knowledge and totally inspired.



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## Ping An Overview

### Insurance

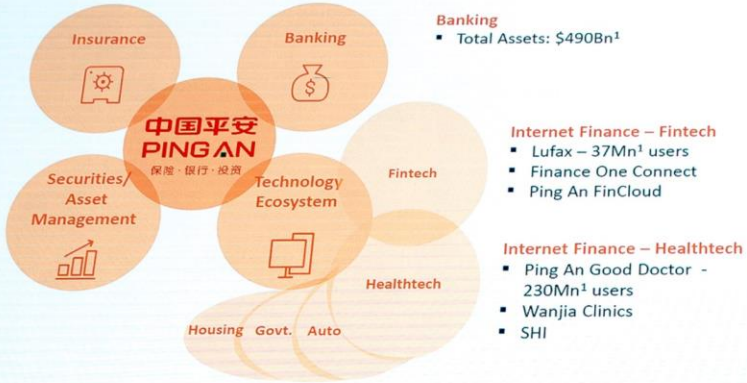
- Premium income: \$59Bn<sup>1</sup>, 1<sup>st</sup> half 2018

### Securities

- Daily average active customer: 1.7Mn<sup>1</sup>

### Asset Management

- Total AUM: \$671Bn<sup>1</sup>
  - Ping An AMC: \$410Bn<sup>1</sup>
  - Ping An Bank: \$177Bn<sup>1</sup>
  - Ping An Trust: \$84Bn<sup>1</sup>



Banking  
▪ Total Assets: \$490Bn<sup>1</sup>

### Internet Finance - Fintech

- Lufax - 37Mn<sup>1</sup> users
- Finance One Connect
- Ping An FinCloud

### Internet Finance - Healthtech

- Ping An Good Doctor - 230Mn<sup>1</sup> users
- Wanjia Clinics
- SHI

Total assets - \$997Bn<sup>1</sup>  
Number of digital users - 486Mn<sup>1</sup>

Revenue - \$85Bn<sup>1</sup>, 1<sup>st</sup> half 2018  
Net profit - \$9Bn<sup>1</sup>, 1<sup>st</sup> half 2018

Figures from 2018 Interim Report, at Sept 30, 2018 exchange rate.



COMMUNITY



KEYNOTE ADDRESS DIA MUNICH 2018  
JONATHAN LARSEN (PING AN)



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NETWORKING  
DIA MUNICH 2018



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AGENDA





**CUSTOMER IDENTITY AND ACCESS MANAGEMENT, MOBILE, SECURITY, SOCIAL LOGIN, IOT, CUSTOMER ENGAGEMENT PLATFORM, DELEGATED USER MANAGEMENT, PROGRESSIVE PROFILING, STEP UP AUTHENTICATION**

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%.



DIGITAL  
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# Optisure



## **SMALL BUSINESS INSURANCE, ALGORITHM BASED RISK ASSESSMENT, SELF SERVICE, POLICY LIFE CYCLE MANAGEMENT**

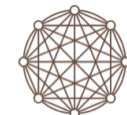
Optisure is an online-only commercial insurance platform for digital native entrepreneurs. The insurance startup from Karlsruhe creates fair and modern insurance solutions, tailored to cover the professional risks of freelancers the self-employed and small businesses. Optisure will develop its own, exclusive insurance solutions with insurance carriers and product providers; these solutions will meet the modular and holistic online-approach as well as contribute to significant simplification. To minimize the complexity of risks within each target group and to provide automated insurance cover, their product management analyzes the typical risks of each target group to develop standardized products and tailored risk profiles.



## **SMALL BUSINESS INSURANCE FOR FREELANCERS AND THE SELF-EMPLOYED MADE SIMPLE**

### **Why we selected Optisure for this DIA Top 100**

Optisure brings insurance to the self-employed like freelancers and small businesses. This is essential as there is a growing need and only limited access. Optisure offers a new and holistic approach. They make commercial insurance fairer, easier and more customer-oriented. Their OptiBot is an algorithm driven risk assessment tool which creates individual recommendations, quotes and cover in only 5 minutes and 100% online.



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### LOW-CODE PLATFORM, INVISIBLE INSURANCE, CORE SYSTEMS, MOBILE APPLICATIONS

Insurers around the world are driving innovation through IT. OutSystems, the number one low-code platform for rapid application development, helps insurers create innovative channel experiences, drive mobile strategies and support core insurance operations like claims management and agent and broker relationship management. Insurance companies rely on OutSystems to deliver disruptive mobile and web applications that modernize the core insurance business, ensure high-quality customer service, retain policyholders, facilitate relationships between agents and partners, and boost sales and marketing. OutSystems gives companies everything they need to build, deploy, manage, and change their enterprise mobile and web apps, incredibly fast.



## Build Enterprise-Grade Apps Fast

... really, much faster

TRY NOW FOR FREE

EXPLORE THE PLATFORM



## BUILD ENTERPRISE-GRADE APPS INCREDIBLY FAST

### Why we selected OutSystems for this DIA Top 100

At DIA we see four essential elements that drive our Top 10 Insurtech Trends for 2018. One of them is invisible insurance. In banking we notice that more and more payments are becoming invisible. Think of machine to machine payments, of what Amazon is doing with Dash, and how you pay for a ride with Uber and for a song at iTunes. We see the same thing happening also in insurance. You purchase a product and there is already an insurance embedded in that.



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***New vision***

“What you get from DIA is an open-minded and new vision of things.”  
Merce Borrull, Digital/Innovation Transformation Manager Zurich Insurance



***Want to be part of it***

“It’s important for us to understand what is available in the market place, what the people are doing, what technologies are available and what unique perspectives are out there. We definitely want to be part of that.”  
Christopher Longo, Chief Operating Officer AmTrust Financial



***Unlike other events***

“We do not have other events like this in insurance. Being here is probably the most important decision any start up could make if they want to understand and validate their idea.”  
Leanne Kemp, CEO Everledger

## WHAT ATTENDEES SAY ABOUT DIA



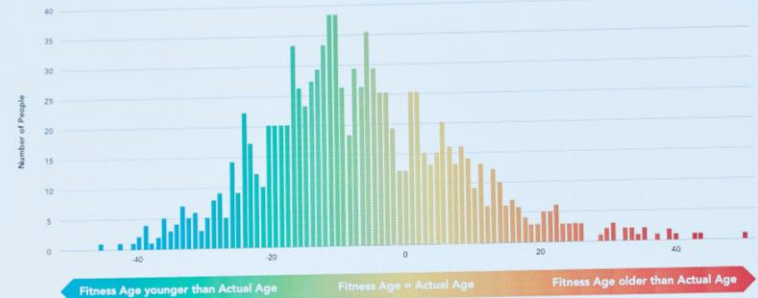
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### BIOMETRICS AND WEARABLES, CARDIORESPIRATORY FITNESS, RISK ASSESSMENT AND PREVENTION

PAI (Personal Activity Intelligence, pronounced 'pi'), is the first scientifically validated score that prescribes personal activity levels for optimal health. PAI Health is a new health technology software company under the same management as Mio Global, known for its innovation in heart rate monitor wearable technology. The Canadian company is continuing to leverage their expertise in biometric sensing and algorithm development for the health and wellness industry, with a focus on risk management solutions for the insurance, healthcare, and corporate wellness industries.



UNITY

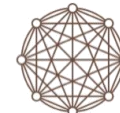


## PERSONALIZED PRESCRIPTION FOR EXERCISE

### Why we selected Pai Health for this DIA Top 100

The goal of PAI Health is to provide meaningful data insights from biometric data to consumers and insurers; improving cardiorespiratory fitness and reduce the risk of cardiovascular disease.

This data will allow insurers to augment their customer risk profiles, enabling them to offer better tailored products and pricing as well as introduce and monitor wellness programs. In addition to helping people live longer, PAI Health can optimize operational efficiencies for payers and providers and facilitate a preventative approach to managing chronic disease.



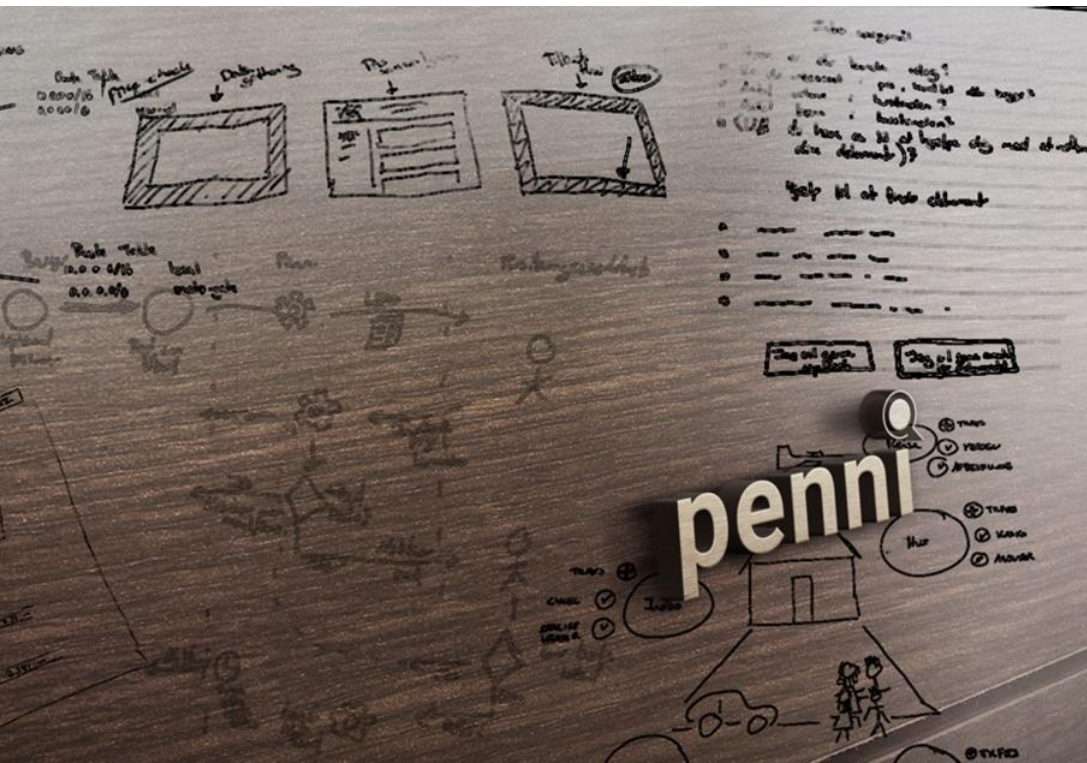
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### FRONTEND PLATFORM, APIS AND MICROSERVICES, CUSTOMER JOURNEY, DIGITAL SALES

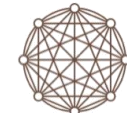
Danish startup Penni.io is a premium frontend platform for innovative Insurers and insurance brokers that want to provide superior customers journeys. Penni.io provides the ability to build modular & reusable frontends faster than ever before. Providing users with pluggable frontend components, APIs to insurance systems and a store of micro-services ready to use. Their ambition is to make the insurance sector more transparent. They do so by developing advanced software technology that simplifies digital distribution and sales of insurances. They create a unique next-generation customer experience in relation to the process of quoting and purchasing insurances. This is enabled with customer centric APIs and intelligence software.



## PREMIUM FRONTENDS FOR INSURANCE – AS A SERVICE

### Why we selected penni.io for this DIA Top 100

We selected Penni.io because their software technology simplifies digital distribution of insurances. They provide a new and innovative technology for building superior customer journeys at a high pace due to Penni.io’s standard APIs and AI micro-services.



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**Pentation Analytics**



### **ADVANCED ANALYTICS PLATFORM, PREDICTIVE INTELLIGENCE, RETENTION MANAGEMENT**

Mumbai based Pentation Analytics enables organizations to see "why" behind the "what" for robust decision making. As an insurtech, Pentation Analytics enables insurers and intermediaries to realize maximum value for customers via a proprietary platform, Insurance Analytics Suite. This insurance-specific analytics platform, powered by Machine Learning, uses customer-level data to address the core use-cases of retention, cross-sell and profitability. An all-in-one Self-Service Analytics Platform powered by Machine Learning. Insurance Analytics Suite is deployed at leading insurers and insurance intermediaries, with renewal and cross-sell improvement rates ranging between 3% and 12% depending upon the risk segment.



## **CREATING RIPPLES IN THE INSURANCE INDUSTRY**

### **Why we selected Pentation Analytics for this DIA Top 100**

The company's Insurance Analytics Suite offers cutting edge analytics while enabling clients to empower themselves to merge statistics, data and technology. The one-stop analytical platform for Motor, Health, P&C, and Life insurance addresses the core insurance use-cases of increasing retention, optimizing claims and cross-selling to existing customers. Apart from increasing retention, their product set a better retention management process. It focused on modular approach that can fit into retention process and helps in retention management via operational optimization, optimum resource allocation and alert flags.



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Discovery Group

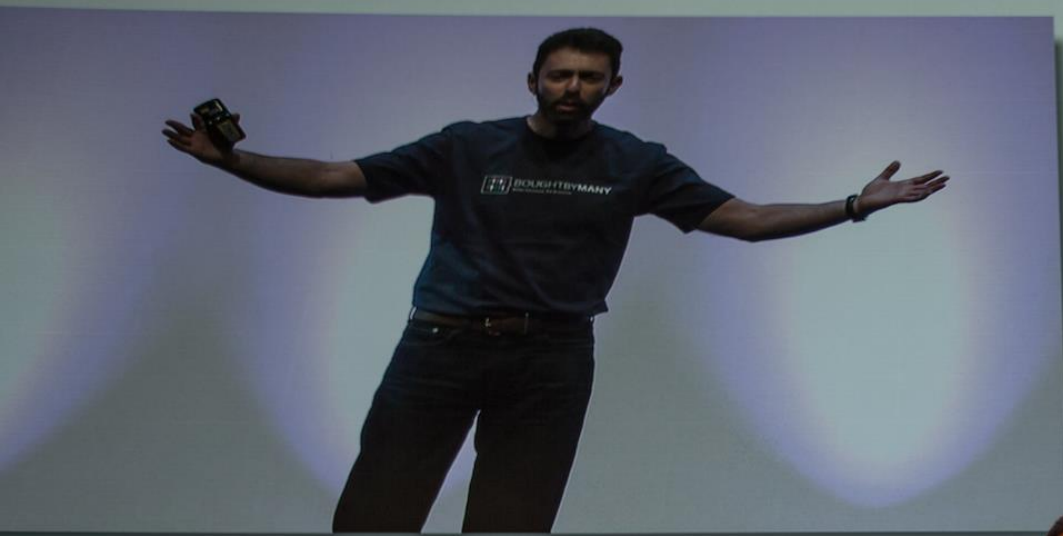
DIA AMSTERDAM

DIA AMSTERDAM

KEYNOTE ADDRESS DIA AMSTERDAM 2018  
ANDRE NEPPEN (VITALITY)







KEYNOTE ADDRESS DIA AMSTERDAM 2018  
STEVEN MENDEL (BOUGHT BY MANY)



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### DIGITAL HEALTH PLATFORM, SOCIAL AND MOBILE, FINANCIAL INCLUSION

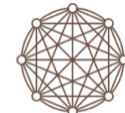
PharmAccess Foundation and CarePay developed a mobile and digital health platform that has the potential to fundamentally change healthcare. With a mobile phone in hand, anyone can have access to healthcare. The platform is built on top of mobile money platforms and can be introduced anywhere in the world. The digital health platform offers people a unified health contract against very low marginal costs. All transactions on the platform are initiated by the individual patient and the resulting treatment and claim is automatically billed to the pre-contracted underwriter.



## THE MOBILE PLATFORM LEADING HEALTHCARE AND INSURANCE INNOVATION

### Why we selected PharmAccess Foundation for this DIA Top 100

PharmAccess believes in doing healthcare better. With a focus on Sub-Saharan Africa, they work on improving the whole system so that everyone has access to care when they need it, not just when they can afford it.



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### CLAIM MANAGEMENT & AUTOMATION, FRAUD PREVENTION, BLOCKCHAIN

London based Photocert certifies images and videos the moment they're shot along with associated GPS, date & time and the source device information. This generates a unique fingerprint which they store on the blockchain to allow all parties can cross-check the validity of said media. Their solutions allow insurers to validate the condition of an item at the point of underwriting as well as the state of damage at the point of a claim. This reduces opportunities for fraud, eliminates unnecessary paperwork all while improving the customer experience of traditional insurance interactions. Photocert uses AI & Computer vision to interpret the contents.



### ENABLING SEAMLESS AUTOMATION, EFFECTIVE FRAUD PREVENTION & SUCCESSFUL CUSTOMER RETENTION

#### Why we selected Photocert Foundation for this DIA Top 100

Photocert redesigns the way insurers interact with policyholders. By delivering an entirely mobile-driven experience, Photocert enhances the highest customer engagement in motor, property and contents insurance. Thanks to Photocert's solutions, policyholders can start a claim through their insurance provider's app by independently providing photo and video evidence that is automatically available on the claim handler's web platform. The claim life-cycle is shorter, with an improved decision-making process at First Notice of Loss (FNOL).



DIGITAL INSURANCE AGENDA



# Pixoneye



## COMPUTER VISION, DEEP LEARNING AND PREDICTIVE, 1ST PARTY DATA

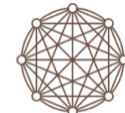
British-Israeli startup Pixoneye offers the ability to analyze the untapped power of mobile users' photo galleries on behalf of their clients. It is a data analytics SaaS company, which analyses personal photo galleries using AI to help companies truly understand their mobile consumers & personalize their experience. Pixoneye harnesses the full potential of image understanding on mobile devices to provide the ultimate key to capture the consumer's ever-changing needs. The startup redefines personalized marketing by offering unparalleled predictive accuracy and actionable clustering and can be integrated with client's CRM system, Marketing Automation, and/or Ad-serving Platform, etc.



## ANALYSES PERSONAL PHOTO GALLERIES USING AI TO HELP COMPANIES TRULY UNDERSTAND THEIR MOBILE CONSUMERS & PERSONALIZE THEIR EXPERIENCE

### Why we selected Pixoneye for this DIA Top 100

Fast changing customer behavior and new market dynamics make it essential for insurers to increase the contact frequency and provide more added value. Pixoneye provides the data and the engagement platform to enable this. Their data is dynamic, so they can recognise change in lifestyle, interests and life stage.



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DIA MUNICH 2018 EXECUTIVE DINNER  
FORMER ROYAL PALACE DIE RESIDENZ  
COURTESY OF THE STATE OF BAVARIA, THE CITY OF MUNICH AND INVEST IN BAVARIA



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### **CONTROL OF PERSONAL DATA, TRUST, SAFE DIGITAL ECO-SYSTEM**

Qiy offers an infrastructure that connects people to their data -global, cross sector and cross industry- at sources like government, and businesses and let them share this actual and validated data with people and organizations they trust. Trusted organizations can subscribe to the actual data of an individual and use it on an active consent basis. On top of the connections, privacy-friendly and safe applications can be used to help people get control, overview and insight into their lives. For the insurance industry this solves many problems in the field of data collection, data quality, digital identity and the demands of the upcoming European General Data Protection Regulation. It solves another issue as well: being able to connect to customers in this way deepens the relationship, from just offering a deal to building a long lasting relationship build on trust.



## **TRUSTED EXCHANGE OF VALIDATED DATA**

### **Why we selected Qiy Foundation for this DIA Top 100**

We selected Qiy Foundation because regaining trust is crucial in the insurance industry. It is only when consumers can 'trust' that their data are well protected and not misused that they will continue to trust the insurance industry. Reliable, consistently applied rules like the ones of Qiy Foundation make data processing safer, cheaper and inspire users' confidence. Confidence in turn drives growth. Qiy Foundation's ecosystem proves that new paradigms are not always a threat to existing solutions, but instead can bring them to a whole new level.



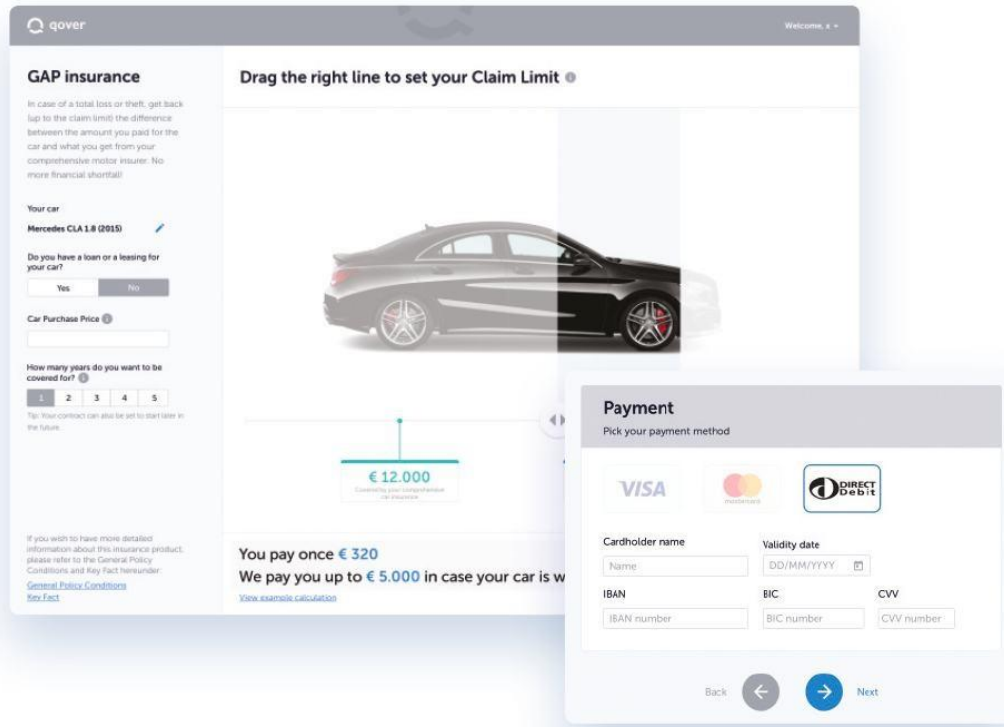
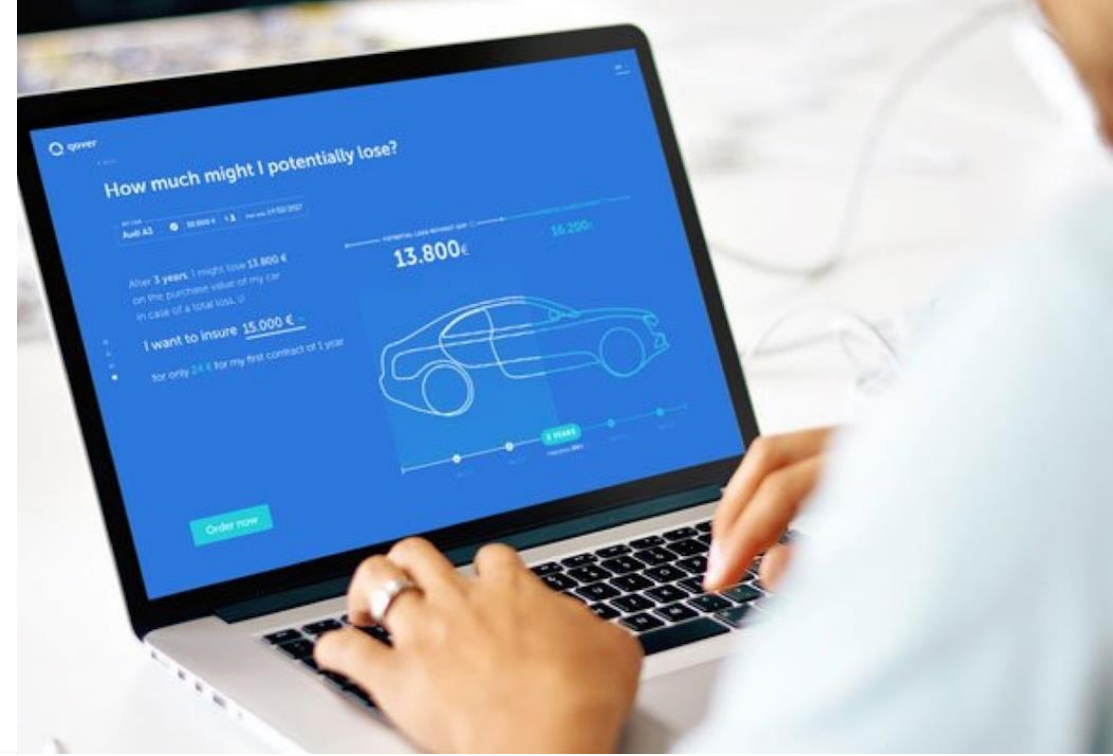
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## B2B2C BUSINESS MODEL, SLICED, ON-DEMAND, INSURANCE API'S, VERTICAL INTEGRATION, MOTOR INSURANCE

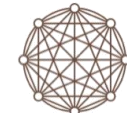
Qover, winner of the DIAMOND Award Munich is a Belgium based insurance technology startup. They have built the world's first 'Insurance-As-A-Service' platform to change the way insurance is designed, managed and distributed. As a cover holder of Lloyd's of London, Qover acts as a digital wholesaler of proprietary white label insurance, allowing any business or insurtech to seamlessly integrate their library of insurance products into its digital ecosystem via their open API's. Qover manages digitally the whole stack of insurance: product design, pricing, risk and claims. The startup offers innovative products - backed by the bests.



## SLICED ON-DEMAND DIGITAL INSURANCE INFRASTRUCTURE FOR CONSUMER BUSINESSES

### Why we selected Qover this DIA Top 100

Qover operates at the crossroads of technology and insurance, providing a comprehensive library of digital insurance APIs that allow any company to build and sell digital insurance products complementary to their core line of business. The company has a whole new outlook on insurance with new roles in the value chain and superb customer engagement. The Qover's platform makes the insurance experience better for the customer, easier and more profitable for the affinity partner, and cheaper for the insurer.



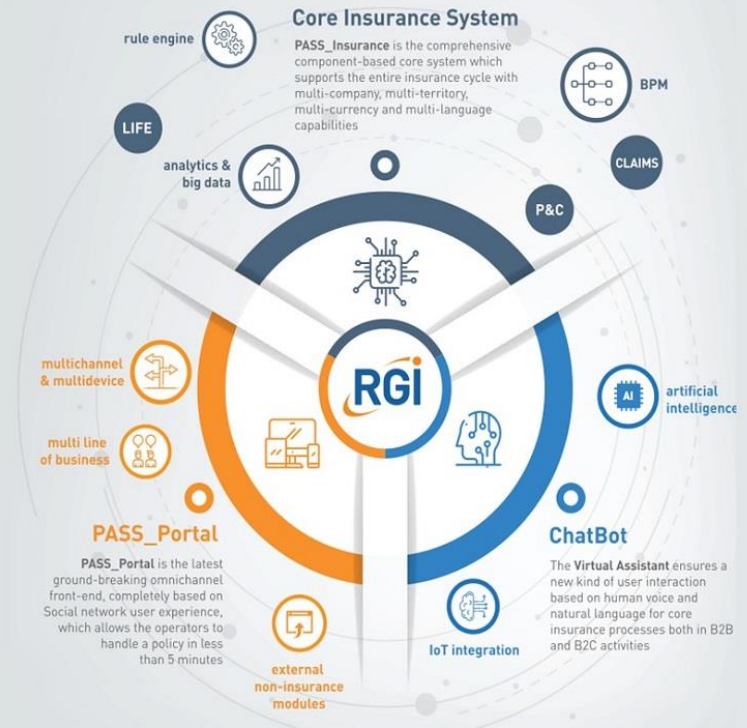
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## CORE INSURANCE PLATFORM, VIRTUAL ASSISTANT, AI AND NATURAL LANGUAGE PROCESSING

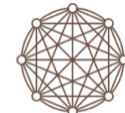
RGI is an independent software vendor leader in the design, development and delivery of core systems to insurers. RGI is the digital influencer of the insurance market, providing a comprehensive and modular offering which addresses core insurance processes including policy administration, market management, and sales and distribution. RGI has a lot of experience in dealing with insurers, Bank Insurers, Agents, Brokers and independent Financial Advisors. RGI has a proven track record of 100 insurers and 300 brokers across the EMEA region.



## “PASS\_PORTAL” AND “RGI VIRTUAL ASSISTANT”: VOICE IS YOUR NEW USER INTERFACE

### Why we selected RGI for this DIA Top 100

RGI has demonstrated an ability to modernize technology, to be extremely relevant in a digital insurance world, and now to grow in EMEA.



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DIA AMSTERDAM 2018 EXECUTIVE DINNER - ADAM TOWER  
WELCOME BY DIA CO-FOUNDER ROGER PEVERELLI



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### HOME TELEMATICS, CONNECTED PLATFORM, DIGITAL ENGAGEMENT, CLAIMS MITIGATION

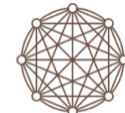
Californian-based Roost is an insurtech company focused on disrupting the traditional Property Insurance model through a “Telematics for the Home” approach. They are the lowest entry point into the smart home market with a \$30 smart 9V battery that transforms smoke alarms into smart alarms and a smart water leak & freeze detector for less than \$40. Both provide peace-of-mind to homeowners and rich data to insurers. Roost delivers these affordable, easy to install Wi-Fi solutions throughout the home with their mobile app and cloud-based notification engine.



### HOME TELEMATICS SOLUTIONS ENABLING DIGITAL ENGAGEMENT & CLAIMS MITIGATION

#### Why we selected Roost for this DIA Top 100

The insurtech innovation from Roost is a unique cost effective “Home Telematics” platform solution to address the claims cost mitigation of both the Fire and Water perils in homes and small commercial properties. In addition, they have a demonstrated positive impact on policyholder retention, engagement and acquisition. Roost devices are affordable and can transform the historical paper relationship between insurer and consumer into a more meaningful and tangible relationship.



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# sentiance



## ADVANCED ANALYTICS, AI, MACHINE LEARNING, IOT, CUSTOMER ENGAGEMENT

Belgian startup Sentiance is rapidly conquering the world. Sentiance unlocks contextual mobile experiences by mining sensor data from smartphones, wearables and connected devices. The data science company turns IOT sensor data into rich insights about people's behavior in a real-time context. These insights enable companies to understand how customers behave in their everyday lives, discover and anticipate the moments that matter most, and adapt their engagement to real-world behavior and real-time context.



# sentiance

Powering the Internet of You

## POWERING THE INTERNET OF YOU

### Why we selected Sentiance for this DIA Top 100

We strongly believe that consumers will live much more in sync with connected devices in the close future. By adding 'Ambient Intelligence' to those connected devices, it will create an easy-to-thrive-in digital environment. Context-aware data gathering and personalization is happening across all kinds of industries. Sentiance provides an intelligence layer that delivers real added value for the end-user. Sentiance puts a new face on digital transformation: engagement innovation.



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### **INSURANCE AND PROTECTION-AS-A-SERVICE, B2B2C**

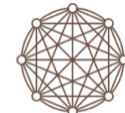
Setoo, backed by Kamet AXA's Insurtech startup studio, is disrupting the insurance industry by empowering e-businesses to create and distribute tailored insurance products directly to their consumers, offered as part of their customer journey. Through Setoo's platform, e-businesses such as online travel agents, e-commerce and events companies, can quickly and easily build and distribute simple insurance products that are embedded into the customer journey and with compensation dispensed automatically. By enabling e-businesses to protect customers against external events that can ruin their experience, such as missed flight connections, lost parcels and adverse weather conditions, Setoo helps create exceptional customer experiences and grow additional revenues.



## **PERSONALIZING INSURANCE TO CREATE GREAT CUSTOMER EXPERIENCES & NEW REVENUES**

### **Why we selected Setoo for this DIA Top 100**

Setoo turns insurance into a powerful business accelerator. Drawing on Setoo's strong insurance expertise, e-businesses are supported to deliver personalised insurance solutions, which generate new revenue streams by transforming the customer experience.



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DIA MUNICH



INSURTECH HUB MUNICH LOUNGE AT DIA MUNICH 2018



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### **INNOVATIVE CONSUMER INTERFACE, ADVANCE MATHEMATICS, RISK ANALYTICS, MACHINE LEARNING**

UK based Sherpa is an innovative & disruptive digital startup for personal risk management in the insurance market that uses technology to analyze risk profiles. Shaking up the traditional insurance model to benefit consumers. They target people who are dissatisfied with the way insurance works today. Sherpa wants a smarter, more personalized experience. With a single point of contact. Sherpa claims to “not be in cahoots with the insurer” and helps consumers who are going through specific life events that requires them to look at their insurance more holistically. These tend to be stressful and Sherpa believes they can take a huge, unattractive and time-consuming problem and make it go away. Sherpa is a trusted guide, someone to do all the searching, paperwork and drudgery. Using the consumer’s own data for their benefit.



## **INSURANCE. NOW IT'S PERSONAL**

### **Why we selected Sherpa for this DIA Top 100**

Sherpa is reinventing insurance from the ground up with a strong consumer-focused approach. Providing personal risk management in the insurance market by analyzing a customer’s risk profile, independently of insurers. Sherpa will be a trusted guide supporting the modern connected consumer by replacing the searching, paperwork and menial tasks of traditional insurance to find the right insurance at the best price. Helping customers understand what they really need based on their own data and actuarial science.



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# SIGNICAT



## DIGITAL IDENTITY, AUTHENTICATION, DIGITAL ONBOARDING

Signicat is a Digital Identity Service Provider (DISP) and is one of the leading providers of electronic identity and electronic signature solutions in Europe. The company delivers online trust-based services to the public and private sector globally. The solutions fulfill operational capabilities in line with international standards and requirements, such as Privacy, Anti-Money Laundering (AML) and Anti-Terrorist legislation and regulations, as well as Know Your Customer (KYC) requirements for onboarding of new users.

# Securely identify your customers online

[Learn more](#)



## DELIVERING TRUSTED DIGITAL IDENTITY FOR SECURE CUSTOMER ON-BOARDING

### Why we selected Signicat for this DIA Top 100

Signicat helps insurers to securely, digitally onboard customers while saving costs and making it easier to cross-sell and upsell. The goal is to enable customers to do business more effectively by delivering great user experiences for the end users and at the same time reduce the risk by using advanced security technology.

  
Read more

  
Check video



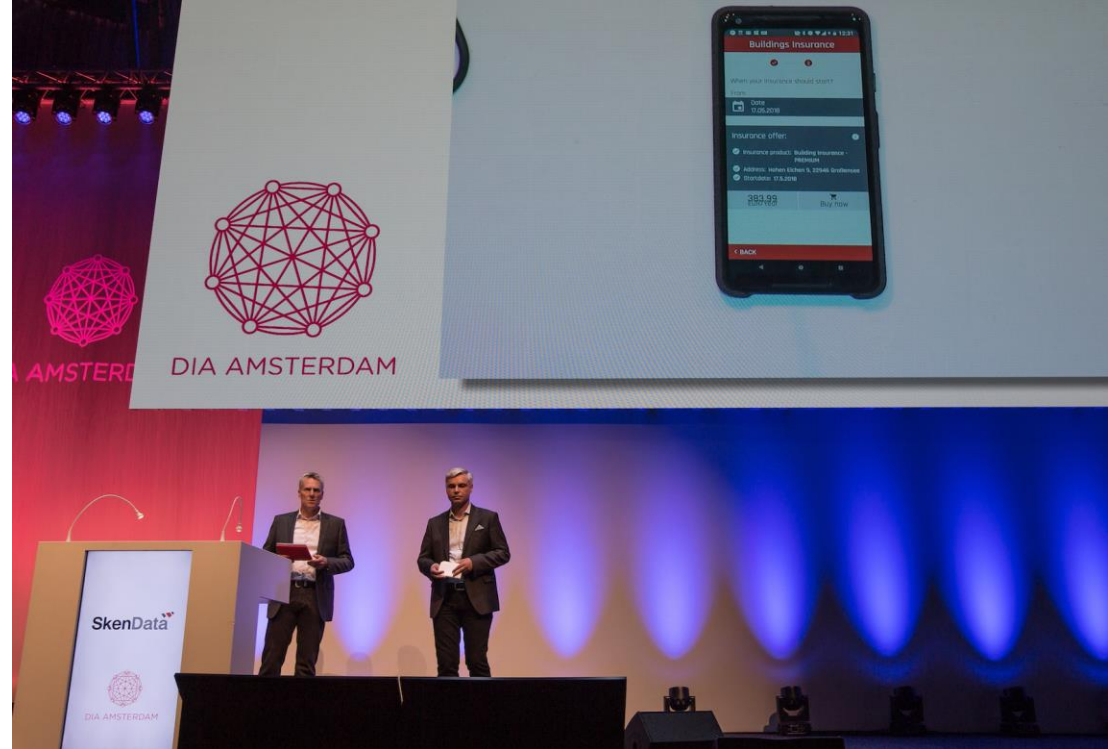
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## REAL ESTATE VALUATION, RISK ASSESSMENT, ARTIFICIAL INTELLIGENCE, GEOINFORMATICS

German startup SkenData is revolutionizing the value and risk assessment of real estate with the Wert14 tool. A procedure that determines the exact building value within seconds. The calculation of the building insurance sum becomes particularly efficient and simple with the help of Wert14, only the address is sufficient as input for calculating the building value. The SkenData technology based on geoinformatics, accesses the real estate and cadastral data of more than 52 million buildings in Germany. The BigData approach is supplemented with Artificial Intelligence (AI) and machine learning. In addition, official 3D building data and aerial photographs are evaluated for the creation of realistic building images.



## ENABLING BUILDING INSURANCE WITH ONE PHOTO

### Why we selected SkenData for this DIA Top 100

SkenData simplifies the whole validation process, making it easier, faster and more objective. SkenData is the first, completely digital method of building valuation. The startup will be a catalyst for change for many property-centric industries, from real estate and insurance. Opening new revenue streams and increasing cost savings.



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***Well cared for***

“The experience I’ve had here is that it’s a very personal relationship that the organizers have with those who are presenting. I felt well cared for and because of that the experience is quite memorable.”  
Scott Walchek, Founder & CEO Tröv



***Fresh ideas***

“Fresh ideas. A lot of things in a short time of period.”  
Carlos Ordonez Sanchez, Business Digital Director MAPFRE Group



***Best environment***

“DIA is probably the best environment to find digital innovation and insurtech.”  
Simone Salvati, Head of Direct & Digital Zurich Insurance Group

## WHAT ATTENDEES SAY ABOUT DIA





COME JOIN US AT THE NEXT DIA  
AMSTERDAM 25-27 JUNE



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# Slice



## ON DEMAND, AI & MACHINE LEARNING, CLOUD-BASED, CYBER SECURITY

New York based Slice Labs Inc. is a startup technology company offering a cloud-based, on-demand, pay-per-use insurance platform to quickly and easily deploy new insurance products that perform vastly better, offer deeper customer engagement, and present a wider array of options for customers. Slice is committed to delivering insurance differently. They started with on-demand insurance for the on-demand economy, insurance for a slice of time.

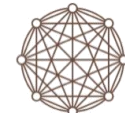
Slice Insurance Cloud Services™ is a cloud hosted, end-to-end, digital-first platform designed and built to drive experimentation and deployment. ICS supports rapid introduction, evaluation, and adoption of new products, technologies, and business models.



## INSURANCE CORRECTED

### Why we selected Slice for this DIA Top 100

Slice is reimagining insurance through design, data, and technology resulting in dramatic cost reductions as well as superb customer engagement. The common thinking is that going digital is about adopting new technologies like AI, Machine Learning, Bots, etc. But technology advances quickly. It will be different and better tomorrow and the day after tomorrow. Consistently trying to adopt every advancement is exhausting, expensive, and nearly impossible in current legacy organizations. Being digital at Slice is about sustained competitive advantage. They have already adopted all these new technologies, so carriers can have access to them before their competition does.



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# +Simple



## ROBO ADVISOR, AI DRIVEN E-COMMERCE PLATFORM, SME, DIGITAL UNDERWRITING AUTOMATION

French +Simple provides small businesses with tailor-made solutions to insure all their risks in a few minutes, with their smartphone and their credit card in hand. Use of +Simple is easy: just enter the name of the company and +Simple generates a small and dynamic questionnaire. They typically bundle 5-10 insurance products and services into packaged policies. Customers can sign online, pay online and get back to work, insured. Also, all policy life operations are automated, and a dedicated team manages the claims until resolution.

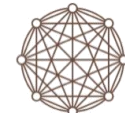
+Simple grows through partnerships with insurers, brokers and banks. Their live partnerships to date include Allianz, Generali, Marsh, Willis, BNP Paribas.



## THE INSURANCE ROBO-BROKER FOR PROFESSIONALS, FREELANCERS & SMES

### Why we selected +Simple for this DIA Top 100

+Simple reduces the cost structure in insurance distribution while providing insurers and distributors with an opportunity to leverage Machine Learning to improve their risk selection. It is an opportunity to grow profitably on SME segments and increase customer satisfaction.



DIGITAL  
INSURANCE  
AGENDA





### CORE SYSTEMS, OPEN APIS, CLOUD NATIVE

San Francisco based Socotra is the core technology platform of tomorrow's digitally-transformed insurer. Only Socotra brings the staggering technology infrastructure advances of the last decade to the insurance industry. The result is a new, intuitive, dev-friendly, True Cloud core platform that supports any insurance line of business in underwriting, policy administration, claims, billing, reporting, and much more. Socotra is a first-of-its-kind cloud-native system enabling carriers to easily and efficiently manage complex interactions throughout the lifecycle of policies (whether single line, single state or multi-line, multi-country). The Socotra platform's agility, flexibility, reliability, and modern design offers carriers lower costs, faster product releases, and easy integration with future technologies.



## SPEEDING DEPLOYMENT OF NEW INSURANCE PRODUCTS AND TECHNOLOGIES

### Why we selected Socotra for this DIA Top 100

Socotra is the core technology platform of tomorrow's digitally-transformed insurer. A new, simplified, radically open, cloud-native core platform that supports underwriting, policy administration, claims, billing, reporting, and much more. Socotra delivers agility, reliability, and a clear path to the many insurtech promises of today and tomorrow.



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Complementing each other to serve the next billion customers

*AZ empowering BIMA:*

- Insurance expertise;
- Entrepreneur spirit;
- Beyond Innovative;
- Reputation;
- Capital.

*BIMA empowering AZ:*

- Innovative digital business model;
- Access to alternative distribution;
- Services beyond core insurance;
- Emerging market access;
- Agile.



THE



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KEYNOTE ADDRESS DIA MUNICH 2018  
 GUSTAF AGARTSON (BIMA) AND NAZIM CETIN (ALLIANZ X)



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### SLEEP-TECH, AI AND IOT, ROBOTICS

Dutch startup Somnox developed the world’s first sleep robot that works by using scientifically proven cognitive and simulated human breathing techniques to accelerate the process of falling asleep. The sleep robot improves night’s rest with the technology of tomorrow. The Somnox sleep robot helps to sleep faster, longer and wake up refreshed using breathing regulation, soothing audio and affection.

Somnox co-designed the Sleep Robot with Royal Auping, Europe’s leading circular mattress manufacturer, to provide the ultimate comfort through a sustainable product with high quality materials. The sleep robot is manufactured and produced at Royal Auping’s facilities in The Netherlands.



## THE MOST COMFORTABLE SLEEP COMPANION FOR EVERYONE

### Why we selected Somnox for this DIA Top 100

Sleeplessness or insomnia is one of the most common sleeping disorders worldwide. People who suffer from it have difficulties falling asleep, staying asleep or sometimes even both. It is a highly prevalent problem that is associated with increased use of health care services and products and a very high economic burden. The Somnox Sleep Robot is the world’s first sleep robot developed to start a global sleep Revolution. We strongly believe it is time for a device like the Sleep Robot that actually does something to help people to sleep. Without medicine.



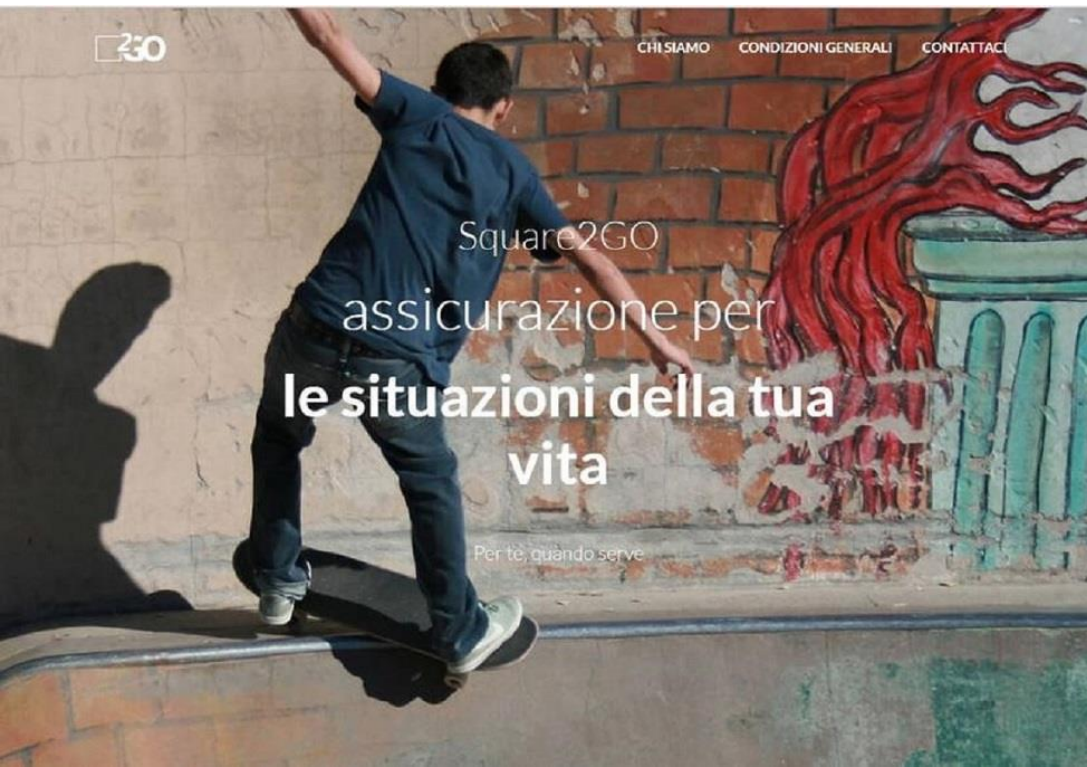
DIGITAL INSURANCE AGENDA





## INSURANCE-AS-A-SERVICE PLATFORM, DIGITAL PRODUCT DEVELOPMENT, SHORTEN TIME-TO-MARKET

Squarelife is an insurance company registered under the Financial Market Authority of Liechtenstein (FMA). The startup invents, develops, produces, distributes and sells insurance products and solutions. Squarelife sells directly or through partnerships. Their services are based on Lifeware.ch's tech platform and leverages the quality and the technological roadmap of the core platform that serves millions of policies worldwide. On top of their own capital, they protect their customers with the support of RGA, Reinsurance Group of America, Incorporated.



## CREATIVE AND TRANSPARENT INSURANCE

### Why we selected Squarelife for this DIA Top 100

Squarelife and Getsurance jointly built a compelling product perfectly fitting the digital only strategy of their distribution partner, creating a completely seamless experience for the customer while being strictly compliant with commercial and legal framework.

The innovation is both in the underwriting process, not just lean and clear but also adaptable to the real behavior of the customer on the partner's website. They created a set of APIs that adapt, in a dynamic way, to what people want to do online during the underwriting process.



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### MICROINSURANCE-AS-A-SERVICE, EMERGING MARKETS, MOBILE & SOCIAL

Stonestep serves first-time, even first-generation, insurance consumers in emerging Asia through its distribution partnerships with mobile, retail, and non-bank financial channels. It solves supply-side constraints by establishing in-country services driven by bespoke IT. It elucidates unexpressed customer demand with hybrid assistance and insurance products. The products aim to be as easy a pack of gum to understand and sold at the same newsstand at a similar price point using Stonestep's apps and connected platform.



Stonestep ASB



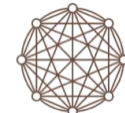
THE DIA COMMUNITY



## DELIVERING BANCASSURANCE FOR THE UNBANKED WITH MICROINSURANCE AS A SERVICE

### Why we selected Stonestep for this DIA Top 100

DIA selected Stonestep because it fulfills a new role in the value chain, especially in its markets and segment and because it exemplifies the contextual ecosystem approach we identify as a major trend for 2018: tailoring product to channel and to moment of truth. Industry short-hand doesn't quite capture what Stonestep does. It is an affinity specialist which integrates with distribution and provides all of the IT and backoffice required to run the business.



DIGITAL INSURANCE AGENDA



Roger Peverelli – Reggy de Feniks  
Walter Capellmann

# REINVENTING CUSTOMER ENGAGEMENT

## KUNDEN BEZIEHUNGEN NEU ERFINDEN

Wie Banken und Versicherungen die  
digitale Transformation meistern

Mit mehr  
als **200**  
Best-Practice-  
Beispielen

OUR LATEST BOOK – FOR SALE AT AMAZON  
GERMAN EDITION WITH CO-AUTHOR WALTER CAPELLMANN



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FBV





### CO-BROWSING, VIDEO CHAT, OMNI-EMPLOYEE, VISUAL ENGAGEMENT

Surfly is an Amsterdam-based startup, which has developed an innovative solution for sharing web sessions. Using Surfly, insurers can instantly see what their clients are doing on their website and assist them with just a single click. Unlike screen sharing, co-browsing does not require customers to download any plugins or software, making it simple and safe.

By using Surfly agents are able to really understand their clients which reduces significantly call handle times and make them much more efficient. Agents can visually explain products and information, this increase cross sell and upsell opportunities and establish a relationship of trust with a higher LTV which boost overall company revenue.

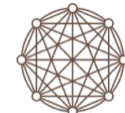


## ADVANCED CO-BROWSING SOLUTION

### Why we selected Surfly for this DIA Top 100

Surfly takes an innovative approach to co-browsing, making it easy to use, fast and safe, with no installation required. The company's offerings enable insurance companies to transform the customer experience. Encouraging agents and customers to visually collaborate online.

With Surfly's turnkey service, 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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## SOPHISTICATED UNDERWRITING, OCR AND NLP, MACHINE LEARNING, AUTOMATION

Synechron is a global consulting and technology organization providing innovative solutions to the financial services industry through its 3 main business focus areas: digital, business consulting, and technology. Based in New York, the company has 18 offices around the globe, with over 8,000 employees producing over \$500M in annual revenue. The company has launched InsurTech Accelerator solutions to address the challenges facing the insurance industry. Each accelerator application is based on a unique business case that allow organizations to leverage innovative technologies to enhance business operations, reduce operating costs, and create better client experiences.



## PROVIDING UNDERWRITERS WITH SIMPLE, COMPREHENSIVE VIEW INTO EACH APPLICANT'S RISK DATA POOL

### Why we selected Synechron for this DIA Top 100

We selected Synechron because they are constantly looking at how they can use the latest technologies to drive innovation in insurance. Synechron's AI/ML Accelerator for Visual Risk sought to address the highly-manual nature of the risk assessment process by applying automated machine learning to empower underwriters to be quicker and more efficient.



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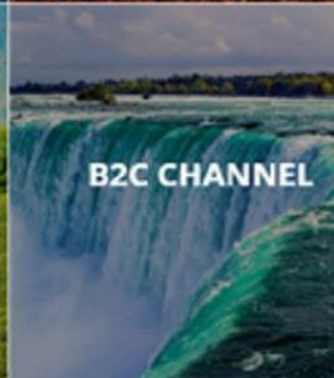


# tech11



## DIGITAL CORE INSURANCE PLATFORM, MICROSERVICES ARCHITECTURE, CLOUD-BASED, APIS

Tech11 is a promising German startup who provides core insurance solutions for the insurance industry in EMEA. Their solution is unique in terms of technology stack following one principle: generating the highest business value throughout best-in-class technologies. The tech11 core insurance platform has been designed for fully automated digital E2E insurance P&C business and is based on the latest technology. It is driven by a unique container-based microservices architecture. All modules can be used stand-alone or in any combination. They can go into production fast and cost-efficient. Any integration is easily managed by Web Services. Hosting is provided on-premises or cloud-based.



## UNIQUE DIGITAL CORE INSURANCE SOLUTIONS. END2END. FOR P&C.

### Why we selected tech11 for this DIA Top 100

Today, legacy back-ends are the main barrier for insurers to quickly adopt to rapidly changing client behavior and expectations. Besides reaching operational excellence, it is key for insurers to open up the existing system landscape to become part of growing ecosystems. Other market players are using their technological advantage to gradually enter into the insurance business. Tech11's core insurance solutions are able to manage complex requirements running stable and secure policy and claims administration with a fully disruptive approach regarding both, use of technology and facilitate business operations.



DIGITAL INSURANCE AGENDA





PANEL DISCUSSION AT DIA AMSTERDAM 2018  
VOLKER BÜTTNER (GENERALI), REZA KORSHIDI (AIG),  
TOM VAN DEN BRULLE (MUNICH RE)



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**DIGITAL HEALTH, B2B2C PLATFORM, SOCIAL RATINGS AND RECOMMENDATIONS, VIRTUAL NURSE, CUSTOMER SERVICE AND CLAIM MANAGEMENT**

The CareVoice is a Shanghai-based international health insurtech company driven by the mission to bring better healthcare experience to its members. At the core of the company mission is an independent mobile social platform that provides trusted, community-sourced ratings and recommendations on top-quality healthcare services. The platform focuses on the upper-tier segment of affluent Chinese women and their families, who are the primary consumers of the fast-growing private health sector.



## UNLEASH VALUE FOR INSURANCE COMPANIES BECOMING TRUE HEALTH PARTNERS

### Why we selected The Carevoice for this DIA Top 100

CareVoice brings mobile-based and data-driven solutions that digitalize healthcare and insurance journey with consumers' interest first.

CareVoice creates an engaging ecosystem which brings insurances and consumers closer with its SaaS membership services solution and CareVoice has started to digitize TPA's human-intensive tasks and leveraging data for further efficiencies that may lead to TPA 3.0 generation and will benefit to all shareholders: TPA, insurers, customers and hospitals.



DIGITAL INSURANCE AGENDA





### **VEHICLE/CAR TELEMATICS, SMARTPHONE AS A SENSOR, JOURNEY SCORING**

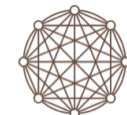
DIAMOND Award Winner The FLOW designs the world's most advanced and lowest-cost telematics systems to make vehicles safer and cheaper for all. The Sheffield based startup and winner of the highest UK business award, the Queen's Awards for Enterprise for Innovation, helps insurers, fleet operators and auto service organizations generate profits by making mobility safer and smarter for all. The FLOW offers unique approaches to scoring, education, coaching and incentives and is involved in collaborative research in the areas of pollution, transport, smart cities and driverless cars.



## **MAKING MOBILITY SAFER AND SMARTER FOR ALL**

### **Why we selected The FLOW for this DIA Top 100**

The FLOW is leading the industry with their unique approaches to scoring, education, coaching and incentives that are in use by insurers, fleet operators and auto manufacturers worldwide. With their new peer to peer platform, they enable users to lend their car to trusted individuals to make better use of their investment. While enabling insurers to instantly increase the appeal of their UBI offering and offer additional insurances.



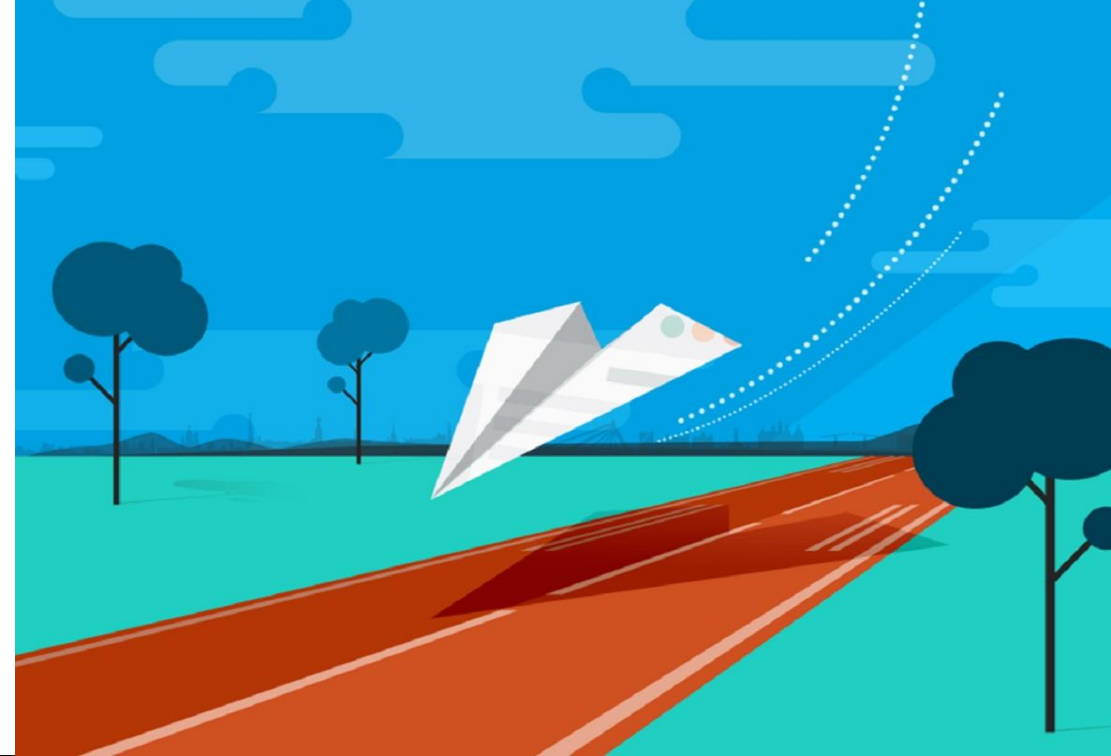
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**MOBILE APP DEVELOPMENT, DIGITAL PRODUCT DEVELOPMENT, 0 TO 1 PRODUCT DEVELOPMENT, LEAN PRODUCT DEVELOPMENT, AGILE, SCRUM**

Thinslices, leader in the mobile development space is a global custom software agency from Romania that creates high-intensity tech solutions for startups and innovation groups. They turn innovative ideas into digital products through a predictive methodology. Working with knowledge-powered small steps helps organize their projects, as well as their services. The phases of a digital product correspond with the 4 services that they provide: Zero to Product Design, Product Design to MVP, MVP to One, Knowledge and Expertise. The company has a history of turning complex ideas into live digital products in 3 to 6 months.



## ZERO TO ONE DIGITAL PRODUCT DEVELOPMENT

### Why we selected Thinslices for this DIA Top 100

We selected Thinslices because they have a history of turning complex ideas into live digital products in 3 to 6 months for global entrepreneurs. And because of the trust they built in the Insurtech community. They helped a great number of insurtechs among them WeFox, Number26 as well as OkIT.



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### *The G20 of insurtech*

“DIA brought us in contact with the top-level decision makers from all over the globe. If you are selected at DIA, you don’t have to be at any other event anymore. DIA is like the ‘G20’ of Insurtech.”

Charles Bark, Co-founder & CEO HiNounou



### *Want to return*

“Since the first DIA in 2016 I didn’t miss any DIA edition.”

Volker Büttner, Head of Group Innovation Generali Group



### *Innovative spirit*

“Great location with a very different and innovative spirit.”

Gregor Gimmy, Head BMW Startup Garage

## WHAT ATTENDEES SAY ABOUT DIA







## SPECIAL STARTUP RATES

We love startups! We throw in a special 595 euro startup rate if:

- Your startup is founded in 2017 or after.
- The startup is an insurtech (not e.g. an agency) with a digital business model.
- Your CEO will be present at DIA Amsterdam.

To apply please contact Dominique.



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## ECOSYSTEM PLATFORM, AI AND MACHINE LEARNING, BLOCKCHAIN, ADVANCED ANALYTICS

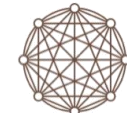
Tieto Insurance-in-a-Box (iiB) is a digital startup toolkit designed to enable insurers to fast-track their new product deployments. At Tieto they leverage the power of partnership by building an ecosystem with the best Insurtech solutions in the market. The Insurance-in-a-Box (iiB) platform leverages the latest technology accelerators including Mobility, IoT, ML, AL, Robotics etc. The Life & Pension solution explores the potential of hybrid products that the insurers and wealth management companies can bring to the market with goal-based planning, dynamic pricing and flexible benefits among others.



## SUPPORTING GOAL-BASED INVESTMENT PLANNING THAT DYNAMICALLY SUPPORTS THE CONSUMER'S LIFE SITUATIONS

### Why we selected Tieto for this DIA Top 100

Tieto sees data as the new water -the prime driver for human experience and economic value in the future and continues to co-innovate new and unforeseen data-driven services and business models, opening up new revenue streams, increase cost savings and creating disruptive business models.



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TRACTABLE



### AI, INSURANCE, AUTOMOTIVE, AUTOMOTIVE INSURANCE, MACHINE LEARNING, DEEP LEARNING

Tractable is a London-based startup that develops proprietary AI algorithms that can learn and perform expert visual tasks, which can be deployed as claims auditing solutions. Specifically, Tractable assesses damage extent by analyzing images submitted with claims. This is used to provide an estimate for vehicle repair as well as detect any suspicious claims. Tractable deep learning tools for visual inspection perform faster, cheaper and more accurately than humans. Tractable algorithms can label as much data in one hour as the baseline method can in a hundred. Their technology automates an expert’s task at near zero marginal cost.



## AUTOMATING EXPERT TASKS WITH ARTIFICIAL INTELLIGENCE

### Why we selected Tractable for this DIA Top 100

Tractable’s technology is very likely going to be the future of photo estimating and radically changing how collision repairers interact with insurers and customers in the next few years. Tractable’s AI has seen millions of claims, including instances where something looking minor concealed hidden damage. Reducing the cycle time from days and weeks to minutes, results in more consistency, and no longer requires an expensive human claims handler to be involved in the process.



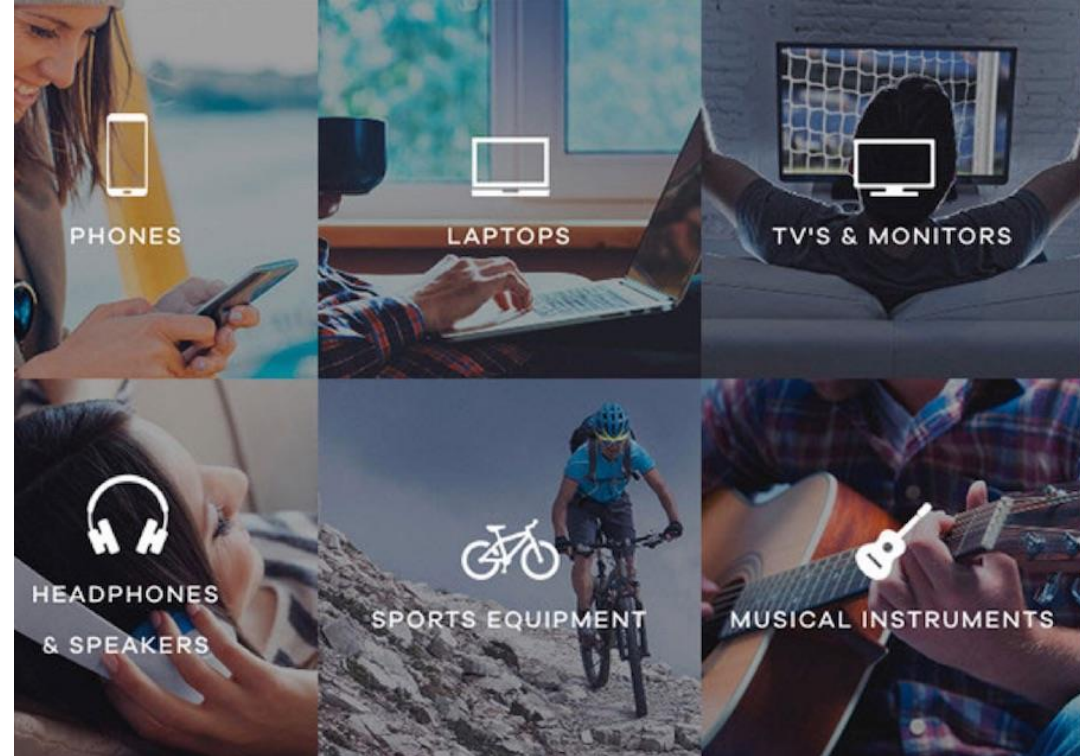
DIGITAL INSURANCE AGENDA





### ON-DEMAND, INSTANTLY, SMART INSURANCE, FLEXIBILITY

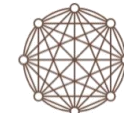
Trōv, ranked 5th in 2016's top insurance tech-start-ups to watch, is a data collection application and digital insurance platform combined into one. It completely reinvents the way people insure their belongings. It harnesses information about all their items and lets the owner choose which things they care to insure for any desired period – a year, a month, a week, a day, an hour. Trōv will launch the world's first on-demand insurance platform in Australia and the UK in the first half of 2016. We are proud to have had the premiere at DIA Barcelona.



## AN ENTIRELY NEW WAY TO INSURE THE THINGS PEOPLE CARE ABOUT

### Why we selected Trov for this DIA Top 100

Trōv is one of the most provocative concepts that targets a segment that is so difficult to reach for insurance incumbents: the millennial generation. In the US, 87% of people under 35 have no home contents insurance. For them insurance is almost a luxury item: too complex, too time consuming to purchase, too general and without direct benefits. Trōv addresses a latent pain point. Current home insurances are about averages, one size fits all. By connecting people to the information about their belongings and presenting them with valuable ways to use that data, Trōv aims to become a 'must-have' lifestyle app.



DIGITAL INSURANCE AGENDA





McKinsey & Company


Digital Insurance –  
Delivering Real Impact

Dr. Jörg Mußhoff, Senior Partner  
Dr. Simon Kaesler, Partner

Digital Insurance Agenda  
Munich, October 17, 2018

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KEYNOTE ADDRESS DIA MUNICH 2018  
JÖRG MUßHOFF / SIMON KAESLER (MCKINSEY&COMPANY)



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### TELEMATICS, MOBILE UBI, DRIVING DATA, CLAIMS TECHNOLOGY

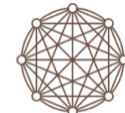
Headquartered in Boston, Mass., TrueMotion the leading provider of turnkey, smartphone usage-based insurance (UBI) technology, combines the power of mobile technology, machine learning and data science to combat the rising rate of car accidents and fatalities. Its patented technology accurately identifies drivers and scores their actual driving behavior, which reduces instances of distracted driving and other risky behaviors for up to 75 percent of users.



## MAKING MONEY BY DRIVING SAFER – THANKS TO MOJO

### Why we selected TrueMotion for this DIA Top 100

TrueMotion is a 2016 DIAward Winner. We selected the company because, they are offering something completely new. By partnering with TrueMotion, insurers can offer customers advanced, innovative insurance solutions designed to improve driving habits and reward safe drivers with discounts on their premiums.



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### SMART HOME, IOT, PREDICTIVE ANALYTICS, PREVENTION

Twingz provides damage prevention and energy management services by analyzing electricity and water meter data. Through data disaggregation and machine learning based pattern recognition, twingz makes power and water consumption transparent, controllable, predictable and safe. Twingz services help prevent fire and water damage, reduce payouts for insurers and offer a continuous value to their clients.

Twingz services contribute to the industry-wide transition from damage regulation to damage prevention. With their predictive analytics they detect anomalies in consumption patterns and issue warnings on imminent damage and malfunctioning accordingly. By providing fire and water damage prevention services the number of claims can be reduced, while simultaneously opening a communication channel and continuous value delivery to end consumers' life's.



## HELPING YOU MOVE FROM DAMAGE REGULATION TO DAMAGE PREVENTION

### Why we selected twingz for this DIA Top 100

Twingz solutions address several of the insurance industry's most significant trends. As an IoT platform that connects devices, customer and insurer twingz provides: superb customer engagement, sophisticated underwriting and risk reduction and contextual data propositions.



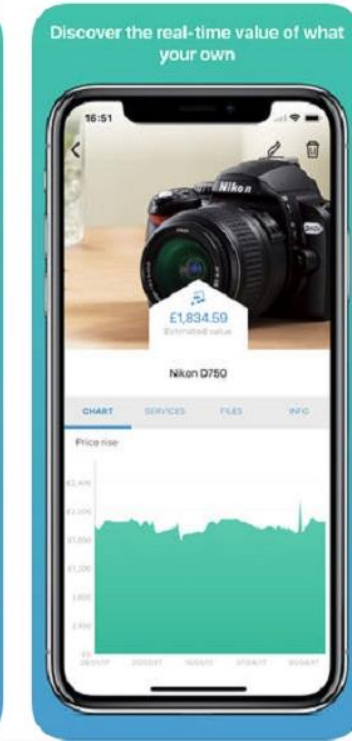
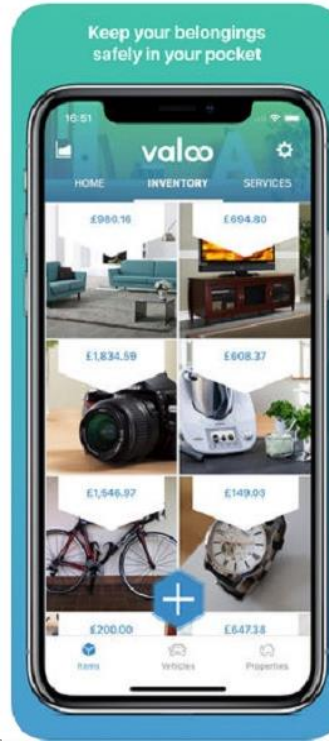
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## ASSET MANAGEMENT PLATFORM, MOBILE, SOCIAL, ON DEMAND INSURANCE

Based in Paris, Nantes and Hamburg, Valoo is the first digital asset management platform (iOS, Android and on the Web) which helps people to secure, to value and to manage their belongings. It enables users to gather all the info about their belongings (invoices, pictures and purchase date) in one single app. The company's algorithm determines the value of the items, which can then be managed or insured. Besides the securing of all beloved products and referencing information/data, Valoo estimates the specific market value in real-time. Then, they offer innovative services to manage during all the items' life cycle: for instance: moving, selling, renting and the recently launched, Insurance On Demand. All with just one-click!



## THE PLATFORM FOR YOUR BELONGINGS!

### Why we selected Valoo for this DIA Top 100

The French startup creates and develops new innovative solutions that simplify and facilitate the daily life of users and the handling of claims for insurers. Allowing insurers to offer relevant services to their clients which makes their lives a lot easier.



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NETWORKING AT DIA AMSTERDAM 2018



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LUCAS BENJAMIN  
DIA AMSTERDAM 2018



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### 3D IMAGING SOLUTIONS, RADIO FREQUENCY, CONNECTED HOME DEVICES, SMART HOME, MOBILE, SENSORS, TRACKING, SECURITY, OFF-THE-SHELF

Vayyar, the startup based in Tel Aviv, is addressing the need for accurate and affordable sensors which are capable of 3D imaging that can be integrated across many platforms. Vayyar sensors are unlike human vision or optics. They create a 3D Image of everything happening in real-time. Monitoring in parallel the presence of multiple people, identifying their location, posture and vital signs. It can do this from a distance or through walls, with no optics or wearables, thus protecting privacy and setting the standard for "data minimization" as mandated by the FTC.



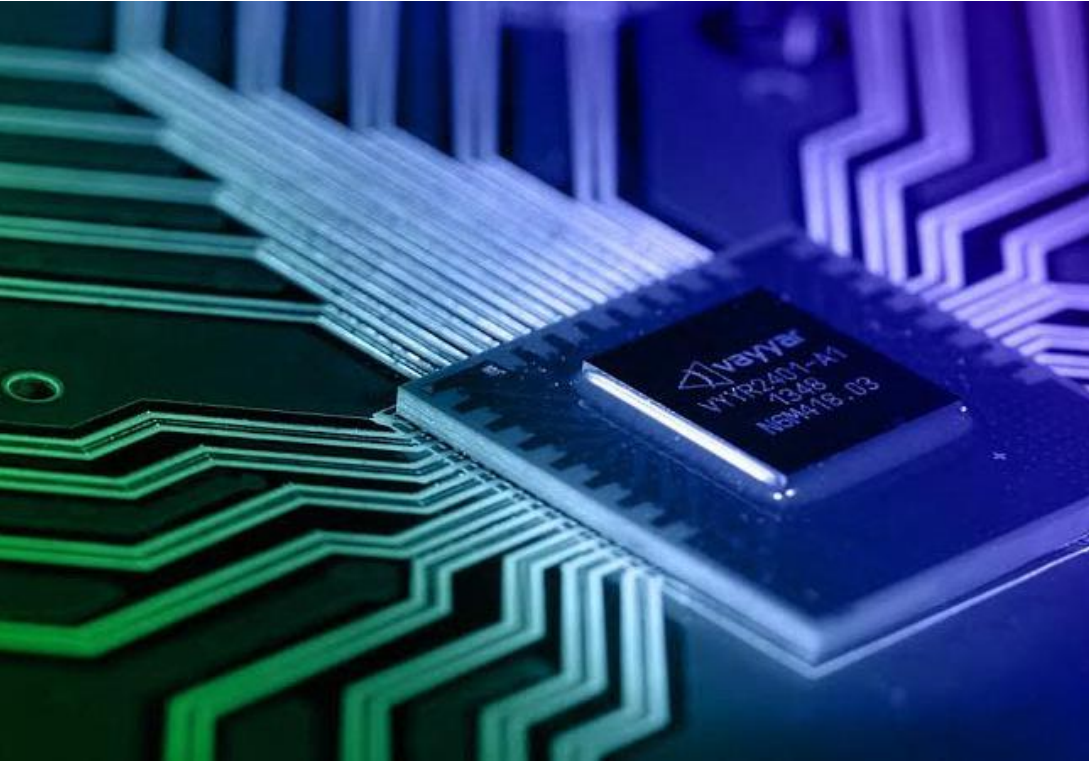
## CREATING A 3D IMAGE OF SURROUNDINGS IN REAL-TIME

### Why we selected Vayyar for this DIA Top 100

We selected Vayyar because their sensors are part of the emerging market of connected homes, cars and the internet of things. With the use of one advanced 3D imaging sensors instead of multiple varieties of sensors and chips, Vayyar can unify the internet of things- making it more efficient, effective and affordable. Vayyar sensors dramatically reduce the cost of current systems because there is one sensor which can play multiple roles in a variety of conditions. Vayyar sensors can be used in the smart home and office, in automobile and autonomous vehicles and on property perimeters.



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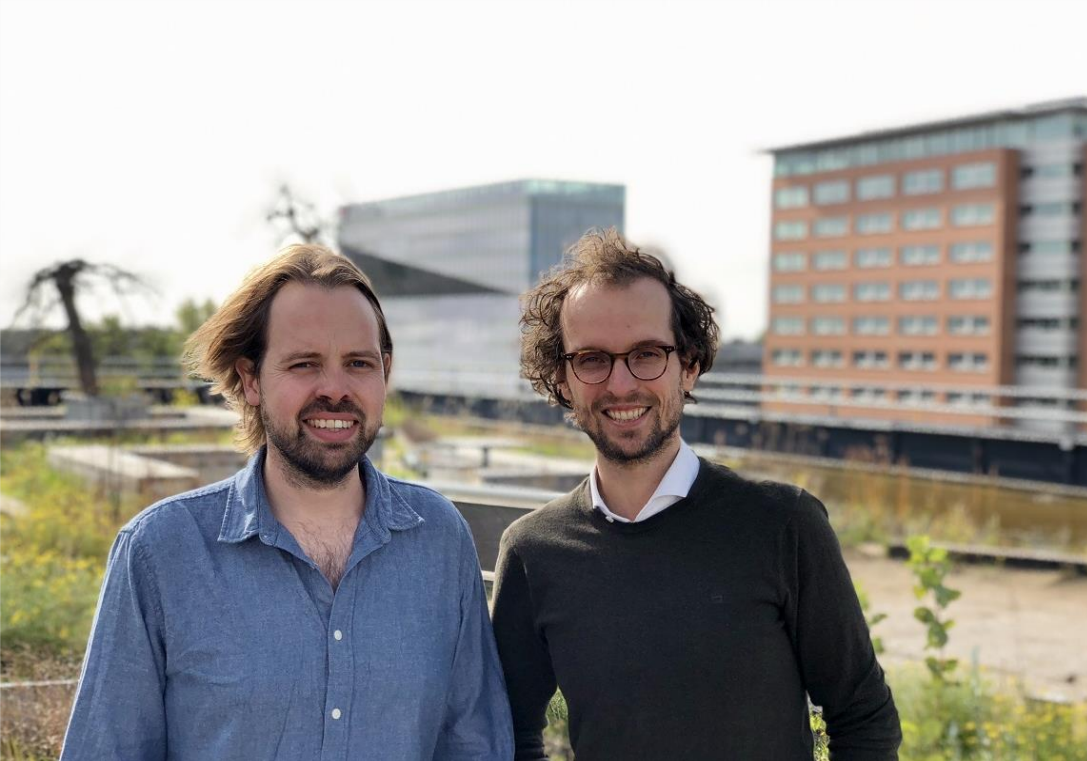
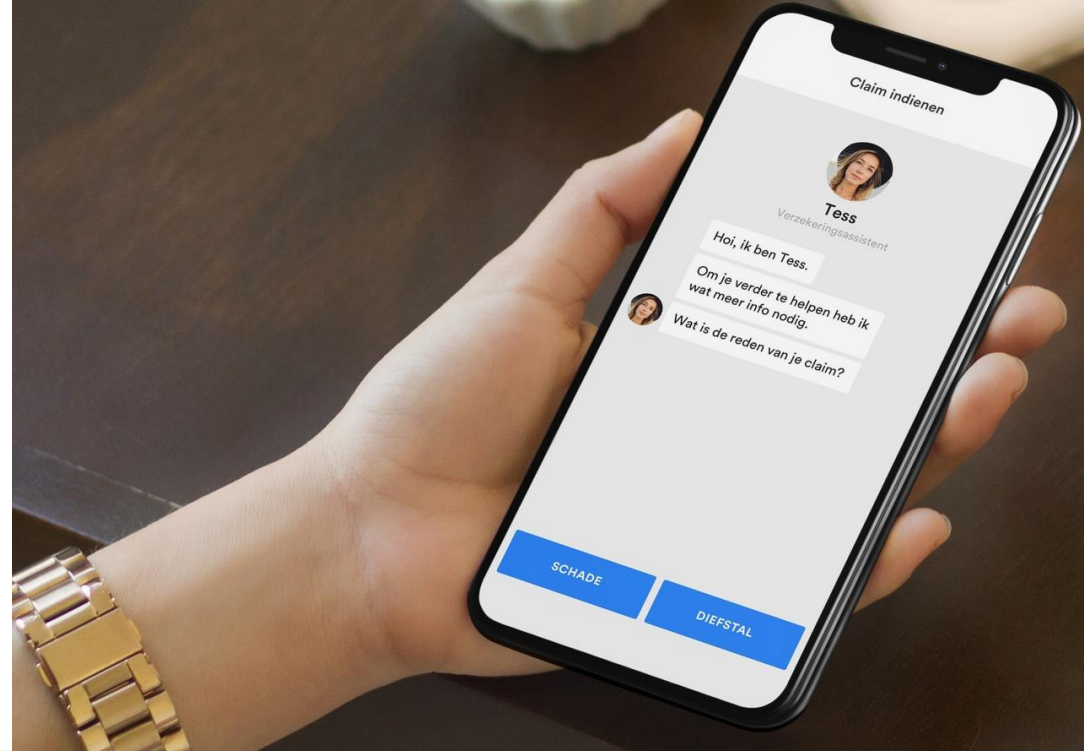






**ON-DEMAND, MOBILE, LOCATION BASED**

Vigi is a corporate startup, powered by Dutch insurance giant VIVAT. Vigi offers flexible, hyper relevant insurances through its super user-friendly mobile app, starting with travel- and device insurance. Vigi offers an on demand, on item insurance to give people the flexibility to insure their gadgets when they think it is needed. New is the flexible and highly relevant travel insurance. With the item insurance, people can easily add their item through the app, receive a quote and after a one-time subscription customer can easily insure their items for the moments they want to be covered, with just one swipe.



**LOCATION BASED & FLEXIBLE TRAVEL AND DEVICE INSURANCE TURNED ON AND OFF WITH A SWIPE**

**Why we selected Vigi for this DIA Top 100**

Vigi makes the insurance experience relevant with their platform, especially with the new travel insurance where they simplify the active coverage based on the location, so it is truly relevant to be insured. Besides that, Vigi delivers excellent customer experience and engage with the customers through a new channel, offering new possibilities like reminding people to switch off their insurance and notifying people they are covered once arrived at their destination.



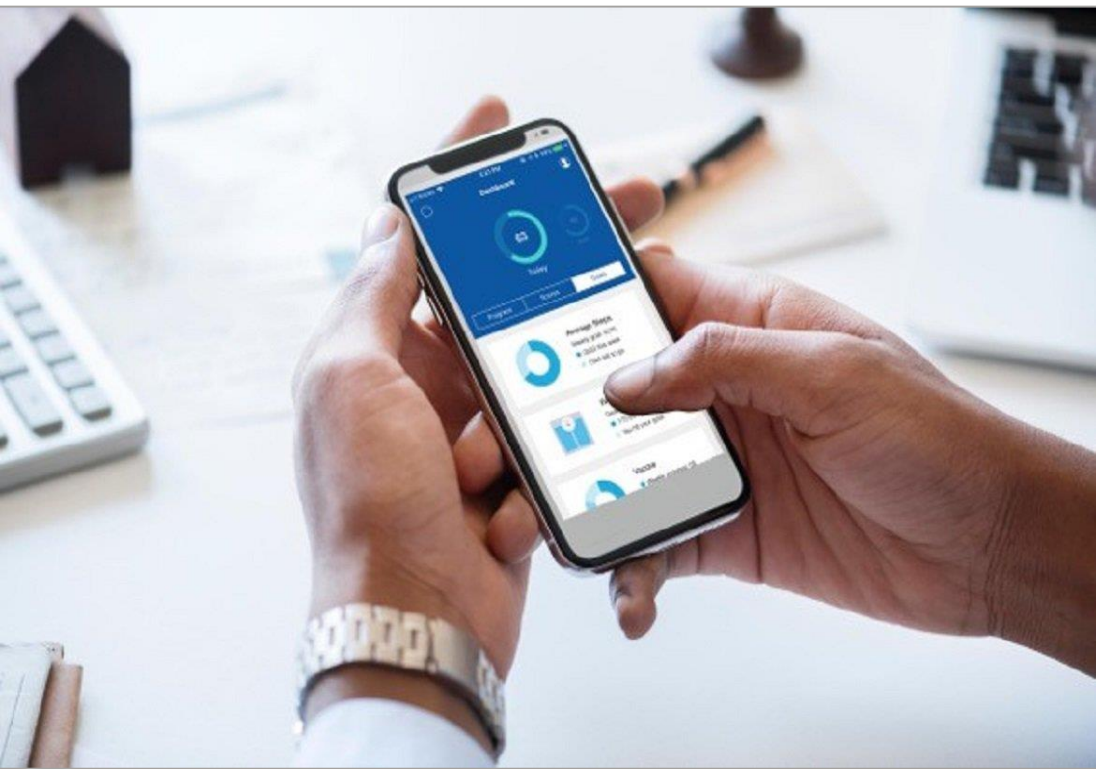
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**WEARABLES, MOBILE, ADVANCED ANALYTICS, MORTALITY PREDICTION**

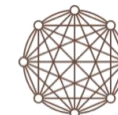
Canadian Vivametrica develops predictive analytics for insurers and wellness. Leveraging smartphone and wearable technology, Vivametrica uses digital biomarkers to predict risk for disease, mortality and overall health status. Recent research, including work by their team, has uncovered the importance of physical activity on health and mortality. Their platform provides tools for digital underwriting and new ways to engage policy holders and potential customers.



## USING INTELLIGENCE TO LIVE LIFE BETTER

### Why we selected Vivametrica for this DIA Top 100

Advanced health analytics to enable accelerated and simplified underwriting for life and health insurers.



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PANEL DISCUSSION DIA MUNICH 2018  
JOOST HEIDEMAN (UNIVÉ), ANDRIES SMIT (AVIVA),  
JOSEP CELAYA (MAPFRE GROUP)



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### Cloud Omnichannel, Health Ecosystem

Vlocity + Salesforce have created a platform built for microservices and digital engagements that allows insurers to break-free and innovate. Vlocity is a modern suite of omnichannel solutions for insurers, producers, providers, employers, and consumers built on top of the Salesforce platform.

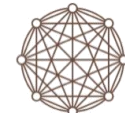
Designed for Health, Employee Benefits, Property and Casualty, Life and Annuities, and Specialty Lines of business, Vlocity provides guided, digital interactions across the customer journey, including enrollment, onboarding, quoting and applications, underwriting, customer support, account management, renewals, and claims. These interactions can be configured without code and deployed to any device or channel and integrate seamlessly with back-office and third-party systems.



## UNLEASHING DIGITAL TRANSFORMATION IN INSURANCE

### Why we selected Vlocity for this DIA Top 100

The Vlocity and Salesforce partnership is fundamentally transforming how the world's leading insurers engage with their policyholders, agents, and employees. The results are impressive: carriers using Vlocity and Salesforce are going live in 2 to 3 months and seeing immediate business results: quoting and application times reduced from days to minutes, significant increases in agent quoting, reduced time to proficiency, reduced call handle times, and improved NPS scores.



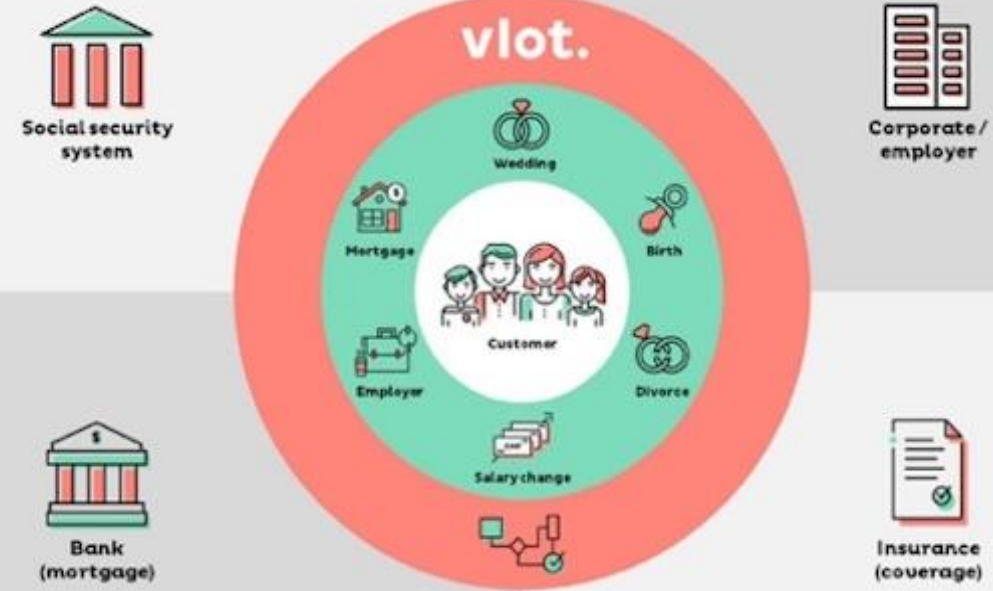
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# vlot.



**RISK MANAGEMENT PLATFORM, B2B2C , DYNAMIC RISK PROFILING**  
vlot is a B2B2C risk management platform, opening up an agile and integrated world of financial risk analysis, coverage and monitoring. The startup from Switzerland provides an easy-to-use “one-stop-shop” that assesses the full spectrum of state and employer specific social security benefits, then mapping it to life-situation based needs and offering a flexible insurance coverage to close existing gaps. At vlot they define success as empowering users to make immediate risk coverage adjustments by smoothly combining dynamic risk profiling with tailored and continuously adjustable coverage solutions.



focus on life.  
we backup your risks.

## DIGITAL ECOSYSTEM FOR LIFE RISK ANALYSIS, COVERAGE AND MONITORING

### Why we selected vlot. for this DIA Top 100

vlot is the perfect showcase of one of the key insurtech trends for the years to come; so-called UPSTREAM PLATFORMS. Push strategies are becoming less and less effective. Pull is about understanding and solving the need behind the insurance solution and being present in that context. Insurers need to move upstream and be present in the context of specific life events and decisions, big and small. vlot is really tapping into this opportunity.



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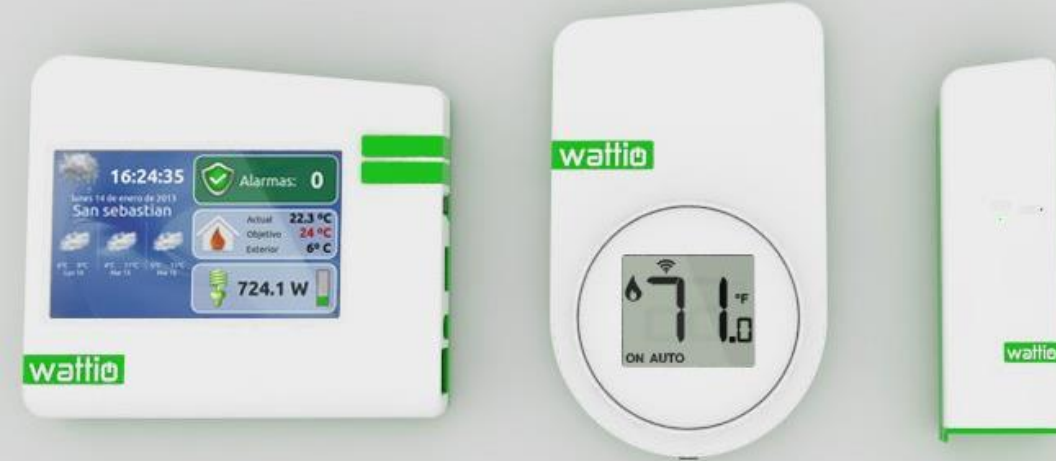
# wattio



## IOT, SMARHTHOME, MOBILE

Wattio is a complete and reliable smart home solution, aiming to improve the relation that insurance companies have with their clients. Wattio allows insurance carriers to have more frequent, close and direct contact with their customers.

The clear benefits for consumers that use Wattio, how it adds value to the customers' life will increase customer loyalty to the companies that offer Wattio. Together with a much more comprehensive customer experience this reduces churn rate, increases the revenues per customer, creates new revenue streams etcetera. In short, Wattio's smart home solution can play a game changing role in the insurance sector.



## GET CLOSE TO CLIENTS WITH THE BETTER-RATED SMART HOME SOLUTION

### Why we selected Wattio for this DIA Top 100

Wattio is one of the better ranked smart home solutions; it is complete and reliable and won multiple awards. Wattio has been winner of Perseo Iberdrola, winners of Toribio Prize, finalists at Cloud Innovation World Cup 2015, and finalists at Smart City Open Innovation Marketplace. How Wattio is valued by the market reflects in its high ranking in opinion platforms such as Google Play and Amazon. We definitely like how Wattio assists insurance carriers to engage much more and much better with their customer, and how these carriers can provide new added value to their customers with Wattio.



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### MOBILE, MACHINE LEARNING, AI

The combination of wefox & ONE is winner of the DIAMond Award. Reinventing insurance at scale. A solution for brokers to manage all customers & increase revenue. wefox, formerly known as FinanceFox, is the largest insurtech startup in Europe. The German insurance platform enables customers, insurance brokers and insurance providers to transact and manage insurance products digitally. The successful startup recently acquired ONE, a fully digital and newly launched insurance provider backed by MunichRe. ONE is integrated into the wefox platform as an innovation partner. Initially, its products will comprise home contents and liability cover, but the portfolio will expand to cover all aspects of life. By integrating ONE into the wefox platform, wefox underscores its path-breaking role in the insurtech marketplace.



## COMBINING EUROPE'S LARGEST INSURTECH WITH THE FIRST DIGITAL EUROPEAN LICENSED INSURANCE CARRIER

### Why we selected Wefox for this DIA Top 100

Wefox has proven itself to be innovative and successful European insurtech platform solving problems of brokers, insurers, and end-customers. By integrating ONE into the wefox platform, wefox underscores its path-breaking role in the insurtech marketplace. The combination of wefox and ONE allows the group to reinvent insurance at scale and reinvent through ONE and scale through wefox. Providing fully digital, excellent insurance products to European markets. Briljant!



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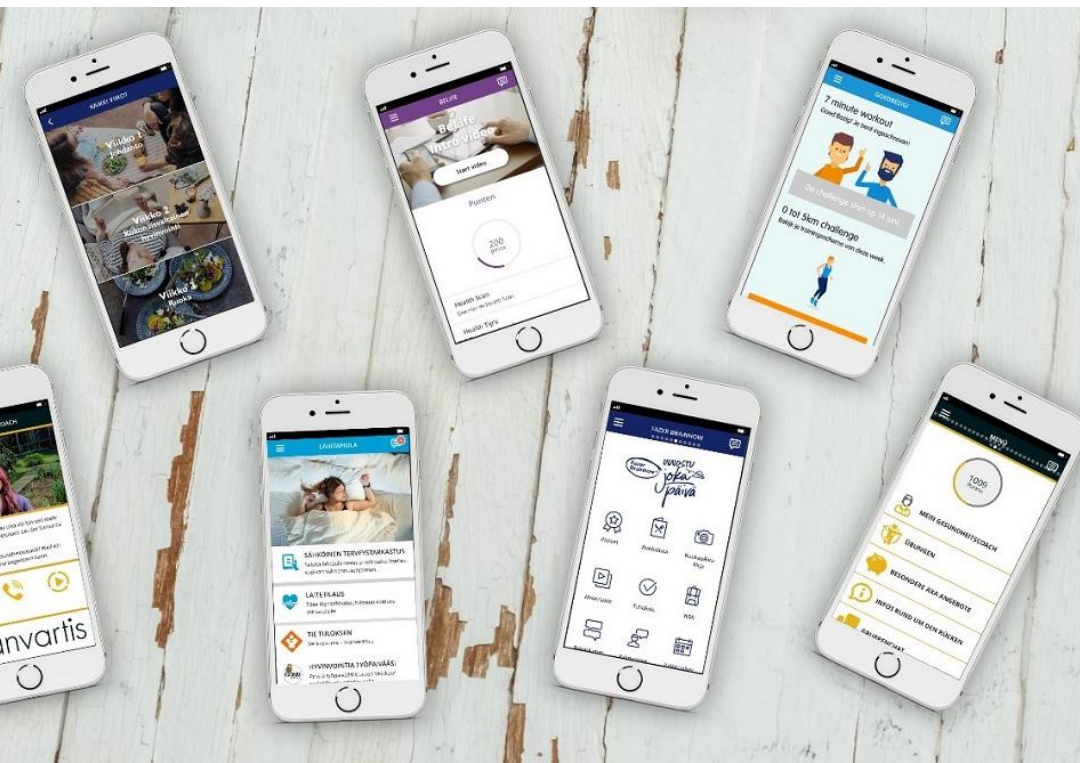






### EHEALTH PLATFORM, WEARABLES, PREVENTION

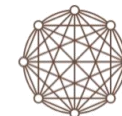
Wellmo is a cloud-based mobile platform for insurance companies. The only content agnostic platform product on the market allows insurance companies to effectively leverage a wide range of third-party apps, international and local health service partners as well as assets insurers already have built themselves. The Wellmo app works on iOS, Android and supports more than 100 health devices. The Finnish company has years of R&D behind it as the company's roots are in the Nokia Wellness business. Wellmo is developed and marketed by Mobile Wellness Solutions MWS Ltd. which is owned by its executive team, key employees and private investors. Wellmo currently employs 16 people. Wellmo is headquartered in the Helsinki metropolitan area in Finland, active in several European markets like Germany and The Netherlands and other Nordic countries.



## ENABLING DATA-DRIVEN DIGITAL HEALTH EXPERIENCES

### Why we selected Wellmo for this DIA Top 100

For insurance companies trying to tap into the digital health market, it's tough to compete with the established device and app-makers in this space. With Wellmo, insurers can create their own branded digital health app, which takes full use of the best devices, health content and services from the market.



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### MACROINSURANCE, ADVANCED RATING AND SCORING, GAMIFICATION

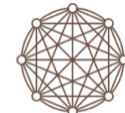
London-based Wrisk combines insurance and technology in one simple app. Wrisk is about more than just buying insurance, it's about managing and understanding risk. Developed with the use of advanced data science and actuarial techniques, the unique Wrisk Score is like a credit score for personal risk, 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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## CONNECTED CLAIMS PLATFORM, IOT AND TELEMATICS, AUTOMATION, FRAUD REDUCTION

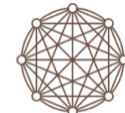
Xtract is a connected claims platform bridging the gap between motor insurance and the connected car. The Irish startup captures multiple data sources and data points at FNOL and derives value via data aggregation and visualization techniques. They are just out of stealth mode and are currently conducting pilots across the UK, US and Italy. They auto populate and automate motor claims at FNOL using data from multiple sources. Xtract's connected claims platform empowers insurers and VM's to extract actionable insights at the point of FNOL, driving a new wave of motor claims management and enabling the delivery of premium services. Xtract takes generic IoT and user input data and uses its proprietary models and algorithms to aggregate and visualize that data for the automation and processing of motor claims.



## TRANSFORMING MOTOR CLAIMS BY AGGREGATING REAL-WORLD CRASH DATA

### Why we selected Xtract for this DIA Top 100

Xtract is looking to transform the way motor claims are managed by aggregating real-world crash data into the claims workflow.



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## **BLOCKCHAIN, AUTHENTICATION, SECURE MESSAGING, CHATBOT**

Dutch startup Xurux is a fully focused Blockchain innovation company. They have an Academy in which they share their knowledge. They advise and build blockchain solutions for customers. And they develop their own product: Consortia Blockchains as a Service. Xurux combines new technologies in order to boost the innovative thinkers and projects for their customers; presenting a fintech-jump-start-kit.

Xurux provides a new way of innovation by using blockchain as it should be used. The ambitious startup combines blockchain with secure messaging, authentication, personal data management and chat bot. Cost efficient, KYC proof, GDPR proof and a user friendly process guaranteed. Xurux IO makes blockchain accessible to everyone. Based on this open source platform, every organization can quickly experiment with blockchain, secure messaging and chat bots.



## **CONSORTIA BLOCKCHAINS AS A SERVICE**

### **Why we selected Xurux for this DIA Top 100**

In a rapidly changing world, we are facing the impact of new technologies at a fast pace. New technologies change, disrupt and improve all kinds of business models and processes. Based on their experience with exploratory projects, Xurux can train, provide advice on blockchain technology and facilitate projects during pilots and implementations.

Secure messaging, chatbot, authentication, GDPR proof, and contracts that are sealed in the Dutch Notary Blockchain. The largest permissioned blockchain of the world. For any type of organization, they can build consortia blockchain and support all kinds of business processes with all the new technologies available.



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### ARTIFICIAL INTELLIGENCE, MACHINE LEARNING, AUGMENTED INSURER

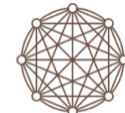
French startup Zelros is the winner of the most innovative startup at the recent Big Data congress in Paris. Their technology helps insurers to better serve their clients, with the support of Artificial Intelligence. Their solution empowers insurance employees to make better decisions, based on intelligent recommendations and predictive scores. It is used typically on sales and claim management processes. It connects securely to any insurer data, and leverages machine learning and natural language processing. With Zelros, insurers become augmented by AI. On average, the obtained productivity gain is 40%, and some tasks can be reduced to 1/12 of the time.



## ARTIFICIAL INTELLIGENCE (AI) FOR AUGMENTED INSURERS

### Why we selected Zelros for this DIA Top 100

Zelros developed the first AI solution specifically designed for insurance employees to better manage contracts and claims with the help of Machine Learning recommendations.



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