

FG-Sprinklerkonferansen 2020

Finans Norge Forsikringsdrift



«Vi er digitalisering»

- Helsenett
- Digitale skademeldinger
- TFFAuto
- DBS
- FG Kontroll



Hva bekymrer mest?

1. **CYBER INCIDENTS** (e.g. cyber crime, IT failure/outage, data breaches, fines and penalties)
2. **BUSINESS INTERRUPTION**
3. **CHANGES IN LEGISLATION AND REGULATION** (e.g. trade wars and tariffs, economic sanctions, protectionism, Brexit, Euro-zone disintegration)
4. **NATURAL CATASTROPHES** (e.g. storm, flood, earthquake, bushfires)
5. **MARKET DEVELOPMENTS** (e.g. volatility, intensified competition/new entrants, M&A, market stagnation, market fluctuation)
6. **FIRE, EXPLOSION**
7. **CLIMATE CHANGE** /increasing volatility of the weather

Største naturskader i 2019

Japan , 9 mrd US dollar tap i forsikring.
16. Mrd US dollar totalt



BLOCKCHAIN

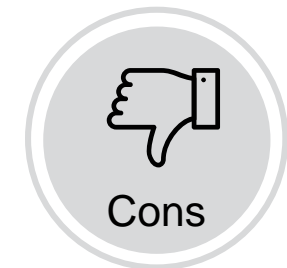
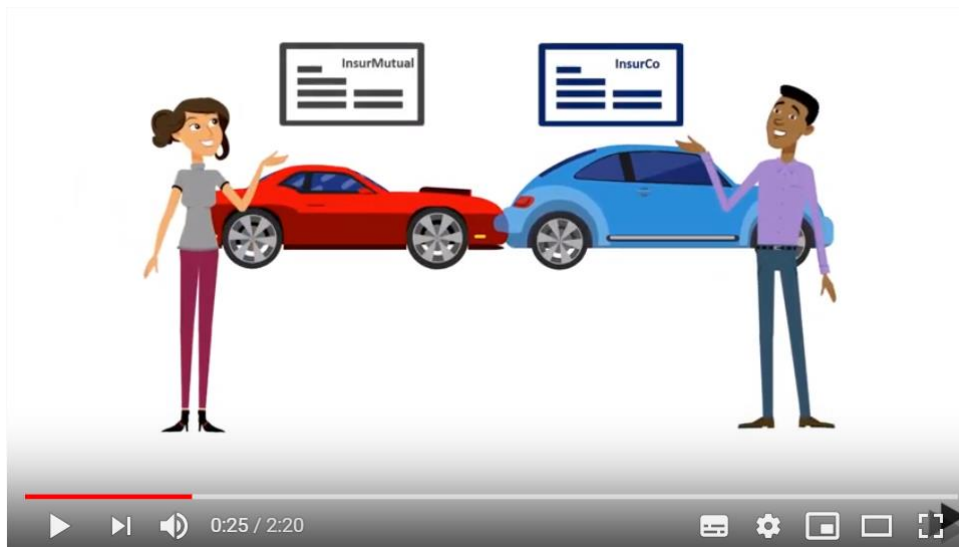


RISKBLOCK™ ALLIANCE - PROOF OF



RiskBlock Alliance has developed a Proof of Insurance for the US market, which holds similarities to green card.

“**PROOF OF INSURANCE**” application that enables motor vehicle drivers and law enforcement to confirm insurance coverage accuracy in real-time, without relying on paper forms



- ✓ Similar use cases already digitalized
- ✓ Gradual transition possible

✗ Possible differences in EU regulation

Source

<https://www.youtube.com/watch?v=oJ0Oj8vDfm8>



Digitalization is transforming insurance for consumers and suppliers alike

<https://www.johnhancock.com/life-insurance/vitality.html>



Mc Kinsey – forsikring mot 2030

- *Technological leadership and innovation*
- *Customer ownership.*
- *Efficiency (cost savings) and effectiveness (higher returns).*
- *Scale and network effects.*
- *Speed and agility.*