

«Master digital (and mental) transformation in insurance»

Frank Genheimer

Insurance business is changing and this transformation is no ordinary evolution because it already becomes apparent that the magnitude of change is bigger and the speed, at which the change will move through the industry, will be significantly higher than ever before. It will be a fundamental change.

Present challenges and issues as well as the general opportunities and prospects of insurance business offer a promising target for start-ups as well as other new market entrants. The present processes along the value chain – from back-office to front office – and best practice offer room for improvements. No doubts about that!

The activities of many InsurTech start-ups target directly retail clients and their needs. The utilized technology is creating a pleasant situation since clients are served quicker, more flexibly and more transparent – at least that is the promise of the start-ups. And how do insurance companies, the incumbents, react? What are their tactics to deal with this rising technology movement? How can they master the digital transformation?

Besides all the fuss about the latest technological trends, it also becomes apparent that the digital transformation is foremost a mental one, thus starts in our minds. It is time to break with old rules, habits and mind sets. It is time for a change.

1. Dawn of the InsurTech movement
2. Incumbents fight back (or at least try to)
3. It is (also) a mental transformation
4. Some latest news and activities
5. A compass for the digital transformation
6. Excursus: change management
7. Q&A-Session



hello

intro

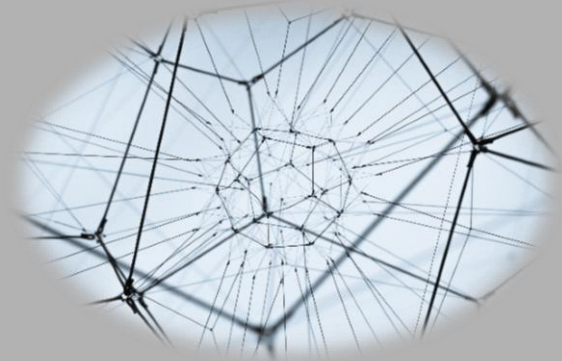


**new
insurance
business**

Consulting



Connecting



Concepting



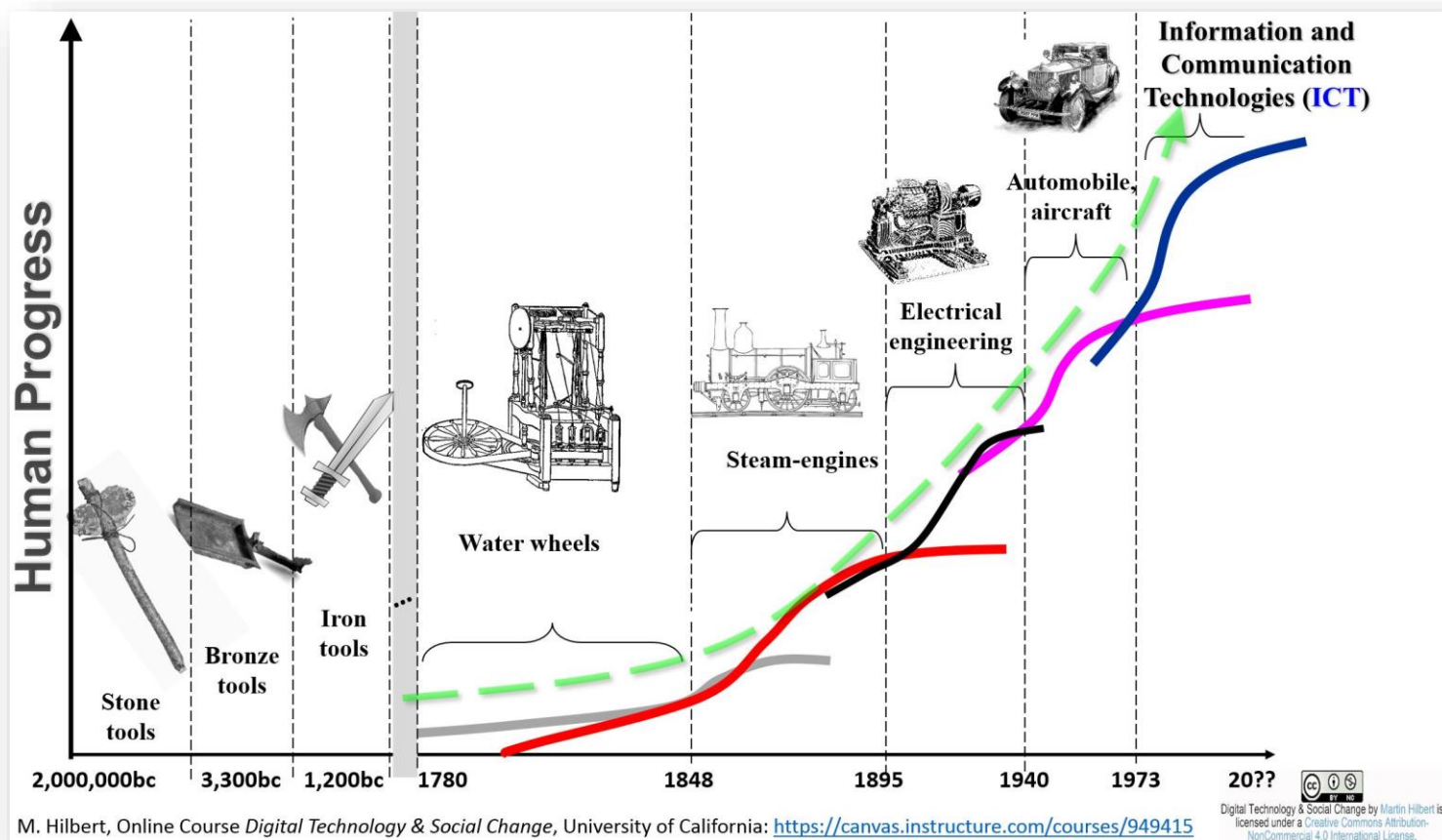
Master digital (and mental) transformation in insurance

- Where and when started the digital transformation?
- Why did it started?
- What is happening outside insurance industry?
- What are insurance companies already doing?
- What is the customer interested in?
- What need insurance companies to do?

dawn of insurtech



Technology has always been a driving force!



This was probably just an «evolution».

late 70'



80'



early 90'



late 90'

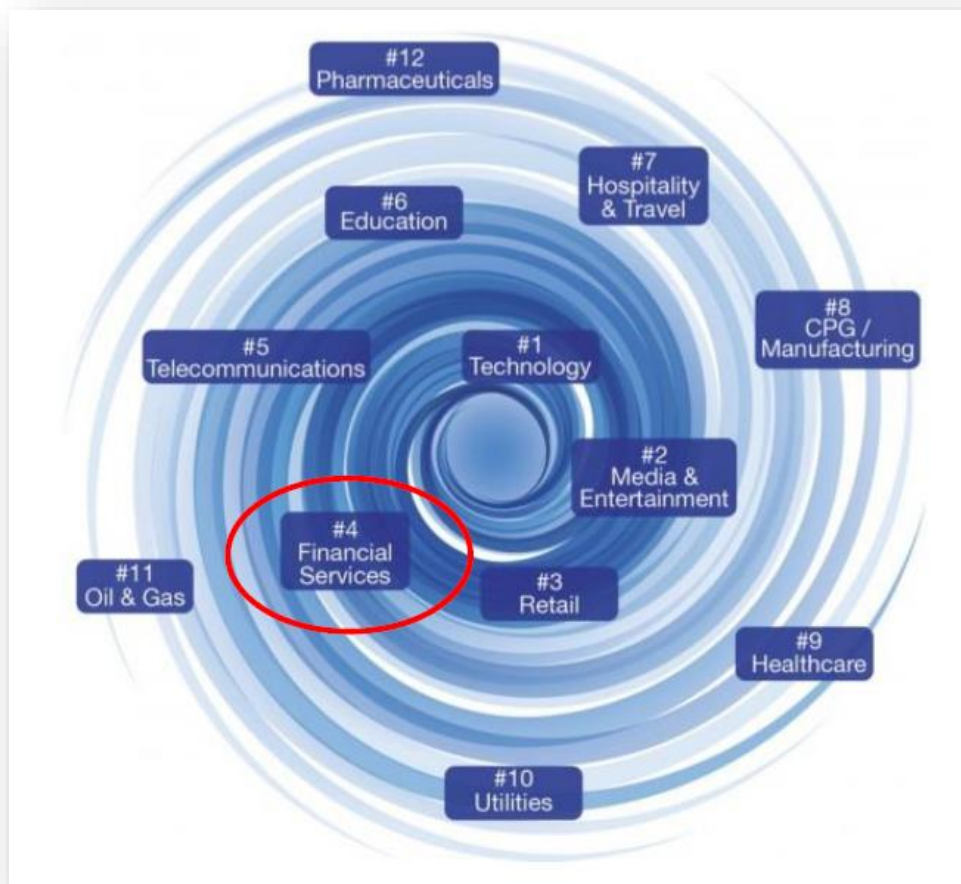


This was at least a revolution!

2007



Helix of digital / technological revolution.



FinTech

A FinTech (shorthand for Financial Technology) is a company (usually but not necessarily a startup) that uses new technology for innovation in the sector of financial services.

Driver for that movement:

- behavior of existing «system»
- low interest rate environment
- financial crisis creates a lack of trust
- technological feasibility

FinTech – prime example: Bitcoin

Idea: no bank, government or any other institution to manage cash flow and custody is needed.

«We define an
electronic coin as a
chain of digital
signatures.»

Bitcoin: A Peer-to-Peer Electronic Cash System

Satoshi Nakamoto
satoshin@gmx.com
www.bitcoin.org

Abstract. A purely peer-to-peer version of electronic cash would allow online payments to be sent directly from one party to another without going through a financial institution. Digital signatures provide part of the solution, but the main benefits are lost if a trusted third party is still required to prevent double-spending. We propose a solution to the double-spending problem using a peer-to-peer network. The network timestamps transactions by hashing them into an ongoing chain of hash-based proof-of-work, forming a record that cannot be changed without redoing the proof-of-work. The longest chain not only serves as proof of the sequence of events witnessed, but proof that it came from the largest pool of CPU power. As long as a majority of CPU power is controlled by nodes that are not cooperating to attack the network, they'll generate the longest chain and outpace attackers. The network itself requires minimal structure. Messages are broadcast on a best effort basis, and nodes can leave and rejoin the network at will, accepting the longest proof-of-work chain as proof of what happened while they were gone.

FinTech is more than Bitcoin!



«Challenger banks» like N26

The Mobile Bank

A bank account for your phone

Open Bank Account



Get your N26 Business bank account. It only takes 8 minutes.

Open a new N26 business bank account from your phone or computer in an easy, paperless
signup process.

InsurTech

An InsurTech is a FinTech operating in the insurance sector, i.e. a company that uses new technology for innovation in the insurance industry.

Driver for that movement:

- high costs
- low interest rates
- huge market (potential)
- and many more

Disruption?



Disruption in insurance?



- sales
- transport

complex!
potential!



- product design
- pricing
- underwriting
- sales
- investments
- admin
- customer service
- claims management

Insurers have a superpower!



Disruption? Yes, but ...

- ... only the way insurance products are sold, developed and managed.
 - **digital**
 - **usage-based**
 - **on-demand**
 - **platforms**
 - **lifestyle and telematics**
- The core idea of insurance (i.e. pooling of risks, risk transfer) will stay more or less the same.

1st wave of InsurTech («insurance manager apps»)



2nd wave of InsurTech («infect entire value chain»)

**idea spread from
front office
to back office**

3rd wave of InsurTech («full digital insurer»)

ottonova

FRI:DAY

nexible

COYA

flypper

DINE

ELEMENT

Will there be a 4th wave?

- Yes, definitively!
- The next wave will be all about **ecosystems** and (cooperation) **platforms**.



incumbents
fight back



Some of the predominant activities of insurers

- Innovation Lab
- Chief Digital Officer
- Hubs & Communities
- Start-up Program
- Cooperation with Start-ups
- Copy Start-ups
- Invest in / Buy Start-ups
- Own digital brand

Innovation Lab

Innovation-Lab für Versicherungen gegründet

Montag, 15. Mai 2017 07:12



Thomas Bieger, HSG (links), Philipp Gmür, Helvetia

Eine Schweizer Universität und ein führender Versicherer wollen sich der Erforschung neuer Geschäftsmodelle und Eco-Systemen in der Assekuranz widmen und gründen dafür ein Innovationslabor.

Chief Digital Officer

OPINION

The evolving role of the Chief Digital Officer

What started as a role close to that of the CMO has now evolved into something far-more expansive – reaching into corporate strategy, innovation, technology and operations.



Hubs & Communities



THE PARTNERS



Start-up Program

MetLife's Collab announces first cohort



Capabiliti



Democrance



Digital Fineprint



Flamingo



Good Parents Inc.



Shift Technology



Sureify

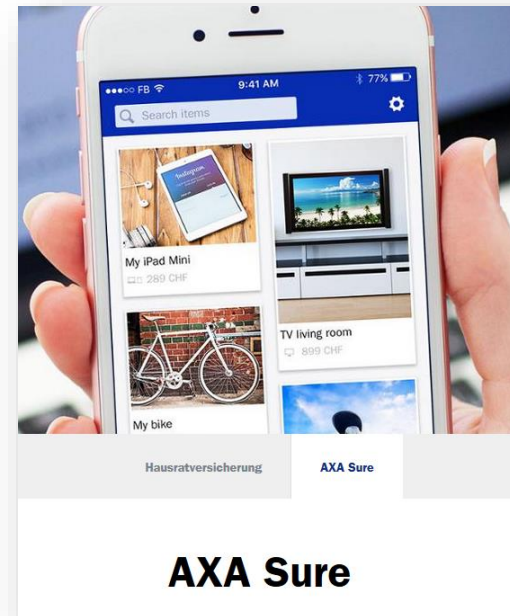


Uniphore

Cooperation with Start-ups



Copy Start-ups



Invest in / Buy Start-ups

Allianz leads \$24m investment in German insurtech Simpleurance

08-05-2018

RGA to invest in Getsurance via its innovation accelerator, RGAX

⚡ 8th May 2018 - Author: [Luke Gallin](#)

U.S. domiciled life reinsurer, Reinsurance Group of America (RGA) is investing in InsurTech Getsurance through its innovation accelerator subsidiary, RGAX.















RGA announced in 2017 that it had entered into a partnership with Getsurance, backing its digital life insurance solution designed to protect individuals with long-term disabilities against the loss of income due to illness or accident.











Now, according to reports, the life reinsurer is to strengthen



Build your own digital brand / insurer

15 Traditional Insurers with Digital Insurance Brands

		Back Me Up is the trading name of Ageas, a mobile-first insurer.
	esurance	Esurance is an online auto and home insurer, owned by Allstate.
	Homesite	Homesite is a direct-digital property insurer owned by AmFam.
		Quotemehappy is Aviva's online car and home insurance brand.
		Switch is Axa's digital insurer for under 30s.
	FRI:DAY	Friday is a Berlin-based emerging digital insurer by Baloise Group.
		biBERK is Berkshire Hathaway's direct-to-consumer small commercial insurance brand.
		Youse is an online insurance sales platform of Caixa Seguradora.
	sonnet	Sonnet is a digital home and auto online insurer owned by Economical Insurance.

		Emerging online insurer Nexible is a trademark of ERGO Digital Ventures.
		Element is a new digital-infrastructure insurer by FinLeap, which enjoys the backing of Hannover Re.
		TypTap is a subsidiary of HCI Group offering online flood insurance.
		ZhongAn is China's first online-only insurance company founded by Ant Financial, Tencent and Ping An.
		Say Insurance is a division of Shelter Insurance selling auto insurance online.
		Starr Insure is the direct digital brand for SMEs by Starr.

coverager

www.coverager.com

Do not stake everything on one card!



Allianz steigt bei Startup Simpleurance ein

heise online 20.06.2016 08:38 Uhr

vorlesen



Allianz buys stake in robo-adviser MoneyFarm

The companies plan to distribute active funds using automated advice for the first time in Europe

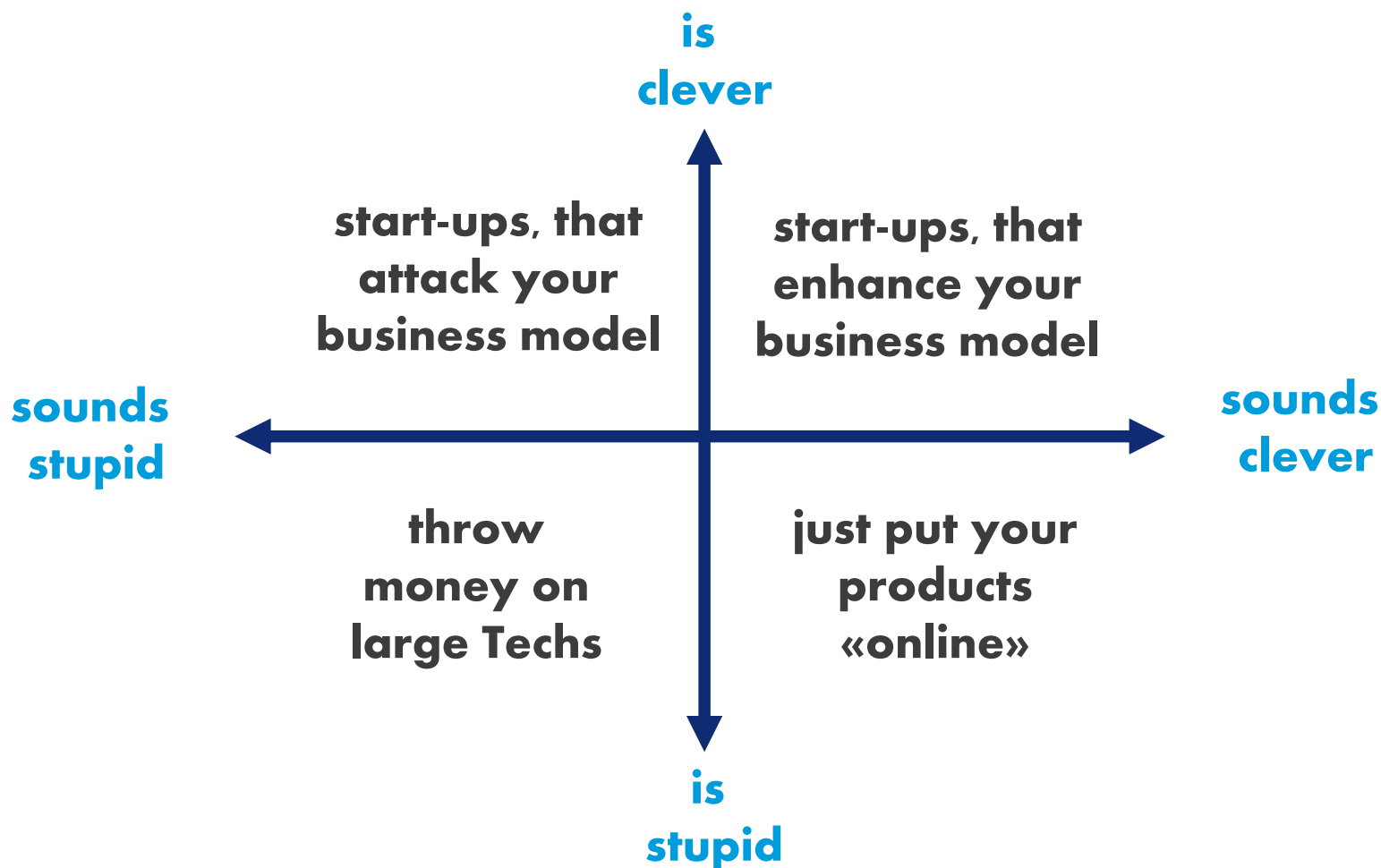



A company of Allianz 



Allianz X GmbH is the company builder of Allianz Group. We identify, build and globally scale new business models related to insurance, asset management and assistance services. Our ideas and companies have the potential to reshape markets and change the world around us.

What's clever, what's not!?





mindfulness

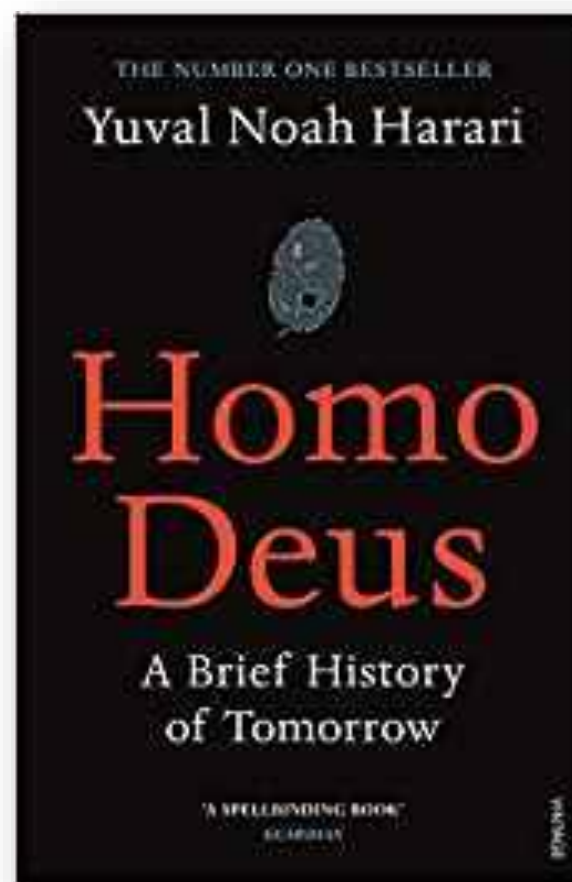
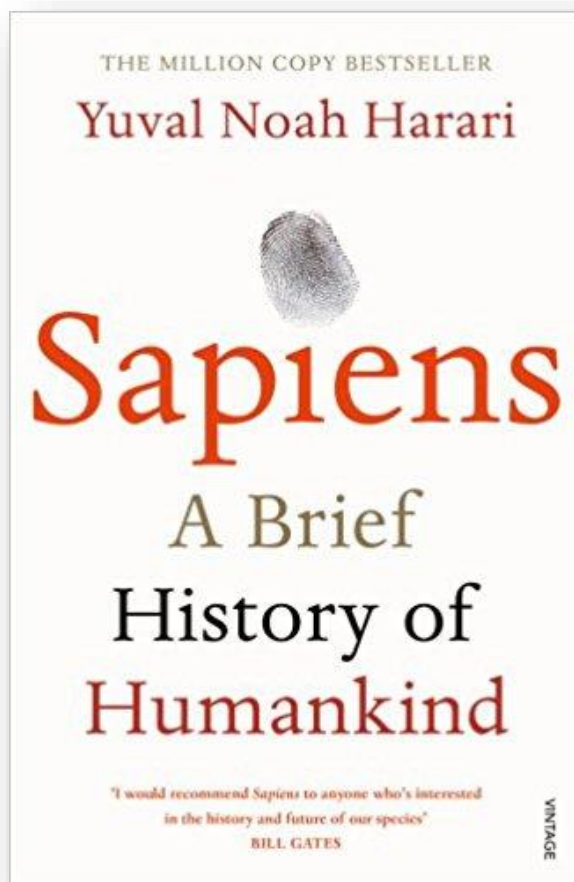
mental

transformation

Major revolutions of humankind

- cognitive revolution (~70.000 years ago)
- agricultural revolution (~10.000 years ago)
- industrial revolution (~200 years ago)
- **digital revolution (now!)**

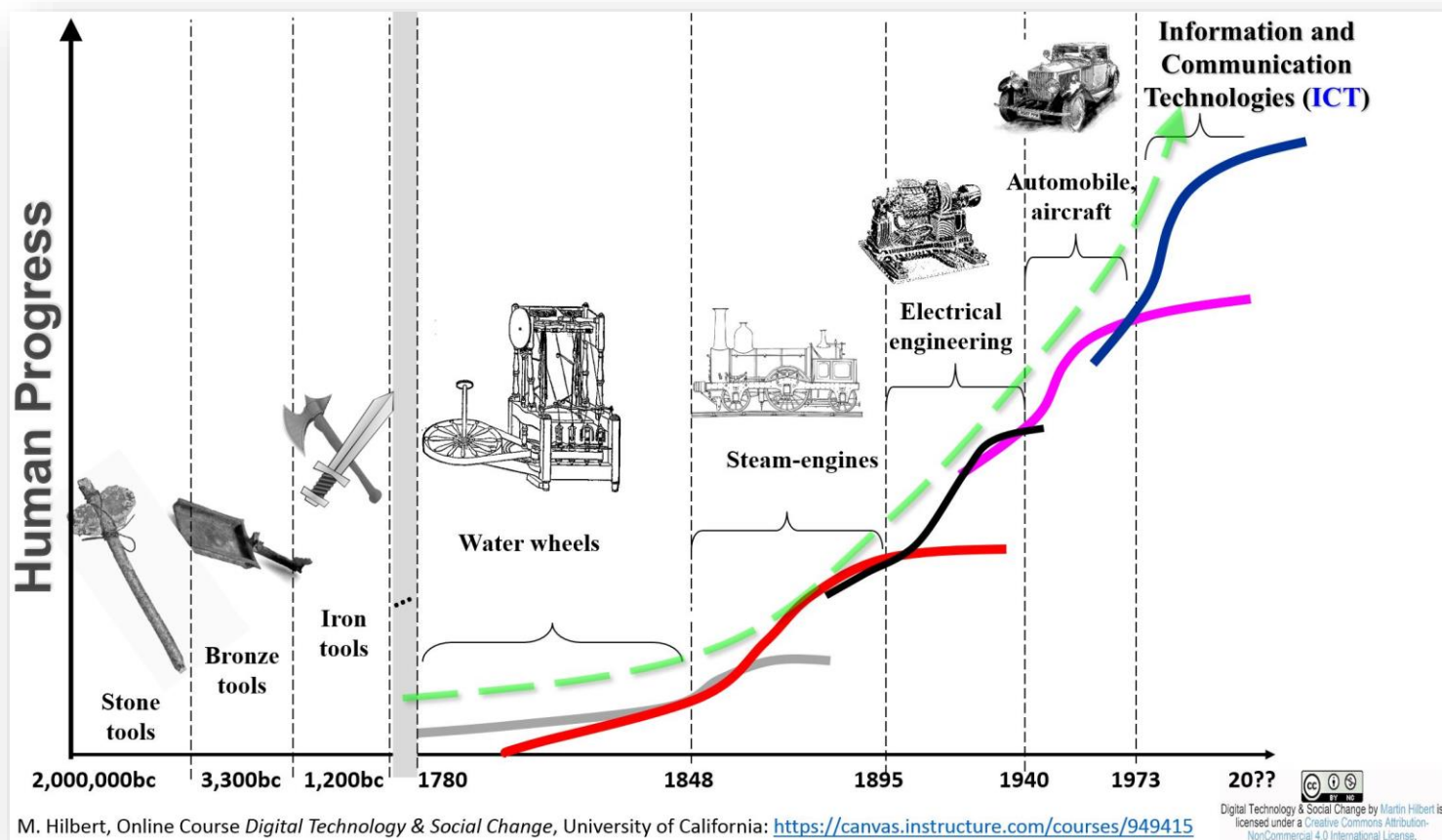
As an aside ...



Digital revolution has several levels / layers

- **Level 1.0**
 - information from analogue to digital
- **Level 2.0**
 - technologisation
 - use of devices
- **Level 3.0**
 - (automated) connected devices
- **Level 4.0**
 - ...

Technology has always been a driving force!



«The difficulty lies not so much in developing new ideas as in escaping from old ones.»

John Maynard Keynes

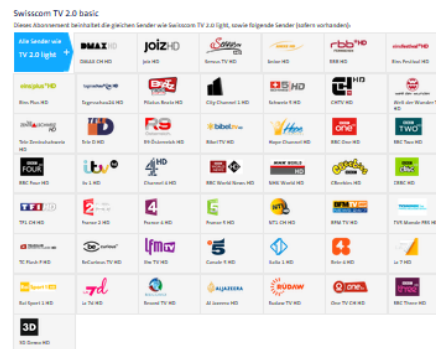
Locomotive Act / Red Flag Act

- UK, 1865
- «and a man with a red flag walking at least 60 yd ahead of each vehicle»
- «a speed limit of 4 mph (2 mph in towns) was imposed for road locomotives»



«What we learned
may be a hurdle.»

Individualisation!



Simplification!

World Wide Web

The WorldWideWeb (W3) is a wide-area [hypermedia](#) information retrieval initiative aiming to give universal access to a large universe of documents.

Everything there is online about W3 is linked directly or indirectly to this document, including an [executive summary](#) of the project, [Mailing lists](#), [Policy](#), November's [W3 news](#), [Frequently Asked Questions](#).

[What's out there?](#)

Pointers to the world's online information, [subjects](#), [W3 servers](#), etc.

[Help](#)

on the browser you are using

[Software Products](#)

A list of W3 project components and their current state. (e.g. [Line Mode](#), [X11 Viola](#), [NeXTStep](#), [Servers](#), [Tools](#), [Mail robot](#), [Library](#))

[Technical](#)

Details of protocols, formats, program internals etc

[Bibliography](#)

Paper documentation on W3 and references.

[People](#)

A list of some people involved in the project.

[History](#)

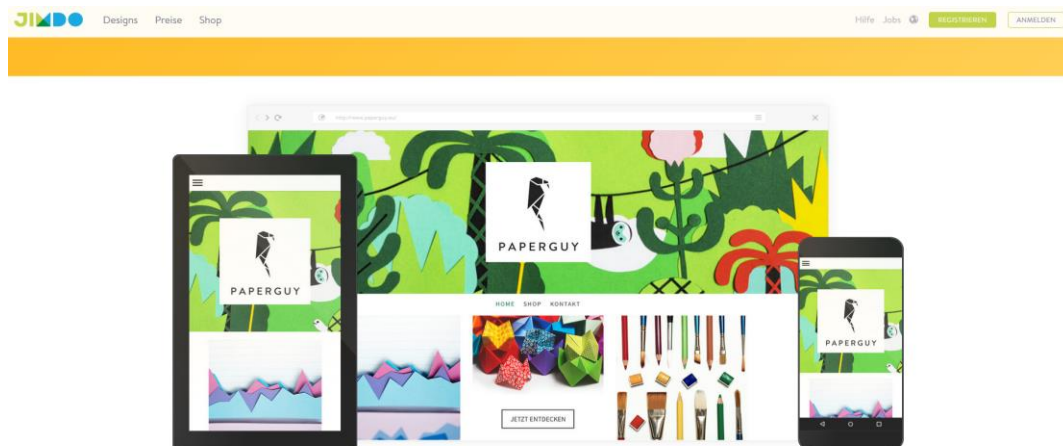
A summary of the history of the project.

[How can I help?](#)

If you would like to support the web..

[Getting code](#)

Getting the code by [anonymous FTP](#), etc.



Anything to complain?



please consider disclaimer and sources

All too human. Same situation?

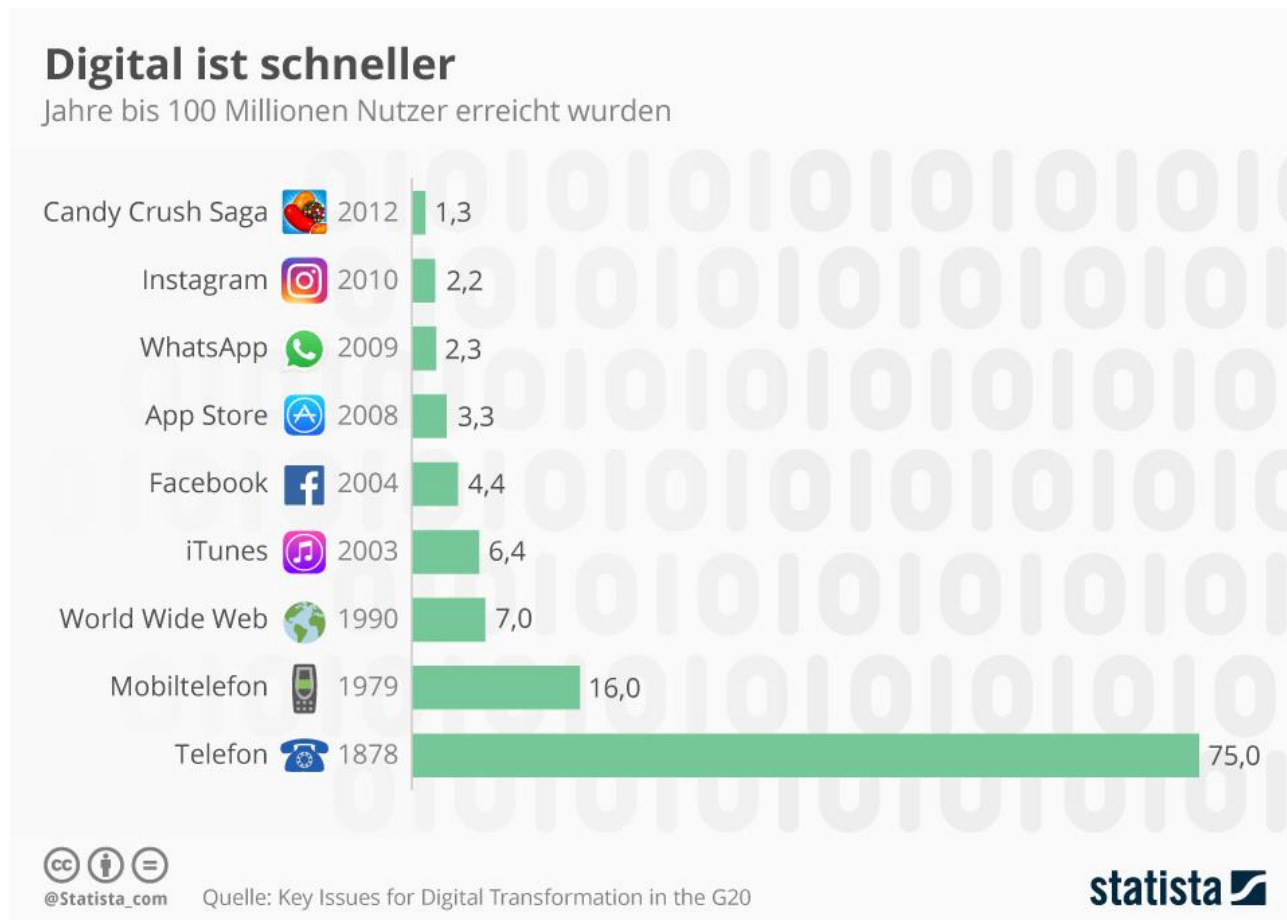


«Pace has never been so fast, it will never be so slow!»

2017 *This Is What Happens In An Internet Minute*



«Cycles are getting smaller»





latest news & activities

Are insurers waiting for Amazon?



#BUSINESS NEWS NOVEMBER 10, 2017 / 4:10 PM / 3 DAYS AGO

Amazon seeks staff in European insurance push

Reuters Staff

Insurtech Lemonade's Co-Founder Accuses Amazon of Poaching Employees

By [Susanne Sclafane](#) | January 18, 2018

 Email This  Subscribe to Newsletter



Amazon close to investing in online insurance startup Acko

Samidha Sharmal TNN | Updated: Jan 2, 2018, 09:17 IST

  A- A+

Rakuten takes on Japan's big three

By Nick Ferguson

Friday, February 02, 2018

Australia: Internet retailer enters life insurance arena

By AIR team | 30 Jan 2018

China: Baidu sets up online insurance platform

12 Feb 2018



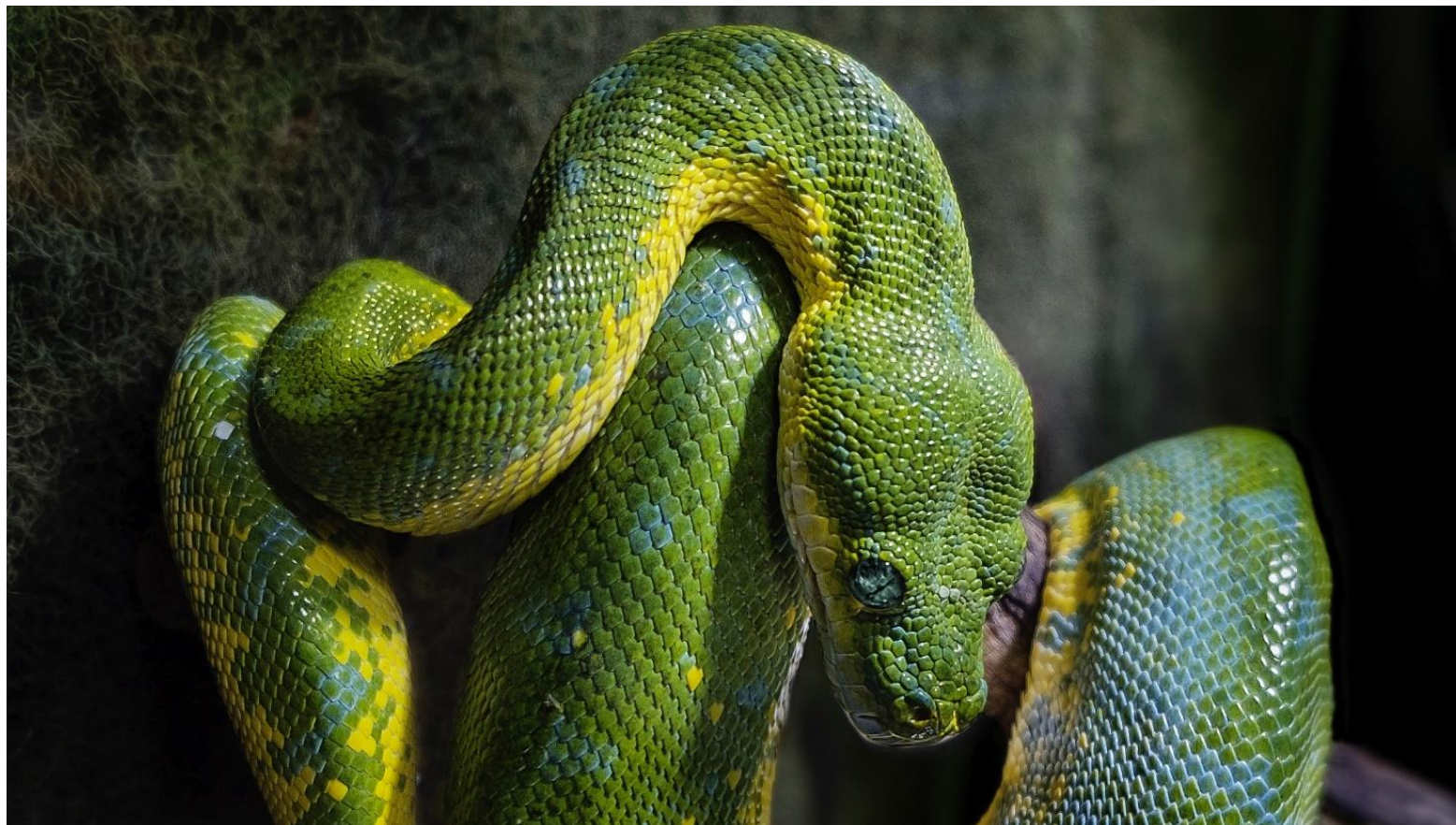
compass



#1492

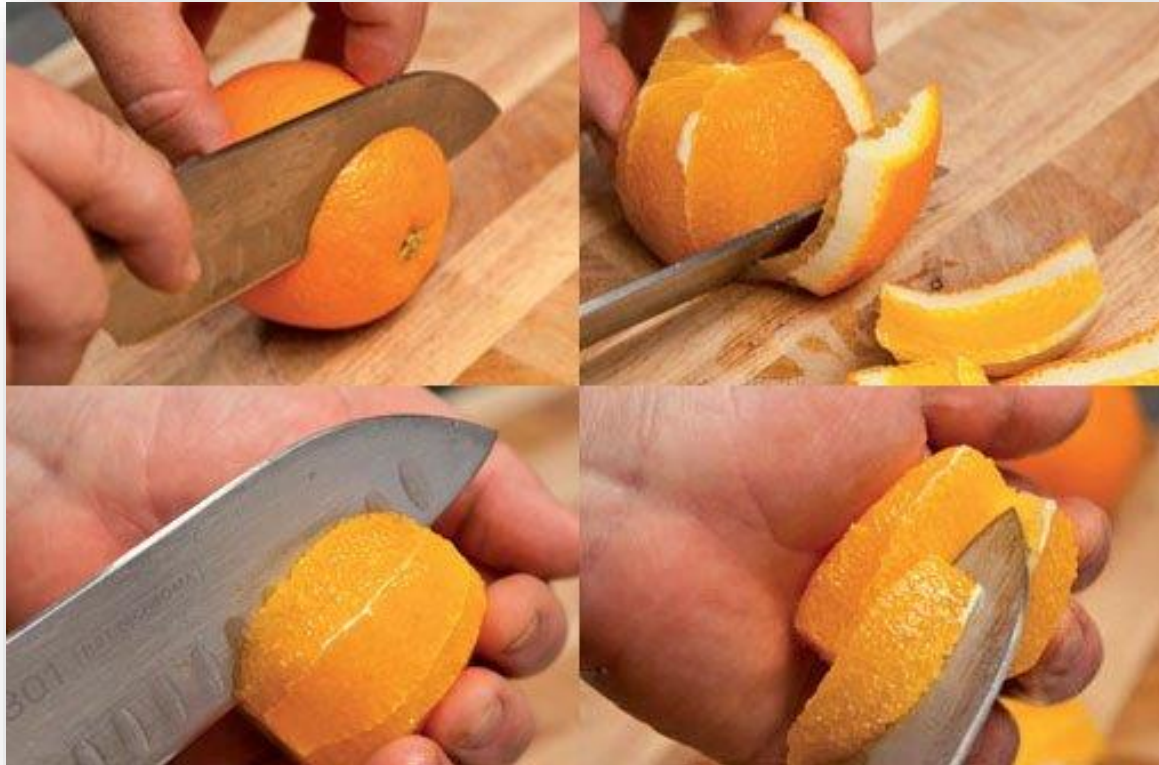


Are there only threats?



please consider disclaimer and sources

focus on core competencies?



filleted and disrupted!

enhance your business model!



please consider disclaimer and sources

So, there are no threats?



Interim conclusion

- **Dawn of the InsurTech movement**
 - InsurTech is a logical movement.
 - It is a global movement that captures the full value chain.
 - 3rd wave is present; next is coming soon.
- **Incumbents fight back (or at least try to)**
 - Do not stake everything on one card. Try several initiatives in parallel!
 - Do not run innovation lab and start-up program aside your organization. Connect your new initiatives with the organization. **Caution:** this will not be that easy!
 - Do not run pilot projects in laboratory environment; bring them to real life.

Interim conclusion

- **It is (also) a mental transformation**

- It is not only about technology.
- It is about people and communication, simplification and individualisation.
- There is no lack of ideas or opportunities.
- «The difficulty lies not so much in developing new ideas as in escaping from old ones.» (John Maynard Keynes)

- **Some latest news and activities**

- Insurance business draws interest (from outside).
- We observe a «merger of industries» (i.e. rise of ecosystems).

Starting point: you need a plan!



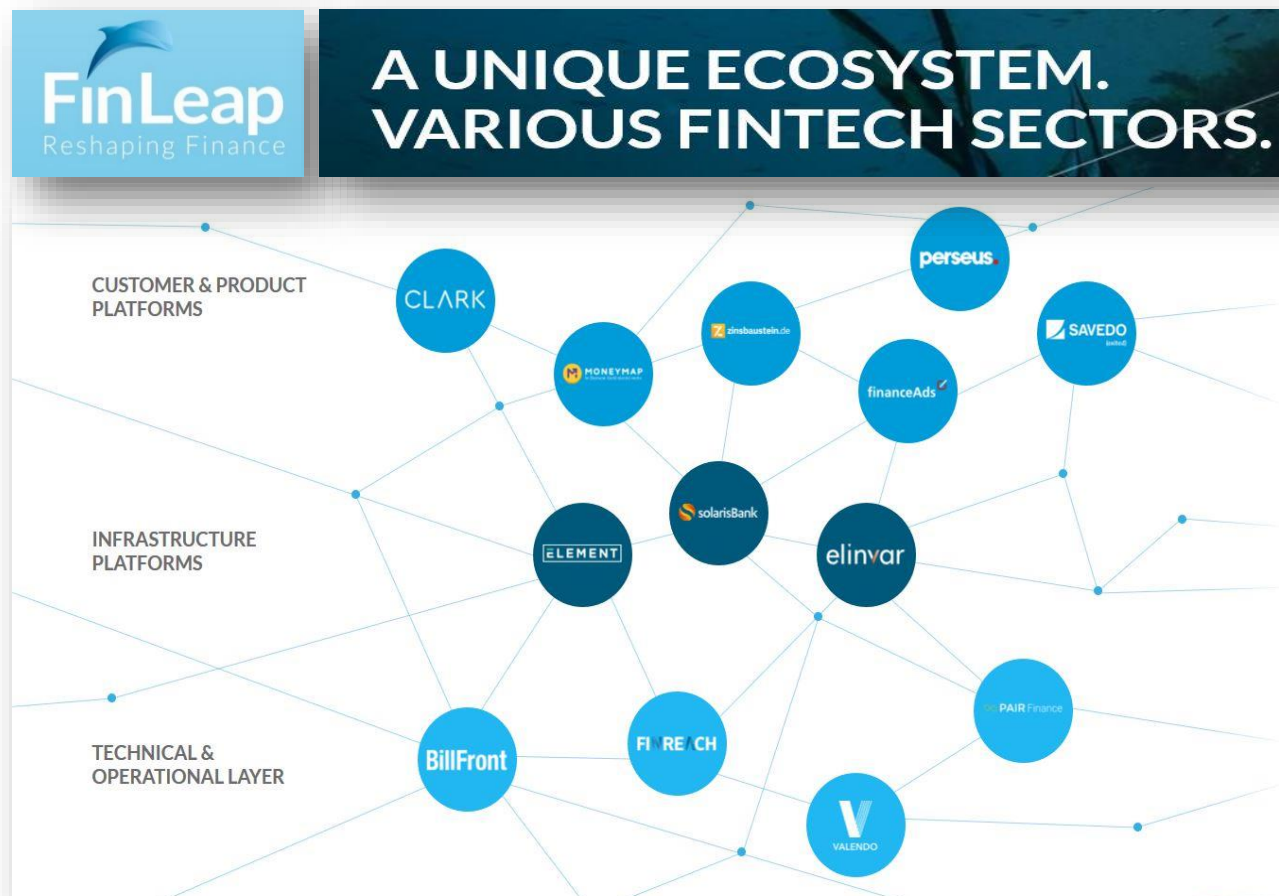
Starting point: you need a plan!

- Your «big plan» should always be derived from your strategy (I call it «new business strategy»).
- **classical approach**
 - project initialisation, status analysis (internal, external), strategy derivation, implementation plan, monitoring of key performance indicators
 - **pro:** holistic, decent, exhaustive
 - **cons:** really not agile, isn't that flexible, takes some time, less focused, too much focus on analysis (at least companies tend to do so)

Starting point: you need a plan!

- **alternative approach**
 - **answering just some simple questions**
 - What is happening around us?
 - What does the customer (really) need?
 - What does this mean to your product?
 - What does this mean to your company?
 - You may call this approach «**reverse engineering**».
 - **Caution:** This project approach is fast and focused but still needs to be embedded in the whole organization.

What is happening around us?



What is happening around us?

Rakuten takes on Japan's big three

By Nick Ferguson

Friday, February 02, 2018

Australia: Internet retailer enters life insurance arena

By AIR team | 30 Jan 2018

China: Baidu sets up online insurance platform

12 Feb 2018

Amazon close to investing in online insurance startup Acko

Samidha Sharma | TNN | Updated: Jan 2, 2018, 09:17 IST



A-

A+

What does the customer (really) need?



please consider disclaimer and sources

What does this mean to your product?

**close to
customer**

digital

efficient

flexible

simple

transparent

fast

What does this mean to your company?



close to customer digital efficient
 flexible simple transparent
 fast

reverse engineering


 A UNIQUE ECOSYSTEM.
VARIOUS FINTECH SECTORS.

Rakuten takes on Japan's big three
 By Nick Ferguson
 Friday, February 02, 2018

Australia: Internet retailer enters life insurance arena

By AIR team | 30 Jan 2018

China: Baidu sets up online insurance platform

12 Feb 2018

Amazon close to investing in online
insurance startup Acko

Samidha Sharma TNN | Updated: Jan 2, 2018, 09:17 IST

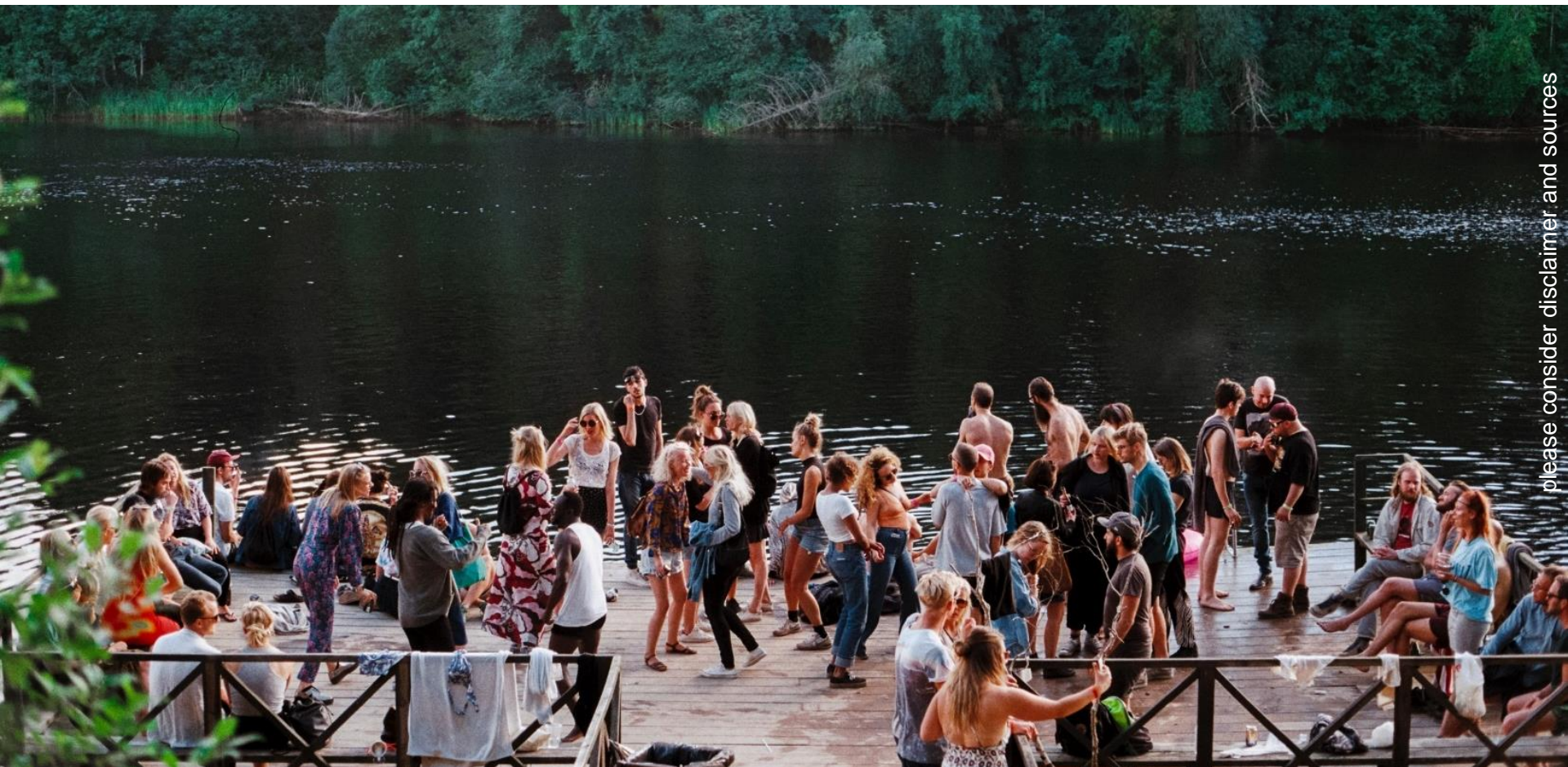
some of the key activities of insurers

- Innovation Lab
- Chief Digital Officer
- Hubs & Communities
- Start-up Program
- Cooperation with Start-ups
- Copy Start-ups
- Invest in / Buy Start-ups
- Own digital brand

Let me give you some insights in some potential initiatives

- Lifestyle Insurance
- Finsurtech
- Cooperation Platform

Lifestyle Insurance



please consider disclaimer and sources

Lifestyle Insurance

- insurer lack of (positive) customer engagement
 - sales, claim, renewal
- **solution:** connect with client via electronic devices (smartphone, tracker, etc.)
- **by-product:** influence lifestyle of customer in a positive way
 - «micro risk management»
- reward your client for a healthy lifestyle (e.g. discount in shops, premium reduction)
- show up with situative solutions
- **example in the market:** Generali Vitality

Finsurtech

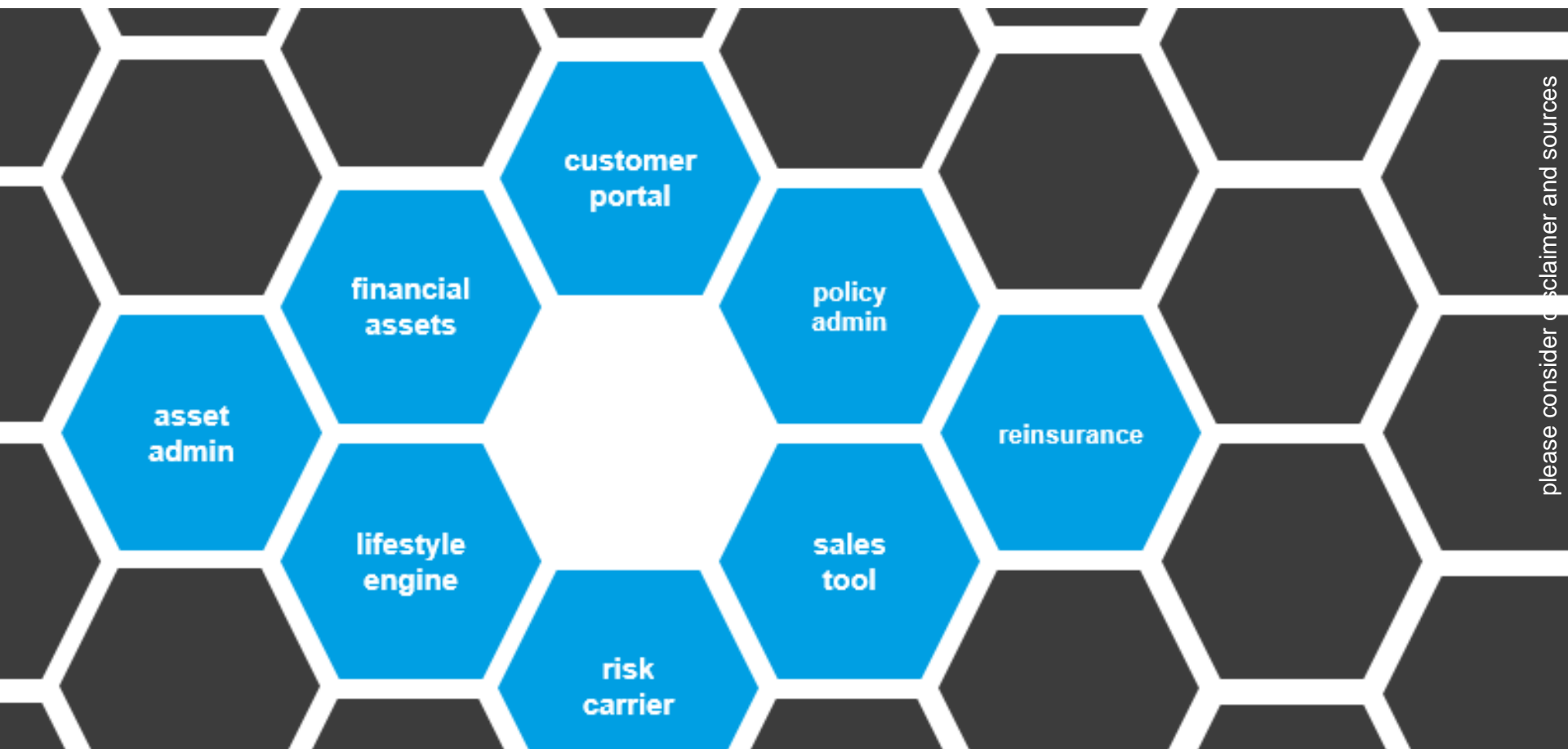


please consider disclaimer and sources

Finsurtech

- Do you believe in a renaissance of bancassurance?
- If yes, a merger of «FinTech» and «InsurTech» seems to be quite natural and logical.
- There are several use cases directly given, however, the most simple one is a combination of
 - a «**Robo-Advisor**» (i.e. automatic wealth management) and
 - a «**unit-linked life insurance product**».

Cooperation Platform



please consider disclaimer and sources

What a cooperation platform offers to an insurer

- access to innovation (e.g. Robo-Advisor, lifestyle insurance)
- access to cooperation partner via automated APIs (e.g. investments, policy administration, lifestyle engine)
- external development resources (e.g. product, front-end, designer)
- digital applications for sales and customers
- fully digitized insurance products
- product development takes days / weeks instead of month / years
- each project / product is configurable individually (e.g. cooperation partner, parameters)



Change

management

«*Leading Change*» by John P. Kotter

- Illustration und free interpretation of the eight steps to change.
- Change management starts in the right beginning of any initiative.
- It is not about stubborn execution of the eight steps.
- It is not necessarily linear. However, it always starts with step one.

Step 1: create a sense of urgency and awareness!

At the beginning of every change process awareness about the «need for change» has to be created.

Your task: help others to see the need for change and the importance of acting immediately

How to?

- explain the status quo and to what it will lead
- show what the peer group or new market players are doing
- show what could be a suitable path and explain the outcome



Step 2: create a guiding coalition!

To change a company is not a task for a lone fighter.

Your task: create and form your guiding coalition

How to?

- screen your network, enhance your network
- identify people that like your ideas and / or that have the same
- talk to them





Step 3: develop a change vision!

Key characteristics of a vision are: imaginable, desirable, feasible, focused, flexible, communicable.

Your task: develop a simple and understandable change vision

How to?

- develop the vision step by step within your coalition
- if you discuss a lot about the ideas of change the vision will be getting clearer day by day



Step 4: communicate a lot!

A vision could only be realized if it is understood.

Your task: communicate and repeat the vision – continuously

How to?

- communicate the vision on every occasion
- push your coalition to do the same
- repeat, repeat, repeat



Step 5: enable your environment!

Removing as many barriers as possible and unleashing people to do their best work.

Your task: remove any obstacles that pose threats to the achievement of the vision

How to?

- keep your eyes open, as well as your ears
- do not spare discussion and arguments; clear up doubts and misinformation
- there is head wind? >>> you are on the right track!

Step 6: generate and celebrate quick-wins!

Nothing will give you more power than success.

Your task: plan realistic and probable quick wins and make them visible

How to?

- plan quick-wins directly in the beginning
- think about what interim results can be used
- choose the right pilot initiatives / projects
- make results visible and celebrate them (i.e. communication)



Step 7: don't let up!

Never, really never, slow down (in front of the finish line).

Your task: push your environment and yourself

How to?

- prepare decision making process, decisions should lead to activities
- push the first initiatives
- let results of each initiative entail further initiatives
- combine your change initiative with other projects and initiatives in the company



Step 8: make it stick!

Change of culture comes always in the end – never try to do it in the beginning.



Your task: anchoring new spirit and approach in the culture by institutionalize change

How to?

- take care that your change initiative «infects» the whole company (i.e. all major departments)
- new colleagues
- take care that target agreements are aligned with initiative and related projects

6.
generate
quick-wins!



7.
don't
let up!



8.
make
it stick!



1.
create sense
of urgency!



2.
create guiding
coalition!



3.
develop change
vision!



4.
communicate!



Change Management

«Leading Change» by John P. Kotter

illustration und free interpretation of the eight steps

What's the heart?



#supersuperpower



please consider disclaimer and sources

q&a

annex



Linked 



XING 



The present document has been prepared by Frank Genheimer (New Insurance Business, NIB) as documentation of the presentation held during the webinar «Master digital (and mental) transformation in insurance» on behalf of the European Actuarial Academy (EAA). It is a summary focusing on core content and it is thus just a snapshot of the entire talk. The document only reveals its full meaning and intention in combination with the entire presentation and the additional explanations made by the speaker. All delivered examples are solely for illustrative purpose. All illustrations base on simplified assumptions. Case studies, partially only shown in extracts, have always only an illustrative character. Similarities with existing companies and projects or present issues of insurance companies are by pure chance. All presented areas and options for action are just a small selection of possible targets and opportunities. The presentation based on market data and information available at time of preparation of the presentation as well as personal experiences and opinions. The presentation raises no claim to completeness. All information has been collected and provided on the basis of market knowledge and experience. However, an independent analysis of for example market data, especially their correctness, has not been made explicitly. The document is hand over to the participants of the seminar. For the avoidance of doubts, this document must not be reproduced, distributed or communicated in whole or in part to any third party without written consent of NIB and EAA. The documentation and the talk is not to be interpreted as an advice or any consultancy. However, NIB may provide such services if desired. For purpose of clarity and clearness all information about used external information and / or sources are summarized on the slide «sources» in the end of this documentation.

Slide	Source
4	Pablo Gentile on Unsplash
6	Paul Bence on Unsplash, William Bout on Unsplash, Kelley Bozarth on Unsplash
8	Josh Rose on Unsplash
9	https://en.wikipedia.org/wiki/Digital_Revolution
10	www.sony.com
11	https://de.wikipedia.org/wiki/IPhone_(Erste_Generation)
12	Carl Berkeley from Riverside California - iPhone First Generation 8GB Uploaded by Partyzan_XXI / Cato Institute
14	IMD Lausanne / CISCO
14	https://bitcoin.org/bitcoin.pdf
15	http://paymentandbanking.com
16	https://n26.com/en-eu/
18	Alex Munsell on Unsplash
19	Logo from website, Alejandro Garrido Navarro on Unsplash
20	Esteban Lopez on Unsplash
22	Logos from website
24	Logos from website
25	Tim Marshall on Unsplash
26	Daniel Cheung on Unsplash
28	https://www.finews.ch/news/versicherungen/27377-helvetia-universitaet-st-gallen-hsg-thomas-bieger-philipp-gmuere
29	https://www.cio.com/article/3224478/leadership-management/the-evolving-role-of-the-chief-digital-officer.html
30	http://werk1.com/fwd/#!/partners
31	https://coverager.com/metlifes-collab-announces-first-cohort/
32	Logos from website

Slide	Source
33	https://www.trov.com/ https://www.axa.ch/de/privatkunden/angebote/wohnen-eigentum/hausratversicherung/axa-sure.html
34	https://www.intelligentinsurer.com/news/allianz-leads-24m-investment-in-german-insurtech-simplesurance-15290
35	https://www.reinsurancene.ws/rga-to-invest-in-getsurance-via-its-innovation-accelerator-rgax/
36	https://coverager.com/15-traditional-insurers-with-digital-insurance-brands/ https://www.ft.com/content/f140a26c-8182-11e6-8e50-8ec15fb462f4 https://www.allianz.com/en/press/news/financials/stakes_investments/160620_allianz-cooperates-with-simplesurance/ https://www.allianzx.com/ http://werk1.com/fwd/#!/partners
38	Lesly Juarez on Unsplash
40	screenshots from www.amazon.de
42	https://en.wikipedia.org/wiki/Digital_Revolution
44	https://en.wikipedia.org/wiki/Locomotive_Acts
46	Logos from website www.swisscom.ch www.amazon.com www.youtube.com
47	http://info.cern.ch/hypertext/WWW/TheProject.html www.jimdo.com
48	Hugh Han on Unsplash
50	http://www.visualcapitalist.com/happens-internet-minute-2017/
51	https://de.statista.com/infografik/7573/geschwindigkeit-mit-der-sich-technologien-verbreiten/
52	rawpixel on Unsplash
53	https://www.reuters.com/article/us-amazon-insurance/amazon-seeks-staff-in-european-insurance-push-idUSKBN1DA22J https://www.insurancejournal.com/?p=477463 https://timesofindia.indiatimes.com/companies/amazon-close-to-investing-in-online-insurance-startup-acko/articleshow/62320339.cms

Slide	Source
54	http://insuranceasianews.com/topics/data/rakuten-takes-on-japans-big-three/ http://www3.asiainsurancereview.com/News/View-NewsLetter-Article/id/41468/Type/eDaily/Australia-Internet-retailer-enters-life-insurance-arena/1/sid/242607 http://www3.asiainsurancereview.com/News/View-NewsLetter-Article/id/41658/Type/eDaily/China-Baidu-sets-up-online-insurance-platform
55	Chris Lawton on Unsplash
58	http://www1.wdr.de/wissen/natur/dinosaurier-110.html
59	Thomas Hafeneth on Unsplash
60	http://www.stuttgarter-zeitung.de/inhalt.kochschule-orange-filetieren.e59cf4d6-3b6f-4ee9-8621-5eb5fa6291c5.html
61	Raul Petri on Unsplash
62	Reuben Mcfeeters on Unsplash
65	rawpixel on Unsplash
68	https://www.finleap.com/ventures/
69	http://insuranceasianews.com/topics/data/rakuten-takes-on-japans-big-three/ http://www3.asiainsurancereview.com/News/View-NewsLetter-Article/id/41468/Type/eDaily/Australia-Internet-retailer-enters-life-insurance-arena/1/sid/242607 http://www3.asiainsurancereview.com/News/View-NewsLetter-Article/id/41658/Type/eDaily/China-Baidu-sets-up-online-insurance-platform https://timesofindia.indiatimes.com/companies/amazon-close-to-investing-in-online-insurance-startup-acko/articleshow/62320339.cms
70	Byron Sterk on Unsplash
74	Jens Johnsson on Unsplash
76	Chris Li on Unsplash

Slide	Source
80	Ross Findon on Unsplash
81ff	«Leading Change» by John P. Kotter
91	Kelly Sikkema on Unsplash
92	www.lego.com
96	Logos from website

Welcome to the webinar:
**«Master digital (and mental)
transformation in insurance»**

Frank Genheimer

17 May 2018 | online