

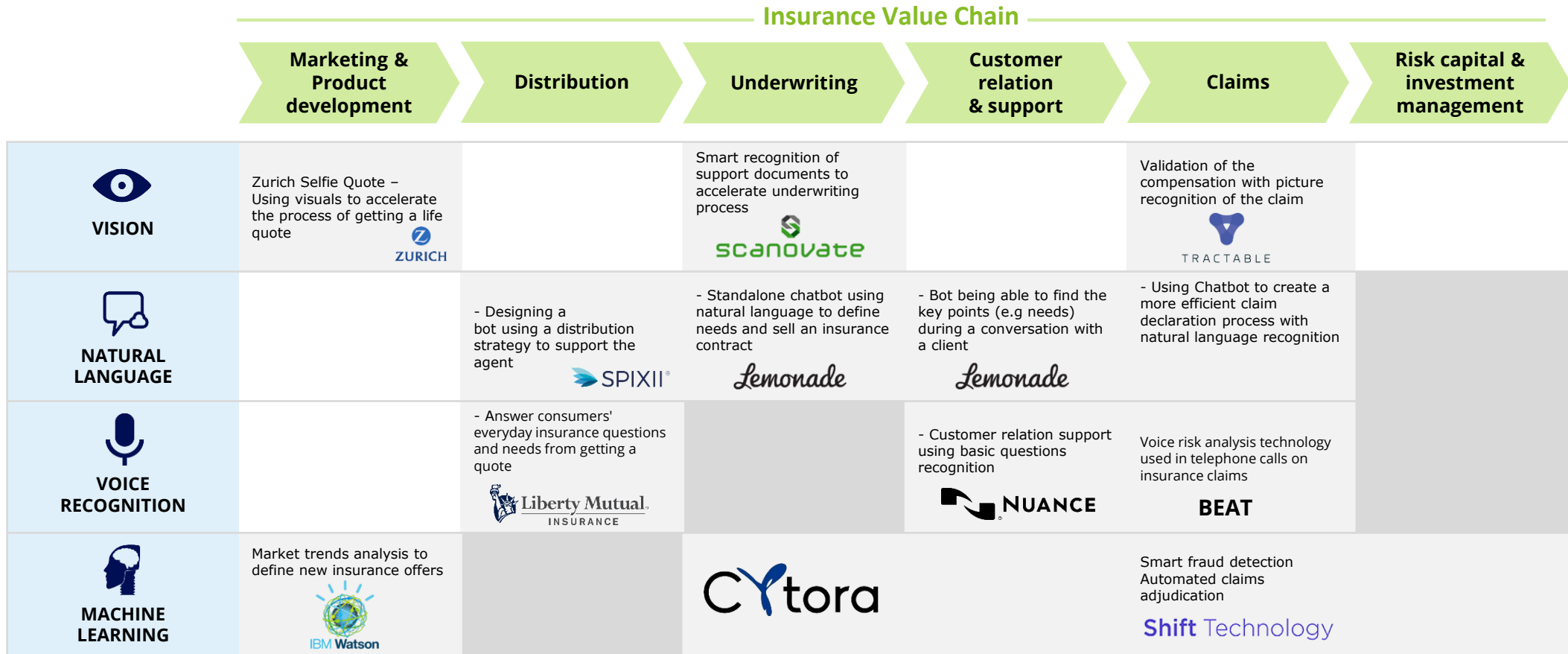


ESPRESSO

**Anyone else
now feel like
this?**

The race for AI | becoming the digital enterprise

What impact does AI have across the Insurance Value Chain



High impact

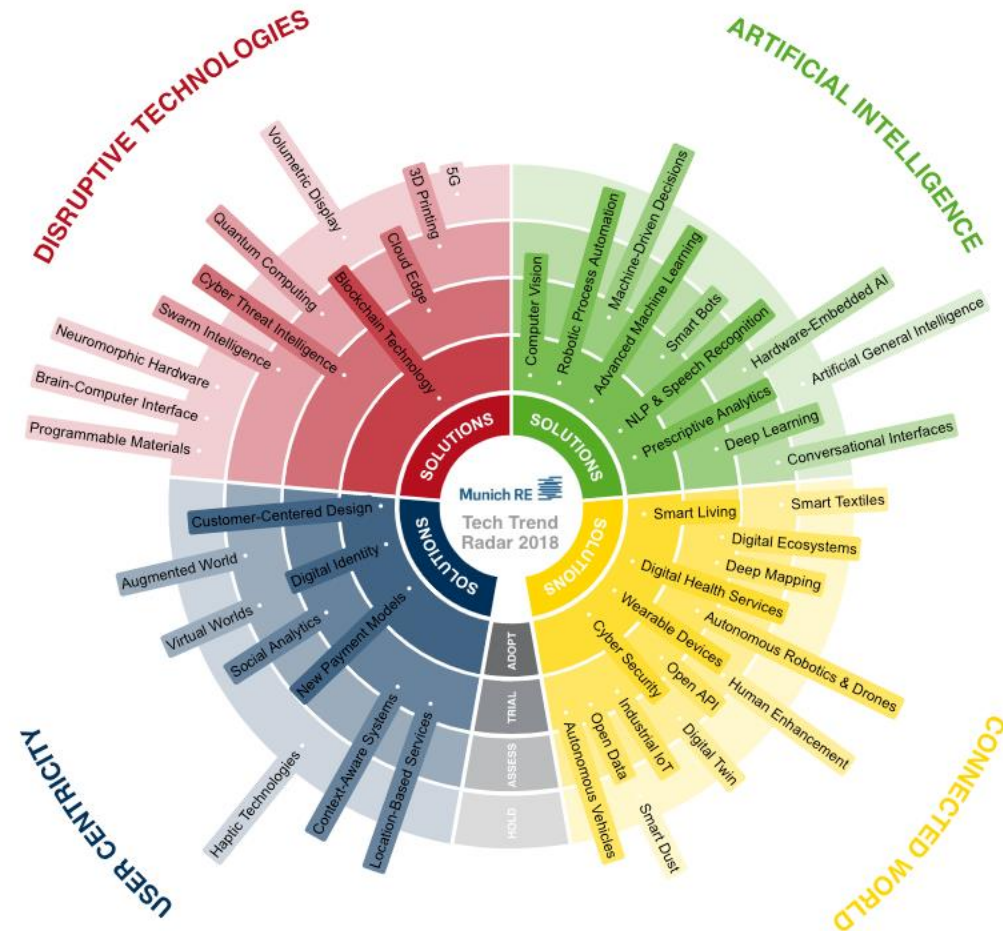
Medium impact

Low impact

Tech Radar – A view from Munich Re

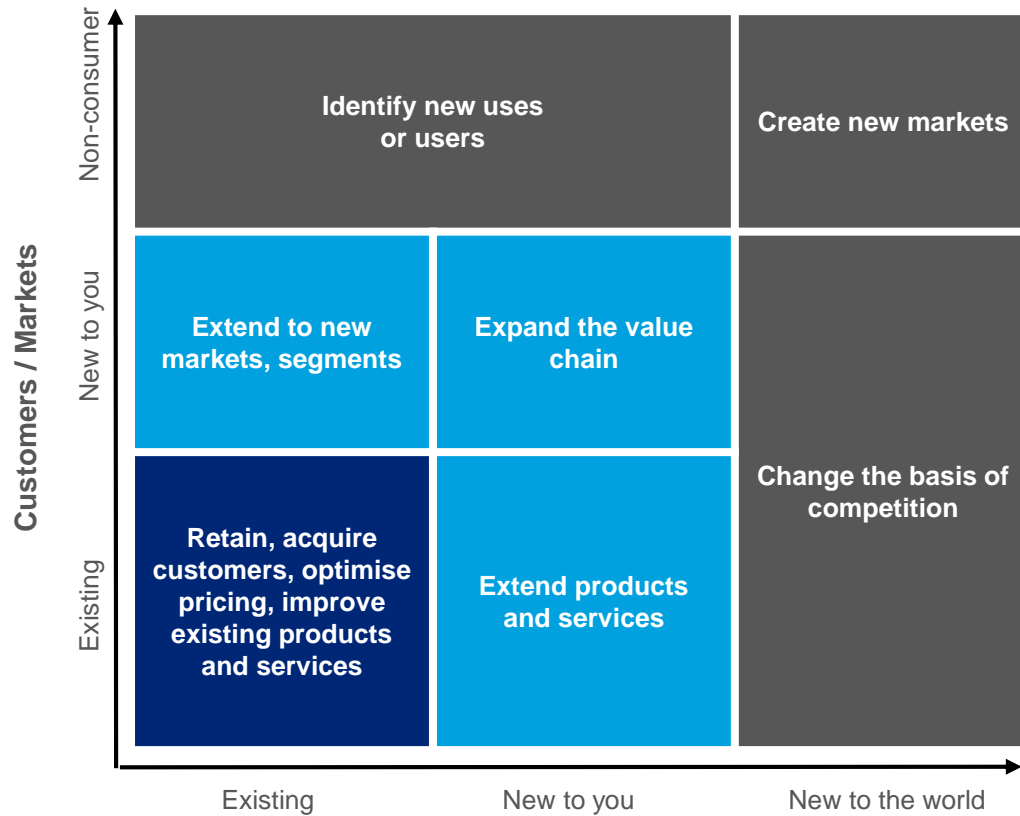
New technologies, external influences and innovative business models are shifting the source of value creation outside of incumbent organisations

- Developing a clear plan why, how & what is essential
- Re-insurers are highly active and advanced in the planning of this disruption
- Constantly evaluating and updating the landscape out there
- Full report [here](#)



Where to play & how to win

Where should we be spending time, effort & money



The ambition Matrix looks to an organisations strategic investments / plans and maps out where to invest, partner and develop depending on their risk appetite & ambition.



A quick summary

- No one said this would be easy, there is simply a lot to do. Focus on the why!
- Access to data (externally) has never been easier, nor will get any more difficult.
- We are in a fight for budget and resources (internally & externally) across the entire value chain. Build the plan, test it, get started, learn, change direction, test again
- This is very much here and now. Enough evidence exists.
- We will end up in a world of haves and have nots. That is today's decision!

Digital Underwriter

Deloitte Digital has developed an accelerator utilising Salesforce as the core technology for Digital Underwriting. The accelerator provides end to end coverage for the Underwriting process, utilising core relationship management and analytics capabilities, and providing the ability to integrate with a wider ecosystem of solutions



Centricity

'One stop shop' of underwriting information enriched by 3rd party data providing new portfolio insights



Automation

Advanced automation capabilities frees up time for underwriting



Flexibility

Customise & create new products with rapid configuration and deployment of the Salesforce platform



Collaboration

Improve communications and traceability between different underwriting and servicing teams



Consistency

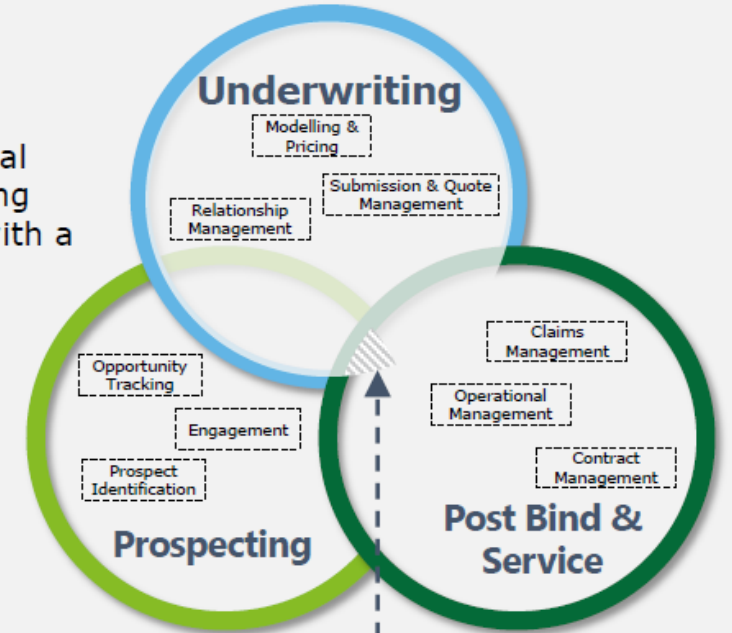
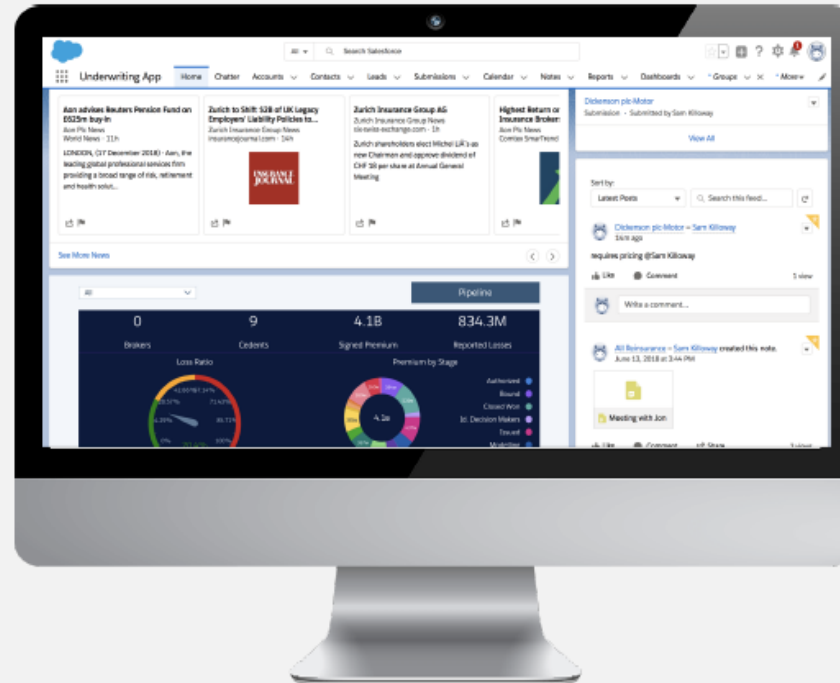
Encouragement through alignment in workflow / controls, with LoB variants



Efficiency

Prioritisation provided through analytics to target strategic clients and increase business volumes

Utilising Salesforce's extensive managed package application marketplace, and flexible integration options, Digital Underwriter provides a central hub for Underwriting users to access and leverage enterprise tools



Insurance		Reinsurance		
Commercial Property	Commercial Casualty	FAC	Prop Treaty	Non Prop Treaty