A new era in insurance

Cloud computing changes the game

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How cloud computing will reshape the insurance industry

The convergence of three technologies – cloud, mobility, and advanced analytics – is transforming the value proposition that insurance companies offer their customers. As competitive pressures within the industry increase from non-traditional rivals, as well as an ever-widening stable of product offerings from traditional competitors, insurance companies will turn to technology for assistance in this changed environment. We believe that the first movers – those organizations that form a strategy to help mold the change rather than reacting to it – will have an advantage over slower-moving competitors.

To prosper in this new environment as the rules of the game shift, we believe insurance companies can look to the cloud, in conjunction with other technologies, to help drive two fundamental changes:

1. Reinventing of their business models, including redefining their core competencies, to offer new services well beyond the confines of the old insurance model, and build new networks of partners.

2. Creating of direct, multi-channel relationships with customers, with the goal of exchanging value (in the form of services and lower rates) for real-time data that can be used to accurately gauge risk.
A new business model

How will carriers use the cloud to drive these fundamental changes? Three trends in the industry show the way.

Trend 1
Real-time data collection from multiple sources will become core to carriers’ business and a primary source of innovation.

First, real-time data collection from multiple sources will become core to insurance carriers’ business and a primary source of innovation. Real-time data will not only allow carriers to offer better pricing and better estimate risk. In addition, the data will serve as the basis for the new services and products by which carriers will reinvent themselves.

Trend 2
Carriers will increasingly leverage the full cloud stack to gain agility and enable a test-and-learn culture.

Second, with competition increasing from non-traditional players, carriers must move fast. They need the computing power to handle big data. They need to bring services to market quickly and create networks of partners in which the insurance carrier is at the center of the customer relationship. To achieve these goals, carriers will need different types of cloud services.

Trend 3
Customers will be encouraged to engage more deeply with their insurance company as the public image of insurance carriers shifts.

Third, many of the new services will require direct relationships with loyal customers. That requirement is a trigger for the insurance industry to evolve from a product-centric to a customer-centric model. As part of that evolution, carriers are actively trying to change the public’s perception of insurance as a grudge purchase.

Before we delve into these trends in greater detail, let’s set the stage by looking at areas of high activity in the cloud within the insurance industry.
High cloud activity emerging

Cloud computing and virtualization are top priorities for insurance executives, as witnessed by industry surveys and high levels of management awareness.

Usage-based insurance (UBI) enabled by telematics

Telematics — channeling real-time data from cars to insurers — is a decade-old idea to which the cloud has given wings. Consumers plug a device into their cars, that device conveys data to the insurer, and the insurer adjusts consumers’ individual premiums based on how they drive. In some cases, the systems even coach the drivers while they are behind the wheel. Those with poor driving patterns pay for the risks they represent, while safe drivers benefit from better rates.

Most major carriers have a telematics initiative underway today. Indeed, many carriers, such as Progressive Casualty Insurance Company with its Snapshot device, have already launched telematics products into the marketplace. Within two to three years, what was a competitive advantage will become a requirement for competing in the car insurance market. We believe fast adopters will migrate to using cloud-based real-time analytics, not historical predictions, as the foundation of underwriting and pricing.

With the lure of a potential 30 to 40 percent reduction in premiums, consumers are proving quick to let insurers be their virtual backseat driver. The number of drivers with telematics devices in their cars is projected to jump from 1.85 million in 2010 to 89 million by 2017 — a compound annual growth rate of 90 percent.

Beyond the device itself, there are many facets of telematics-based services that insurers must address. For example, they must accumulate, process, and analyze data from potentially millions of cars as well as build websites so that consumers can view their own driving behaviors. A multitude of vendors are raising their hands, eager to help insurance carriers access these capabilities.

Telematics also illustrates how disruptive real-time client data can be for the traditional insurance business model. From this fountainhead a stream of new services is now beginning to flow.

Take the IntelliDrive Fleet Safety Solutions program from Travelers Indemnity Company, which provides consulting services and resources to fleet owners. IntelliDrive combines telematics with a software-as-a-service (SaaS) location-intelligence platform (by Telogis). This solution provides customers with feedback on everything from speeding and hard braking to the data needed to eliminate false or exaggerated third-party claims.
Insurance carriers' shifting priorities for cloud

From Gartner’s Hype Cycle for Property & Casualty (P&C) Insurance 2012: "According to Gartner’s 2012 CIO survey among 85 insurers, cloud computing is among the top five IT priorities of CIOs. Additionally, a recent Gartner webinar survey among 116 life and P&C insurers revealed that 41 percent of respondents are already using cloud computing productively, with another 41 percent currently implementing or planning to implement this new style of computing during the next six to 12 months." Cloud adoption for the industry is in Gartner’s technology trigger stage, five to 10 years to widespread adoption.4

Another Gartner report, A Quick Look at Cloud Computing in the Insurance Industry, noted: "According to a client survey among 116 insurance representatives during a January 2012 Gartner webinar, more than two-thirds of insurers use cloud computing productively, are currently implementing it or run it in pilot mode somewhere."5

Gartner cautions, however: “These figures seem to be quite high, but insurers are notorious for running hundreds, or even thousands, of different applications. Based on Gartner’s market insight, there are hardly any insurers that have developed a holistic cloud strategy. Many organizations are, therefore, simply testing cloud computing selectively in isolated functional areas. Based on Gartner’s estimates, less than 5 percent of the average IT budget for insurers is allocated to cloud computing today."6 Triggers for an increased cloud spend include:7

- Insurers are focusing on internal private clouds for the immediate benefits that virtualization brings but also to prepare for the future use of public clouds.
- Carriers need to upgrade their modeling capabilities to deal with vast data volumes, and they must meet new regulatory requirements that require huge computing power at infrequent intervals (i.e., reporting deadlines).
- Many insurance companies are shackled with disparate legacy systems across multiple products and lines of business. These carriers are growing impatient with stale technology and are looking to stay up to date.
- High-visibility products like telematics are placing pressure on insurance companies to move into the cloud faster. Top executives are asking CIOs to move rapidly.
Core transaction processing in the cloud

Insurance carriers have plenty of experience with niche cloud vendors providing specific slices of functionality. For example, insurers have been using cloud auto-estimating packages for over a decade, and have used medical bill processing cloud solutions for 10 to 15 years.

Likewise, carriers are also accustomed to outsourcing key business capabilities, leveraging the Internet to exchange information with their providers. This trend has been picking up speed recently, as carriers outsource key business functions and applications such as salvage, subrogation, and first notice of loss (FNOL).

Transaction processing systems, however, are another matter entirely. These systems are core to the current business model, and carriers have long resisted outsourcing them, claiming that they could do the work better than anyone else. They haven’t been interested in having their ‘secret sauce’ at risk of open consumption in the public cloud.

The immaturity of the technology has been another barrier to cloud adoption for insurance companies. Early adopters of cloud transaction processing discovered that the solutions were too rigid, with hard-coded rules and few options.

Insurance carriers balked at changing their business requirements to match the capabilities of the software. The cloud vendors in this space could not scale their applications due to demands for one-off changes from individual carriers. The resulting friction created the impression that cloud software could not meet insurers' needs.

That barrier has been removed by companies like Salesforce.com and Microsoft Dynamics. The highly configurable solutions provided by these companies demonstrate that it is possible to tailor offerings without customizing the cloud software or losing scale.

We are seeing a profound change as insurance companies start to trust established cloud providers to secure their data. The result? Core transaction processing is migrating to the cloud; as it does, speed-to-market for these cloud adopters has increased. In the cloud, an application like FNOL can be brought to market in four months rather than 18 to 24. With that type of differential in speed to market, products developed in the traditional way are out of the running before they leave the drawing board.

Multichannel consumer outreach

Every carrier is trying to figure out how to do a better job of servicing its customers and allowing them to carry out their insurance business on their own terms, anywhere and anytime. To do that, these companies know they must follow in the footsteps of their retail industry colleagues, jettisoning their front-end legacy systems which are woefully slow and inefficient.

The multi-channel solutions on the drawing board are invariably cloud solutions. Carriers are starting to design social platforms and communities as vehicles for creating value, segmenting consumers, and gathering ideas from open innovation with the public.

In addition, carriers recognize the opportunity that social media presents to target customers with dedicated offers for insurance. A simple example: if a customer announces travel plans on Facebook or Twitter, an insurer can immediately offer him or her appropriate travel insurance products.
Cloud computing: A quick primer

Cloud computing is a model for providing and sourcing information technology services on a “pay-per-use” basis through web-based tools and applications. Cloud services are elastic – allowing them to be highly configurable, adaptable, and scalable – and require less up-front investment and ongoing operating expenditure than traditional IT models.

Clouds generally take one of four deployment models (or a combination of these models): private, public, hybrid, and community.

Private

Private clouds are dedicated to a single company for private use and can either be built within a company’s premises or located off-premise. They are owned and provided by an external third party, to deliver virtualized application, infrastructure, and communications services for internal business users.

Public

Public clouds are accessible to the public over a network and fully owned and provided by external third parties.

Community

Community clouds are collaborative resources shared between a limited number of selected organizations with common interests – perhaps in the same industry or geographical region – with the costs spread across the users. Community clouds can be hosted internally or by external third parties as a managed service.

Hybrid

Hybrid clouds are a combination of two or more private, public, or community clouds. Companies utilize hybrid cloud solutions to blend the benefits of different cloud models, enabling them to retain confidential information in a private cloud or community cloud, while providing access to the wider variety of cloud computing services available in public clouds.

All of these cloud deployment models can provide computing “on demand” at one or more of these four levels of service delivery:

- At the infrastructure level, companies use infrastructure-as-a-service, or IaaS, offerings to source raw computing resources, processing power, network bandwidth, and storage on an on-demand basis. IaaS is the most basic cloud service model.
- At the platform level, platform-as-a-service, or PaaS, is a software platform including infrastructure elements such as database, middleware, messaging, security, development tools, and a presentation layer that are used to develop custom applications. It provides companies with an environment that supports rapid evolution of the software development lifecycle where there is a need for continuous change.
- At the application level, generally known as software-as-a-service, or SaaS, a complete software application is delivered to the end-user. It encompasses and applications and associated data that are hosted on the cloud and accessed via web browsers, supporting device independence and anywhere access. In some business areas, including customer relationship management, companies such as Salesforce.com have achieved widespread take-up across many industries.
- At the business process level, cloud computing–based solutions—known as BPaaS offer a web-enabled, externally provisioned services for managing business processes. These solutions differ from application clouds in that they provide end-to-end process support, covering not just software but also people processes such as contact centers.
The shape of insurance clouds to come

The convergence of cloud, mobility, and advanced analytics on big data will drive transformation among carriers. Insurance has been a no-growth industry in which companies expand chiefly by gaining market share from a competitor. However, new services and products are proliferating, with little limit in sight other than carriers' creativity and their ability to forge partnerships.

Others have their eyes on these opportunities as well. The banking industry is seeing threats from non-banking entrants such as telecommunications companies and Google – for example, mobile financial services in developing economies, and applications such as Google Wallet and Google Finance. The same threats have started appearing in the insurance industry. The cloud's combination of low cost, high scalability, effectively unlimited processing power and storage, and variable pay-per-use cost structures will make it far easier for competitors to challenge the large insurance carriers' dominance.

In our view, there will be three key trends in carriers' use of cloud computing that will drive them through the levels of the cloud maturity model.
Trend 1

Real-time data collection from multiple sources will become core to carriers’ business and a primary source of innovation.

Exploiting customer data has long been insurance carriers’ core business. Now telematics has opened the door to carriers’ collecting data from a variety of sources and insurable assets beyond cars – such as plant and warehouse sensors recording temperature and humidity for commercial lines’ P&C carriers, or home data sensors for house insurance carriers. The analysis of this real-time data will shift how carriers segment customers and rate and underwrite policies, moving the need for such information from non-core to mission-critical for carriers.

Instead of relying on historical data, as they have done in the past, carriers will use a constant flow of big data (external and potentially unstructured) to determine risk. As a result, their risk assessments will become more accurate and they will be able to offer better pricing contracts for lower-risk customers. Indeed, pricing by segment, group, or location will sink into ancient history as the cloud’s computing power helps make personalized pricing possible.

The costs associated with risk management and ongoing risk assessments will also drop. Factory sensors can provide real-time data at little cost to the insurance carrier – a far more attractive proposition than sending an inspector to manually and laboriously gather specific information or measure operating conditions.

Of course, customers will not invite insurance carriers into their cars, homes, and places of business without an exchange of value. To gain access to real-time data, insurance companies will need to offer new services to both corporate and individual customers.

In the factory scenario, a carrier could offer to maintain the equipment from which they gather sensor data and to lower insurance premiums as an incentive to bundle the services. Likewise, an insurance company could partner with a home nursing service to monitor patients at home. For the patients, sleeping in their own beds would be priceless, and using sensors and home automation technology to help people remain in their familiar surroundings is also cost-effective.

Differentiated approaches lead to value-based benefits. In addition to covering care for a customer illness or accident, San Francisco–based SeeChange Health offers cash rewards or lower out-of-pocket costs to patients who complete specific action plans. Using data from personal health records, claims databases, lab feeds and pharmacies, this health insurer identifies patients with chronic illness who could benefit from customized compliance programs.9
Trend 2

Carriers will increasingly leverage the full cloud stack to gain agility and enable a test-and-learn culture.

Witness Accenture’s agreement with a leading U.S. property and casualty carrier to handle the several million automobile claims the carrier processes each year. This highly configurable cloud solution enables efficient and accurate claims reporting, making it easier for the carrier to build customer satisfaction and loyalty.

Insurance carriers will also look to move the cloud stack of services from infrastructure-as-a-service (IaaS) to platform-as-a-service (PaaS) and down the cloud stack of services from software-as-a-service (SaaS) to platform-as-a-service (PaaS), as well as up the stack from software-as-a-service (SaaS) to business-process-as-a-service (BPaaS). (see Figure 1 for an FNOL example). This evolution, which we predict will occur in the next few years, will allow insurance companies to plug in new channels, new devices, and new business partners, as well as consume and retrieve structured and unstructured data.

With PaaS, carriers are able to act and react quickly, which fosters a culture of iteration and experimentation. They will gain a new level of agility that lowers innovation barriers and overcomes long-time IT challenges such as rigid application development, provisioning, and deployment.

By moving up the cloud stack (from IaaS to PaaS and from SaaS to BPaaS), carriers will do what they do now, just more effectively. For example, when a natural disaster occurs, carriers will be able to rapidly scale up back-end claims processing in the cloud to handle demand and process claims in the field via a mobile workforce.

In addition, they will have the technological firepower and infrastructure to leverage the real-time data they gather. On that foundation, they will build entirely new constellations of products and services, adopting the role of gateway and main contact for a host of related services. To do so, they will bring different parts of processes together, melding internal capabilities (e.g., pricing and risk management) with external offerings from partners.

We are already seeing insurance companies team with local security companies to cover properties, and with mortgage firms to handle the financing of real estate (using their own calculation engines to get quotes from different services).

United Services Automobile Association (USAA) is moving in this direction, for example, with its mobile end-to-end content approach. Its new ecosystem provides applications that encompass a wide range of consumer needs. An Auto Circle app helps users find a car, obtain a loan with a dedicated deal and renew their car insurance policy, for example. And the Home Circle app allows users to search for properties, arrange insurance protection, find home financing and receive notifications when payments are received.

PaaS providers are ready for insurers to make this move, and have enhanced data options on various platforms. Google now offers Google Cloud SQL on top of its NoSQL database, Google BigTable, to use with the Google App Engine. Microsoft is piloting Hadoop – an open source big data software framework – on Azure, the Microsoft cloud, as well as on Microsoft servers.
The entire FNOL business process is offered to the insurance company as a service, potentially as a seamless integration of multiple third-party cloud services that are consumed by the BPaaS provider. The goal is to rapidly assemble business processes in a way that is, once again, transparent to users. BPaaS allows carriers to create a network of partners in which the insurance carrier is at the center of the customer relationship.

An FNOL application on a mobile phone uses the same services as a PC browser-based application. Each application has its own design but uses the same services to send FNOL data to back-end processing. SaaS solutions provide speed to market, variable costs based on usage, improved service levels, and less risk.

The insurance company uses a PaaS platform to speed up and enhance the value derived from custom development, which is used to build custom applications (either applications used to support other business processes or full-blown SaaS applications).

Raw computing capacity is sourced from IaaS providers on demand to provide cost-effective and flexible infrastructure to support custom applications for the insurance company.
Customers view insurance as a tax, as something they do not want but must pay for – many times, a bitter pill to swallow. They see insurance companies as single-dimensional, offering narrow sets of services. Less than a third of insurance customers describe themselves as loyal, satisfied, or willing to recommend their provider to others, according to Accenture’s 2011 study of consumer behavior in the life insurance industry.13

This perception will change as customers turn to insurance companies as trusted service providers capable of lifting tedious tasks (e.g., finding a good real estate deal or getting the best car loan) off their shoulders and as aggregators of related processes.

As this transformation occurs, customers will adopt active roles that help insurers perform more effectively (and reduce the work involved in data collection).

For example, a person involved in a car accident will use a mobile app to take pictures, draw a sketch of the accident scene and send this information to his or her insurance company. A homeowner will create a photographic log of belongings and send it to the insurance company, which will store and process this unstructured data and update the owner’s profile.

Social platforms will foster intimacy and trust with consumers. Take the Click for Kids campaign from Northwestern Mutual Life Insurance and Financial Services. On YouTube, customers can view videos from organizations such as Action for Healthy Kids, Teach for America and Easter Seals.15 Health insurers are turning to mobile apps, social games, and Twitter feeds to communicate health tips, help children learn good eating habits, encourage exercise, and support other aspects of preventative care.16

What better way to build a new relationship than to let customers adopt traditional insurance carrier roles?

Friendsurance, a Germany-based insurance newcomer, is doing just that. The carrier lets customers manage their own insurance claims. Customers create communities of up to 15 people who agree to provide a small amount of money in the case of an accident. Friendsurance pays the rest. Value for the consumer: premiums 50 percent lower than average. Value for the carrier: fewer small claims to process and less claims fraud.17

Insurance companies have done little to counter these consumer attitudes. Product-centricity, not customer-centricity, has driven the business of many carriers to date, particularly in property and casualty. To many carriers, “customer” is actually considered an attribute of “product.” The ability to understand details across an actual relationship with a real human being is not possible. Nor have carriers developed or adopted the kinds of self-service technologies that have revolutionized areas such as the airline industry.14

Trend 3

Customers will be encouraged to engage more deeply with their insurance company as the public image of insurance carriers shifts.
Cloud maturity model for the insurance industry

As insurers’ use of the cloud grows, beginning to draw on cloud’s unique attributes as a source of competitive advantage. Accenture has devised a cloud maturity model (see figure 2) to help insurance executives pinpoint their company’s stage in the journey, assess the upcoming opportunities, and plan their best next steps.

The model divides the journey to cloud maturity into three phases starting with commodity IT, such as email and storage; then stepping up to functional applications such as business intelligence (BI), FNOL, subrogation and salvage; and finally progressing to core business applications in the cloud, such as policy management, claims and billing.

At the same time, the insurer’s objectives in using cloud also mature, progressing from a focus on costs to ad hoc strategic enablement, before finally making cloud an integral part of the business strategy.

Clearly, different insurers will move into the cloud at their own pace, reflecting the unique characteristics of their business and the competitive environment they face. However, our industry experience and insights indicate that the industry’s higher performers are:

• Realizing all the available value from level 1
• Proactively and systematically exploring opportunities at level 2
• Preparing for level 3 as the cloud matures – and as the depth and scope of the cloud ecosystem increases.

Figure 2

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<th>Core business applications</th>
<th>Functional applications</th>
<th>Commodity IT</th>
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<td>• Policy, billing, claims management</td>
<td>• Rating in the cloud</td>
<td>• Storage and compute</td>
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<td>• Sales &amp; distribution</td>
<td>• BI and reporting</td>
<td>• Email</td>
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<td>• Supply chain integration</td>
<td>• Subro, salvage, FNOL,</td>
<td>• Collaboration tools</td>
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<td>• Value added services (Household driver tracking)</td>
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Reduce IT TCO and capex  Ad-hoc strategic enabler  Integral part of strategy development and execution

Reduced infrastructure cost; increased scalability  Improved U/W results via more/better external data  Reduced and transparent transaction cost  New value-added services (risk management, driver telematics)
Stepping into your future in the cloud

Where to start? As an insurance carrier, you can prepare for what’s coming by taking these five steps.

1. Redraw the line between core and non-core.
   Set aside long-held assumptions regarding what you do as your core business. For example, analytics is at the core of what you do — and the cloud offers new ways to bolster those capabilities (e.g., using neural networks to identify high-value customers at risk of switching carriers or spot fraudulent insurance claims). What about the idea of offering analytics-as-a-service to insurance carriers in other market areas or to other industries (e.g., nuclear power plants)? Too far-fetched? Time will tell.

   Look for constellations of valuable context-based services to offer, with your company as the gatekeeper and the visible partner with the customer. Offering a set of services associated with renting or buying real estate is one of many possible examples. Outreach to customers through social platforms may uncover many more.

2. Lock in business process constellations of partners.
   However you redraw the circle around your core business, you are unlikely to encompass all the capabilities you need to offer end-to-end coverage of processes such as renting real estate. You will need to expand your partnership circle to include companies with which you have never had a reason to build a relationship before.

3. Create a data supply chain.
   Data sources are ballooning — through increased merger and acquisition (M&A) activities and new sources of collaboration such as social media, digital marketing, gaming, telematics, and blogs. Business units all over your enterprise will be creating, consuming, and sharing data with each other, making it important to focus on data responsibility instead of data ownership.

   This shift has created a data supply chain, and it is the CIO’s responsibility to work with business units to coordinate data responsibility from creation to distribution. Data services need to be industrialized to eliminate redundant solutions and drive data management efficiency. You will need to create data platforms that break down the silos and hide the underlying complexity of storage and access. You also need to learn how to place a value on data by understanding the supply and demand for it across the company.

4. Look beyond the cost play of cloud.
   The first steps into the cloud are almost always about reducing costs. However, you should look to leverage the cloud to simplify your core architecture and create business agility as well. You need to build a test-and-learn culture that will provide fertile ground for innovation as you prepare to move up the cloud stack from IaaS to PaaS and from SaaS to BPaaS (or equally if you move down the stack from SaaS to PaaS for greater flexibility).

5. Build or acquire high-octane data security.
   The cloud is creating a wealth of new business opportunities for insurance companies. But new security risks come with the opportunities. Cyber-attackers are becoming more sophisticated. And in mobile transactions, insurers have little control over devices and the applications and operating systems that reside on them.

   Data security is an agenda item for the C-suite. You should turn to data platform technologies and analytics for security management. The data platform can provide security capabilities to handle large volumes of fast-changing data. It can help suppress insider threats by analyzing data about comparative network usage patterns to see whether a suspect employee’s time spent downloading reports is out of the ordinary. The platform might compare data packets; the same packets going to different hosts could indicate that information is being echoed to a snooping threat.
A perception shift

Insurance carriers now have the opportunity to change their reputation from bitter-but-necessary medicine to value creator. By reinventing their business model to provide a new set of products and services, fueled by real-time data flows, carriers can sidestep clear threats on the horizon.

At the same time, carriers can regain customers’ trust by putting the customer – end customers as well as enterprise customers – at the center of their products and services. As cloud computing, mobility, and analytics advances continue, the time to create an executable cloud strategy is now.
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For more information

To find out more about how Accenture can help your company harness the power of the cloud to achieve and sustain high performance, please contact:

Michael Jackowski
michael.a.jackowski@accenture.com

Mike Jackowski is responsible for the overall business results, strategy, and execution of Accenture’s Global Property and Casualty Software Business. He led the creation of and continues to lead the ongoing innovation of Accenture’s pioneering software product, Claim Components. Mike has 18 years of insurance industry experience, specializing in the use of technology to drive business value for P&C carriers. Prior to Accenture, he held several roles at a major insurance carrier.

Emmanuel Viale
emmanuel.viale@accenture.com

Emmanuel Viale is a Director of the Accenture Technology Labs, based in the Sophia Antipolis Lab in France. He specializes in identifying and delivering applications of innovative technologies for our financial services clients.

About Accenture

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