



Customer Centricity & Embedded Insurance:

Why Customer Insights are so important for the insurance industry

Topic Day at InsurLab Germany
28th April 2022 in Cologne

 **InsurLab
Germany**
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de:hub
digital ecosystems



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Registration

The event will take place on 28th April 2022 between 9.00 - 5.00pm with optional networking until 6.30pm.

Participation is free of charge for members of InsurLab Germany.

External guests from our network are also welcome to join for a small fee (Startups: €49 / Corporates excl. insurers: €99). Please note: There are limited spots available.

The event is planned as **on-site event**.

LINK

[Register here to participate](#)

Directions

Event adress:

**Stuntwerk Cologne
Schanzenstraße 6-20
51063 Köln**

There is an underground car park in the building; travel by train to Cologne to Messe / Deutz and then take the U4 to the Keupstraße stop. From there 3 minutes on foot.

Customer Centricity & Embedded Insurance: Put the customer in the heart of insurance

Dear Members and Partners of InsurLab Germany,

It is probably fair to say that everybody knows the importance of “customer centricity”. But how can insurance companies tackle the challenge to become more customer-centric in their advisory services?

Being in a highly competitive market, insurance companies depend on their customers' satisfaction and loyalty. However, many of them seem to focus on the wrong priorities, losing the ‘good’ customers and evidently failing conversions.

On this InsurLab Garage Topic Day, we would like to center our discussions around the customer - put the client in the center of attention and elaborate on the question “Why customer insights are so important for the insurance industry and what we can learn from them.”

We are looking forward to focus on customer behavior, needs, habits, and expectations as well as on recommendations on how insurance companies can address these changing needs in the best possible way throughout the entire customer journey and product development process.

On this InsurLab Garage Topic Day, we would like to center our discussions around the customer – put the client in the center of attention and elaborate on the question why customer insights are so important for the insurance industry nowadays and what we can learn from them.

We are proud to say that this topic day is hosted by leading experts in the field of customer-centric advisory and embedded insurance to give us a full overview of the entire customer journey: Penni.io, Riskine, PPI AG and Ernst & Young (EY)!

And since that is not yet enough – the well-known insurance influencer Robin Kiera will lead you through the day, adding his very own insights on the way!

We wish you a great and insightful topic day and are looking forward to welcoming many of you in Cologne!

Your InsurLab Germany Team & sponsors of the day!

09:00 - 09:15am

Meet & Greet

9:15 - 9:30am

Welcome and Introduction

By Robin Kiera

9:30 - 10:00am

Key Note: „Embedded Insurance - Game changer or old wine in new wineskins?“

Thomas Schmerling, EY

10:00 - 10:30am

Key Note: „To buy or not to buy: You need to know how humans (actually) make decisions, if you want to sell insurance digitally“

Simon Bentholm (Penni.io)

Break 10:30 – 10:45am

10:45 - 11:15am

Key Note: „Risks, Wishes and Dreams in the center of customer-centric advisory“

Sebastian Ratcliffe (riskine)

11:15 - 11:45am

“Embedded insurance within the lifecycle of insurance contracts and the question of integration”

Dr. Thomas Seine (PPI AG)

Ronny Kant (PPI AG)

Lunch Break 11:45am – 1:00pm

1:00 - 1:45pm

Panel Discussion: How can the German market meet new customer needs?

Incl. Q&A from the audience

Moderated by Robin Kiera with

- Esben Seyffart (Penni.io)
- Thomas Schmerling (EY)
- Sebastian Scholz (PPI AG)
- Sebastian Ratcliffe (riskine)

1:45 - 4:15pm

Workshops

Deep-Dives

- **Penni.io:** From idea to Action (Help on the price modeling, design mockup, IT requirement, Business case)
- **Riskine:** How to create customer centricity in the advisory process
- **EY:** How to select the right verticals (merchants & Co.) and products for Embedded Insurance

4:15 - 5:00pm

Conclusion

Results from each workshop discussion will be presented to the entire audience.

**Optional Networking until 6:30pm
@InsurLab Germany Campus**

Penni.io

- **Founded:** 2016
- **Website:** <https://penni.io/>
- **About Penni.io:** As insurance gets more customer-centric, there's a growing need to reach customers in the purchasing stage. Penni Connect enables insurers to build value-added digital distribution partnerships and, therefore, to embed transparent, relevant offers when the customer needs it. Penni Connect makes it possible for insurance providers to meet demands of the end-customers. The reason is that insurers can offer a simpler, faster buying journey in any digital channel and touchpoint.

Riskine

- **Founded:** 2016
- **Website:** <https://www.riskine.com>
- **About riskine:** riskine develops digital B2B advisory solution ("white label") based on the latest AI and graph-based technologies. The products support lead generation, advice and closing on all sales channels (self-service, in-person, hybrid or as chatbot solution). riskine creates true customer centricity in financial advisory by holistically analyzing objective risks, subjective risk preferences as well as wishes & dreams of customers, making them visible and placing them in the center of the advisory/sales software. The algorithm "ALIS" intelligently connects all modules with a unique lifecycle model.

Ernst & Young (EY)

- **Founded:** 1919
- **Website:** <https://www.ey.com>
- **About EY:** EY exists to build a better working world, helping create long-term value for clients, people and society and build trust in the capital markets. Enabled by data and technology, diverse EY teams in over 150 countries provide trust through assurance and help clients grow, transform and operate. Working across assurance, consulting, law, strategy, tax and transactions, EY teams ask better questions to find new answers for the complex issues facing our world today.

PPI AG

- **Founded:** 1984
- **Website:** <https://www.ppi.de/>
- **About PPI AG:** PPI AG has been successfully operating as a management consultancy and software house for banks, insurance companies and financial service providers for over 30 years. As a family-owned company with stable growth, we combine specialist and technological know-how in order to implement projects competently and easily.



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