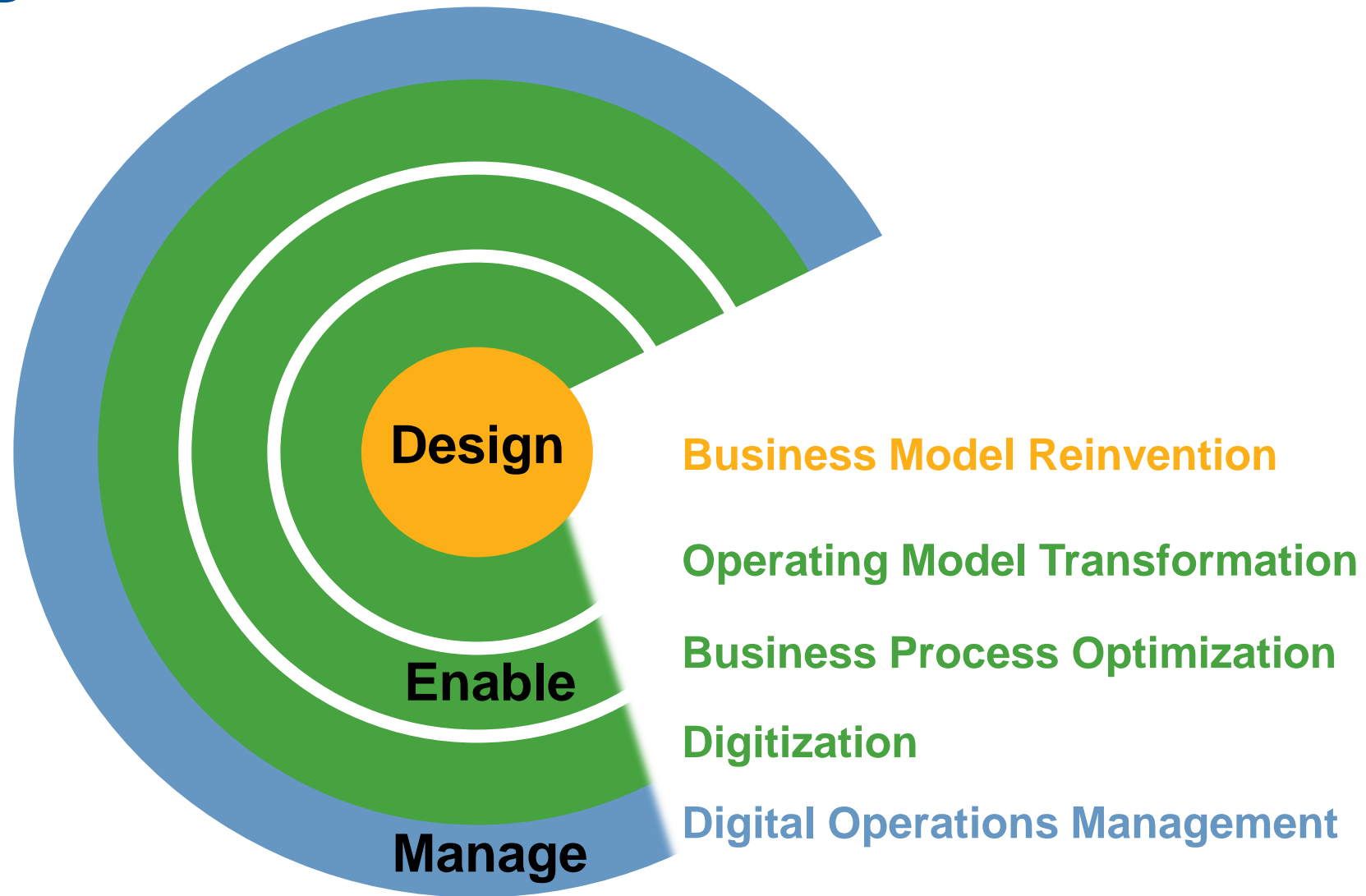


Roma 17/12/2015

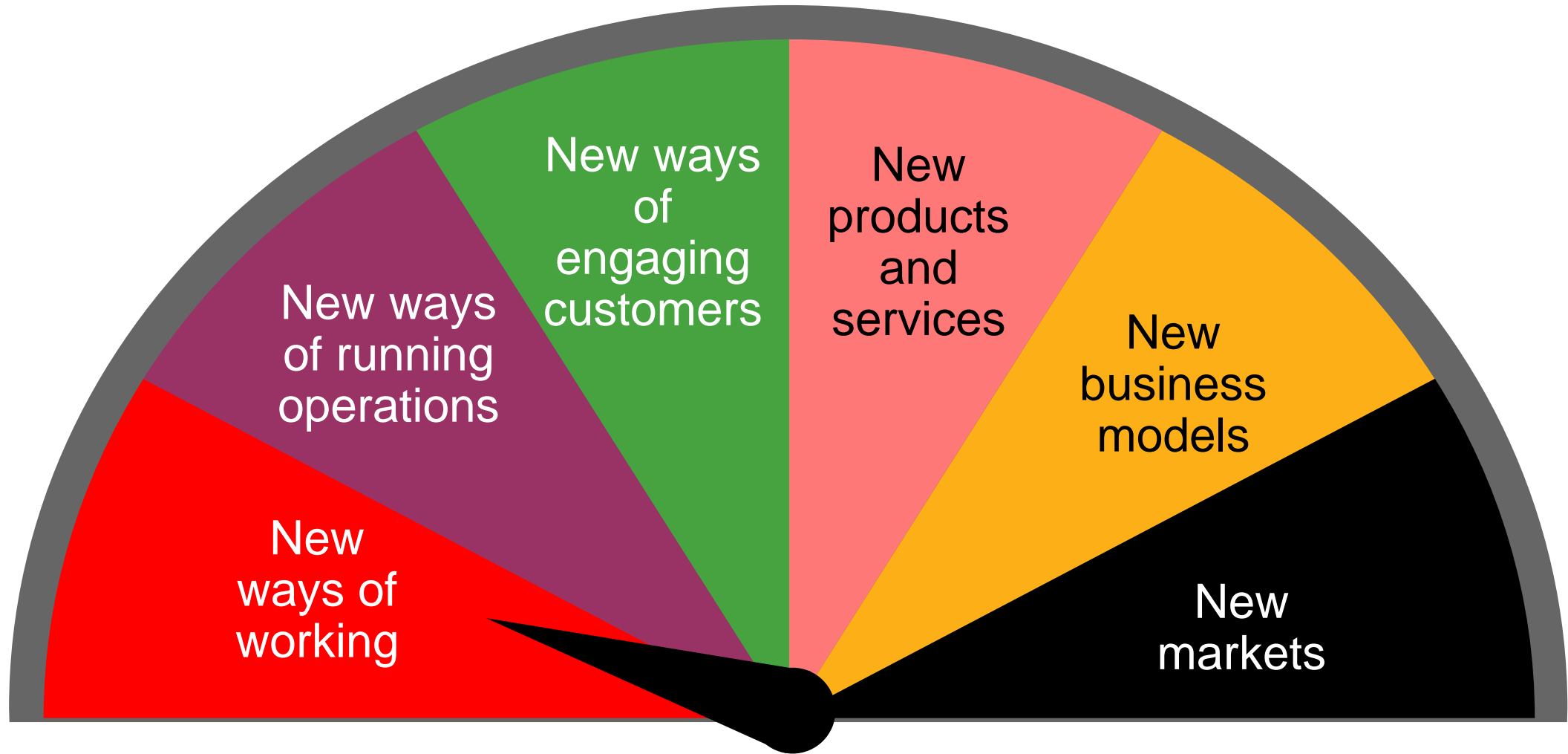
La digital transformation ed il suo impatto sulla sanità

- Stefano Nocentini

Tutte le Aziende stanno lavorando alla **DIGITAL TRANSFORMATION** Ma cosa significa realmente?

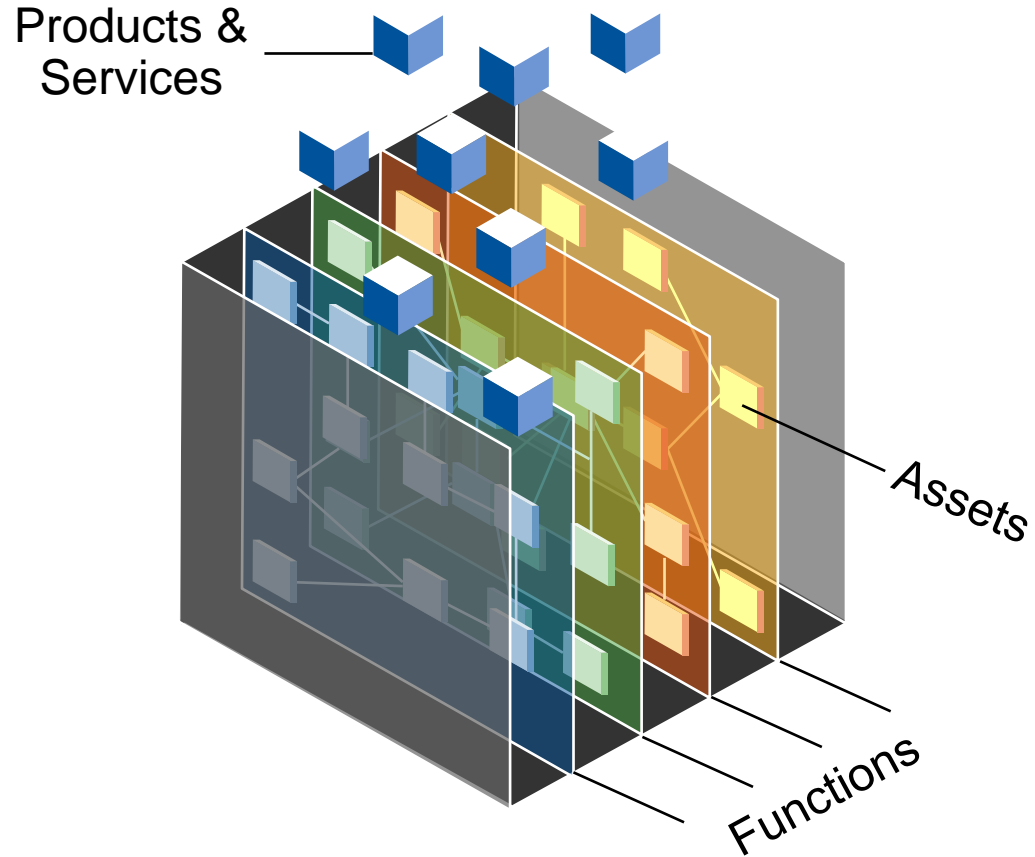


Start With a Discussion About Digital Courage

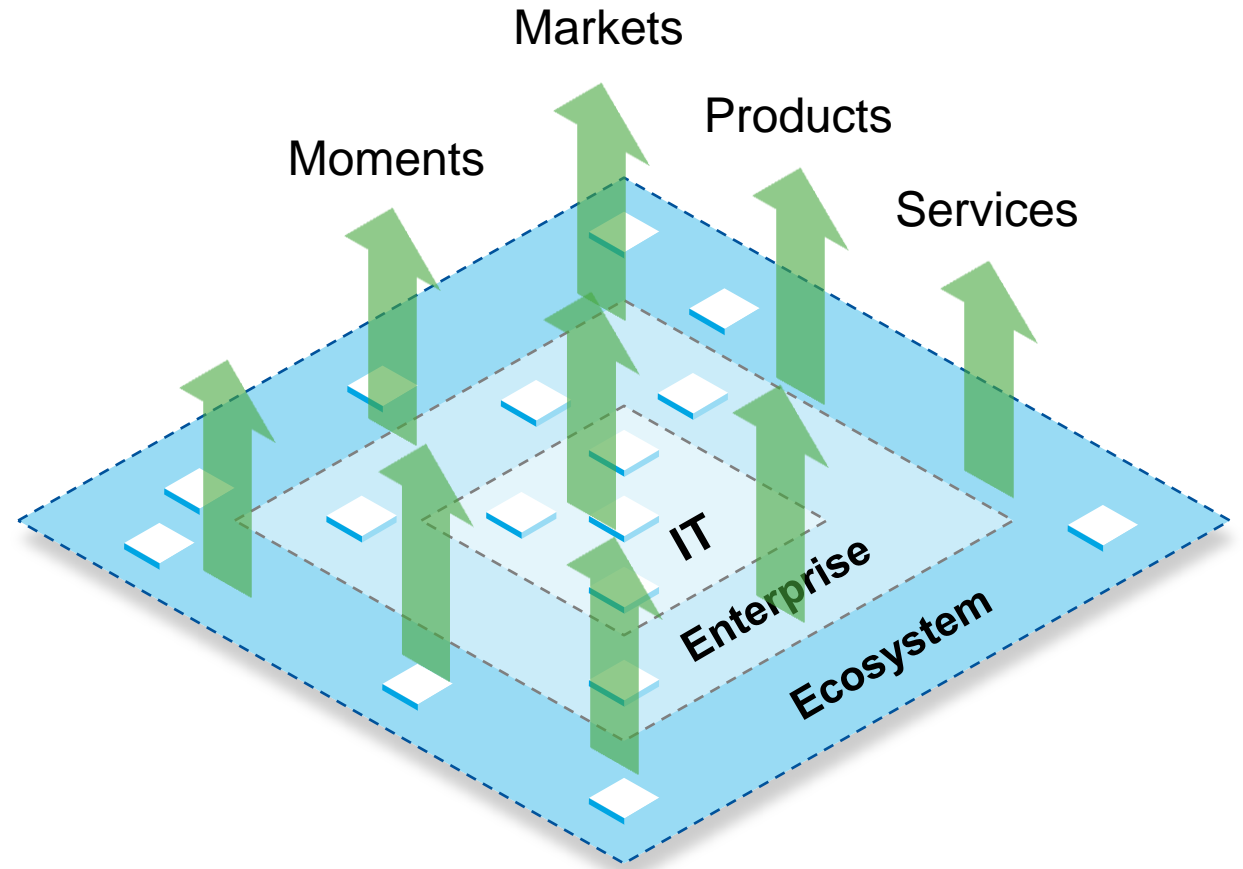


The World Is Moving Toward Platforms: La sanità è uno dei grandi ecosistemi

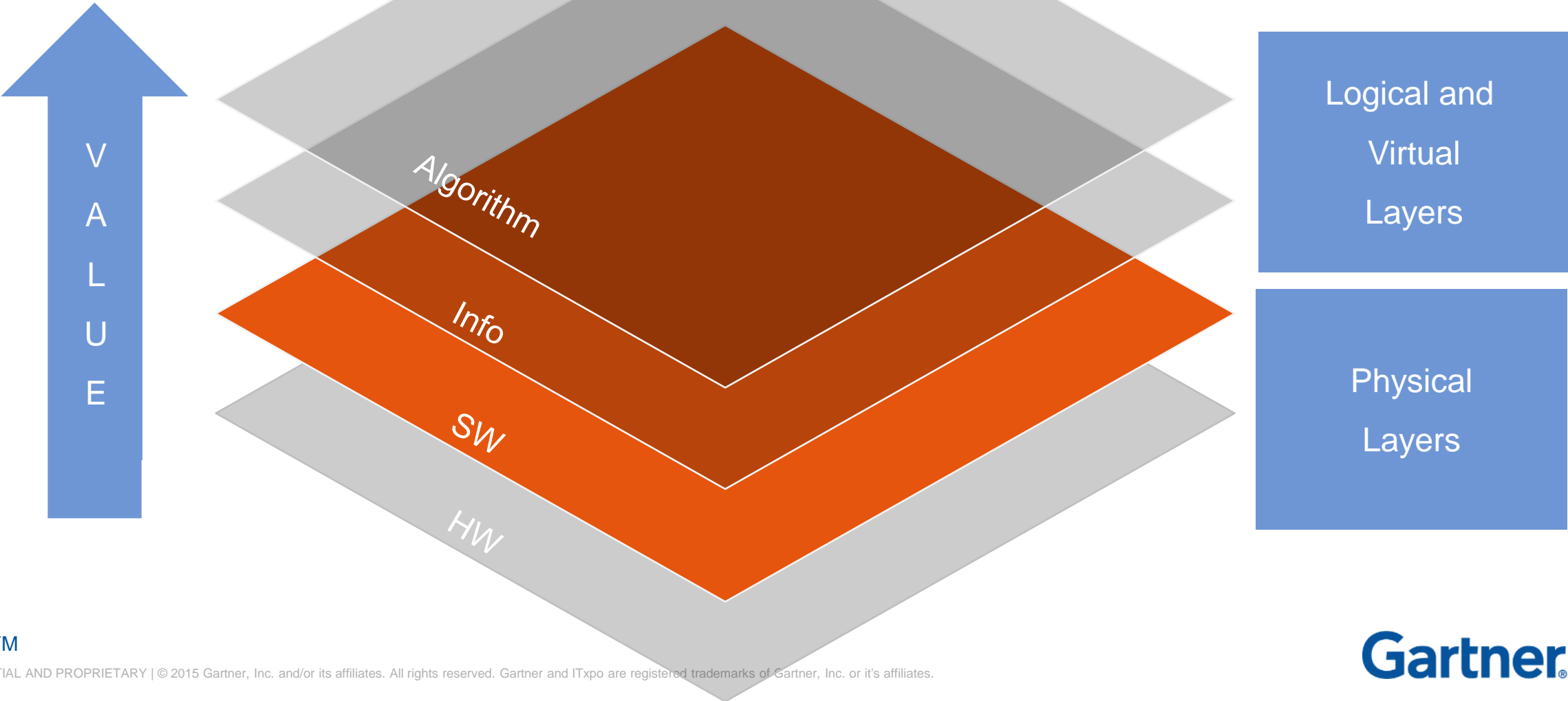
Business as a System



Business as a Platform



Digital transformation



Wearables: So Much More Than Smartwatches

Jewelry/Accessories

Watches
Belts
Pendants
Tags/Trackers
Smart wig

Audio and video

Headsets
Glasses
Contact lenses

Medical and safety

Audio and visual aids
Cycle helmet
Medical sensors
Smart prosthetics

Clothing

Fashion
Sports and fitness
Safety clothing
Sartorial robotics

Carryable or pocketable

Bags
Tags
E-cigarettes
Selfie drones

Hands

Sensor gloves
Rings
Finger sensors
Fingernail displays
Smart fingernails

Quantified-self

Fitness bands
Biosensors
Subcutaneous sensors

Feet

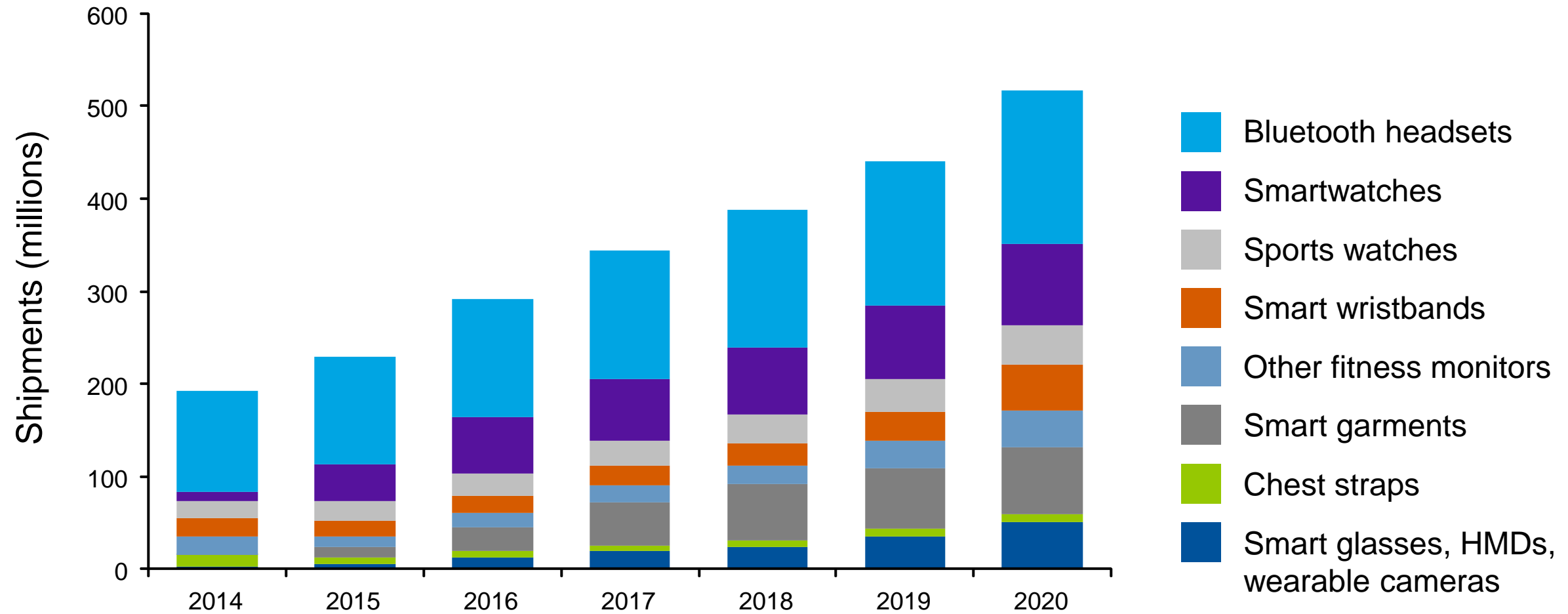
Shoes
Insoles

Pets

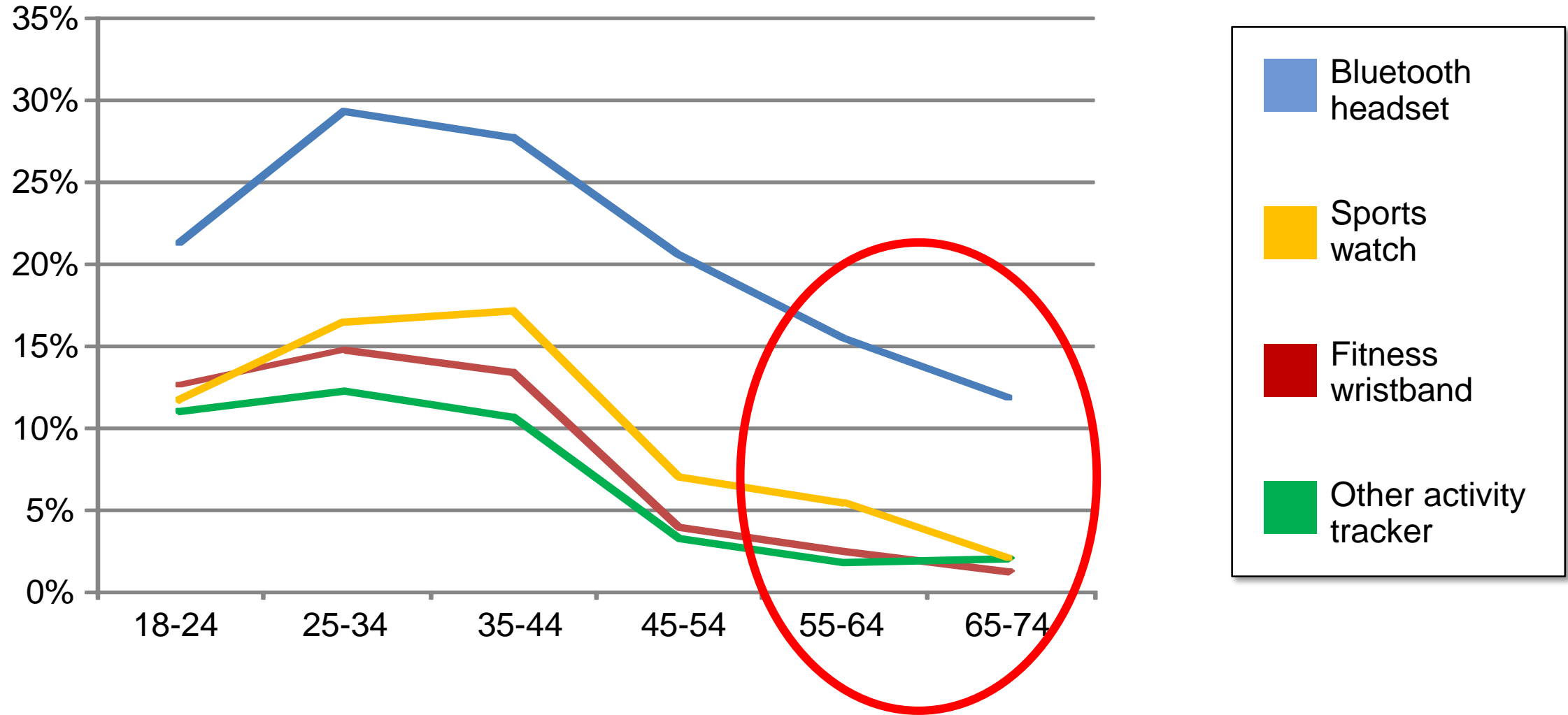
Pet fitness
Tracking
Pet toys
Remote control



Wearable Shipments Will Exceed 500M Units in 2020



Wearable Popularity Will Vary by Age and it is not aligned with health care needs



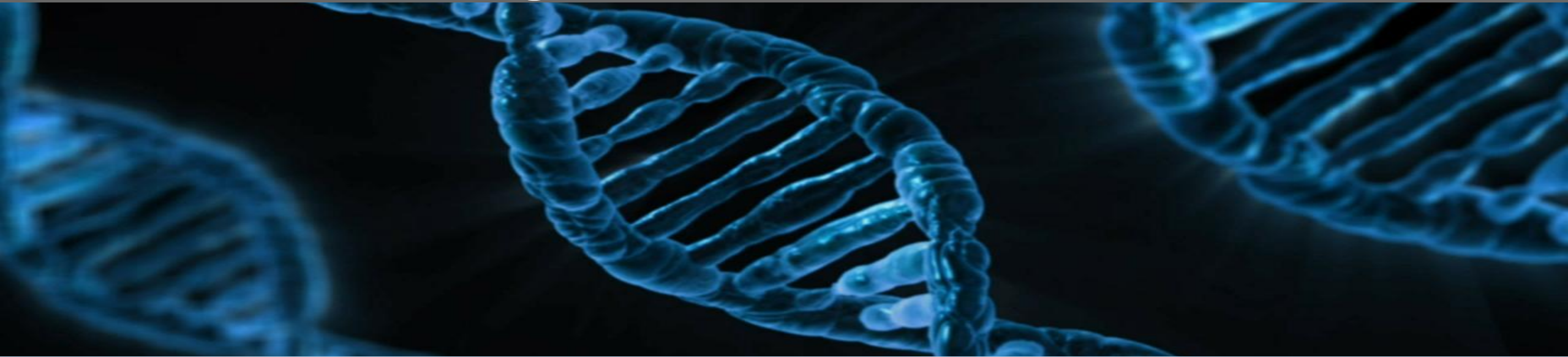
Opportunities: Context, Control and the Quantified Self



- Track/Geofence individuals
e.g., patients in hospitals, hockey players, children
- Analyze data in new ways
e.g., to detect smoking or for gesture control
- Biometric sensing for health or emotion
e.g., pulse, blood pressure, temperature, EEG, ...
- New user experiences
gestures, squeeze, touch, tap, talk to device
- Health-related services
e.g., health insurance, stress monitoring
- Social wearables
clothes that tweet?
- Wearables as the new remote control
e.g., for TVs, smart appliances
- Authentication
payment, unlock doors, identity authentication
- New services and accessories
e.g., KipstR

Data Is the Industry's DNA, but ...

**93% of Insurers Are Not Successfully
Using Information to Innovate!**



Today, data mastery will be a competitive differentiator in the insurance industry.
By 2018, insurers unable to effectively utilize data will find it difficult to compete.

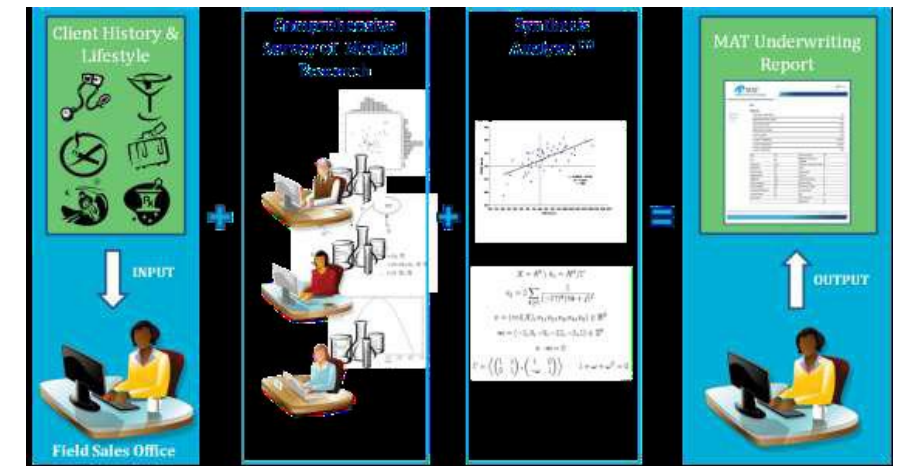
The Power of Advanced Analytics: Improving Insurance Business Processes with particular effort in Healthcare Insurances

Low process change

- New data types:
e.g., location intelligence
- Business analytics
- Embedded analytics
- Social analytics
- Contributory databases and scoring services
- Expanded "no touch" processing
- Artificial intelligence and smart machines
- Predictive underwriting

High process change

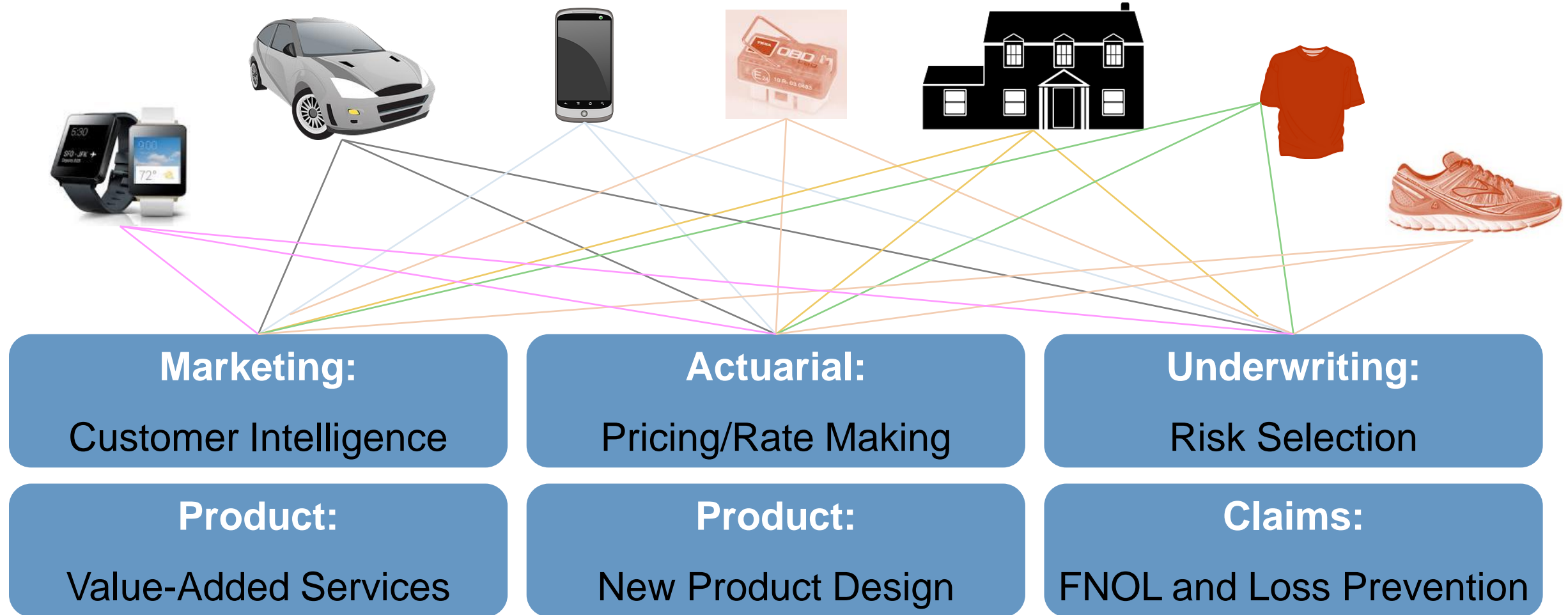
Mortality Assessment Technology



Source: BioSignia

The Connected World: Digitally Derived Data

Sensors Everywhere, Connecting Everything



Building the Right Foundation for Data Mastery

People: CDO, data scientists, IT experts

Processes: data governance, change management, information management strategy

Technology: portfolio of solutions to support cleansing, analytics and business user needs

Data: MDM, reference data model, model library, big data



Ensuring Data Protection and Developing Digital Ethics Policies



Market Immaturity Will Be Challenging

It's a fashion business

Low entry barriers
with many
innovators

New devices will
drive new habits

Fragmentation:
of devices,
vendors,
experiences,
APIs ...

Short life
span, many
failures

Vendor and
standards battles

Services
battlegrounds

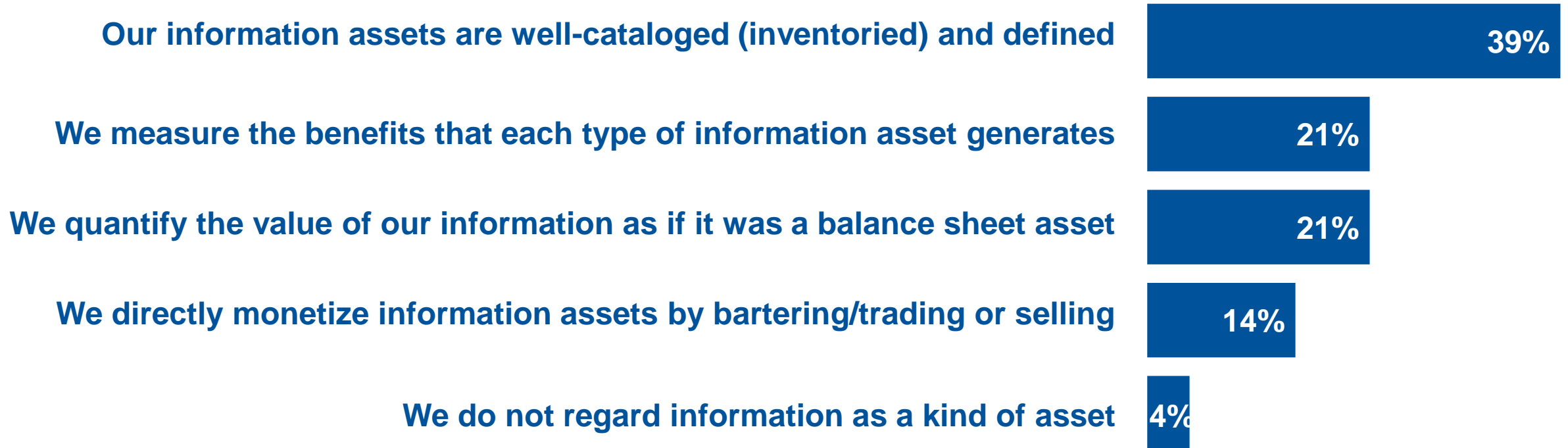
Usability and
battery life

Slave devices and
platform lock-in



Growing Awareness of Information's Importance

To what extent does your organization treat information itself as a kind of corporate asset?



**Only 8% of insurers are properly funded for innovation.
86% of insurers report that they are underfunded.**

Source: Gartner 2014 CEO Study, n = 28 P&C and Life Insurers Globally; Gartner 2015 BI Event, n = 38

#GartnerSYM

15 CONFIDENTIAL AND PROPRIETARY | © 2015 Gartner, Inc. and/or its affiliates. All rights reserved. Gartner and ITxpo are registered trademarks of Gartner, Inc. or its affiliates.

Gartner

Exposing Risks to the Customer: Active Loss Prevention

Themes:

Transitioning from being
"responsive" to "proactive"

Sharing risk intelligence
with customers

Applying analytics to **predict** risk
Giving **transparency** to the customer

Outcome:

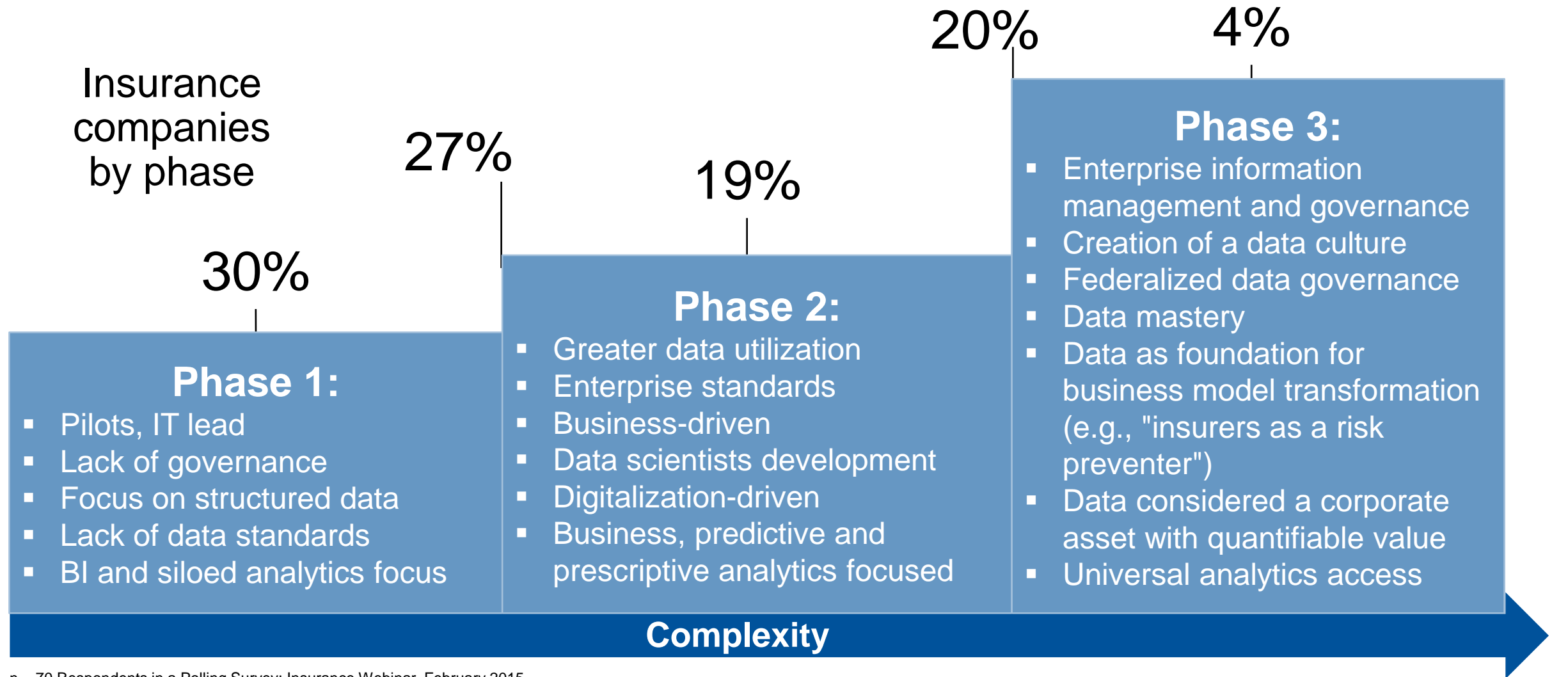
Improved customer
service/experience =
Improved revenue, retention
and persistency

Reduced losses and
improved profitability

Selecting the Right IT Tools and Technologies for the Business User

- **Presentation and usability:** visualization, prebuilt industry models/dashboards, mobile
- **Analysis:** business intelligence, advanced analytics, predictive analytics, customer analytics, business analytics, social analytics, text analytics, location intelligence, crowdsourcing analytics, cognitive computing
- **Data types:** social analytics, IoT connectivity, big data platforms
- **Analytics integration:** embedded analytics, social lead generation

Mastering Data: Keeping Up With Industry Leaders

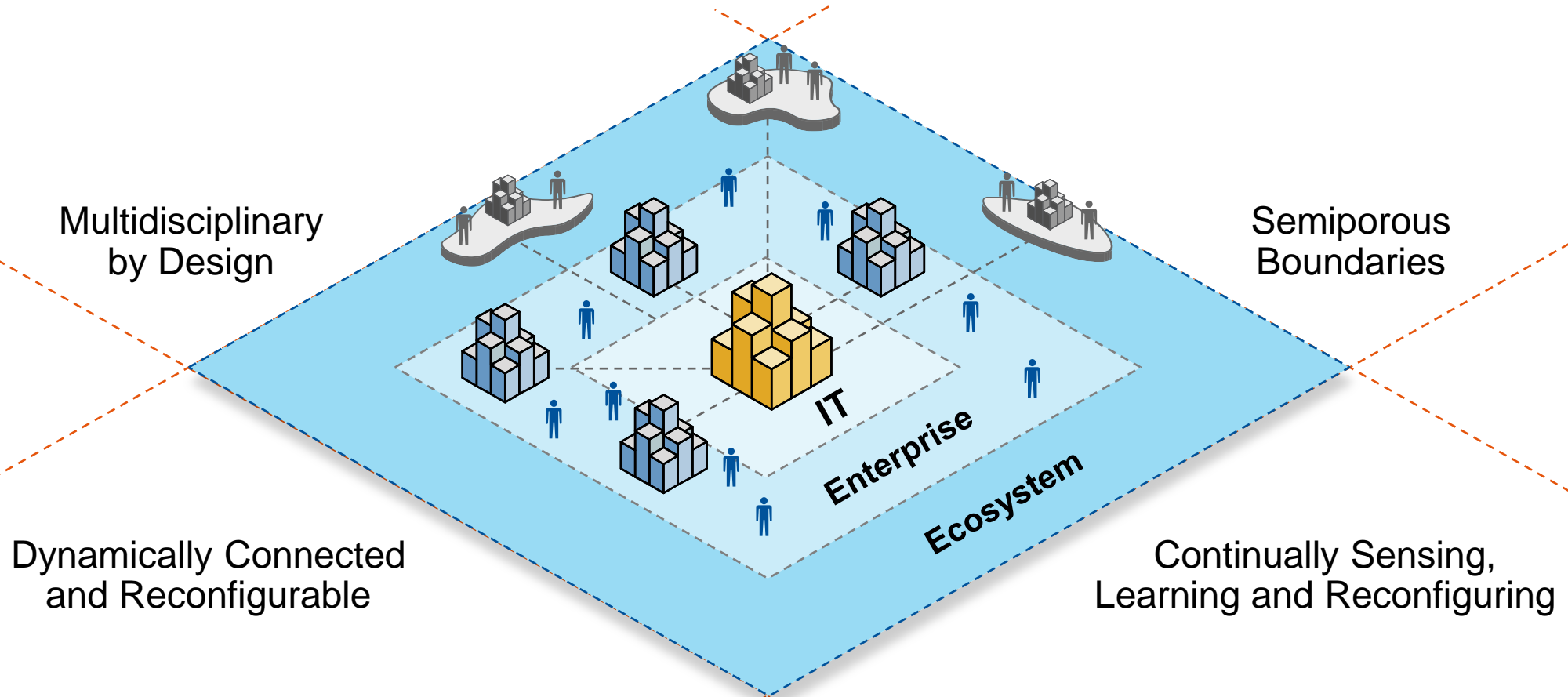


n = 70 Respondents in a Polling Survey; Insurance Webinar. February 2015

#GartnerSYM

Platforms Are Powerful

ECONOMICS OF CONNECTIONS



Key Issue #1: Wearables: New Devices, New Interactions, New Opportunities

Nick Jones

1. How will wearable technologies and markets evolve?
2. How will organizations use wearables to deliver value to customers and employees?

Wearables Will Become Mainstream Consumer Products

By 2020, over 35% of the population in mature markets will own at least one wearable electronic device

Supporting the SPA:

- Wearable shipments are growing rapidly
- The range of wearable devices is also growing rapidly, consumers will find new opportunities
- Consumer electronics manufacturers will move into the wearables market as a new opportunity
- Wearable prices will fall, making devices more affordable
- Third parties, such as health insurers, will subsidize some wearables
- Wearables will enable many new services

Alternate position to the SPA:

- Wearables such as smartwatches will be abandoned by consumers because of limited value, poor usability and restricted battery life
- Few enterprises will find value in wearables
- Consumers will reject many wearables because of lack of standards and short life span
- Information privacy and security concerns will inhibit the use of wearables and their associated services

Key Issues

1. How will wearable technologies and markets evolve?
2. How will organizations use wearables to deliver value to customers and employees?

Key Issue #2: Information Innovation in Insurance: Using Analytics and Big Data for Competitive Advantage

Kimberly Harris-Ferrante

1. Why is the need for information innovation accelerating in the insurance industry?
2. What new opportunities are emerging with information innovation?
3. What steps do insurance business and IT leaders need to take to establish data mastery?

Key Issues

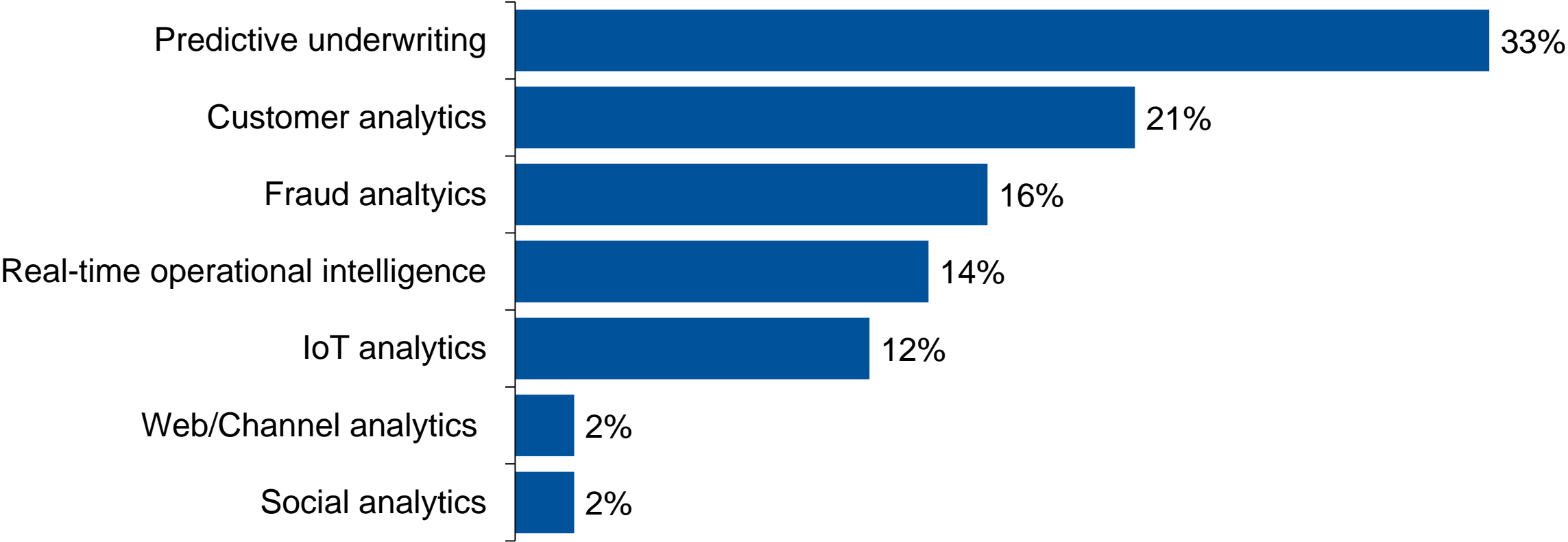
1. Why is the need for information innovation accelerating in the insurance industry?
2. What new opportunities are emerging with information innovation?
3. What steps do insurance business and IT leaders need to take to establish data mastery?

Key Issues

1. Why is the need for information innovation accelerating in the insurance industry?
2. What new opportunities are emerging with information innovation?
3. What steps do insurance business and IT leaders need to take to establish data mastery?

Insurer's POV: Predictive Underwriting Has the Greatest Potential

What type of analytics do you think poses the greatest potential for insurance?



Source: Gartner 2015 BI Event, n = 43

#GartnerSYM



Key Issues

1. Why is the need for information innovation accelerating in the insurance industry?
2. What new opportunities are emerging with information innovation?
3. What steps do insurance business and IT leaders need to take to establish data mastery?

Opportunities: Employees



- Messaging — *email, SMS, IM, ...*
 - Tagging and tracking — *safety, process optimization, geofencing, proximity, ...*
 - Notification/Alerts/Status information — *process alerts, appointments, ...*
 - Personal productivity — *voice notes, to-do lists, ...*
 - Convenience — *remote control, audio headset. ...*
 - Multifactor authentication — *open doors, authenticate apps, ...*
 - Health/Safety monitoring — *e.g., stress, fatigue, lone workers, ...*
 - Discreet provision of information — *via watch, glasses, headset, haptics, ...*
 - Hands-free productivity — *e.g., head-up displays, "see what I see," checklists*
-
- Productivity will seldom outweigh the cost for smart watches
 - Many employee wearables will be BYO devices
 - Security risks of new platforms and data in new locations
 - Legal and compliance risks
 - Operational challenges, *e.g., users wearing gloves*

Digital Insurance Requires Information Innovation

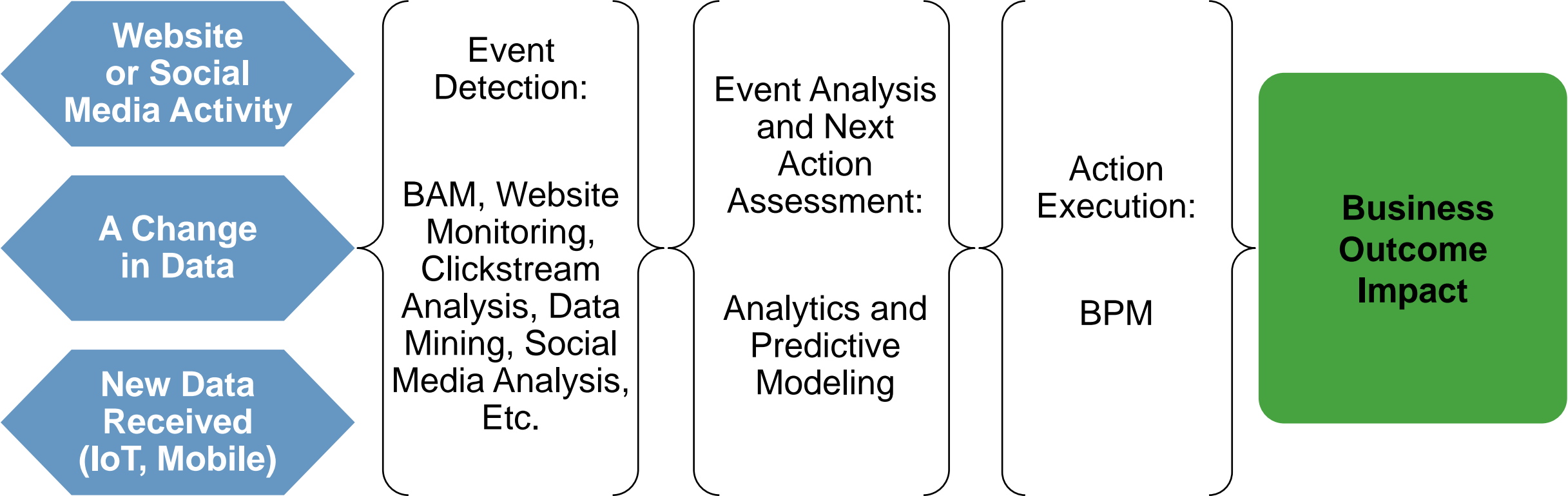


Digital insurance is the application of information and technology to enable new capabilities across the insurance value chain for optimizing and transforming existing as well as creating new business processes, products, services and revenue sources.

Building Real-Time Operational Intelligence

Real-Time Event Management

The Event



Improving Customer Experiences and Driving Revenue

