

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





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



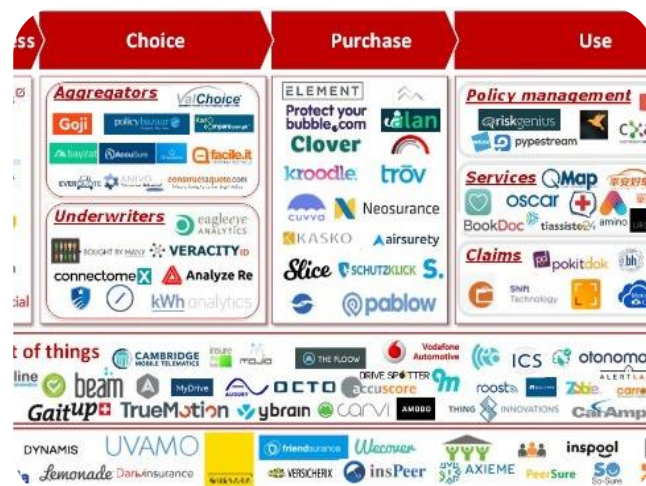
Increasing focus by regulatory bodies on operations' transparency



Within any ecosystem strategy...the downside of not being able **to ensure a seamless identification is severe**



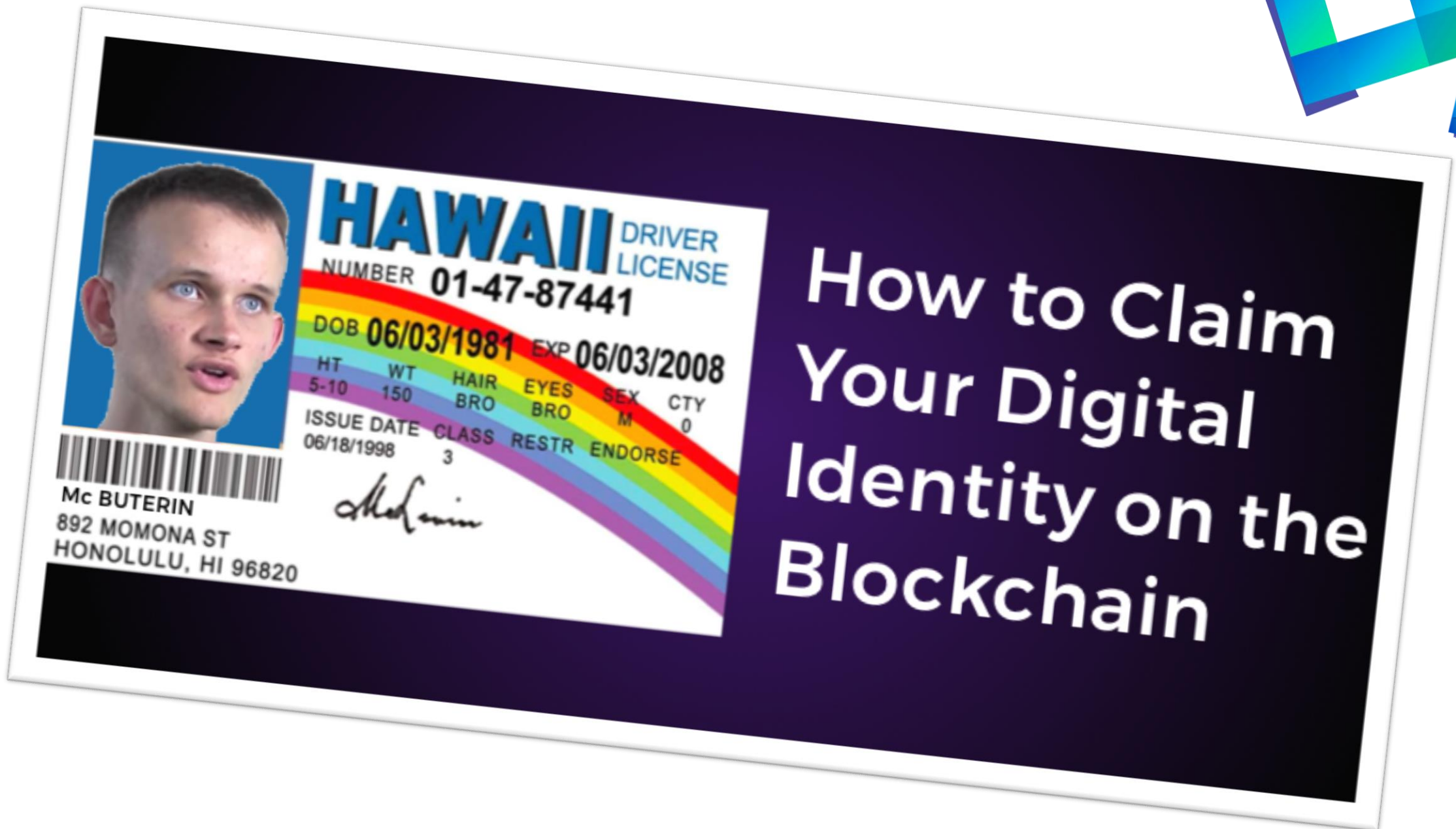
**Digital
transformation
is a key
priority**



**Insurtech
=
Digital**



**The process of
identifying and
authenticating the
customer is still
very much
“analog”**

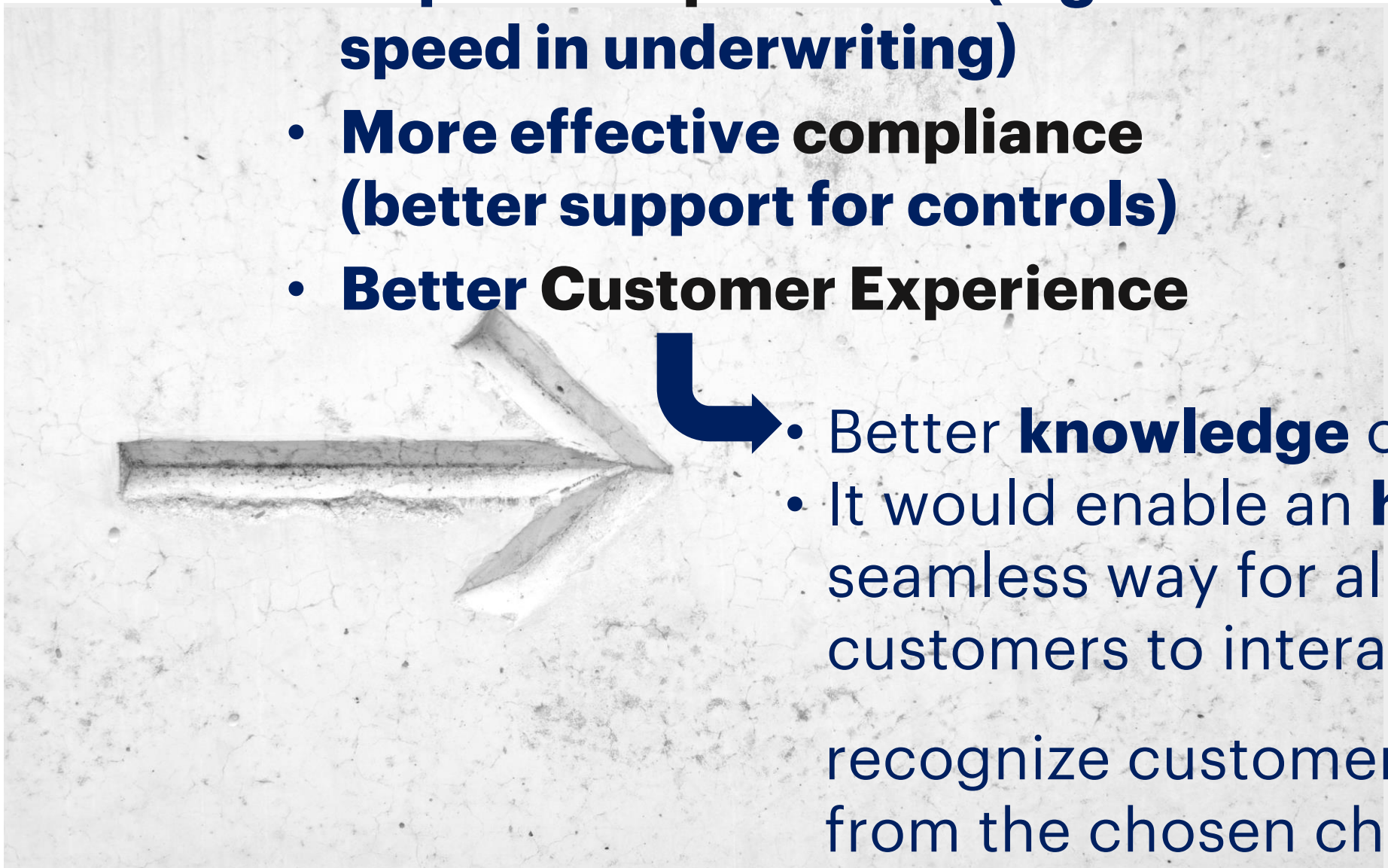




How to Claim Your Digital Identity on the Blockchain



AGENDA



- 
- **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, ...)

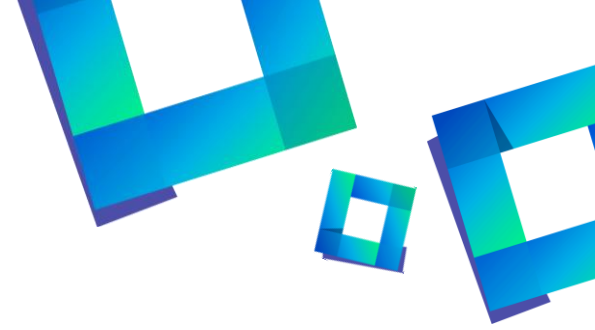


The approach has to be seamless and coherent across all different channels: web, mobile, IoT, Virtual Reality, Augmented Reality, ...

AGENDA



REALE GROUP – HOW TO “DELIVER”



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