FG-Sprinklerkonferansen 2020

Finans Norge Forsikringsdrift





www.finansnorge.no

«Vi er digitalisering»

Helsenett Digitale skademeldinger TFFAuto DBS FG Kontroll

www.finansnorge.no

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



www.finansnorge.no

BLOCKCHAIN



Enter flight details

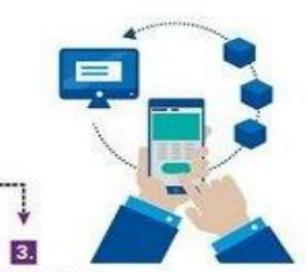
Provide information on flight number, departure date, country of residence





Personalize coverage

Choose coverage amount, conditions and confirm



Purchase

Upon payment, the record is stored on the blockchain and no changes can be made by the insurer after

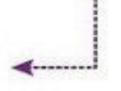
5.

Instant payout Automatic, hassle-free compensation triggered and customer is notified when plane lands



Flight delayed >2 hours Smart contract confirms with a public flight database ('Oracle') that a delay has happened

</>



RISKBLOCK™ ALLIANCE - PROOF OF

TECHNOLOGY R3 CORDA

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

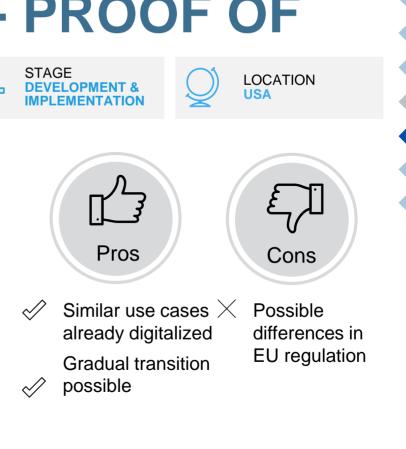
INDUSTRIES

INSURANCE

"**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

APPLICATION PROOF OF INSURANCE





Source https://www.youtube.com/w atch?v=oJ0Oj8vDfm8



Digitalization is transforming insurance for consumers and suppliers alike

https://www.johnhancock.com/lifeinsurance/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.