INNOVATION AGENDA
2016-2017

In 2013, the Dutch Association of Insurers published the TNO study *Oog voor innovatie* (Eye for innovation), which outlines approximately 150 social and technology trends relevant to the insurance sector.

The Association is now ready to move its innovatiuon strategy on to the next stage, which is why it asked TNO to conduct a follow-up study into how to embed the innovation agenda in the insurance sector. This report, *Innovatie voor de verzekeringssector: aan de slag met elkaar en met anderen* (Innovation for the insurance sector: working with each other) is not only an update on the technology trends in particular, but also applies these trends to the innovation agenda, the central point of which is the Association and the sector taking a more policy-based approach to innovation.

The study resulted in an innovation agenda with five targeted lines of action for the sector:
1.	Work on a culture of innovation and change;
2.	Set up a knowledge infrastructure for innovation;
3.	Remove obstacles together;
4.	Seize opportunities together;
5.	Establish a governance structure for innovation.

The below innovation agenda has been worked out per topic into actions that the Assocition will carry out over the coming period.

DUTCH ASSOCIATION OF INSURERS

INNOVATION AGENDA 2016-2017

Activity

First line of action: Work on a culture of innovation and change
- Trend evenings: how is the world around us changing?
- Innovation sessions with innovation partners (KPMG, TNO, the Dutch Ministry of Economic Affairs, GfK, Microsoft)
- Innovation line 'Let's innovate': in-depth workshops in the insuranceLAB
- Innovation course Nyenrode: insurers 2020; challenge digital innovation capacity
- Organise a bootcamp or hackathon
- Webinars and webtalks
- Work out 'The Cannibal' how can a team disrupt a company from within?

Second line of action: Set up a knowledge infrastructure for innovation
- Examine alignment with ecosystems at sector level
- Strenghten relationships with science
- Enhance contact with organisations such as the Rathenau Institute, the National Institute for Public Health and the Environment (RIVM), the Netherlands Institute for Social Research (SCP), Netherlands Scientific Council for Government Policy (WRR)

Third line of action: Remove obstacles together
- Put innovation strategy on the agenda in contact with the Netherlands Authority for the Financial Markets (AFM) and De Nederlandsche Bank (DNB)
- Conduct an 'innovation journey', focused on identifying obstacles
- Develop an innovation benchmark

Fourth line of action: Seize opportunities together
- Hold brainstom session on cyber insurance cover
- Take a closer look at the impact of smart industries
- Hold brainstorm session with the Royal Actuarial Association on solidarity and Big Data
- Look into the insurance problems of start-ups
- Work out use case Dutch Digital Delta on blockchain
- Discuss, decide and, if possible, work out report on direct car insurance
- Develop a Solidarity Monitor based on the green paper *Grip op data* (A handle on data)

Fifth line of action: Establish a governance structure for innovation
- Set up an Advisory Board comprising a cross-section of Association members and non-members

INSURANCE ACADEMY