



Atelier B5

**Comment l'assurance évolue
t'elle avec le Big Data ?**



Atelier B5

Intervenants

Béatrice AUMONT

avis budget group
Risk Manager

Luca COMPARINI

IBM
Blockchain Leader - Industry Solutions Sales Team

Léopold LARIOS

E Edenred
Risk Manager

Hélène N'DIAYE


GENERALI
Directrice en charge de la technique assurance

Modérateur

Fabien RAVETTO

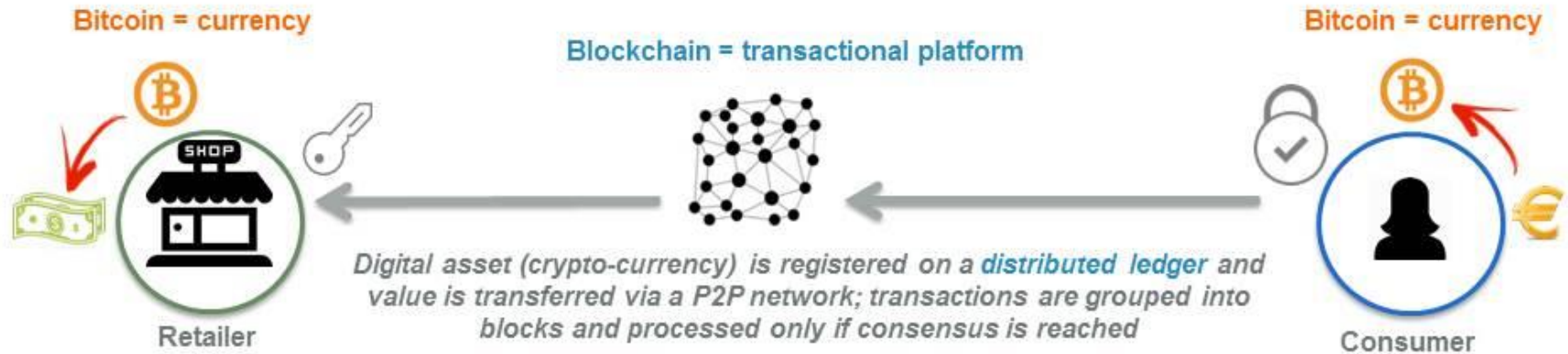
MBDA
Head of Corporate Social Network

B5 BIG DATA

LUCA COMPARINI



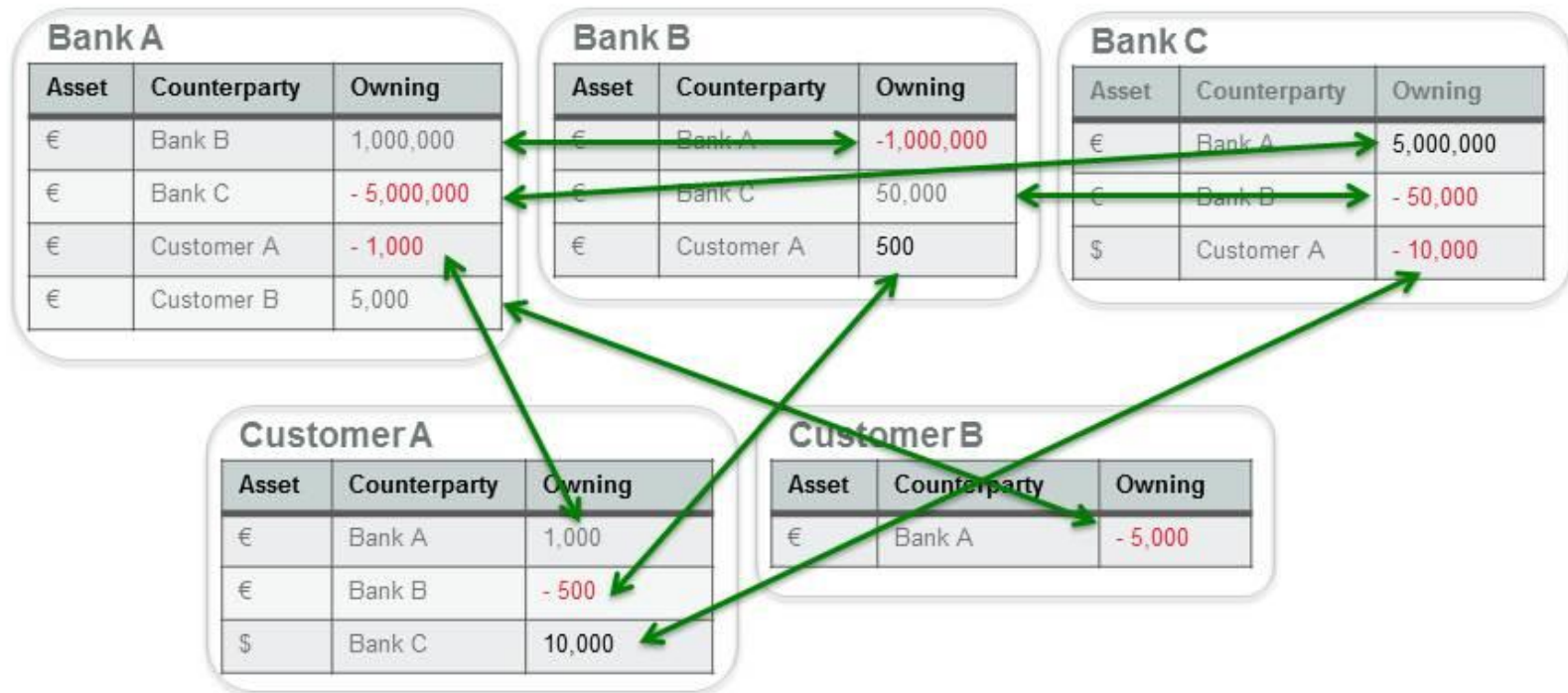
Relationship between Bitcoin and Blockchain



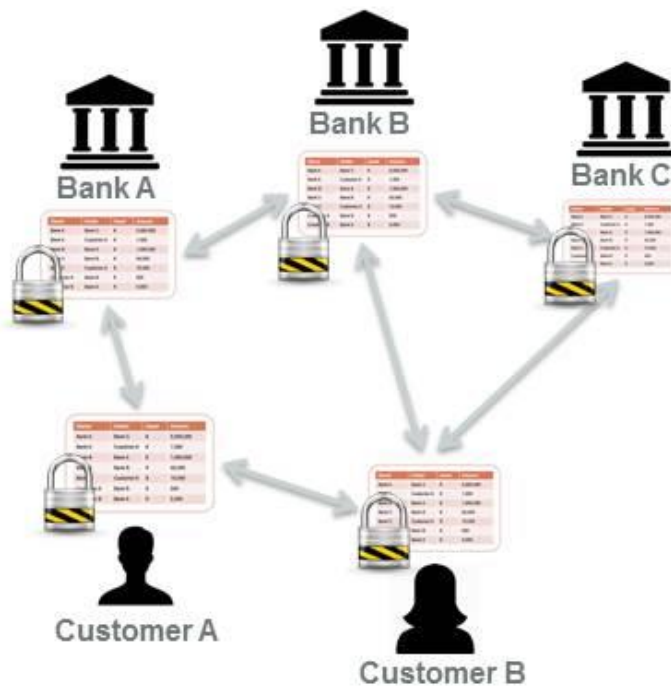
Retailers accept bitcoin (Amazon, Expedia, Dell, ..)
Blockchain technology is re-usable:
 Risk / Opportunity of **Disintermediation**

Pseudo-anonymity, decentralised, censorship resistant
Law and regulation; KYC / AML?
 Reputation: for geek, volatile, risky (MtGox scandal)

Ledgers and reconciliation



Blockchain: distributed, shared and replicated ledger



Owner	Holder	Asset	Amount
Bank A	Bank C	€	5,000,000
Bank A	Customer A	€	1,000
Bank B	Bank A	€	1,000,000
Bank C	Bank B	€	50,000
Bank C	Customer A	\$	10,000
Customer A	Bank B	€	500
Customer B	Bank A	€	5,000

Ledger is **shared** and **replicated**:

- Single source of truth
- Ledger is public
- Ledger is immutable

Blockchain defined as “**Trust Machine**”

Blockchain Use Cases



« *Tractatus XI particularis de computibus et scripturis* »
Luca Pacioli (1494)



Transfer of Assets

- Suitable for recording transactions in a business network
- Assets could be tangible or intangible

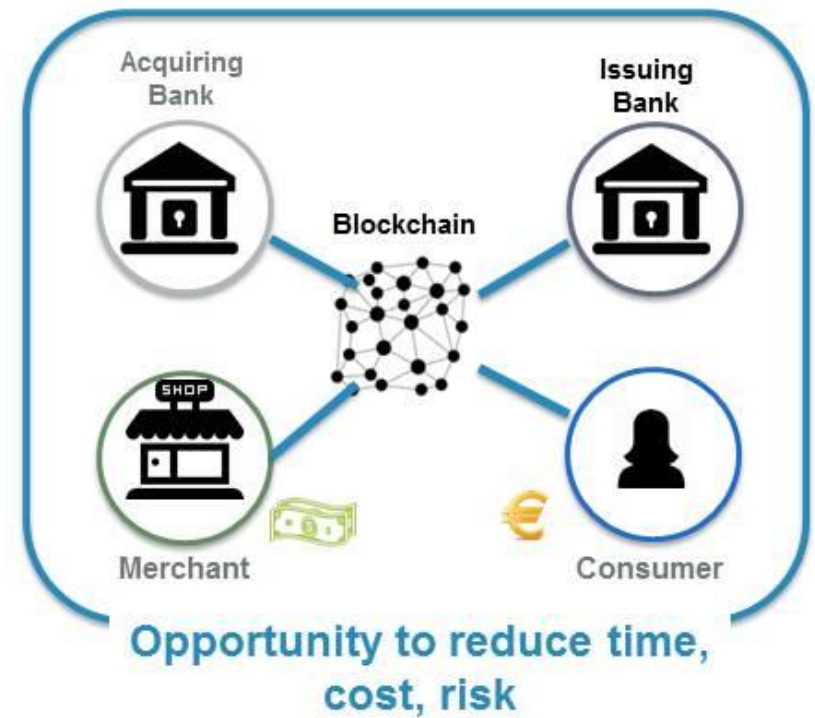
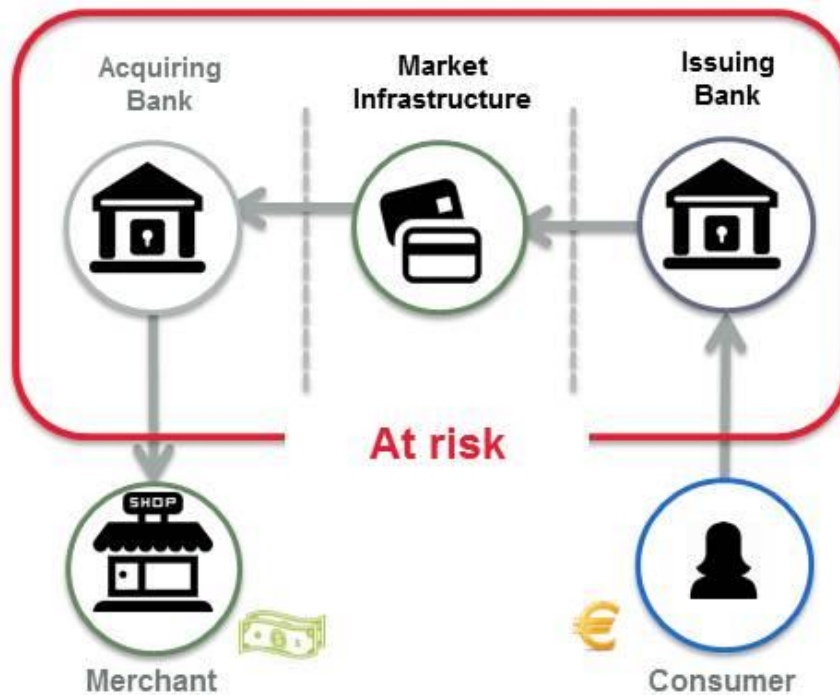
Ledger & Traceability

- Proof of existence
- Audit and compliance
- Shared decentralised reference.
- Suitable for keeping track a set of information, shared across a business network
- Supply chain
- Reduce costs for certifications

Self-executable contract

- Process optimization and costs reduction (operational excellence)
- Services automation for simplification and acceleration of time-to-market (new services)

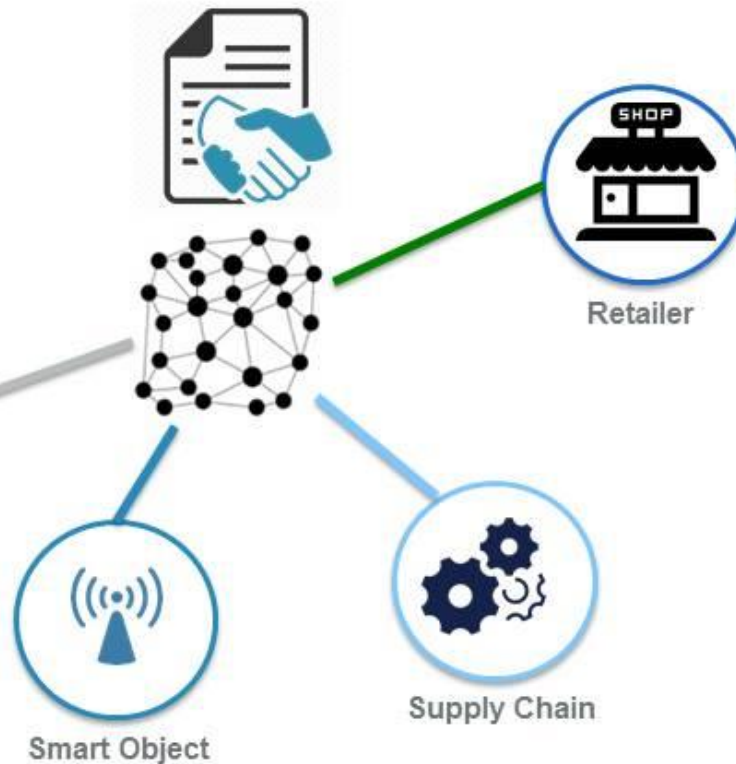
Blockchain disruption...



... could go beyond payment



Project ADEPT
IBM + Samsung



Smart Contract

Digitalized self-executable contract with embedded business logic

Transfer ownership of the "thing of value"

Improve discoverability
No mediation, no fraud

Self-Execute Contracts
Reduce process time
Reduce risk exposure

Reduce transaction cost

IBM vision on Blockchain



IBM's code was developed through the collaboration of more than 35 global IBM Researchers and software developers dedicated to the **Linux Foundation** project, and more than 100 technical architects focused on making blockchain ready for business. IBM offered its code to the **open source Hyperledger Project**.



Shared Ledger
single source of
truth



Secure
(Cryptography)
tamper proof



Permissioned
Participants Identity



Private
un-linkable identity



Audit-able
prove identity &
ownership



Consensus
Modular protocol



Smart Contracts
business logic



Digital assets
Record depository



Confidential
permission control



Scalable
100+ year
architecture

Retail Banking: KYC

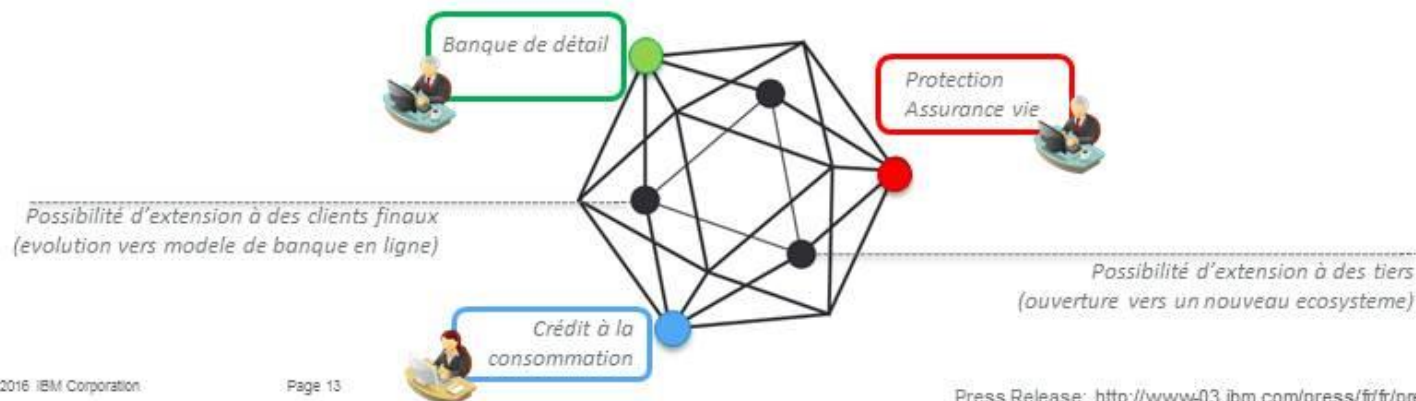
Client: Crédit Mutuel Arkéa



Avec 3,6 millions de clients et une gamme complète de services bancaires, financiers et d'assurance pour les particuliers, les entreprises ou les clients institutionnels, le Crédit Mutuel Arkéa veut améliorer, à l'aide de la Blockchain, l'expérience des clients et des conseillers.

Besoin: une plateforme KYC unique pour **l'ensemble des domaines d'activité** fournissant aux employés de CMA une vue consolidée des documents, justificatifs et autres certificats client collectés par les différentes entités du Groupe CMA, de sorte à **réduire la duplication inutile des informations et des demandes**.

Bénéfices: **simplifier et fiabiliser les processus administratifs**; améliorer la **satisfaction client**.



Supply Chain Financing: Gestion des litiges

Cas d'usage interne: IBM Global Financing

IBM Global Financing propose des solutions de financement à son réseau mondial de 4,000 fournisseurs et partenaires commerciaux. Les partenaires bénéficient de lignes de crédit pour financer leurs achats auprès de nos fournisseurs. En 2014, IBM a financé près de 3 millions de transactions pour un montant de 44 Milliards de Dollars, tout en gérant environ 25,000 litiges.

Besoin: un **registre de transactions** combinant toutes les informations contenues dans les bases de données des partenaires, fournisseurs, transporteurs, banques et d'IBM. Ces registre fiable et permanent irréfutable et immuable de chaque transaction, **nous améliorons de nombreux paramètres opérationnels**. La décentralisation facilite cette mise en place et son évolution au fur et à mesure de l'accroissement du nombre d'utilisateurs.

Bénéfices: **réduire le délai de règlement, le nombre de conflits et leur temps de résolution**. In fine, pouvoir **libérer une somme importante de « working capital » bloquée** en raison de conflits quotidiens (estimés à 100 Millions de dollars).



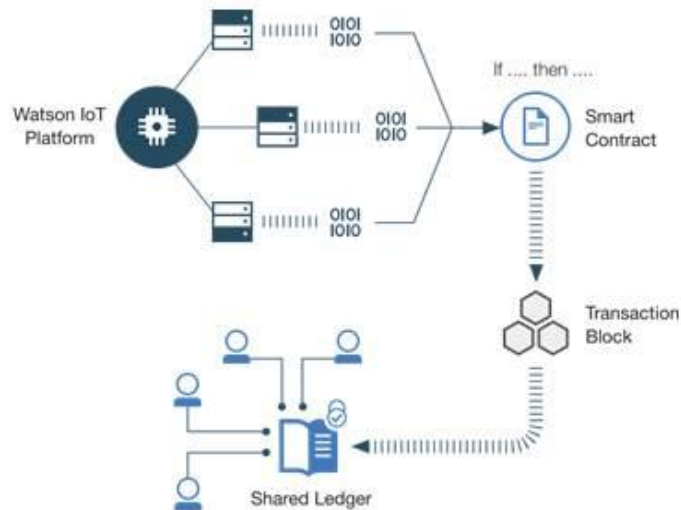
Press Release: <http://blogs.wsj.com/cio/2016/07/29/ibm-set-to-launch-one-of-the-largest-blockchain-implementations-to-date/>
 Demo on Youtube: <https://www.youtube.com/watch?v=F0P7NM7d-ps>

Supply Chain & Internet of Things

Freight Transportation / Component Tracking & Compliance / Log operational maintenance data

Démonstration interactive du suivi d'un conteneur et de son contenu au fur et à mesure de ses déplacements d'un bout à l'autre de la chaîne logistique, via de nombreux transporteurs. La démonstration montre que la Blockchain peut garantir la traçabilité des événements liés à la chaîne du froid tout au long du trajet d'un conteneur.

Demo interactive: <https://discover-iot-blockchain.eu-gb.mybluemix.net/iot-blockchain.html>



Kouvola, une ville Finlandaise connu pour son industrie de bois, représente le centre logistique ferroviaire le plus important de Finlande. Plus de 500 entreprises de logistique sont utilisées pour assurer l'ensemble des activités de l'industrie. Cette ville veut, à l'aide de la Blockchain, améliorer la gestion de son activité, simplifier les processus logistiques de transport, optimiser les liens entre les différents acteurs de la chaîne de valeur.

<https://www-03.ibm.com/press/us/en/pressrelease/49029.wss>

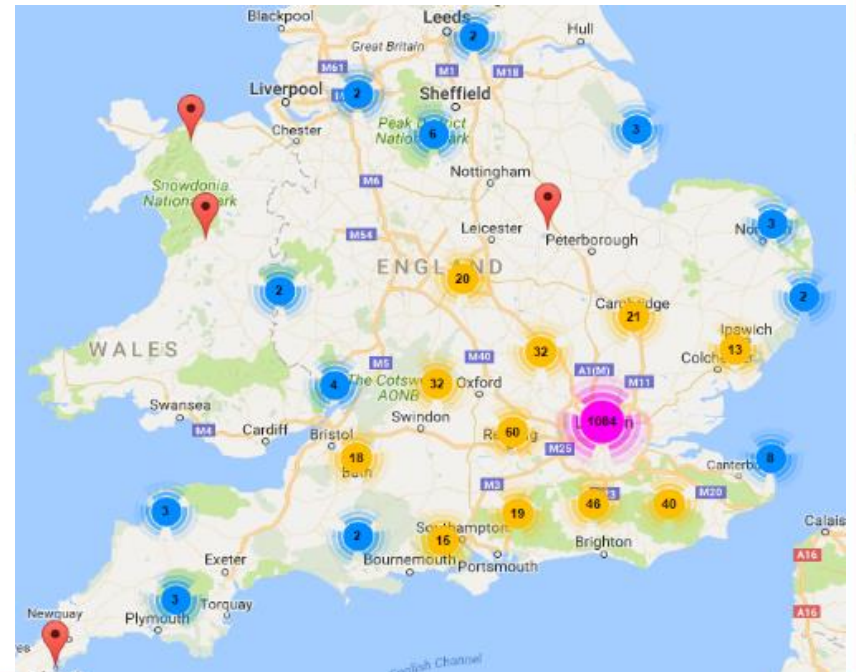
BIG DATA & RISK MANAGER

BÉATRICE AUMONT

avis budget group

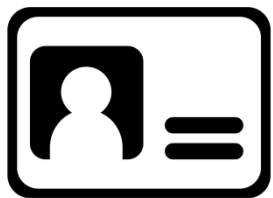
La voiture connectée

Accident reconstruction
Speeding Alerts
Journey Tracking
Geo-fencing



Des données nombreuses et variées.....

Données fournies lors de la location



Données concernant le véhicule



Données reçues pendant ou après la période de location



Infractions routières




Accidents de la circulation

Géolocalisation en cas de vol du véhicule

... Pour une meilleure gestion des risques



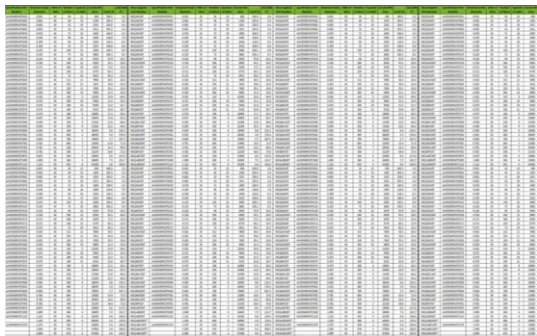


Léopold LARIOS
Risk Manager

INITIATIVES WITH BIG DATA TO SUPPORT THE RISK MANAGEMENT

Identification

Mptycs transforms the traditional data view and reporting process by presenting a massive amount of data from complex spreadsheets in a best of class user experience that empowers the end users




Geo-coding

Automated process to set up massive portfolio on the map



Geospatial awareness

Spread view of threats for broader risk exposure analysis

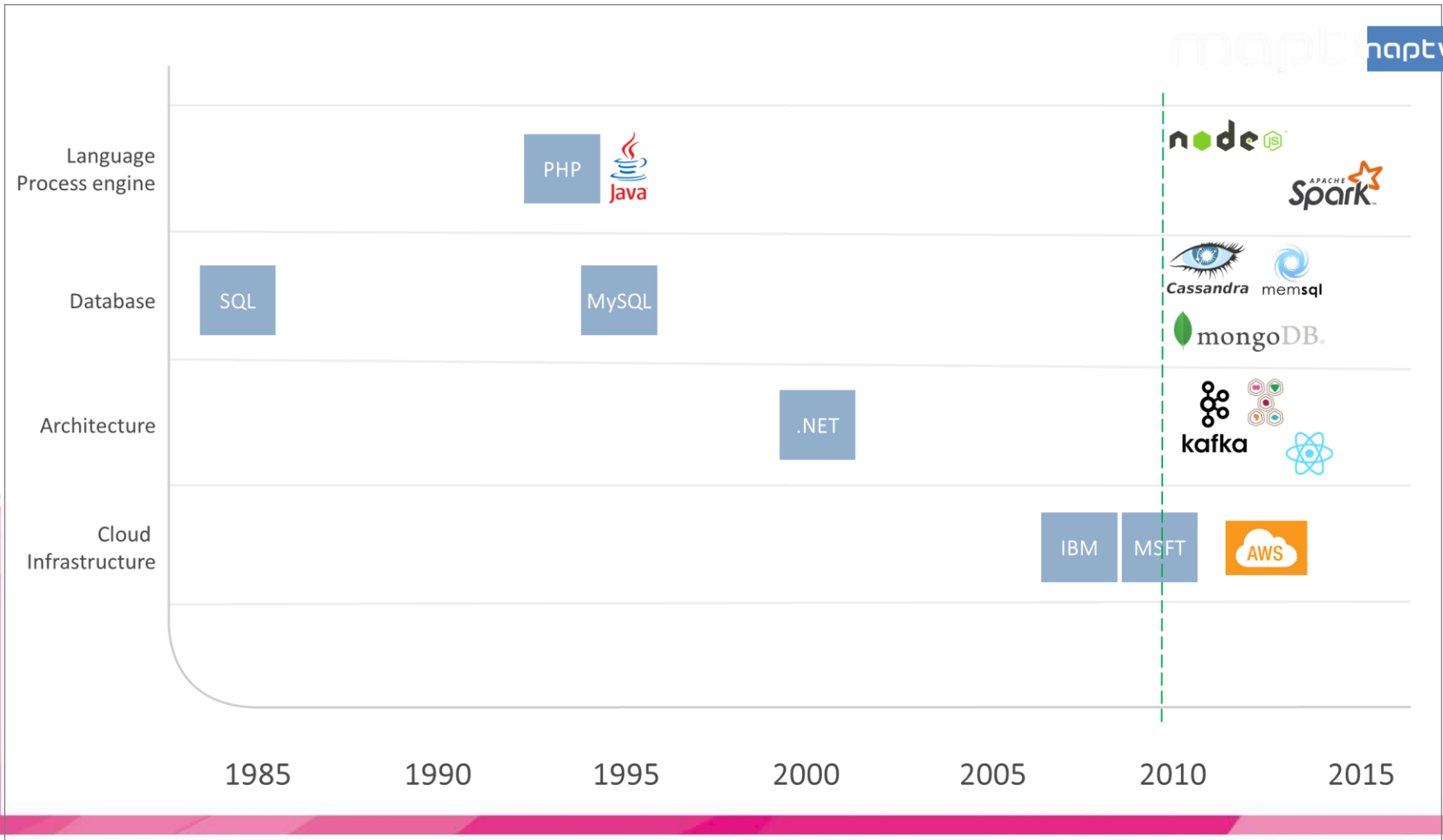


Proprietary Cloud GIS

Drives high performance on mobile devices

Latest technologies

For high performance and reliability



Earthquake risk zones

Use of external data



Monitor natural disasters exposures

- ✓ Real time monitoring
- ✓ real time alert
- ✓ Risk exposure analysis and what if scenario
- ✓ Earthquake, Weather, Floods, hurricane

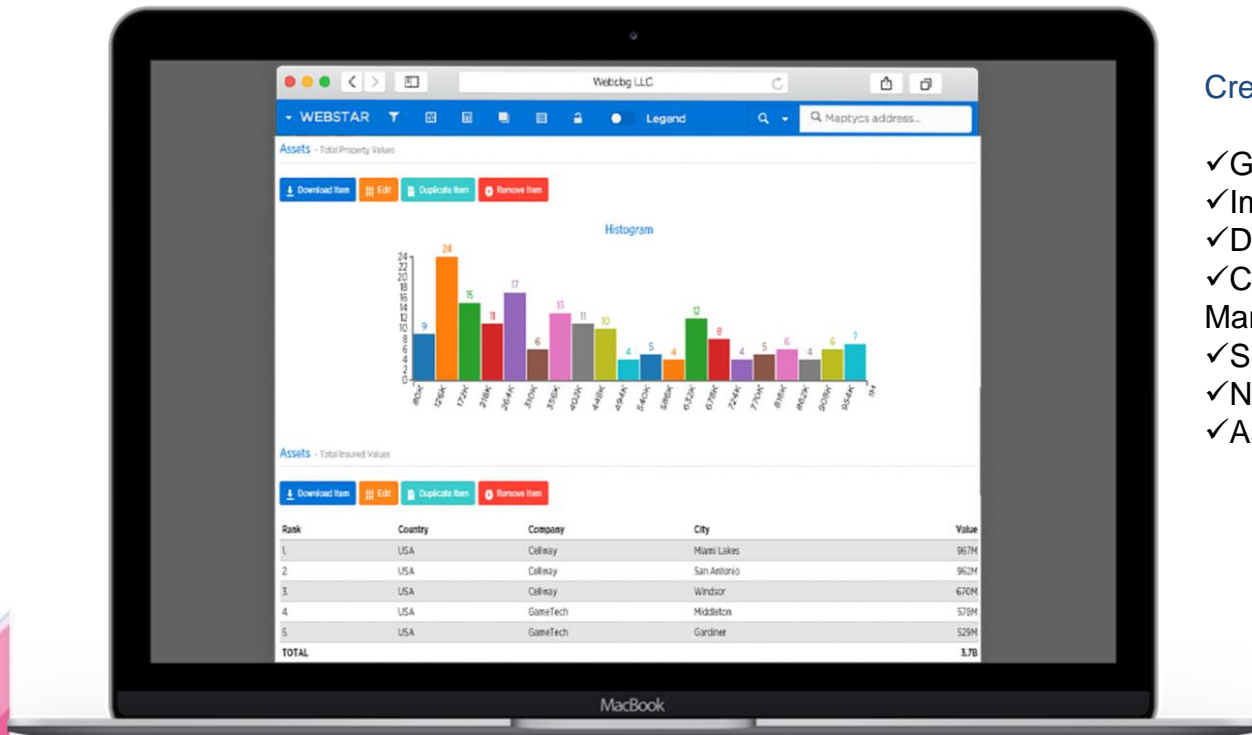
Customized data analytics



Management of the exposures for both insured and insurers

Create and download reports in seconds

- ✓ Gain Insight
- ✓ Improve Market Submissions
- ✓ Drive Client Retention
- ✓ Communicate with Senior Management & other departments
- ✓ Spot Trends
- ✓ Negotiate Premiums
- ✓ Assess Potential Investments



Healthy eating

Incentivize healthy shopping to reduce health care costs

1



EMPLOYEE ENROLLS

AND GET ACCESS TO EDUCATIONAL CONTENT INCLUDING PRODUCTS' SCORING & OFFERS

2



GOES SHOPPING

IN HIS FAVORITE PARTICIPATING GROCERY RETAILER

3



PAYS HIS BASKET

RECOGNIZED WITH HIS LOYALTY CARD

4



GETS REWARDS

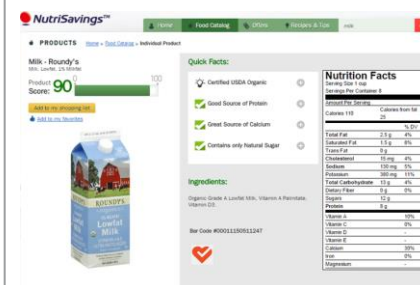
BASED ON LAST PURCHASES SCORING

KEY FACTS

70+ retail chains covering 8,000 national and local stores (incl. Walmart)



>200k+ scored products



EDUCATION

- Information & scoring of all food products available in supermarkets
- Very targeted communication (family status, disease state, allergies, shopping habits)

INCENTIVES

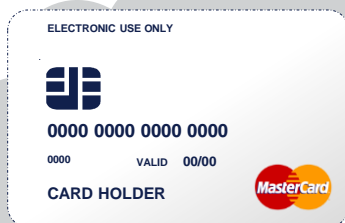
- Cashback according to the basket scoring and offers
- Funded by employers and **insurers** to reduce health costs
- Funded by **food manufacturers** and retailers to promote products

Payment of Loss in B2B

Corporate payment solutions - Leverage the Virtual Card technology

VIRTUAL CARD TECHNOLOGY

Fully digital:
No plastic



Payment card without plastic:
16-digit account number with
expiry date and CVC

Full control: single or multiple
use, amount, filtering by merchant
category or merchant ID



ONE CARD: ONE TRANSACTION

Easy reconciliation, High security



ONE CARD: ONE CONFIGURATION

Full control of use (amount, validity, etc.)



NO NEED TO KNOW IBAN RECIPIENT

Easy to manager partner network



INSTANT ISSUING & TRANSMISSION

Direct relationship with the recipient



FX OUTSIDE BANKS

Optimized exchange rates for foreign currencies



CORPORATE INTERCHANGE

Revenue from each transaction instead of a cost

KEY FACTS

Many use cases already addressed by Edenedred leveraging in-house payment capabilities and expertise: Hotel booking platforms, E-commerce marketplaces, etc.

Very large contract won by Edenedred in the travel industry:
70 countries, >10k stakeholders

B5 BIG DATA

HELENE N'DIAYE





Merci

Les slides seront en ligne dès
la semaine prochaine sur
www.amrae.fr