Q: Why is innovation in insurance so important today?
Jean-Francois Gasc: Innovation is really vital in insurance these days because of digital disruption, improve great and fantastically new opportunities for insurers, in terms of customer relationship, in terms of new approaches to managing risk, in terms of risk coaching. So fantastic opportunities and on the other side you have potential risk in terms of major businesses, major insurance businesses being disrupted particularly motor insurance. So with both the opportunities and the risk, I think it’s high time for insurers to innovate really.

Q: How are insurers leveraging artificial intelligence in their innovations?
Jean-Francois Gasc: The most innovative projects we have this year are all around AI’s. So artificial intelligence offering really new opportunities for insurers to differentiate, offer new services, new approaches, so you have voice natural language interaction, you have risk prevention, you have machine learning to analyze real time IoT data, so fantastic opportunities and you can see that happening already in the innovations, in this year’s innovations.

Q: Why is now an exciting time for insurance?
Jean-Francois Gasc: What’s really exciting about the insurance industry at this point is to see a very stable, very conservative industry entering a new world. So you have so many opportunities and so many risks as I have said that suddenly creativity entering the insure Tech companies creating disruption, you have the GAAFs offering new ways of interacting with clients and you see insurers not only following the path but actually accelerating that dimension, it’s really exciting times for insurers.

Q: What are the key innovation trends emerging in insurance?
Jean-Francois Gasc: The really key innovation I see is, is insurers going
beyond insurance. Providing completely new value propositions to their clients so be it in risk prevention, risk coaching, in advising, in offering a new broader set of services combining insurance and other industries and this is completely new and I think this will continue and accelerate, we see that already in this year’s submissions, so very interesting.

**Q: What’s next?**

**Jean-Francois Gasc:** I think the next frontier for insurance companies is to have innovation as part of their DNA.