




08:00-09:00	Welcome refreshments and registration
09:00-09:10	Welcome address: Insurance innovation review 2018 <ul style="list-style-type: none"> Who is in the fast lane of digital transformation? Top trends in insurance - 2019 and the next decade
SESSION ONE: How Insurers Can Become Wellness Providers	
09:10-09:30	Keynote Address: Bernie Hickman , Chief Executive Officer, Legal and General Insurance 
09:30-09:50	Enough of theory and insurtech buzzwords, let's talk about real digital insurance projects. <ul style="list-style-type: none"> Presentation of real and ongoing digital insurance projects as an example of how large insurers can apply and customize the dacadoo health and wellbeing platform Digital engagement features for customer retention and acquisition Health Scoring with its underlying risk models for accelerated underwriting in the Life Insurance Business Lukas Ammann , Sales Director Europe, dacadoo 
09:50-10:10	How insurers can become wellness providers <ul style="list-style-type: none"> Partnership approach between virtual GPs and life & health insurers Shifting towards lifestyle-focused and holistic products Wellness initiatives achieving success for insurers Michael Dritsas , Head of Global Proposition Development and Services, Global Life and Health, Allianz 
10:10-10:40	Speaker Discussion and Q&A Bernie Hickman , Chief Executive Officer, Legal and General Insurance Michael Dritsas , Head of Global Proposition Development and Services, Global Life and Health, Allianz Lukas Ammann , Sales Director Europe, dacadoo Representative, Prenetics 
10:40-11:10	Networking Coffee Break
SESSION TWO: Insurance In The Digital Age	
	Chair's opening remarks
11:10-11:30	AI, automation and machine learning <ul style="list-style-type: none"> Practical ways to use technology to improve customer engagement and efficiency Streamlining the underwriting process with new technology Using advanced analytics to understand consumers' needs Robert Morrison , Global Life Chief Underwriter, Aviva 

11:30-11:50	<p>Leveraging data analytics effectively</p> <ul style="list-style-type: none"> Using data insights and turning them into valuable propositions Producing personalised products with the right data <p><i>Graham Newman, Business Development Manager, Europe, ClaimVantage</i></p> 
11:50-12:10	<p>How to optimise customer experience in today's competitive environment</p> <ul style="list-style-type: none"> What do customers really want and need from their insurer today? When do you know that you know your customer How to deliver the best personalised financial experience How insurers are responding to millennials? <p><i>Andy Gallon, Head of Life Insurance, Barclays (topic tbc)</i></p> 
12:10-12:30	<p>Speaker Q&A and Panel Discussion: Encouraging greater diversity in the insurance industry</p> <ul style="list-style-type: none"> What is the insurance industry doing to encourage more women into the sector? How can the industry attract more ethnic groups to become more diverse and representative of society? Increasing professionalism, trust and higher standards in insurance <p><i>Graham Newman, Business Development Manager, Europe, ClaimVantage</i> <i>Andy Gallon, Head of Life Insurance, Barclays (topic tbc)</i> <i>Robert Morrison, Global Life Chief Underwriter, Aviva</i></p> 
12:30-13:00	<p>Live debate</p> <p><i>This Live Debate follows a traditional format with each of our panellists being either for or against the motion. Both sides made their case, then our delegates got to vote for the side that they felt put forward the most convincing argument.</i></p> <p>Motion: Advances in robo-advice and D2C insurance will make most financial advisers extinct</p> <p><i>Ian McKenna, Director, Finance & Technology Research Centre</i></p> 
13:00-14:00	Networking lunch
SESSION THREE: Innovation Across The Insurance Market Chain	
	Chair's opening remarks
14:00-14:20	<p>Transformation from within: How Insurance will innovate in the future</p> <ul style="list-style-type: none"> Digital and agile way of working - cultural change at the traditional insurance industry As an old corporate: How to cope with the modern and fast prototyping way of developing solutions at InsurTechs An example for breaking up traditions and silos to new organizational structures <p><i>Marc Eichborn, Head of Internal Innovation, Zurich Insurance</i></p> 

14:20-14:40	Overcoming the challenges of selling insurance <ul style="list-style-type: none"> Streamlining the underwriting process with new technology Best practice to engage and acquire clients Importance of education and marketing <p><i>Representative, Instanda</i></p>	INSTANDA™
14:40-15:00	How reinsurers are driving insurance innovation <ul style="list-style-type: none"> Review of reinsurers' investments in InsurTech globally Reinsurers' views and best practice for more insurance innovation Case study 	
15:00-15:20	Risk profiling: How can insurers best use new technologies to determine risk? <ul style="list-style-type: none"> Should insurers be able to access and use genetic data for risk profiling? How technology can combat fraud and the future of claims management 	
15:20-15:50	Speaker discussion and Q&A <p><i>Representative, Instanda</i> Marc Eichborn, Head of Internal Innovation, Zurich Insurance</p>	INSTANDA™  ZURICH
15:50-16:20	Networking Coffee Break	
SESSION FOUR: Regulation, Transformation and Change		
	Chair's opening remarks	
16:20-16:45	Regulatory outlook for the insurance sector <ul style="list-style-type: none"> Key regulatory priorities for life and health insurers Regulatory radar outlook for 2019 	
16:45-17:10	Professionalism in protection insurance: Raising standards of professionalism for the benefits of the customer <ul style="list-style-type: none"> The three key elements of professionalism for insurance professionals How to put professionalism into practice The professional body's role in raising standards across the sector <p>Melissa Collett, Professional Standards Director, Chartered Insurance Institute</p>	 <small>Chartered Insurance Institute Standards. Professionalism. Trust.</small>
17:10-17:40	PANEL DISCUSSION: The future of the life insurance sector <ul style="list-style-type: none"> Where will life insurance be in 2030? What role will new technologies, such as blockchain and artificial intelligence, play in life insurance in the future? How do life insurers compete effectively in the new digital world? How to adapt to changing population demographics? <p>Dean Lamble, Chief Executive Officer, SunLife</p>	
17:40-17:45	Chair's closing remarks	
18:30	Drinks Reception and Awards Gala Dinner	