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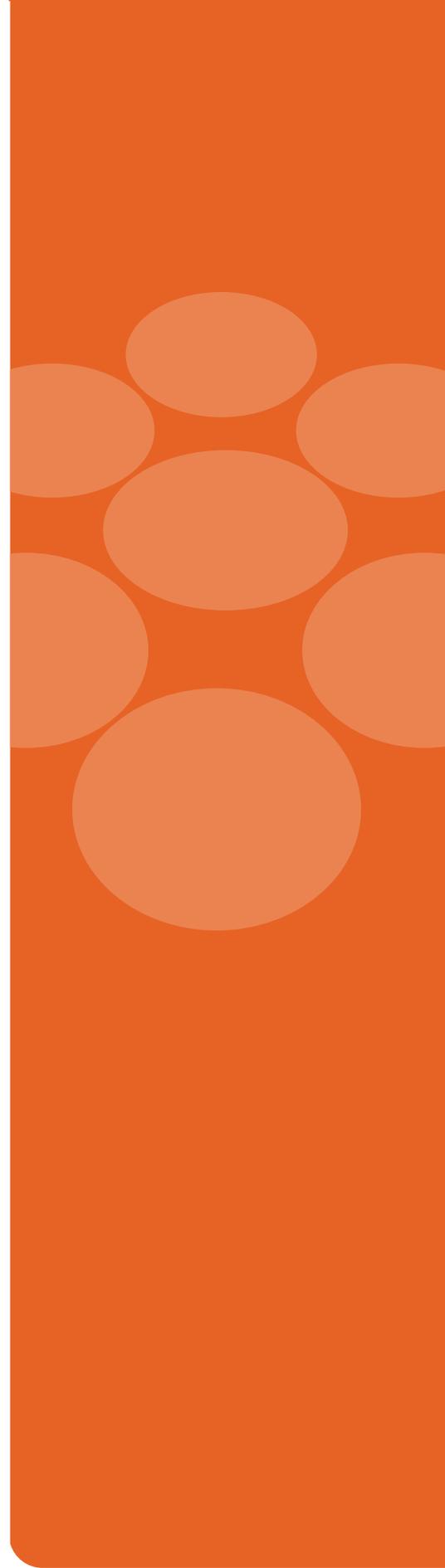
## **INSURANCE AND THE NEW ERA OF COMPUTING**

***Moving Beyond the Current Paradigm***

**SMA White Paper**

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## NEW POSSIBILITIES IN THE DIGITAL AGE

**"In the digitally connected world, a seamless customer experience is critical. New advances in computing offer insurers new possibilities for how to meet that mandate."**

Mark Breeding  
Partner, SMA

The insurance industry, like every other industry and society in general, is being swept up in a massive wave of digital transformation. The way that individuals and businesses communicate, interact, and conduct business is changing – in some cases quite dramatically.

As insurers learn to adapt to the digital age, the technologies supporting it continue to evolve. Computing itself is changing, and a new era of computing is upon us. It will transform how companies throughout the insurance ecosystem meet their digital needs and support digital initiatives. Every line of business, every process, and every business area faces unique opportunities and threats.

The new computing trends that are emerging today will become foundational as insurers become digital. Some computing trends, such as microservices, are here today, and insurers need to be considering how to leverage them.

Others, like 5G and advanced biometrics, will impact computing in several years, but insurers can plan now for how they will fit into their new digital organizations.

This white paper, based on SMA research, surveys, interviews, and insights from insurer engagements, will explore the new computing trends already affecting the insurance industry as well as those still on the horizon. They will change how we think about software, technical architecture, and approaches to developing and managing systems.

This paper will answer these critical strategy questions:

**"The technology advancements achieved in the new era of computing are fundamentally changing the way that software and systems are designed, built, tested, deployed, maintained, and used."**

Karen Furtado  
Partner, SMA

- ✔ What are the key new computing trends?
- ✔ When can insurers expect to see their impact, and which hold the most promise for insurers looking to start exploring today?
- ✔ What are key use cases for different lines of business?
- ✔ What does the new era of computing mean for customer experience?
- ✔ What are the implications for insurers' existing systems and data?
- ✔ What are the differentiation opportunities for insurers?

It is vitally important for insurers to keep pace with technology changes because of the impact and implications that they will have for their businesses. Tapping into the power of new computing trends will give insurers an edge in meeting their strategic objectives. The technological promise of the new

computing methods profiled in this paper will only be as strong as their effects on business needs – and those effects will be very strong indeed.

While it is important for insurers to understand these new computing trends, the main focus should be on business value and business use cases.

## HARNESSING SPEED AND AGILITY FOR BUSINESS VALUE

The new era of computing will bring shifts that result in greater speed and agility for new product development, software maintenance, and responsive digital experiences. These shifts are exactly what insurers need to meet the changing imperatives of both the business and technology sides of their organizations. Figure 1 below illustrates how these business demands and technology requirements have converged to create the set of challenges that insurers face today – challenges that the new era of computing can help to address.

Figure 1. Business and Technology Imperatives for Insurance in the Digital Era



Source: Strategy Meets Action 2019

Two overarching themes summarize insurers' challenges: speed and agility. Both of these are highly dependent upon systems and data that leverage modern architectures and solutions.

**The Changing Relationship  
Between the Business  
and IT**

- ✔ *Business used to drive technology decisions.*
- ✔ *Although the business is still critical, technological advances are happening so quickly that IT is taking on a different role.*
- ✔ *The result: business and IT are working in tandem in ways we haven't seen before.*

Speed has been an increasingly important priority for insurers, but the historical approach of incremental progress in these areas is no longer sufficient. The digital economy moves faster than ever before, fueled by ever-increasing computing power. Time is money when it comes to leveraging new data sources, developing new product offerings, and advancing insurers' customer experiences to meet new customer expectations.

The move to the connected world creates opportunities and expectations for actions to occur in real time. The potential is huge for insurers to proactively advise customers regarding risks in real time for prevention and mitigation. And customers are increasingly expecting actions and responses in real-time, which places new requirements on the technology infrastructure.

In addition to speed, insurers now have a mandate to be agile. These two capabilities go hand in hand. The ability to respond to marketplace opportunities via new products, new partnerships, and new business

models requires a technology infrastructure that is also responsive and flexible. Implementing these new capabilities rapidly is only possible when technology systems can be easily integrated, spun up from scratch, and/or enhanced.

This also means that new data sources must be leveraged throughout transaction lifecycles, providing insurers with unprecedented abilities to shorten the application process, rate using a combination of inputted and external data, and better understand and manage risks. New data sources are potent new sources of insight and provide new correlations to risk.

Above all, systems and data must be designed for a real-time world, supporting omni-channel operations throughout the lifecycle.

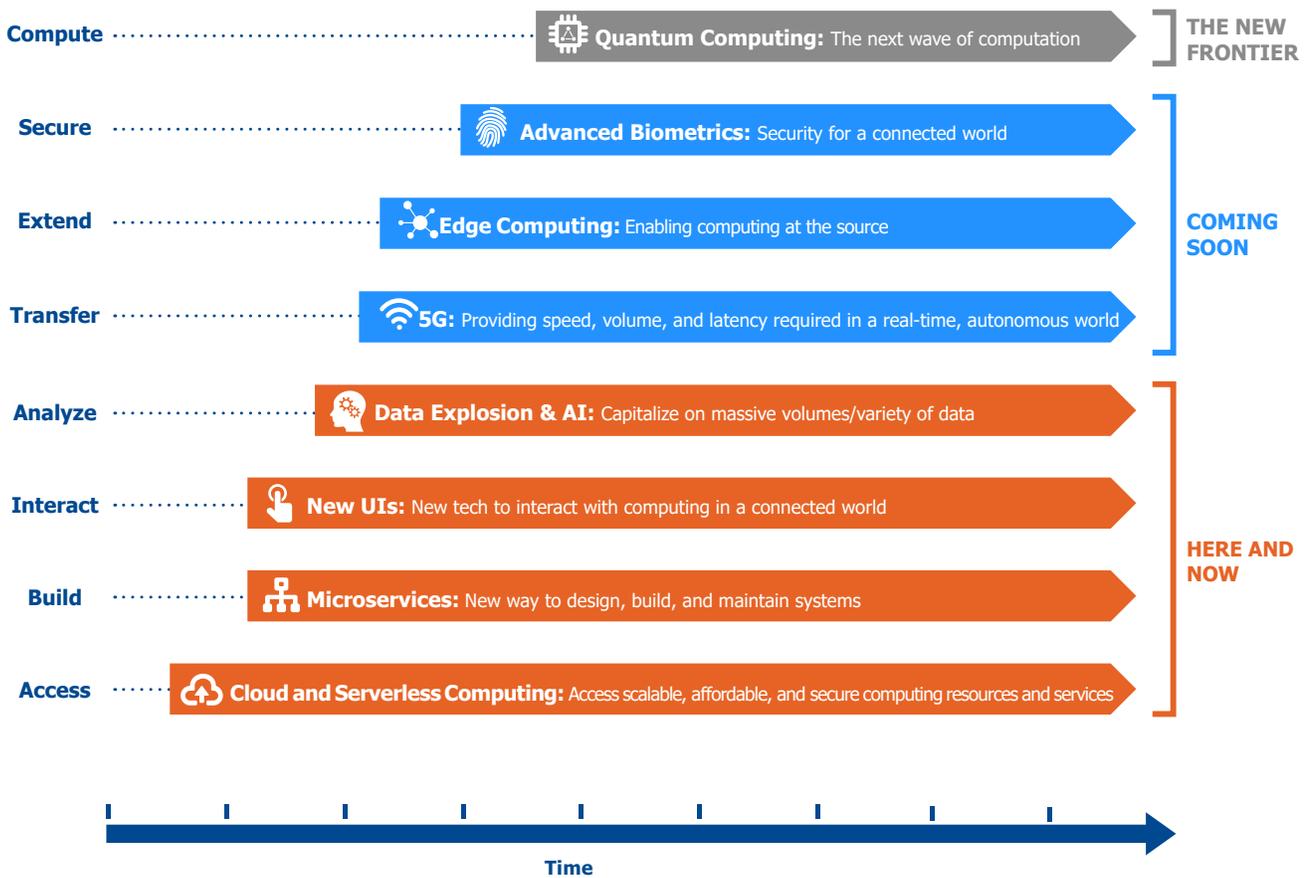


## THE NEW ERA OF COMPUTING

The exponential advance of technology, data, and computing power that is termed the new era of computing is more than a single technological advance. Instead, several different new trends in computing are converging to give insurers the agility and flexibility they need to be successful in the digital age. Some trends are already widespread today and continue to evolve, such as cloud and serverless computing, while others, such as quantum computing, will not have a profound impact until some years in the future.

To help understand the projected impact of these new computing trends, SMA has developed a high-level time frame showing when the eight trends are expected to begin to have a significant impact on insurance. In Figure 2, each horizontal bar addresses high-level business needs that will be affected by the changes in the technological world.

Figure 2. Eight Trends to Watch in the New Era of Computing



Source: Strategy Meets Action 2019

It is critical to remember, however, that the real transformational power of these trends is in conjunction with one another: new user interaction technologies and microservices, or AI and serverless computing, etc.

## **Here and Now: 2019 — 2020**

The first waves of these new computing trends are beginning to hit.

### **Cloud and Serverless Computing**

***“It is now well accepted that carriers’ future-proofing efforts are driven by their digital transformation initiatives to ensure they can take advantage of greater speed to market, smarter underwriting decision making and providing users a highly customized experience. Leveraging Software as a Service models and capitalizing on cloud-native services from third parties offer insurers the opportunity to seamlessly integrate multiple business products and cater to customers in a more connected fashion.”***

*Jonathan Victor  
CIO, Insurity*

Microservices, serverless computing, and other new computing trends like AI and new user interaction technologies are built on a foundation of cloud computing. This is not yesterday’s definition of cloud, where an application and its data resided in a public or private cloud and ran on someone else’s servers. This type of usage, cloud hosting, has been the stepping stone into the new world of computing. Its widening adoption has opened the door for even greater opportunities. For example, it can give insurers access to much more advanced services than they could host on-premise, like advanced AI solutions and blockchain capabilities.

So-called “serverless computing” takes this a step further to fully managing infrastructure through seamless scalability. The term is actually a misnomer. Applications and data are still hosted by servers, but no server management or capacity planning is exposed to the client. The cloud provider is wholly responsible for the dynamic allocation of computing resources. This can reduce the risks from in-house technology and obviate the need for keeping idle resources ready in case of a sudden need for more computing power, such as the aftermath of a CAT event. Any function can be scaled up or down as necessary and independently.

One key benefit of serverless computing is its impact on costs. Vendors who use “Function as a Service” (FaaS) platforms can charge for exactly the computing time and power that a client consumes – and no more. This “pay as you go” model delivers on cloud computing’s promise of rationalizing costs. Economies of scale on the provider’s side further reduce prices.

These are the true benefits of the cloud: to expand what insurers can do technologically without having to run everything in-house with the whole responsibility for the technology’s maintenance and related risks. This more seamless approach to architecture supports an equally seamless customer experience, with significant gains in upgradability; minimal system downtime; and instant access to data sources, technologies, services, and partners that are growing in number every day.

**"Microservices are a fantastic way for insurers to connect to new data sources, partners, and technologies without replacing their existing systems. Although monolithic architecture has a lot of inertia behind it, the barriers to entry with microservices are relatively low. The benefits, on the other hand, are tremendous: the ability to enhance functionality at speed, decrease the tech footprint of existing systems, upgrade continuously, and scale with ease."**

*Phil Reynolds*

*CEO and Founder, BriteCore*

## Microservices

A microservice is a micro-component within a new or existing technical architecture that can be deployed independently from a given application. It componentizes or externalizes a specific function or capability, such as rating, pricing, or blockchain, so that it can operate and be maintained independently.

Microservices can scale without being constrained by previous digital infrastructures. Multiple user experiences are possible without the need to build or configure and can support any function, allowing easier partnering, access to new services, and the use of new technologies. Upgrades to microservices occur independently of an insurer's core system environment without affecting any other capability and far more quickly than in a monolithic infrastructure. And, if an insurer wishes to change the microservice entirely, it is easy to swap one for another.

Microservices are a keystone in a future-ready digital architecture. When deployed in conjunction with other new computing trends, like serverless computing, they become extremely powerful.

## New User Interaction Technologies

Insurance customers, partners, and others that communicate with an insurance company are increasingly using new tools for interactions. Customer expectations are changing, and various new UI technologies are part of the equation when it comes to satisfying those expectations. Insurers are noticing the new user

interaction technologies coming to market. Messaging and collaboration platforms abound – Skype, Facebook Messenger, Slack, WhatsApp, Marco Polo, and many others. Chatbots and virtual assistants seem to be gaining traction everywhere. Personalized interactive video can provide high value in selected instances. Augmented and virtual reality show promise. And most people are now used to interacting via voice, swipe, pinch, motion, and many haptic controls.

## Data Explosion and AI

AI is a broad, evolving field that deals with using advanced technology to mimic human cognition and activities, which may include identifying patterns, deriving insights, learning from experience, making decisions, and taking actions autonomously or in collaboration with humans. Everything from rudimentary AI technologies that require codification of knowledge from human experts to advanced machine learning (ML) and cognitive computing capabilities that enable machines to learn and act with limited or no human intervention falls under the AI umbrella.

AI facilitates deep learning from massive quantities of data. Its eventual importance to insurance is difficult to overestimate. Visibility, activity, investment, and impact have all risen dramatically. More insurers are investing in AI than any other emerging technology, and SMA expects this trend to continue. The AI family of technologies has high relevance in three

## Where does machine learning fit in?

*Machine learning (ML) is an advanced form of AI in which machines can ingest massive amounts of information, detect patterns, and analyze outcomes in an iterative manner that continually improves the accuracy of the results. The machine is thus learning from experience in an automated fashion rather than relying on human intervention or reprogramming. Machine learning is tremendously promising and has accelerated due to the rapid advances in computing power and big data analytics.*

general areas: user interaction/customer experience (chatbots), operational efficiency (RPA), and new insights from new and existing sources of data (text/data/image mining, ML, etc.).

One of the most compelling applications of AI is to internal and external data. As data speed and volume continue to explode, current computing capabilities struggle to keep up. AI offers the possibility of aggregating, analyzing, and learning from vast quantities of data in ways far beyond the capabilities of current analytics, whether human or technological. AI will drive the data paradigms of our economy and society going forward.

## **Coming Soon: 2021 — 2022**

The impact from 5G, edge computing, and advanced biometrics is projected to be big. Since these technologies are currently in development with near-term rollout expected, they are not the top priorities for investment today. But insurers should be aware that these are coming and consider how they may affect other plans and strategies.

### **5G**

5G is the next generation of network topologies that will govern everything communication-related from mobile phones to biometric sensors. Its ultra-low latency is adapted to communications in the real-time world. It will change the way that data is transferred to the internet, independent of device, user, or network, providing the high bandwidth required to support real-time data flows from the connected world. 5G will enable mission-critical decisions, like those of an autonomous truck traveling at 70mph, to be made nearly instantaneously.

### **Edge Computing**

Edge computing advances how we deal with data from a multitude of smart and data-producing devices. Going beyond the collection of data, edge computing enables its analysis at or near the point of collection, distributing analytic load to things like a smart water sensor or a Fitbit. Not every byte of data from a smart home device needs to be transmitted to the cloud or to on-premise analytics software. The result would be too much data and too much noise. With edge computing, analysis and the subsequent reaction can be made at the same point, optimizing both analytics and networking capabilities.

### **Advanced Biometrics**

Biometrics enables secure access and authorization to digital data and systems based on the unique physical characteristics of a person. This may include iris scans, hand geometry, voiceprint, fingerprint, or other human measurements/images that can be captured digitally.

Anyone with a fingerprint sensor on their smartphone knows that biometrics technology is already in place today, but further advances are on the horizon. These encompass more pervasive and new types of biometrics, such as voiceprint and DNA to secure who can access what data and how they can use it.

## **The New Frontier: 2025 and Beyond**

### **Quantum Computing**

Quantum computing leverages quantum physics to process information simultaneously at speeds exponentially greater than today's cutting-edge computing technology. It has tremendous potential to transform what computers can do, cutting processing time from minutes or hours to sub-seconds. Quantum computing makes CAT modeling in real time a very real possibility.

This significant new frontier is still in the prototype phase, as the science behind it edges forward. Its impact will be profound, but not for years – and perhaps decades – to come.

## NEW COMPUTING TRENDS IN ACTION

Use cases of how key new computing trends are delivering real business value to insurers will help put the new era of computing in context. Insurers are working with established technology partners, InsurTechs, and in some cases, are developing the solutions in-house.

### Use Cases

#### Farmers Fire Insurance Company: Microservices and Document Management

Farmers Fire Insurance (FFIC) has leveraged BriteCore Documents to produce and handle its document generation needs for a number of years. Recently, FFIC opted to take advantage of BriteCore's new microservices-based BriteDocs, which provided them significant flexibility in upgrading document management capabilities that are built on the latest architecture while still having access to the full repository of forms that were created previously. With the new approach, FFIC was able to automatically revert back to older templates when necessary with no disruption in services. This has provided the flexibility to handle any issues with document migration as they arise with no disruption to services and no additional license fees based on the subscription/SAAS model.

#### Pie Insurance: New Ways to Communicate with Users

Pie Insurance, a full-stack digital MGA for Sirius Group specializing in workers' comp, uses predictive analytics and high-quality data sets in real time to give small business owners a seamless, customized, and mobile-friendly user interface. The highly customized user interface has embedded logic to tailor how the interaction and associated workflows will run. They leveraged APIs in Insurity's Policy Decisions core system to bring in third-party services that enhanced the end-user experience. By leveraging external data, the purchasing experience for this heavily regulated line of business is as easy as purchasing a personal insurance policy online. Customers only need to enter a handful of data points, some in plain language rather than specific codes, to generate a quote in minutes.

***"Insurance companies need to become more adept at extracting value from traditional, unstructured, and real-time data. Leveraging AI, ML, and deep-learning methods will be critical to leveraging and managing these complex and growing data sources. Once carriers have a handle on this, the idea of risk within insurance will be transformed and the way brokers, underwriters, and claim handlers operate will be changed forever."***

Cindy Maike

VP Industry Solutions  
and GM – Insurance and  
Healthcare, Hortonworks

SMA selected Pie Insurance as one of the winners of the 2018 SMA Innovation in Action Awards for their innovative achievements.

#### Global Top 25 Insurer: Real-Time Advanced Analytics for CAT Analysis

When Hurricane Harvey hit Texas in 2017, it gave insurers another reminder of the urgent need for high-speed data analysis after a CAT, utilizing many different data sources. Even as the storm continued, a global top 25 insurer was analyzing satellite imagery in near-real time to compare the pre- and post-hurricane situations on the ground. They used highly advanced analytics built on data lakes from Hortonworks to help them assess the impact on their book of business, monitor reserves and reinsurance treaties, and answer questions from FEMA on how better to assist the people and businesses affected. The insurer used deep learning techniques to identify commonalities in data streaming from a multitude of sources such as real-time drone video feeds analyzed by machine learning, up-to-date meteorological data, open-source information posted on government forums, Facebook posts, and crowdsourcing. By managing these real-time data flows, they were able to combine these findings to assess storm surge height and location before the weather had begun to clear.

## **CSAA Insurance Group: Automated Testing Environment**

After undertaking a major transformation of their policy administration systems to EIS Suite, CSAA Insurance Group (CSAA) replaced their legacy testing environment, approach, and methodology with EIS Group's core testing framework. This framework, in conjunction with a number of Amazon Web Services (AWS) tools, provided CSAA with an innovative cloud and open-source-based testing environment that dramatically reduced implementation risk and cost, accelerated time to production, and improved testing quality of software implementation and product deployment. This combination allowed them to increase automated testing from 50% of all regression testing to 90% while reducing completion time from 12-15 days to 3-5 days. A 60% reduction in production defects resulted. Following the implementation of the EIS Testing Framework, CSAA transitioned entirely to AWS in less than a month. Many more tests could be run simultaneously and in parallel by leveraging the cloud computing powers of AWS, which resulted in a 40% improvement in execution time and a 35% reduction in overall environmental defects.

The list of examples goes on and on, but the bottom line is that opportunity abounds for leveraging these new computing trends across the value chain and all lines of business.

## **IMPLICATIONS FOR INSURERS**

There are five major areas of implications for insurers to consider as they determine how they will take advantage of the new era of computing. Specific calls to action are highlighted in each section below.

### ***Business Strategy***

The possible magnitude and breadth of the implications make it imperative that insurers have an informed understanding of these new computing trends and include the appropriate forms in their business strategies and plans. Although the technological implications are profound, these advances in computing will have the greatest impact on insurers through the business capabilities they enable.

Partnerships offer insurers an excellent way to be proactive about new advances in computing while maintaining focus on their core business. Insurers have many options to leverage new computing trends among their current partners, existing solution providers, and InsurTech startups.

- ✔ Be aware of the potential of these new developments in computing in both strategic and operational dimensions. Actively pursue education on these advances.
- ✔ Evaluate the range of use cases and align those with high value to your business strategy.
- ✔ Understand the business needs and market opportunities in order to hone the scope of your activities.
- ✔ Start small and iterate for incremental success, leveraging options already on the market where possible.
- ✔ Investigate potential opportunities with partners among incumbent and startup solution providers to leverage new computing trends for best effects.

### ***IT Systems***

Digital changes how we think about technical architecture. The monolithic norm is being replaced by more fine-grained architecture, which impacts both design philosophies and practical experience of managing technology. Containerized applications and processes shift the upgrade experience from big, infrequent new releases to very frequent micro-releases. The timescale changes drastically, with new upgrades available every few weeks or days rather than months or years. At the same time, the impact of upgrades becomes far less disruptive. Additional impacts will be felt as applications shift from on-premise deployments to the cloud and insurers take full advantage of AI and the data explosion.

**“To compete in the new platform economy, insurers must rethink their traditional roles and develop new value-added services and sources of revenue. A modern platform of core and digital solutions built to natively leverage the power of cloud computing and advanced AI and ML for real-time interactions enables this shift. It should easily connect insurers to new B2B and B2C ecosystems, opening up new channels and marketplaces.”**

Mike Dwyer

CTO and EVP, Engineering,  
EIS Group

- ✔ Map out existing systems by business processes and workloads rather than by application in preparation for re-architecture efforts and eventual shifts to microservices.
- ✔ Embrace cloud for its power to connect your existing systems to advanced services like cutting-edge AI (e.g., IBM’s Watson), blockchain recordkeeping, IoT data platforms, new payment technologies, and the newest data sources, like real-time meteorological data or frequently updated aerial imagery. And the whole premise of serverless computing is that its scalable, real-sized computing power is accessed via the cloud.
- ✔ Think about AI and your data collectively by focusing on the new insights that can be gained rather than ways to replace people. There are important opportunities in optimizing how you use your existing tools in conjunction with current data complexity and new emerging sources of data. Machine learning is poised to become a particularly valuable AI technology worth further examination.

## IT Resources

Any changes to technical architecture require new and different skill sets from those that IT prioritizes today. Insurers will need to attract new talent with expertise in these new areas while retaining their existing staff and helping them advance to support the new systems. Both the workforce and the systems must advance together. This also encompasses internal shifts to agile, product-centric operations in a Dev/Ops environment.

At the same time, new skills and a cultural shift are necessary in the business side of insurers’ operations. Data-driven decision-making, distributed

throughout the enterprise, is dependent on users being able to interpret and contextualize that data. When business staff have greater access to data, they must also have the data literacy skills to understand its significance and draw real insights from it.

- ✔ Shift IT operational philosophies to emphasize customer-centric rather than product-centric thinking, agile development methodologies, and a Dev/Ops environment.
- ✔ Attract new talent and support existing staff as they learn new skills to increase retention.
- ✔ Cultivate data literacy across your organization.

## Risk

These trends are not without risk. Some of the technologies discussed here have grown more stable with time. Cloud computing, for instance, is often seen as more secure than in-house systems – a reversal of the security fears of its early days. Trends still developing may bring about both positive and negative consequences.

Adopting a full-blown microservices approach could potentially result in tens or hundreds of thousands of “units” that need to be managed. Governance, versioning, and control systems will need to be established to properly manage all of the microservices. Upgrading and “swapping” services will be easier, and the smaller code base of a single microservice makes it easier for programmers to see it in its entirety than a policy administration system with four million lines of code. But the sheer volume of discrete services may still be daunting.

Transitioning from today's computing environment to the new era of computing will take careful planning and a recognition that most technical environments will be blended for quite some time.

- ✔ Be aware of new and changing risks and risk profiles.
- ✔ Leverage new computing capabilities to better understand your risks, including those that a new technology reduces as well as the risks that it introduces.

## **Customer Interactions**

To take advantage of the greater options for customer interactions, insurers must understand their customers' preferences at a deeper level than ever before. The question of "Can we?" must be followed by an important corollary: "Should we?" It will be vital to understand not just which communications options agents or policyholders will use, but also which they would realistically prefer to use with insurers.

- ✔ Consider new options in customer journey mapping activities and omni-channel plans.
- ✔ Experiment with some of the new options through internal pilots and projects or proofs of concept.

Above all, it is essential to remember that the new era of computing is about the holistic union of these and other technological advances in the service of new ways of doing business.



## **ABOUT STRATEGY MEETS ACTION**

Strategy Meets Action (SMA), is a strategic advisory firm delivering advice, consulting services, and published research to insurers, solution providers, and InsurTech startups. We provide insights and guidance to help our clients bridge today's business strategies, plans, and technology investments to the new world of customer experience, digital transformation, emerging technologies, and InsurTech. Exclusively servicing the insurance industry, our mission is to help our clients excel today and position for tomorrow with the right technology decisions as unprecedented changes take place in our industry.

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