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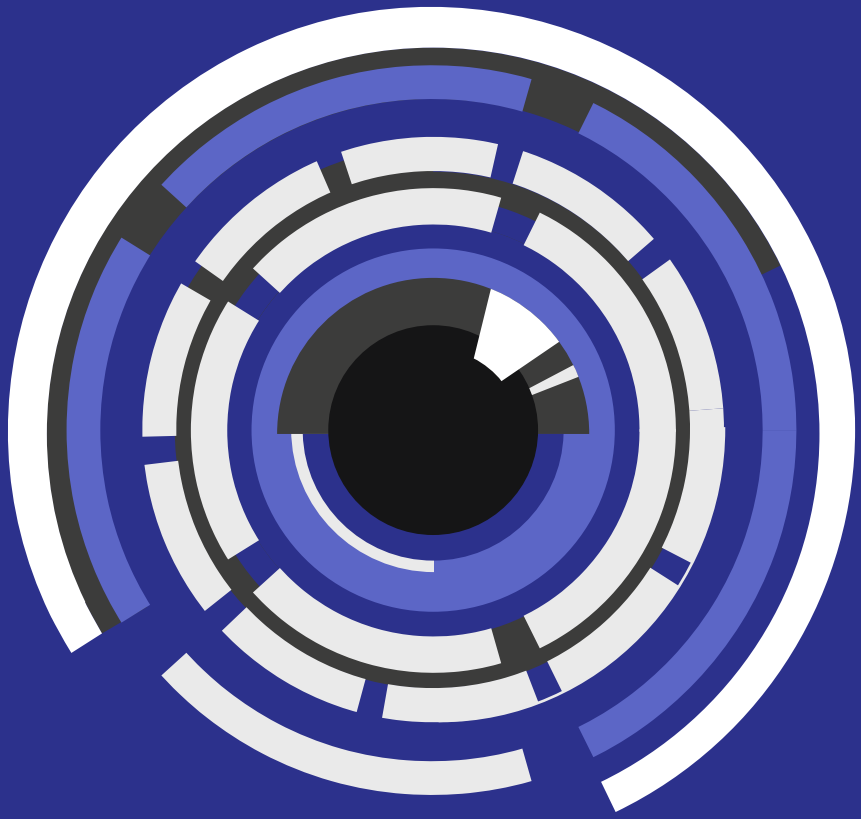

THE RISE OF THE ROBO-INSURER

By Adam Cranfield and Dan White

ninety.co.uk

Foreword

We live in an era of anxiety about the rise of robots and other internet of things technologies. The reality will likely be somewhere between current popular visions of dystopian mass unemployment, and of more positive narratives of robots living in harmony and in service to humans as portrayed by the Jetsons.

A cyborg future in which robotic technologies work together with humans - when implemented properly and sensitively - will no doubt enable a better, more efficient service to be provided by businesses, freeing up workers to focus on interactions with customers that require empathy, creativity, and intuition, and which drive new kinds of sales, rather than on routine, dangerous, and more mundane tasks.

This report, in highlighting the potential for the Robo-Insurer, deftly walks the tightrope between alarmism and complacency. There is no doubt that the Fourth Industrial Age is upon us, and that we must adapt to survive, but how we do this will need to be carefully thought through - and implementation will be key. Much work will be required in the coming years to figure out the regulatory changes required, to integrate the relevant IT systems both front- and back-end, and to deal with the non-trivial privacy and data protection challenges that these technologies, from drones to AI-based assistants, will pose.

Perhaps the biggest task will be to enable and support customers in the transition, so they can see the increased benefits not only in terms of financial value, but in terms of convenience and their ability to interact with machines when necessary, and humans in a more holistic, analogue fashion where it augments their experience.

As a forward-looking social enterprise, Ninety seeks to address the social implications that will arise as more organisations adopt these technologies, which need not be separated from our core businesses activities. Robo-insurers who appropriate implement AI- and other tools in their business processes, will be able to harness their employees to help the communities around us to transition better, increasing trust in a businesses' brand, and building greater loyalty among employees themselves.

And we will have a duty collectively to support the individuals and communities shut out by the robots' algorithms, an approach which in many ways has been an integral part the ethos of the insurance industry for centuries, in partnership with government. As the Chair of Ninety's Future Strategy Board, I'm excited about the possibilities and proud of our work with clients to help them thrive as more and more insurers embrace and adapt to the coming robotic age.

Welcome to the world of the Robo-Insurer!

Lord Wei of Shoreditch

Contents

Overview

Over the next five years we can expect to see rapid maturation in the business application of "robotic" technology. A huge amount of innovation is happening in the converging fields of Internet of Things (IoT), artificial intelligence (or "cognitive computing", as IBM prefers to call it), robotic process automation, and drones.

A look at some of Gartner's predictions[1] gives a sense of the scale of the transformation. By 2018, six billion connected things will be requesting support. By year-end 2018, digital customer assistants will recognise individuals by face and voice. By 2020, "smart agents" will facilitate 40 per cent of mobile interactions, and the "post-app era" will begin to dominate.

This "robo-revolution" presents numerous opportunities and challenges for the global insurance industry. Ninety Consulting foresees a shift towards "augmenting" human roles by providing staff with technology such as sensors, robotic process automation and drones that will enable work to be done more quickly, cost effectively, safely and accurately.

An insurer could reap substantial benefits which will enhance the bottom line, including:

- reduced operational costs
- new products tailored to individuals
- opportunities to open up new services
- improved accuracy in risk assessment
- reduced fraud
- competitive advantage

To do this, the insurance industry will have to evolve in response to the potential for networked technology to become more "cognitive".

"Intelligent agents" will empower the consumer, helping them to make use of all available data, whether that is personal - such as driving behaviour or health metrics; commercial - such as real-time quotes; or social - such as recommendations or ratings from friends and connections.

The business of risk is being revolutionised by technology. More sensors, more autonomous processing, more physical agility: together, these trends can only mean more accurate and dynamic appraisal of risk.

Beyond this, robotic technology gives insurers new reasons to broaden their view of where they fit into the customer value chain. For example, could drones be used to deliver "value add" services, such as rapid delivery of spare keys, car jump-start kits, or emergency blood packs? Bold and creative application of robotic technology to better serve the customer will increasingly be a route to differentiating your proposition in a crowded market.

In this report we shine a light on three main areas in which insurance providers need to respond strategically: robotic process automation, artificial intelligence and drones. Ninety intends to develop pilots during 2016 in each of these areas, and is seeking value-adding parties for collaboration - please get in touch if that is you.

[1] http://www.gartner.com/smarterwithgartner/top-10-strategic-technology-predictions-for-2015-and-beyond/

Robotic Process Automation

Robotic Process Automation (RPA) is the application of software to handle high-volume business processes and workflow. RPA often replaces or augments human roles, freeing up human resource to address higher level or less typical tasks. Whether RPA is revolutionary in itself, or simply a large evolutionary step on the path from process automation is moot: the fact is that it is new, technology-rich, and holds new opportunities.

RPA software can be trained to learn specific processes, and automatically handle transactions, manipulate data, trigger responses, and communicate with other systems. RPA also uses a variety of tools to capture digital data, including screen scraping and digital image recognition.

RPA is very much a "live technology" within the insurance industry, which is delivering dramatic efficiency improvements. Davies Group[2] - an insurance claims outsourcing and loss adjusting firm - has implemented RPA, enabling a team of just four people to process around 3,000 claims documents a day, of which around a quarter are on paper. Without RPA the team would need to be up to 300% larger[3].

Xchanging[4] provides a data repository called the Insurers' Market Repository (IMR) to clients in London's specialty insurance market. The IMR holds more than 40 million claims records and thousands of claims processed every year by staff. Xchanging introduced RPA in 2013 and by 2015 they had 13 automated processes within their insurance business[5].

Adrian Guttridge, Executive Director, Insurance Services at Xchanging says they are seeing significant benefits from robotics.

> We have seen processing time reduced, including one process by over 90%. Uninterrupted labour is an important factor too, as we now have various multiskilled robots working on each process, non-stop 24 hours a day, seven days a week. We now reject items on day one of processing rather than days later. Automation has led to the freeing up of resource to work on more customer focused roles. The likelihood of human error has also been eradicated through robotics.

[2] http://www.davies-group.com/

[3] http://www.celaton.com/images/pdf/case-studies/Davies%20Case%20Study.pdf

[4] http://www.xchanging.com/

[5] http://www.blueprism.com/4639

Artificial Intelligence and cognitive computing

> I have a dream for the Web in which computers become capable of analysing all the data on the Web – the content, links, and transactions between people and computers. A 'Semantic Web', which should make this possible, has yet to emerge, but when it does, the day-to-day mechanisms of trade, bureaucracy and our daily lives will be handled by machines talking to machines. The 'intelligent agents' people have touted for ages will finally materialise.

The quote above is from Tim Berners-Lee, inventor of the World Wide Web, as long ago as 1999.

Nearly two decades later, acceleration in the field of artificial intelligence is starting to make Berners-Lee's dream very close to becoming a reality.

An article in Forbes[6] earlier this year predicted that, over time, artificial intelligence will eliminate the need for the vast majority of life insurance brokers or agents:

> The ability to source and construct life insurance portfolios, facilitate underwriting, and monitor policies can all be accomplished by the robo-life agent. Such an approach would often prove to be both substantially more efficient, a way to provide superior solutions, and considerably less expensive. The vast majority of life insurance agents of today will, in time, become a relic of a previous generation.

IBM has invested over $1 billion in AI through its Watson Group, heralding the rise of cognitive computing and natural language processing. They are working with an ecosystem of partners who are developing applications leveraging the dynamic learning and cloud computing capabilities of Watson.

So far, the biggest application of Watson has been in healthcare. Cognitive computing excels in situations where you need to bridge between massive amounts of dynamic and complex text information (such as the ever-changing body of medical literature) and another mass of dynamic and complex text information (such as patient records or genomic data), to generate and evaluate hypotheses. With training, Watson can provide recommendations for treatments for specific patients.

Financial services is undoubtedly another sector where AI can have a massive impact. Indeed, any insurance professional exploring healthcare use cases like those hinted at above will immediately draw parallels with their own sector, and see the potential for cognitive computing to extract predictive value and recommendations from the ever-growing data sources available.

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[6] http://www.forbes.com/sites/russalanprince/2015/04/12/how-artificial-intelligence-will-eliminate-the-need-for-the-vast-majority-of-life-insurance-agents/

How can the insurance industry benefit from RPA & AI?

As we take our first brave steps towards a future where intelligent robots are science fact not fiction, insurers can't afford to sit back and wait. The "semantic web" that Berners-Lee described in 1999 is now emerging through leading edge technologies, which are available "on tap" as cloud-based services.

Insurers are already beginning to automate core interactions and augment their agents with robotic process automation. More fluid and holistic implementations of artificial intelligence are possible right now and will realistically become expected by the consumer in the short to medium term.

Ninety Consulting operates a Digital Disruption Foresight methodology, working with the boards of our insurance clients to help them engage with 25 incoming trends and give them tomorrow's hindsight today. A subset of the RPA and AI use cases that we discuss with those clients is shared below.

RPA & AI use case 1

Intelligent agents (the virtual agent or broker)

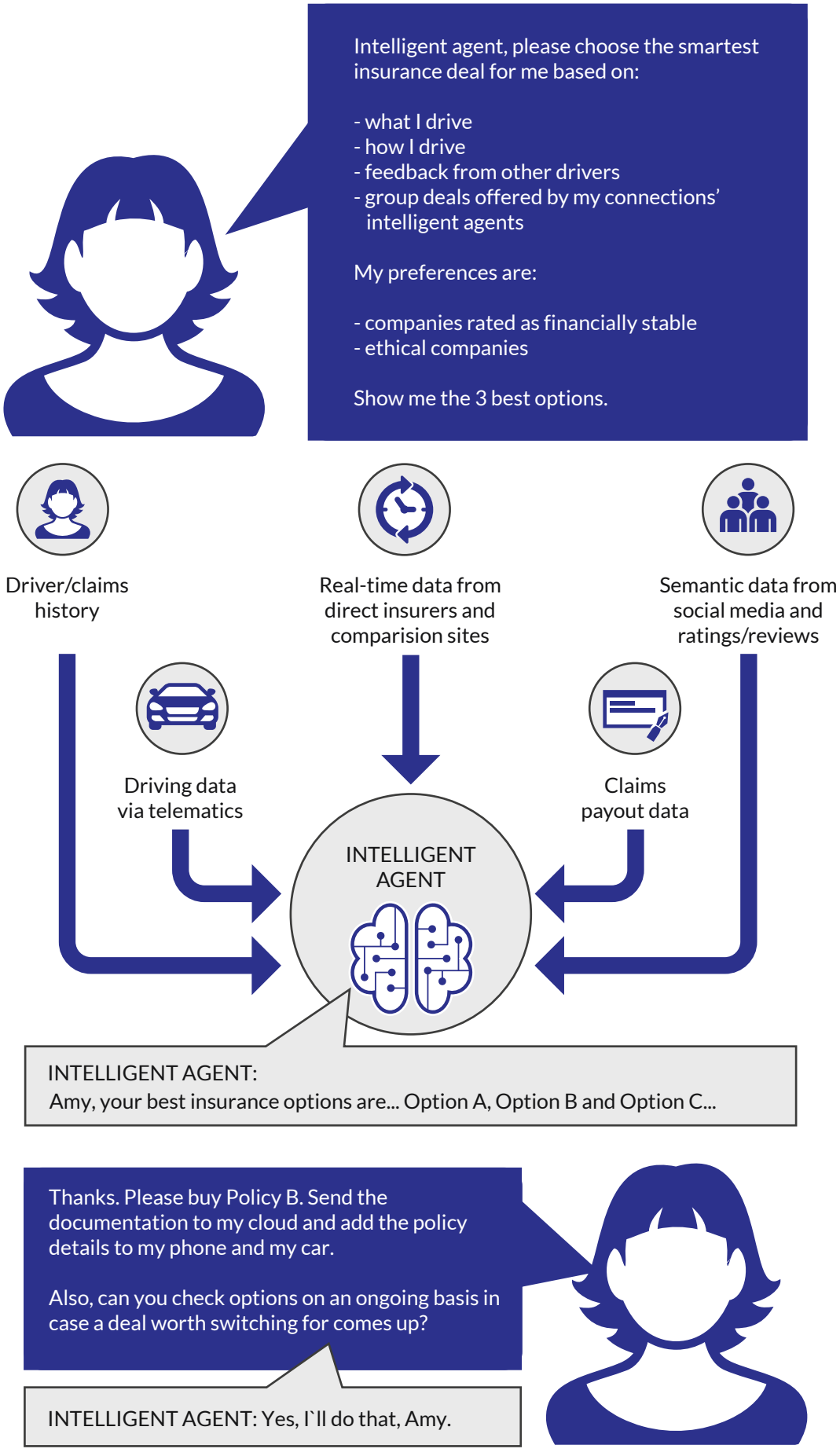
The technology exists right now to create intelligent, networked, customer-centric virtual agents for the insurance industry. A 'virtual agent' with an intimate, pre-connected knowledge of a consumer's life (as Google already does) proactively manages insurance cover, sourcing the best deals, checking consumer reviews, financial stability, and policy terms against the consumer's needs… all while the consumer sleeps. Customer-insurer interaction could potentially be reduced to a minimal notification: "Your insurance policies have been optimised and you are on full cover". See car insurance scenario on the following page.

In Switzerland, the startup Knip[7] is taking steps towards this vision, by automatically analysing the customer's portfolio of coverage to spot potential gaps and providing recommendations via its mobile app.

Development and innovation in the field of cognitive computing is heading on an open and collaborative path, which means insurance innovators have many options for testing and learning in this space.

[7] https://www.knip.ch/

The intelligent agent: car insurance scenario



RPA & AI use case 2

Claims automation

As discussed above, RPA is already being successfully applied to components of the claims process. Interactions between customer and insurer, insurer and 3rd-party insurer, and between insurer and supply chain, can all be targeted for dramatic streamlining and automation, potentially eradicating the need to go to site for simple claims. The burden on the claims handler as an information conduit can be substantially reduced through RPA.

As a first step, insurers should set thresholds for lower value (higher volume) claims to be fast-tracked to RPA. And as more insurers go further down the RPA route, we will increasingly see machine-to-machine handling of multi-party claims. The scope could be widened to include legal and liability inputs. In fact, Ninety Consulting foresees an opportunity for a 3rd party "marketplace" or "message-broking service" to automate claims interactions between RPA toolsets.

The full opportunity for insurers and claims management companies is to move towards a model where claims (particularly simple ones) are handled almost automatically. A vision of this future might look like this: the customer reports ingress of water during a storm. The insurer's AI systems check all sources for weather data at time of loss (news sources, social media, contractor website demand, satellite weather data, etc.). The AI systems check satellite imagery to return a view of the condition of the roof pre-loss. A drone (see later in this white paper) is automatically dispatched to check roof condition and get close-up images. The AI systems compare pre- and post-event imagery, recognise roof material (slate/tile etc.) and estimates a price for the repair based on its assessment. A contractor is automatically instructed to visit to make the repair. Such a scenario is feasible using existing technology.

RPA & AI use case 3

Streamlined customer contact

Cognitive computing platforms can be deployed in support of human customer service representatives (CSRs). Natural language processing allows the system to interpret customer queries or requests, and efficiently handle relatively simple and typical enquiries.

The ability of AI and natural-language technology to make sense of both unstructured and structured data makes it ideally suited to handling queries relating to multiple sources, from call centre logs to large policy documents. Complex queries can be better managed by a human CSR "augmented" with this technology. And so, whilst AI can handle a range of customer service tasks by itself, it should also been seen as a way of allowing all human customer service agents to operate at a higher level of best-practice.

IBM's own materials[8] describe how Watson can be fed with information from training manuals, product disclosures, policies, claims, underwriting guidelines, underwriting notes, claim adjuster notes, claims history, emails, customer forums, and call center logs. Once trained, Watson can find answers and information faster than a CSR, and also pulls up data that a CSR wouldn't because it is looking for semantic links, not just using keyword matching.

RPA & AI use case 4

Fraud detection and prevention

Whilst efforts try to mitigate damage, a concerningly high proportion of insurance claims have a fraudulent element. AI provides a way to draw on big, unstructured and social data to find the "needle in the haystack" indicators of fraud. The technology has the power to identify previously undetectable fraudulent customer behaviour patterns over an extended timespan. Given that fraudsters and hackers usually outsmart their targets, AI allows for an evening-up of the arms race.

Challenger insurance propositions, like Guevara[9] and Friendsurance[10], are attempting to reduce fraud (and claims in general) by leveraging social buying. In a related model, AI technology has the potential to analyse data from social groups to identify those who are higher or lower fraud risk.

RPA & AI use case 5

Next generation predictive data sources

Cognitive computing is offering insurers greater potential to more accurately analyse risk, based on new data points, such as social media and information provided by the Internet of Things (connected devices, cars, homes, infrastructure and wearables).

These are just a few of the potential use cases that Ninety Consulting foresees, and are examples of ways we are already helping our clients explore the benefits of bringing IoT data into the risk-assessment mix.

[8] http://public.dhe.ibm.com/common/ssi/ecm/gb/en/gbw03245usen/GBW03245USEN.PDF?

[9] https://heyguevara.com/

[10] http://www.friendsurance.com/

Artificial Intelligence and cognitive computing - Summary

Realisable business benefits

- New, integrated customer propositions
- Service differentiation
- Reduced operational costs
- Reduced claims fraud
- Improved risk modelling
- Better loss ratios
- Improved COR

Actions to take now

- Implement/roadmap automation of core processes
- Test/develop “smart agent” solutions
- Trial cognitive computing for underwriting and claims processes

The socio-economic impact of AI in the workplace

While there is little doubt that advances in cognitive computing will have a profound effect on the jobs people do, it is a major question of our times whether the overall socio-economic impact will be positive or negative.

Studies[11] by Frey and Osborne of Oxford University in 2013 and 2014 predicted 47% of US jobs are at risk of automation and that 35% of British jobs could be replaced by machines within the next two decades, with repetitive processing, clerical and support service jobs most at risk. Lower paid jobs were nearly five times as likely to be replaced as highly paid roles. In 2015, the Bank of England has warned that up to 15 million jobs in the UK are at risk of being supplanted by new technologies. In a speech to the TUC in November 2015[12], Andy Haldane, the Bank's chief economist asked: "what happens next? A re-run of the 19th century [second industrial revolution], with productivity gains eventually boosting wages and the labour share? Or, different than in the past, a permanent reshaping of the labour landscape?"

An optimistic outlook is that businesses will be able to automate the "lower level" tasks, freeing up the workforce to turn their attention to higher skilled activities, thereby maintaining overall levels of employment and increasing productivity and development. But with Gartner predicting that, by 2018, more than three million workers globally will be supervised by a "robo-boss", the full picture that emerges is unlikely to be that simple. Allied to such questions are ones about how we will behave in future: will AI and robotics make us lazier, or rather free up time for more expansive thinking? Will such factors remove jobs or improve jobs?

As a social enterprise, Ninety urges the insurance industry to fully consider the impact of transforming the workforce to work with these new technologies, and move forward with a plan that maximises positive outcomes.

[11] http://www.oxfordmartin.ox.ac.uk/publications/view/1314

[11] http://www2.deloitte.com/uk/en/pages/growth/articles/agiletown-the-relentless-march-of-technology-and-londons-response.html

[12] http://www.theguardian.com/business/2015/nov/12/robots-threaten-low-paid-jobs-says-bank-of-england-chief-economist

Drones

Robotic disruption isn't only taking place in the sphere of intelligent information processing. The physical domain, too, is set to be transformed by the explosive growth of drone technology, which offers enormous potential for gathering data and responding with physical actions.

The Association for Unmanned Vehicle Systems International predicts that within 10 years (from 2015 to 2025) drones will create approximately 100,000 new jobs and around US$82 billion in economic activity[13].

The UK government is working with NASA to plan the development of a tracking system for drones. NASA is already working with the US government and companies like Google, Amazon and Verizon on developing a database which will allow drone pilots to reserve blocks of airspace for flights. There is nothing yet in place at the EU level.

Meanwhile, commercial application of unmanned air vehicle (UAV) technology is rapidly progressing. In the UK in 2014, more than 670 permissions for commercial drone operations were granted by the Civil Aviation Authority[14].

In 2013, Amazon announced "Amazon Prime Air", a delivery system using drones to autonomously fly packages to customers' doorsteps within 30 minutes of ordering.

German logistics company DHL launched its "parcelcopter research project" in 2013 and in 2014 announced a new drone delivery service to get "urgently needed goods", such as life-saving medicines, to remote locations.

In 2014, Network Rail announced that it would use drones to perform infrastructure inspections and land surveys, and boost field worker efficiency and safety.

> Instead of using a helicopter to do these jobs, which is incredibly expensive per hour, we could turn it around in an hour - send up 'one man in a van' with a UAV to get the job done. It's quicker, cheaper and safer. It's something we'd love to do in the near future.[15]

[13] http://www.cognizant.com/InsightsWhitepapers/drones-the-insurance-industry's-next-game-changer-codex1019.pdf

[14] http://www.telegraph.co.uk/technology/news/11866781/Nasa-and-the-UK-work-together-on-drone-traffic-system.html

[15] http://www.railtechnologymagazine.com/Rail-News/network-rail-awards-drone-framework-contract

How can the insurance industry benefit from drones?

Drone technology presents a range of significant opportunities for the insurance industry. Commercial and personal-lines insurers that cover property risks will be early adopters. A property adjuster or risk engineer can use a drone to capture details of a location or building, and obtain useful insights during claims processing or risk assessments. Drones can also be deployed to enable faster and more effective resolution of claims during catastrophes.

In the field of health insurance, drones enable entirely new care solutions. For example, the ability to respond faster to medical emergencies can help to reduce the need to relocate people in expensive care homes.

Privacy debates around drone use are thorny, and as with any new technology a balance will need to be struck between delivering benefits and protecting privacy rights. The mobility of drones creates new scenarios for privacy legislation, and their obvious visibility in our skies will put drones "front of mind" as a privacy threat.

However, while regulatory challenges, privacy concerns and engineering challenges could delay deployment of drones in the immediate future, once these obstacles are overcome, Ninety Consulting foresees drones having a significant impact on the insurance industry.

Some of the drone use cases that we discuss with insurance clients as part of our Digital Disruption Foresight methodology are included below.

DRONES use case 1

Property claims: improving productivity, accuracy and safety

When assessing property claims, claims adjusters frequently encounter hazardous and challenging situations. The equipment required to carry out assessments - such as scissor lifts - can be costly. Drones have the potential to significantly change the way property adjusting is performed. Portability, navigation and the ability to take high-resolution videos and photos make drones the ideal solution for supplementing claims adjudication. Some claims management companies are already making limited use of drones for specialist situations such as sink hole exploration. Field adjusters can gain easy access to remote specialists, who can view video and images transmitted in real time.

Drones can enable adjusters to get very close to a roof, zoom in to questionable areas and analyse details to understand the cause of loss - all without disturbing the scene or endangering themselves. Infrared cameras enable drones to be highly accurate when it comes to detecting potential water and air leaks - often a very time-consuming process. This capability could improve the productivity and efficiency of claims adjusters by a meaningful amount.

DRONES use case 2

Enhancing the productivity of risk engineers

As part of property and liability risk assessments, risk engineers travel from one location to another to conduct risk-assessment surveys, gather information, and produce risk-assessment reports for underwriters and clients.

By using drones which can transmit visual data in real time, a generalist, rather than a specialist, can be sent to the field to assess risk. The generalist can easily navigate the drone through the property and capture videos and photos. Voice dictations can serve as notes, which help create accurate and timely reports.

Drones enable multiple specialists to actively participate in the survey, from anywhere. With access to a real-time view, specialists can provide instructions to the field engineer, or use remote control to zoom in to obtain high-quality images. This eliminates the need for multiple site visits, and significantly reduces the cost and turnaround time for completing risk-assessment reports.

DRONES use case 3

Fraud detection

Although privacy concerns will need to be addressed, drones could potentially be deployed in "fly-bys" to monitor high net worth homes where there are indicators of high fraud risk. Equally, on high value claims, or after weather events, drones can quickly provide verification of real versus claimed damage.

For health and loss-of-earnings insurance, could drones replace the old fashioned detective looking for the archetypal whiplash victim out playing tennis?

DRONES use case 4

Catastrophes, natural disasters and other major incidents

Natural disasters and major weather scenarios often mean the difference between an underwriting profit or loss. Drones can reduce claims settlement time, given their portability and capacity to quickly take videos and photos. They can locate insured locations using GPS, evaluate the ground situation using sensors, take high-resolution photographs and send information back to adjusters for preparing estimates. Drones can help with customer prioritisation, ensuring that highest-risk customers are reached first, and even delivering emergency aid.

Since drones can cover large areas of property in a short time, the number of claims adjusters needed in the field can be reduced (and the resourcing profile flattened). Equally important is the fact that drones allow adjusters to remain in a safe area during the adjudication process - minimising the risk of harm.

Drones - Summary

Realisable business benefits

- Service differentiation
- Decreased response times
- Reduced operational costs
- Reduced claims fraud

Actions to take now

- Run trials with technology partners
- Develop activity-appropriate technology stack

Ninety Consulting expects drones to become an important tool for the proactive and technologically advanced insurer. These nimble and versatile robotic agents in the field can put insurers on the front foot.

There is certainly a public perception battle to be fought, but ultimately this technology has too many positive customer use cases to be sidelined or overlooked.

Conclusion

The emerging technologies of robotics, artificial intelligence and unmanned vehicles are already providing us with enhanced capabilities to work faster, more accurately, more consistently and more safely. As these technologies evolve and, in many cases, converge, the scope of what can be automated will expand dramatically. Digital systems will shift from being mere enablers of human functions, to shouldering the majority of the responsibility for delivering an end-to-end service.

At its core, the insurance industry exists to reduce (or make restitution for) risk and harm. Digital technologies enable us to identify, prevent and respond to risk and harm, in more efficient and smarter ways. Communication and decision making, both on the customer side and the insurer side, are being enhanced and expedited. Beyond this, insurers are exploring new ways to prevent harm, through systems that connect enhanced detection with efficient mitigating responses.

Digital advancements are starting to bridge the gap between the way humans think and talk about insurance and the business logic that can optimise customer value. Digital assistants (such as Siri, Cortana, Facebook's M and Google Now) are already mainstream, and Ninety Consulting foresees digital agents becoming the established norm in the insurance industry.

The connected home, smart vehicles and the Internet of Things will hook the physical world of risk into the statistical, digital domain of insurance and underwriting. Sensors and proactive robots will enable a virtuous loop, where risks are both monitored and mitigated.

The insurance industry needs to accelerate its competencies in these fast-maturing "robo" fields. The sector must think strategically about how to work with technology innovators and switch from observation mode to active application. Those who do will seize a clear opportunity to deliver more responsive and adaptive solutions to their customers' needs.

In closing, we should reinforce that none of this new disruptive technology changes the importance of the human factor. Indeed, anything that further reinforces customers' existing perceptions of a faceless, mechanical underwriting process should be shunned. Instead, new advances in technology, in any attempt to create a true robo-insurer, must support humans' ability to get under the skin of their customers. Only then will the true benefit to the customer, the insurer and the insurance industry be fully unlocked.

Authors

Adam Cranfield is a Principal at Ninety Consulting. As an influential member of the digital community at large, he is close to emerging and potentially disruptive digital technologies, and works with Ninety's insurer partners and clients to help them understand and engage with these trends.

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Ninety Consulting

Ninety Consulting focuses on digital transformation within the global insurance industry. We develop customer-centric and technology-powered proposition pilots with our partners, and use a set of tried-and-tested best-practice methodologies to boost digital maturity levels for our tier 1 insurance clients. One of the methodologies referenced in this paper, the Digital Disruption Foresight, may be of interest to readers.

Contact dan.white@ninety.co.uk for an initial conversation.

Ninety Consulting is part of a wider group called Ninety, whose purpose is social change. Ninety's belief is that good business is the best way of achieving that. We have adopted a challenger model that seeks to bring social change and good business together. Ninety's vision is to generate £1bn for social investment over a 30-year period. To fulfil the purpose and vision, Ninety has built an ecosystem that is open to participants, and is designed to sustain a large, compelling organisation. In common with the other businesses in that ecosystem, Ninety Consulting gives 90% of its profits to charitable causes and initiatives, and shares the other 10% with its people.

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