DIGITAL IDENTITY
PRIVACY THREATS AND BUSINESS OPPORTUNITY, WILL THE TECHNOLOGY FIX EVERYTHING?

Horizon 2020 – PoSeID-on Public Launch Event
Matteo Cattaneo – Digital identity as a business facilitator

Rome, October 25th 2018
AGENDA

1. WHAT WE OBSERVE

2. DIGITAL IDENTITY IN THE INSURANCE SECTOR

3. OUR APPROACH AND POSSIBLE SOLUTIONS
More and more **digital channels and customer touchpoints** that will require customer authentication

**Customers have higher expectations:** omni-channel, self service, real time, personalized, seamless and effortless

**Increasing focus by regulatory bodies on operations’ transparency**

Within any ecosystem strategy...the downside of not being able **to ensure a seamless identification** is severe
Digital transformation ia a key priority

**Insurtech = Digital**

The process of identifying and authenticating the customer is still very much “analog”
How to Claim Your Digital Identity on the Blockchain

Matteo Cattaneo – Reale Mutua Insurance
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• Improved operations (e.g. speed in underwriting)
• More effective compliance (better support for controls)
• Better Customer Experience

• Better knowledge of our customers
• It would enable an holistic and seamless way for allowing the customers to interact with us recognize customer independently from the chosen channel
POSSIBLE USE CASES

- Registration services
- Single sign-on
- Social sign-on
- Consent
- Policy holder events (e.g. record health events, User Based Insurance, smarthome, ...)

The approach has to be seamless and coherent across all different channels: web, mobile, IoT, Virtual Reality, Augmented Reality, ...
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Innovation agenda

Reale Lab 1828

Insurtech & start-up

Long term innovation ... but also short-term use cases
OPEN POINTS

The topic is relatively new

Relevant hurdles to be overcome: security, technology maturity (e.g. blockchain), rate of adoption by the customers, regulatory framework, ....

Is it sustainable to operate with different solutions or should we aim for a systemic (public) framework? Maybe a partnership between public and private?

How ensure a wide adoption of digital ID and in the same time do not exclude anyone
“Be yourself; everyone else is already taken”

Oscar Wilde

“To know who you are is the greatest power of all”

Sherilyn Kenyon
THANK YOU FOR YOUR ATTENTION

and enjoy the conference