

Exponential, Open & Early stage Innovation in Vittoria hub

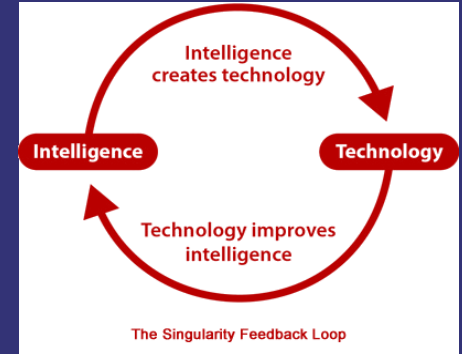
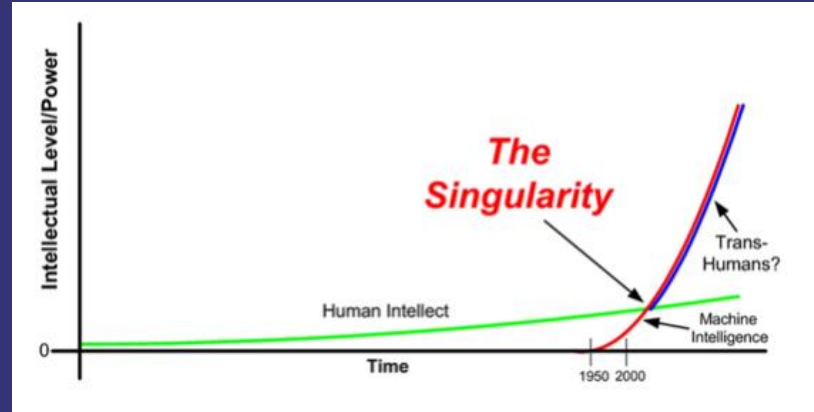
Fabrizio Cardinali
Chief Innovation Officer Vittoria hub

Milano, 28 Novembre 2019

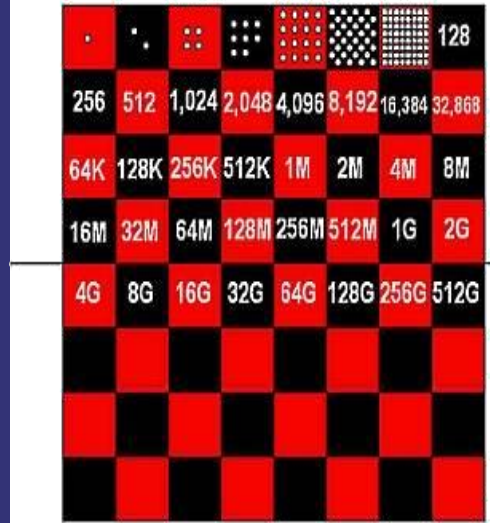
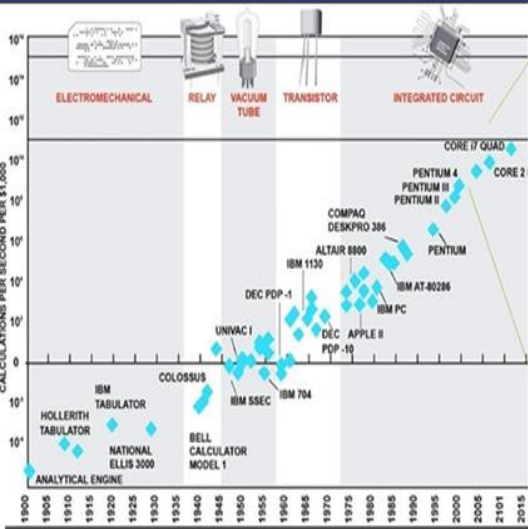


Insurtech.
Together we grow.

Exponential Innovation



Exponential Innovation



Exponential Innovation

Exponential technologies are driving wave after wave of exponential innovation

Unprecedented improvements in the 3 core digital technologies

- cost/million transistors
from \$222 to \$ 0.06
- cost/gigabyte of storage
from \$569 to \$ 0.03
- cost/megabytes per second
from \$1245 to \$23

Interactions with other technology domains amplify disruptive power

- dynamic ecosystems
- open platforms

Moving across industries and blurring boundaries



Exponential technology

Exponential innovation



technology innovation

Finance

Is time money?

Automotive

Can technology change the way we move?

Life sciences

Can we reengineer life?

Your industry

What will it look like tomorrow?

opportunity gap

labor productivity improvement

Where to start?

- Realize that advances in core digital technologies are changing the nature of competition.
- Integrate your innovation processes across all business units to enable shorter product release cycles.
- Reorganize teams around learning objectives.

Source

Deloitte.



Exponential Innovation

The Periodic Table of Insurance Tech

An overview of key private companies, investors and strategic acquirers in the Insurance Tech space

created by  CBINSIGHTS

Os Oscar Health	Zn Zenefits
Ct Collective Health	Cl Clover Health
Go GoHealth	Pk Pakistack



- Healthcare
- P2P Insurance
- Product Insurance
- Strategic Investors
- Auto/P&C Insurance
- Small Business
- Mobile Insurance
- Accelerators/Incubators
- Life Insurance
- Insurance Software
- VC Firms



U B E R-I Z A T I O N

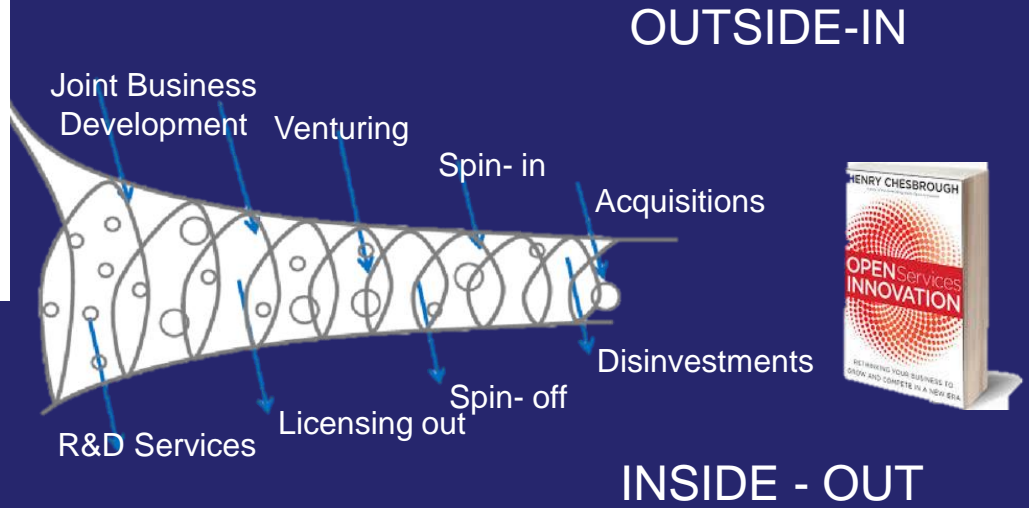
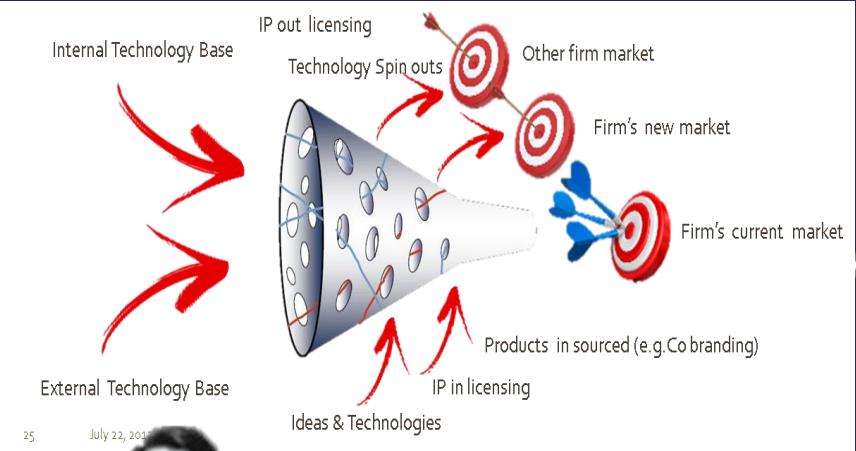
Al Alloy	Bz Bayzat	Nm Namely	Gh GroupHealth	Cs Censio	Cf Coverfox	Iz Insurance Zebra	Cu Cuva	Pg Policy Genius	Su Surefy	Bo Bought By Many	Pc PeerCover	Fz FinanzheD4	Qa Quan Template	Ty Tyche	On One	Kn Knip
El Eligible	Nv Navera	Pw Pivwell	Zh Zest Health	Ax Accuix	Es Estly	Sn SnapSheet	Sr Sure	La Ladder Life	Bm BIMA	Gu Guevara	Is Insureon	Cw Coverwallet	An AnalyzeRe	Zp Zipari	Dy Dynamis	Ge GetSafe
Hx Home Insurance	Sa Sherpa Health	Jw Justworks	Hs Health Sherpa	Ds DriveWay Software	Ch CoverHound	En Ensurity	Co Compara Online	Hv Haven Life	Pa Parachute Life	Uv Uvamo	Gt Gather	Fs Founder Shield	Ip InforcePRO	Pr Praedicat	Ss Simple Surance	Ck Clark
Gi Get Insured	Ca Compare Asia	Lh Limelight Health	Ec EaseCentral	Mm Metromile	Gj Goji	Eq Everquote	Pb Policy Basecar	Bb Bank Bazaar	Fr Friend Surance	In InsPeer	Em Embroker	Fb FirstBest	St Shift Technology	Mi miEdge	Tr Trov	Fx FinanceFox

Fo Founders Fund	Fi First Round Capital	Th Thrive Capital	Lb Lightbank	As AXA Strategic Ventures	Az Allanz Digital Ventures	Sb Startup Bootcamp
Ah Andreessen Horowitz	Ne NEA	FB Formation8	Lv LererHippeau Ventures	Ta Transamerica Ventures	Mm MassMutual Ventures	Yc Y Combinator
Bc Bain Capital Ventures	Rr RRE Ventures	Bg Blumberg Capital	Fe Felicis Ventures	Ny New York Life	Af AmFam Ventures	As AXA Seed Factory
Bv Bessemer VP	Ag Anthemis Group	Sv SV Angel	Id Index Ventures	Cv Comcast Ventures	Cz Commerz Ventures	La L'Meter FinTech Accelerator
Gc General Catalyst	Ci Core Innovation	Sc Social Capital	Ro Route88 Ventures	Ac ACE Group	Us USAA	Pi PingAn Ventures
Fs 800 Startups	Rd Reapoint Ventures	Ff FF VC	Mo Mosaic Ventures	Bl BlueCross BlueShield VP	Nw Northwestern Mutual	Gv Google Ventures

To receive updates to the Periodic Table, visit:
www.cbinsights.com/blog/insurance-tech-periodic-table

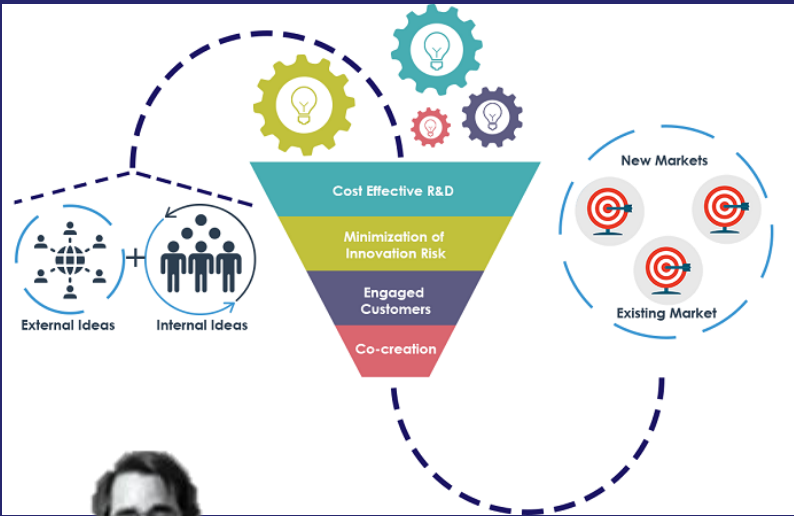


Open Innovation

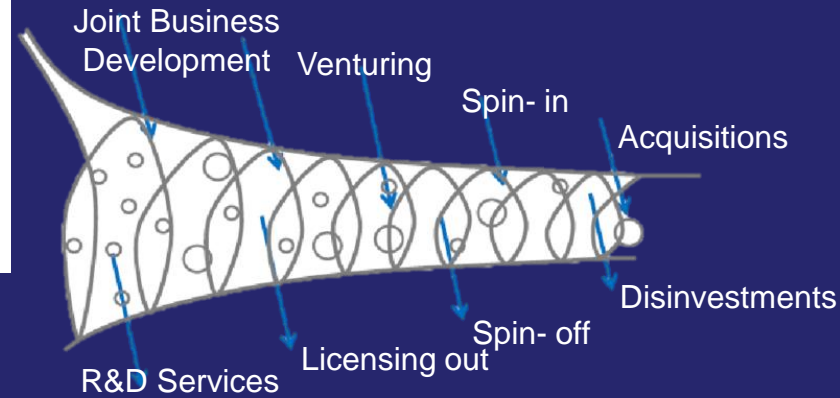


Open innovation is a term promoted by Henry Chesbrough, adjunct professor and faculty director of the Center for Open Innovation at the Haas School of Business at the University of California.

Open Innovation



OUTSIDE-IN



INSIDE - OUT

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InsurTech & Insurance Disruption

Incumbents are worried about being "Ubered" - or simply want to innovate to remain relevant in the marketplace.

Talk to the Oxbow Partners team about your 2017 response info@oxbowpartners.co.uk

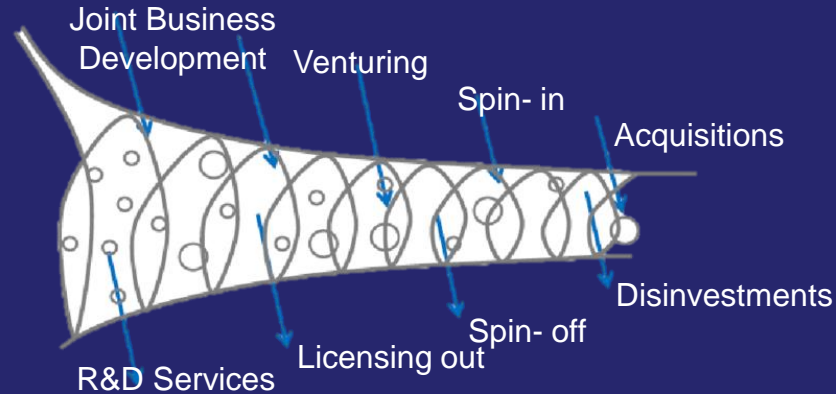
9 ways insurers and brokers can respond in 2017

	Set up an internal innovation team	Build a scalable technology stack	Build your own digital propositions	Create a "digital lab" / "technology buffet"	Build a "technology buffet"	Accelerator / Incubator	Invest in startups
						Build your own Sponsor	Direct Via third party
Effect cultural change	✓	✓	✓	✓	✓	✓	✓
Change existing processes	✓	✓	✓	✓	✓	✓	✓
Access better technology	✓	✓	✓	✓	✓	✓	✓
Direct financial return	✓	✓	✓	✓	✓	✓	✓
Cost	Low	Low	Low	Low	Low	Low	Low



Open Innovation

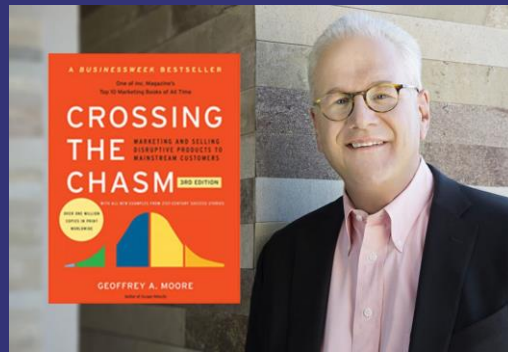
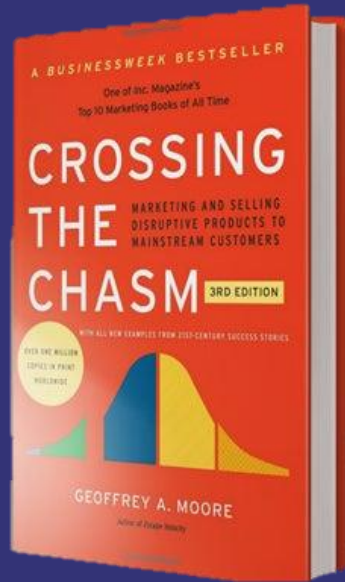
OUTSIDE-IN



INSIDE - OUT

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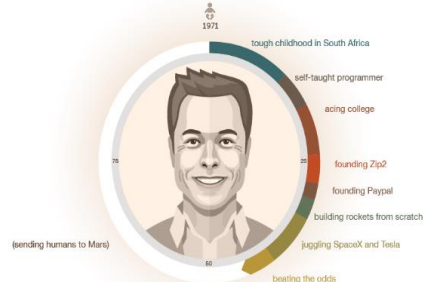
Early stage Innovation



Early stage Innovation

HOW ELON MUSK STARTED

by Anna Vital



HOW BILL GATES STARTED

The Life of Microsoft's Founder

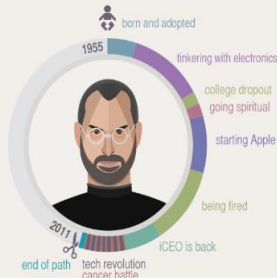
by Anna Vital



HOW STEVE JOBS STARTED

The Life of Apple's Founder

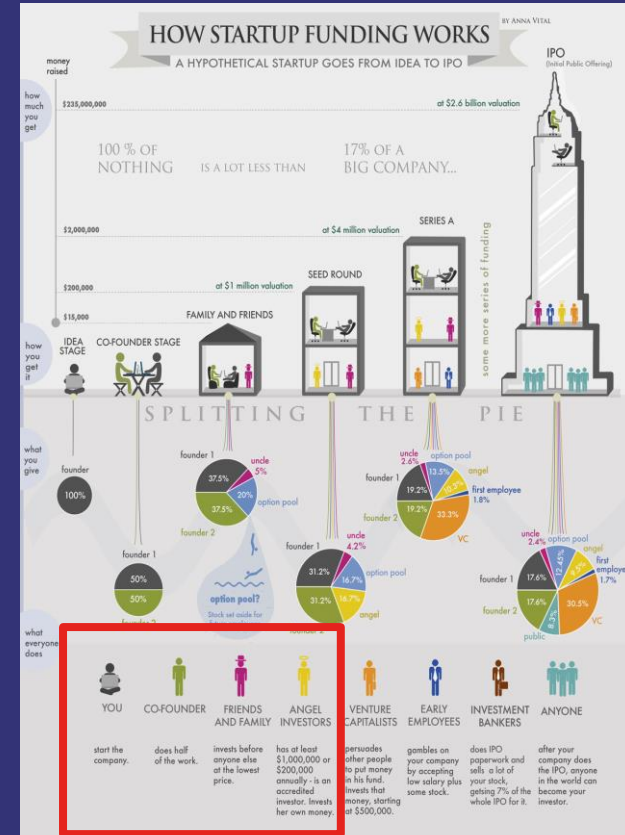
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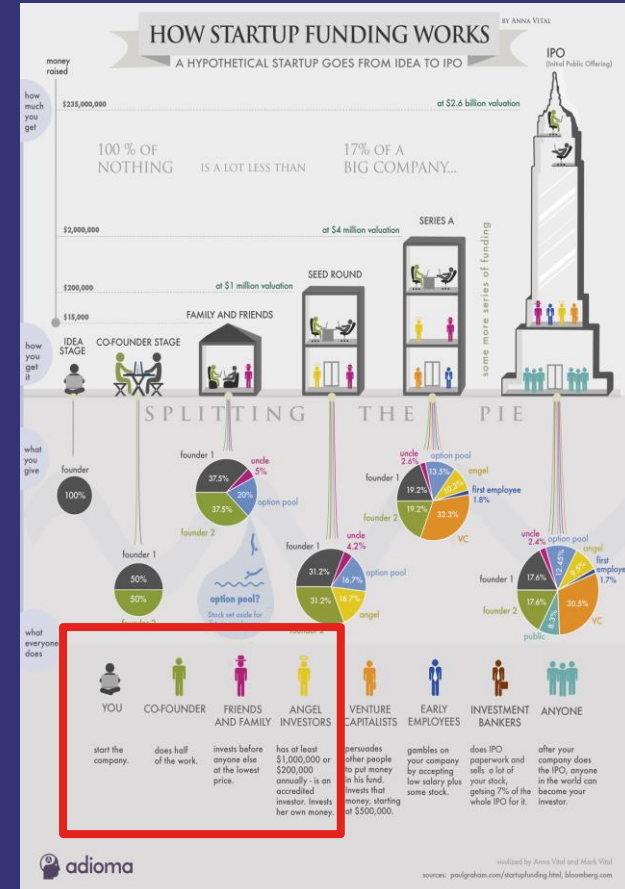
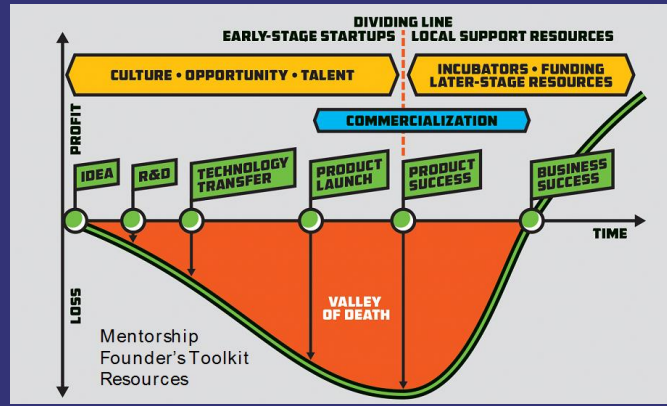
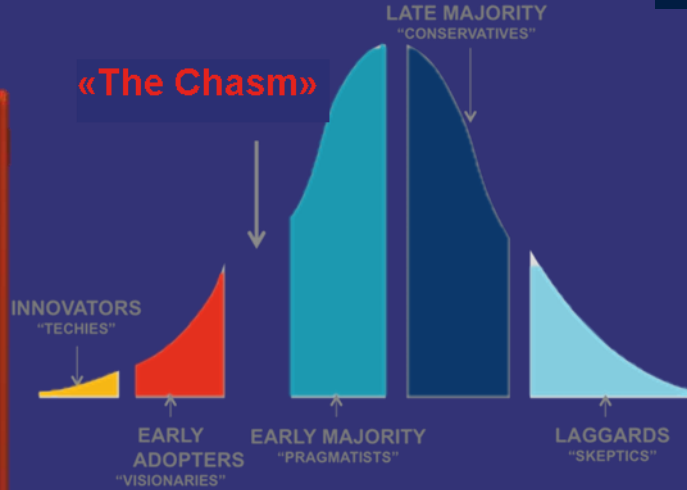
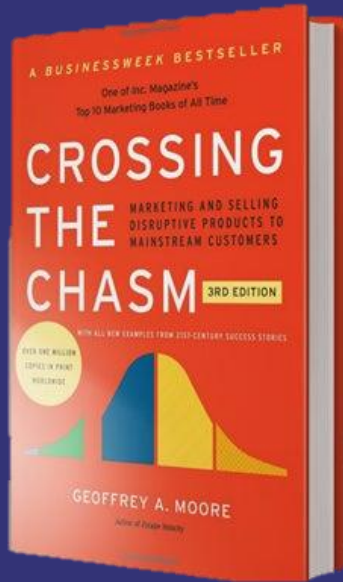
HOW JEFF BEZOS STARTED

The Life of Amazon Founder

by Anna Vital



Early stage Innovation



VIA² -The Vittoria hub way



Incubazione

Dalla «Business Idea» al «MVP»,
Minimum Value Proposition



Adozione

Dal «MVP» al «POC» di interoperabilità
con ecosistemi e infrastruttura Vittoria



Accelerazione

Dalla «POC Vittoria»
alla «prima traction» nazionale e internazionale

VIA² - Partners



Percorso Incubazione



Percorso Adozione



Percorso Accelerazione



VIA² - Prizes

15K€



Percorso Incubazione

- **5.000 € per accesso percorso di incubazione** di mesi 3 gestito da partner Vittoria hub selezionati e qualificati per il livello di incubazione
- **5.000 € per 3 mesi di affitto** per tre postazioni + tokens servizi, sale e connessione incubatore
- **5.000 € premio in denaro** spendibili opzionalmente su servizi scontati offerti dai partner Vittoria hub

20K€



Percorso Adozione

- **15.000 € per l'integrazione del MVP** nell'ecosistema e nelle infrastrutture IT identificati con Vittoria hub
- **5.000 € premio in denaro** spendibili opzionalmente su servizi scontati offerti dai partner Vittoria hub
- **Presentazione al Comitato Tecnico Vittoria Assicurazioni** per possibile Corporate Financing

25K€



Percorso Accelerazione

- **15.000 € per accesso percorso di accelerazione** di mesi 4 gestito da partner selezionati e qualificati per il livello di accelerazione
- **10.000 € premio in denaro** spendibili opzionalmente su servizi scontati offerti dai partner Vittoria hub
- **Presentazione all'Investor day** per possibile Early Stage Financing

VIA² - Timetable



Percorso Incubazione



Percorso Adozione



Percorso Accelerazione

2020	gen	feb	mar	apr	mag	giu	lug	ago	set	ott	nov	dic	2020	
Year1													1/1/2020 - 12/31/2020	
Vittoria Hub														
Call1	28/11/2019 - 28/02/2020							Pitch Day 1		1/7/2020 - 31/10/2020			Pitch Day 2	
Call2				Inizio Incubazione 1			Termine Incubazione1		Inizio Incubazione 2			Termine Incubazione 2		
Candidate Inc/Ado/Acc	40/5/2							60/5/3					TOTALI	
Pre-selezionate			20/4/2							25/4/2			50/8/4	
Incubate					5					5		10		
Adottate					2					2		4		
Accelerate					0					2		2		
TOTALI startup					7					9		16		

Together, we Share.

Un programma di crescita dedicato all'Open Innovation nel mondo Insurtech, basato su un modello di collaborazione tra Start-up, partners e Vittoria Assicurazioni.

Termine alle Candidature

92:16:02:45

GIORNI ORE MINUTI SECONDI

Applicazione Call for Ideas →

Applicazione al Red Carpet →



**We want You
in our team!**

Vittoria Hub s.r.l.

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info@vittoriahub.com



**vittoria
hub**

**Insurtech.
Together we grow.**