


# Insurtec insights


## Sameer Datye

Head of Business Development- Insurance & Wealth Management

Email: [sameer.datye@tieto.com](mailto:sameer.datye@tieto.com)

Phone: +358 407166492

 <https://www.linkedin.com/in/sameerdatye/>

 <https://twitter.com/sameerdatye>



# Tieto is the leading Nordic software and services company



**3000** Projects annually



Serving Nordic clients since

**1968**



Around

**1500** customers



Turnover of approximately

**€1.5 billion**



Employing  
around **14 000**

experts globally,  
in close to

**20** countries



Serving customers in over

**85**  
countries  
worldwide



Investments in technology and services more than

**€130 million\*** per year

\*incl. capital expenditure and operational costs

# Insurance: How customers see us...

Pay money upfront **in fear**

For **protection** against **bad events**

That have **not happened**

But **may happen**

And...

We **might** help them

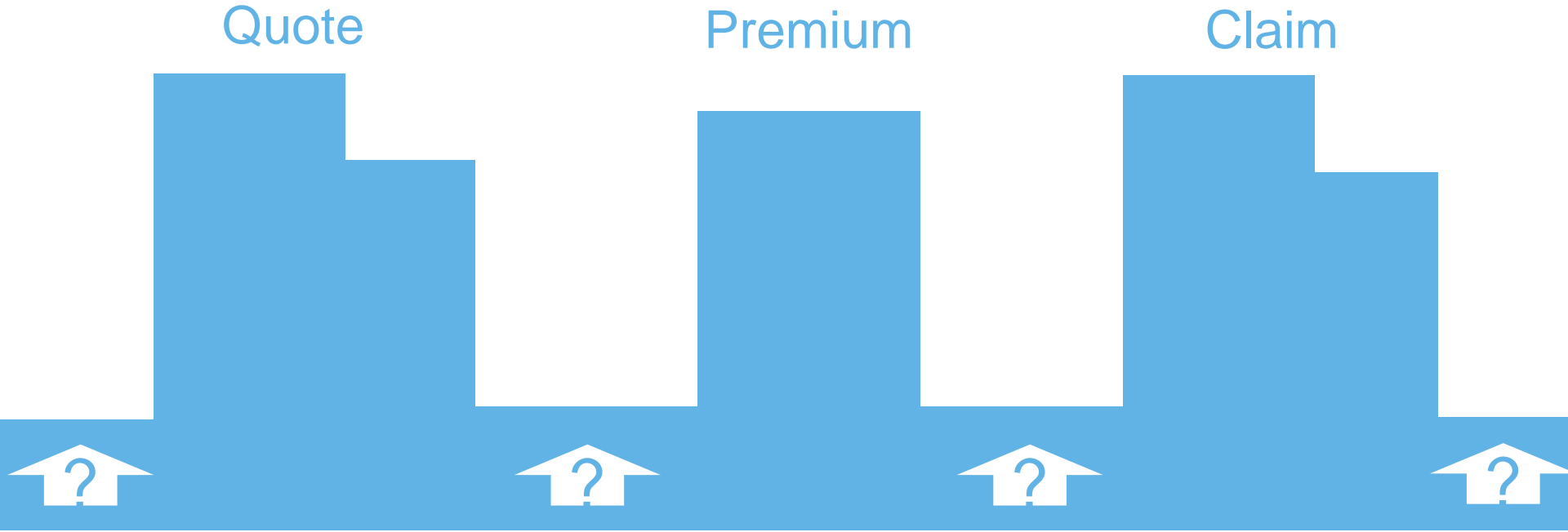
**If** we believe it will not harm us...

**Not** cost us too much...

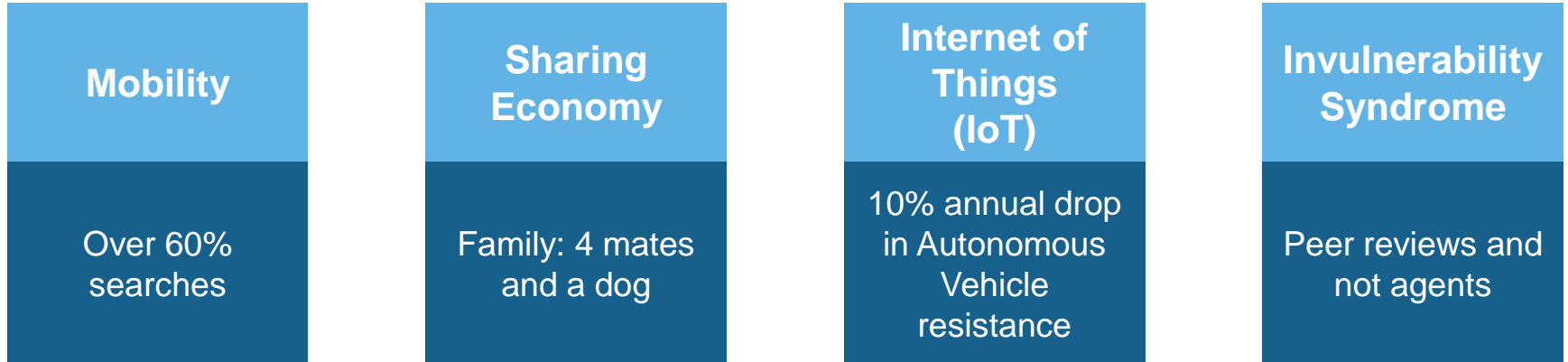
**No guarantees!**



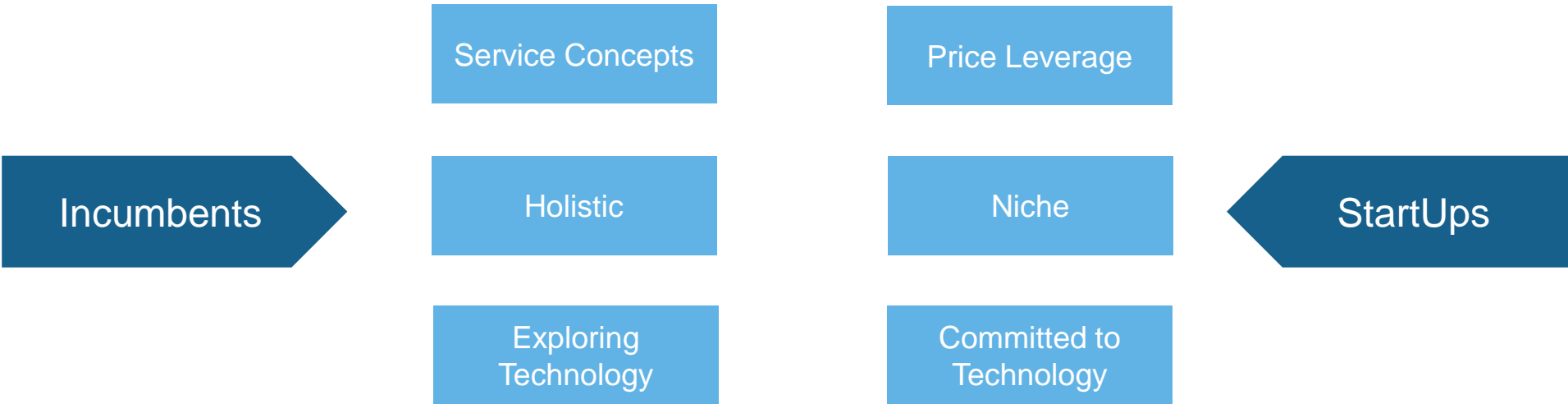
# Consumer Interactions: When?



# The Four Horsemen of Nordic Insurance Business



# How the industry is polarized...



# The approach our industry is taking...

Customer Experience

Mobility

Micro / Granular  
Insurance

ML / Block Chain  
/ AI / Robotics

P2P / UBI / Pay as  
you

3D scan, print /  
Drones

Digitization

Distribution

# The Insurance-in-a-Box [iiB] Advantage



SaaS on private,  
public, hybrid cloud or on  
premises



Go-to-market in  
< 2 months for P&C  
< 4 months for Life



White-label,  
Omni-channel UX



Latest technology  
accelerators & plugins



Prepackaged & modular  
solution



Best-in-class  
ecosystem partners



# ecoSystem Partners



*No single tool from the InsurTech box has the power to transform the market, but together they do...*

Raconteur, 12<sup>th</sup> Oct 2016

Future partners:



AdInsure – A Modern and Flexible Core System for Life and Pension



# Launching- Insurance-in-a-Box [iiB] for Life & Pension



**MEET US AT  
DIA 2018 MUNICH**  
17 and 18 Oct. 2018

**Tieto** has been selected to speak as one of the 50 most innovative Insurtechs at DIA 2018 in Munich. The biggest global event for insurtech and innovation in insurance.

# Thank You!


1. <https://www.linkedin.com/pulse/insurance-opportunity-young-elderly-sameer-datye>
2. <https://www.linkedin.com/pulse/history-making-insurance-revolution-sameer-datye>
3. <https://www.linkedin.com/pulse/insurance-selling-fear-hope-sameer-datye>
4. <https://www.linkedin.com/pulse/10-learnings-how-participate-digital-ecosystem-sameer-datye>
5. <https://perspectives.tieto.com/blog/2017/10/5-reasons-we-need-a-granular-insurance-agenda/>
6. <https://www.linkedin.com/pulse/four-reasons-why-wealth-manager-advisor-obsolete-sameer-datye/>
7. <https://perspectives.tieto.com/blog/2018/08/our-children-and-the-changing-color-of-money/>


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