PUTTING YOUR INNOVATION IN THE SPOTLIGHT

EFMA–ACCENTURE
INNOVATION IN INSURANCE AWARDS 2018

IIEB MEETING: 28 FEBRUARY
ERIK SANDQUIST
Launched in 2016 to recognize and promote innovation in the industry:

- Encouraging insurers to explore new ways of growing their business, the awards celebrate the best new ideas that are transforming our industry – and serve to spark further innovation.
- Seven awards categories PLUS Global Innovator (to qualify insurers need to submit at least three innovations in the other seven categories. The winner is then selected by a dedicated jury of insurance professionals.)
- Entries open until 13 April.
- Complementary awards ceremony in North America on 24 October, pre-IIIEB fall meeting. North American insurers will be among the global winners, but this event will shine the spotlight on the best submissions from US and Canadian insurers.

Why enter?

- Help promote a culture of innovation in insurance
- Achieve the recognition of your colleagues
- Be acknowledged by your industry peers
- Gain public acclaim for your organization as an innovation leader
- Network with other executives who are driving innovation
- Benchmark your innovation against those of other insurers
- Be inspired by the creativity and boldness of your peers
# 2017 AWARD WINNERS

## GLOBAL INNOVATOR

Generali Italy received the 2017 Global Innovator of the Year award. The company was recognized by a panel of independent judges for its strong focus on innovation in all submissions, including its work on crowd sourcing, incubation initiatives, collaboration with startups and partnerships with global organizations.

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<th>Best Disruptive Product or Service</th>
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Through this innovation consumers are now able to search for Médis health providers near their home using their TV remote control, and receive their contact details and location on their mobile phone. They can also get information and a quote for a personalized health insurance plan.

A unique and secure way to use blockchain to share patient information across medical groups that provides faster service and reduces costs.

AXA Sure gives users the opportunity to capture and store all their valuables in a secure place; check instantly how their belongings are covered if they have an AXA household policy; create a claim in a few clicks with pre-filled information about the damaged items; and contact their agent to ask questions about their contract and adapt it if needed.

An automated and personalized training solution based on objective criteria and artificial intelligence technology to boost sales, increase customer satisfaction and improve interpersonal relations.

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## 8 AWARD CATEGORIES

### ARTIFICIAL INTELLIGENCE – was Intelligent Automation in 2017
Innovations that leverage the disruptive power of artificial intelligence technologies (such as robotics, intelligent automation, natural language processing, machine learning and cognitive computing etc.) to deliver sophisticated, innovative business solutions.

### BEST DISRUPTIVE PRODUCT OR SERVICE
Innovations that enhance, extend or replace the traditional offer, creating new profit pools by serving new customer segments or existing segments in new ways, and entering or creating new markets typically beyond the reach of insurance players.

### CLAIMS MANAGEMENT - New Category
Innovative practices in claims management aimed at facilitating and/or accelerating the claims management process, or improving the detection and prevention of fraud.

### CONNECTED INSURANCE & ECOSYSTEMS
Innovations that use the internet of things to create new business models by effectively combining insurance with technology, ecosystem services and partners.

### CUSTOMER EXPERIENCE & ENGAGEMENT
Innovations that radically enhance the way insurance players engage customers. New approaches may include seamless and personalized experiences across physical and/or digital channels, new customer management (service) models, and innovative management of customer loyalty and satisfaction.

### GLOBAL INNOVATOR
The most innovative insurer. The winner is the organization whose corporate vision commits it successfully to continuous innovation and transformation, to the development and leadership of a broad ecosystem of partners extending beyond insurance, and to the exploitation of emerging technologies that improve the experience of its customers and the performance of its business.

### INSURTECH - New Category
The creation and/or application of innovative technology that substantially improves any part of the insurance value chain, enhances the customer experience, or explores new sources of value for insurers. This category is reserved for insurance start-ups and spin-offs, and technology firms targeting the insurance industry.

### UNDERWRITING - New Category
Significant enhancement of the underwriting process through improved data collection and analysis or other advances, to support personalization, efficiency and accuracy.
Submission of the month opens

6 Nov, 2017

• 7 categories (excl. Global Innovator): Artificial Intelligence, Best Disruptive Product or Service, Claims Management, Connected Insurance & Ecosystems, Customer Experience & Engagement, Insurtech & Underwriting (an innovation can only be submitted in 1 category)
• There is no limit to the number of innovations that can be submitted.
• Innovations must have been launched after 1 January 2016 and be in at least the pilot phase.
• There is no cost to enter

Submissions close

13 Apr, 2018

• An innovation committee shortlists the best innovation in each category based on 3 criteria:
  - Originality
  - Impact
  - Universality

Nominees announced and voting begins

30 Apr, 2018

Voting ends

11 May, 2018

• The best innovation in each of the 7 categories will be recognized at a dedicated awards ceremony in Paris on 12 June 2018
• One will also be recognised as the 'Global Innovator'. A jury of industry heavy-weights will select this winner from all the entrants in the other 7 categories

Awards ceremony

12 Jun / 24 Oct, 2018

• The global awards ceremony takes place in Paris on 12 June and runs from 12:00 until 19:00 CET
• There will be key note speeches, live voting and winners will present on their innovation journey, their submissions and share the key success factors in the design, development and operational phases of their innovation
• A complementary North American event will take place on 24 October 2018

How to enter?

The Efma–Accenture Innovation in Insurance Awards 2018 is now open for entries.

Register first on the Innovation in Insurance Portal and then click on “submit your innovation”.

To get an understanding of what it takes to win, visit the Winners 2017 section.
IIEB MEMBERS: LEADING THE WAY

A challenge to our IEB members - take an active role in the 2018 awards by:

• Educating anyone in your organization who has a key role in driving innovation and encouraging them to consider submitting an innovation/s before 13 April deadline – awards toolkit now available on IIEB portal

• Becoming a jury member - be exposed to innovative industry case studies from around the world. Note, participation is via email, no travel involved and approx. 5 hour commitment between 30 April – 11 May – can be managed based on your schedule. DEADLINE: 1 March

• Using your social media networks to spread the word #InsAwards18

• Attending the global awards ceremony in Paris on 12 June and/or North American ceremony on 24 October
YOUR AWARDS TOOLKIT

2018 brochure

Email template

2017 Highlights video

2017 Awards trends whitepaper

2017 Winners on innovation video

NOW AVAILABLE ON THE IIEB PORTAL!
**IMPORTANT SUBMISSION GUIDELINES**

- If you don’t already have an Efma account, register free of charge [here](#).
- If you do have an account, log in [here](#) and submit your entry.
- You can submit any number of entries in categories 1 to 7.
- Your innovation must have been launched after 1 January 2016.
- Insurtechs may only enter the Insurtech category on their own; to enter the other categories they should partner with their insurance clients.
- Deadline for entries: 13 April 2018.
- There is no charge to enter.
- Contact [Boris Plantier](mailto:Boris.Plantier@accenture.com) or [innovationinsurance@accenture.com](mailto:innovationinsurance@accenture.com) with any queries.
BEST DISRUPTIVE PRODUCT OR SERVICE WINNER: MEDIS FOR ENHANCING OMNI-CHANNEL VIA TV COMMERCE

PORTUGAL

Main Purpose
Use of TV as a direct marketing tool focusing on granular targeting to promote Médis, to provide information and servicing features to clients. Allow potential clients to get to know the company, simulate its products and request services through a TV-Store in a simple, intuitive and secure manner.

Description
- Through the TV remote control, consumers are now able to search for Médis health providers near their homes and receive their contacts and location on their mobile. In addition, they are able to get information about Médis’s value proposition and get a quote on a personalized health insurance plan.
- For the future, Médis is working on a set of overlays that will allow display of screen notifications during pre-defined broadcasted programs. By clicking on them with the remote control viewers will be redirected to the Médis TV-Store. Overlays will be displayed in programs being watched by targeted groups pre-defined by Médis, which is possible thanks to the viewer’s TV footprint using a rich data analytics TV-commerce platform.
- The Médis TV-Store was launched in October 2016 with Vodafone TV and is experiencing good levels of traffic, which can be seen through the amount of simulations and sales achieved.
CONNCTED INSURANCE WINNER: TOKIO MARINE FOR SHARING MEDICAL INFORMATION ON BLOCKCHAIN

JAPAN

Main Purpose

A unique and secure way to use blockchain to share patient information across medical groups that provides faster service and reduces costs.

Description

- Unique and secure method to share medical information with hospitals via Blockchain (Japan's first).
- Uses an Estonia-invented secure data connection platform (world's first) called “avenue-cross”.
- The unique combination of Blockchain and a secure data exchange platform was developed to mitigate the concern re. sharing highly sensitive medical information via Blockchain even if encrypted.
- In the system implemented, Tokio Marine sends only the information request to hospitals on Blockchain. Hospitals will send the requested information back via “avenue-cross”.
- It has created various advantages such as preventing redundant medical examination, reducing administrative costs, easy and quick claims payment, prevention of fraudulent claims caused by tampering medical information, etc.
'AXA Sure' is an app tackling the issue of lack of transparency and simplicity for insurance customers. It allows customers to have their valuable items in a secure place and easily check if they are covered by home insurance.

**Main Purpose**

AXA Sure gives customers the opportunity to:
- Capture and store all their valuables in a secure place
- Check instantly how their things are covered if they have an AXA household policy
- Create a claim in few clicks with pre-filled information about the damaged items
- Contact their agent to ask questions about their contract and adapt it if needed

This service can be defined as a mix of the need to store all needed papers in case of issues and the functionalities of the app Trov which focuses on pocket insurance.

For this App, AXA Group teams worked with AXA Switzerland to translate the home insurance contract into simple terms for the user.
Main Purpose

‘AI Sales Smart Mentoring’ is an automated and personalized training solution based on objective criteria and artificial intelligence technology to boost sales, increase customer satisfaction and improve interpersonal relations.

Description

▪ This innovation is a smart mentoring solution providing real-time analysis and diagnosis for its salesforce to harvest the full potential of its commercial relationship skills.
▪ The ambition is to develop sales skills to increase client satisfaction and generate peer-to-peer recommendations and sales growth.
▪ The innovation proposition is to deliver high quality advice and personalized services to clients through highly skilled Tied Agents and advisors. Using up-to-date technology helps to maintain and upgrade high performance.
▪ The solution has already been used during 20 training sessions since November 2016. It was experimented on by more than 200 people from all Allianz’s distribution networks. Quality and accuracy of the tool were confirmed by Allianz salesforce with an average grade of 9.3/10.
USEFUL LINKS

Efma-Accenture Innovation in Insurance Awards Portal
Insuranceinnovation@Accenture.com