

Innovation in ASEAN Insurance 2017

24th & 25th January 2017 - Jakarta, Indonesia

Day 1: Tuesday 24th January

09.15 Welcome address by **Marketforce**

09.20 Chair's opening remarks
Mark Greenwood, Regional Director – Asia & Middle East, **Chartered Insurance Institute**

09.30 **Opening Keynote Address**

7 Rules of Innovation

- How Insurtech start-ups are changing impacting the industry
- How Incumbents are focused too much on incremental digital innovation
- LumenLab's innovation model and missions
- 7 Predictions for Life Insurance

Zia Zaman, Chief Innovation Officer, **MetLife Asia**

Session One: Transforming insurance – successful strategies for today and tomorrow

09.50 **Embracing innovation in a slow moving industry: cultivating a culture of change**
Paul-Henri Rastoul, Country Chief Executive Officer, **AXA**

10.10 **Developing Enablement Platform for Digital Insurance**
Woody Mo, President and Chief Executive Officer, **eBaoTech**

10.30 **Leaders' Forum**

Building the insurer of the future

- The limitations of insurance today: pinpointing areas for improvement
- Understanding how insurers' current digital strategies are failing customers
- How best can insurers respond to the needs of today's customers?
- Anticipating the future customer: how to respond to the customer of tomorrow?
- What lessons can be learnt from other industries?
- What can we learn from other markets who have already begun digital transformation?
- Changing technology: minimising business interruptions and ensuring a smooth transition
- How can you ensure that security remains strong as technology advances?

Bill Johnston, President Director, **Chubb Life Insurance Indonesia**

Paul-Henri Rastoul, Country Chief Executive Officer, **AXA**

Alberto Hanani, President Director, **Sarana Lindung Upaya**

Zia Zaman, Chief Innovation Officer, **MetLife Asia**

11.10 Refreshments

Session Two: Innovation in the ASEAN customer experience

11.40 **Keeping pace with changing consumer behaviour: inspiring customer delight**

- Customer expectations: how have they evolved in recent years?
- Providing a standard of service that delights the customer
- What technological advances can be used to move customer experience forward?
- Preparing for the customer of tomorrow: optimising your strategy

Edy Tuhirman, Chief Executive Officer, **Generali Indonesia**

12.00 **Using data to enhance the customer experience**

- Navigating the many data sources: which are the most useful?
- Enhancing interpretation: translating data into valuable insight
- How can data be appropriately used to build a relationship that matters?
- What industries should insurers look to for inspiration on data usage?

Faisal Nasution, Chief Customer Officer, **Manulife**

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12.20 **Innovating toward omnichannel customer experiences**

- How are customers embracing digital for insurance?
- What are the expectations of customers today and tomorrow for insurance?
- Does digital replace or augment existing channels?
- How does an insurer go about building the capabilities for omnichannel experiences?

Andrew Taggart, Partner, **PwC**

12.40 **Artificial intelligence – AIA's exploration into the latest in customer experience**

Troy Barnes, Chief Customer Experience Officer, **AIA Malaysia**

13.00 Questions

13.10 Lunch

Session Three: A new era in claims operations? The potential new technology

14.25 **Moving claims online: smoother operations, happier customers**

- Identifying the trouble spots in claims operations
- How can new innovations best be used to cut both costs and claims leakage?
- Understanding the potential of robotics and artificial intelligence
- Maintaining an emotional connection when reducing human input
- Using the data you collect to build a closer ongoing relationship with the customer
- Claiming via your smartphone: will this become a reality?

Ignatius Hendrawan, Head of Claims Management, **PT Asuransi Allianz Utama Indonesia**

14.45 Questions

Session Four: Fraud prevention and detection - innovating to keep pace

14.50 **Using new data sources & advanced analytics to outsmart fraudsters**

- How can data be used to counteract new vulnerabilities in the digital age?
- What new sources of data are most effective in revealing fraudulent behaviour?
- The power of predictive analytics: understanding the opportunities

Rista Manurung, Director of Legal and Compliance, **PT AIA Financial**

15.10 **Laying the foundation for innovation**

- Candid introspection: Are we transferring our problems to consumers?
- Trust: Is there too much insurance with too little protection?
- Bringing an alternate to insurance, start protecting people holistically
- Universal Safety Account: Simplifying the approach, empowering consumers and completing the market

Ravindra Mohan, Vice President – Business Development, **AETINS**

15.30 **Panel Discussion**

Innovating in the fight against fraud: ensuring best practice

- Which data sources are most useful in detection and how can they best be analysed?
- How can cross-industry sharing of data and best practice be improved?
- What useful information can be gleaned from the Deep and Dark Webs to prevent fraud?
- How can effective fraud detection be combined with superb customer experience?
- What elements of the customer journey can be re-designed to encourage truthfulness?
- How can a counter-fraud mentality across the organisation?

Rista Manurung, Director of Legal and Compliance, **PT AIA Financial**

John Shew, Chief Information Technology Officer, **RHB Insurance**

Elizabeth Goodbody, Advisor (Consulting), **PwC Indonesia**

Session Five: Pursuing new business strategies through digital technology

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16.00 **The state of digital insurance**
Zhi Ying, Analyst, **Forrester**

16.20 **Case Study: BIMA Mobile**
Insuring the uninsured - how mobile can drive insurance penetration
BIMA is a leading insurance tech player, using mobile technology to disrupt the global insurance industry and encourage financial inclusion. Tapping into growing mobile phone penetration whilst providing the poorest families with insurance, BIMA Mobile is accessing new customers all over the world and providing protection to those who previously seemed impossible to reach.
PuayLim Yeo, Regional Manager – SEA Asia, **BIMA Mobile**

16.40 **Closing Keynote Address**
Social Media, Social Good & Good Business - Can they fit together? A case study
Philippe Danielski, President Director, **Zurich (Indonesia)**

17.00 Questions

17.15 Chair's closing remarks and end of Day 1

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Day 2: Wednesday 25th January

09.30 Chair's opening remarks
Asif Saleem, Client Partner – Digital Strategy, Transformation and Financial Services, **IBM**

Session Six: Distribution channel innovation

09.35 **Distributing to the millennials: should mobile be the priority?**

- How do the needs of millennials differ from the traditional customer base?
- Hyper-connectivity: assessing the importance of social media and mobile
- What needs to be done to cater to this new generation successfully?

Everett Leonidas, Digital Innovation and New Business, **Aviva Digital Garage**

09.55 **Case Study: PasarPolis**
The first insurance comparison website
PasarPolis is changing the way people research and purchase insurance. The website allows customers to compare premiums and buy insurance by answering as little as three questions. The founder, Cleosent Randing, focuses on ease, simplicity and speed for his customers. In this presentation Cleosent will explain why how the aggregation and comparison model is the future of buying insurance.
Cleosent Randing, Founder and Chief Executive Officer, **PasarPolis**

10.15 **Building the digital analytics infrastructure for Bancassurance in the times of data explosion**
Sreenath Manghat, Head of Insurance & Retail Wealth, **Bank Muscat**

10.35 **Speaker and title to be confirmed**

10.55 **Panel Discussion**
Predicting the future of distribution

- What are the major challenges of selling to the customer of today and tomorrow?
- What is the right distribution strategy for today's environment?
- How can insurers do to drive further success in bancassurance?
- How could tech partnerships drive better distribution across the insurance ecosystem?
- How will digital and technological progress disrupt distribution?
- What new distributors are likely to emerge in the digital age?
- The future of distribution: exploring advancements in mobile applications

Arya Gumiwang, Investment and Bancassurance Product Management Head RFB, **BTPN**
Cleosent Randing, Founder and Chief Executive Officer, **PasarPolis**
Sreenath Manghat, Head of Insurance & Retail Wealth, **Bank Muscat**

11.25 Refreshments

Session Seven: Regulating insurance to encourage progress

11.55 **Case Study: The Tariff Regime in Indonesia**
Working together with stakeholders for healthy growth
Wayan Pariama, Chief Marketing Officer, **Adira Insurance**

12.15 Questions

Session Eight: Revolutionising the way agents do business

12.20 **Digitising the agent sales force**

- Modernising the backbone of the insurance industry: are we ready for the challenge?

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- Enabling swifter business via tablets and mobile
 - What other digital strategies could potentially increase agent effectiveness?
 - How to ensure a receptive response: bringing agents on board
- Norman Nugraha**, Chief Agency Officer, **Sharia SunLife Financial Indonesia**

12.40 **Do digital initiatives in insurance really give returns?**
Vivek Mannige, Managing Director, **AccelTree Software**

13.00 Questions

13.05 Lunch

Session Nine: Laying the foundations for innovation – creating an agile organisation

14.20 **Panel Discussion**
Transforming operations for digital success

- How great are the impediments legacy systems present? How can these be overcome?
- What legacy transformation strategies have insurers worldwide found most effective?
- Agile project management: how effective are techniques such as Scrum and DevOps?
- What breeds a culture of innovation? How can insurers move away from legacy thinking?
- Stimulating internal collaboration: what works best?
- Are insurers suffering from a lack of innovation skills? How can the right talent be attracted?

Joao Neiva, Head of Innovation, IT and Business Change, **Zurich Topas**

Napaporn Supaton, Vice President, Digital Interaction and Technology Incubator, **Prudential Thailand**

Everett Leonidas, Digital Innovation and New Business, **Aviva Digital Garage**

Samuel Rajkumar, APAC Regional Delivery Manager, **AIG**

Mangesh Vaitla, Co-founder & Executive Director, **C2L BIZ**

Session Ten: InsurTech – the future possibilities for insurers and start-ups

14.50 **Lightning pitch: PolicyPal**

PolicyPal enables users to manage their policies all in one place and helps them understand whether they are over or under insured. This simple, user-friendly tool demystifies the complexities of insurance. PolicyPal has big plans for the future!

Val Jihsuan, Founder and Chief Executive Officer, **PolicyPal**

15.00 **Lightning pitch: DIYInsurance**

Do It Your way Insurance is Singapore's first Life Insurance Comparison Web Portal launched in June 2014. DIYInsurance empowers customer to make informed decisions about their insurance purchases.

Eddy Cheong, Head of DIYInsurance, **DIYInsurance**

15.10 Questions

15.15 **Fireside Chat**

Working together for innovation: the key success factors of partnership

- Why partner? What are the key benefits?
- Identifying the right partner: what should you look for?
- A win-win situation: ensuring that the partnership works for both parties
- What are the most common challenges and how can these be avoided?
- Learning from the banks and FinTechs: how best to follow their example

Verapat Chantaravannakul, Chief Information Technology Officer, **FWD Thailand**

Glenn Ong, Cofounder, **Fixir**

15.45 **Blockchain: a reality for insurance?**

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- What is blockchain: a brief introduction to distributed ledger technology
- How could blockchain revolutionise insurance operations?
- Using smart contracts for automatic claims processing via a distributed ledger
- What role could blockchain play in reducing insurance fraud?
- What does blockchain mean for today's insurers in the near to medium term?

Neil Katkov, PhD, Senior Vice President, Asia, **Celent**

16.05 Questions

16.10 Chair's closing remarks and end of conference