



# Digital transformation & job evolution

# Startups.be in a nutshell

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Startup DataBase

Center of Excellence

Ecosystem analytics

startups.be

Data.startups.be



# Startups.be in a nutshell

Matchmaking

## Go Global

Startup.be helps startups to go international by organising +/- 15 economic missions per year

## Get funded

Startups.be, thanks to its network of 400 professional investors, helps tech startups to get funded.

**startups.be**

## Hire talents

Hiring talents is the major challenge faced by Startups. Startups.be helps them in their recruiting process

## Get customers

Startups.be helps tech startups to get in touch with prospects by matchmaking them with corporate and mid-corp companies



**SO WHAT'S SO  
SPECIAL ABOUT  
DIGITAL  
TRANSFORMATION ?**



# Break-through technologies?



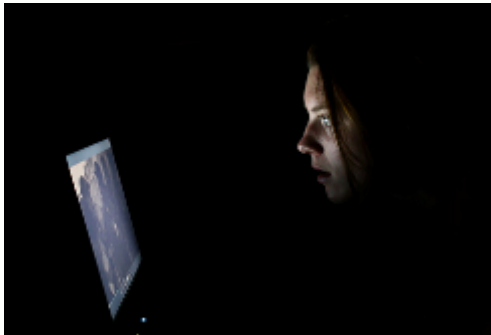
Artificial  
Intelligence



Wearables &  
Internet of Things



nanowire lithium-  
ion batteries



Screenless displays



Driverless cars



Predictive analysis



# 1. Taking out the middle man ...





## 2. Ethics

Driverless cars will be an ethic issue for insurers, policy makers, car manufacturers, etc...

To kill or to be killed?

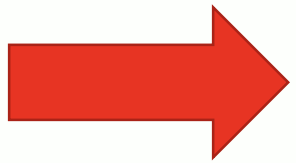


**Liability**

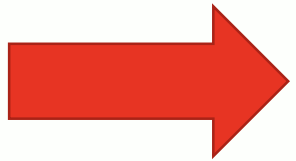


# 3. Scope

From one to one to one to many



**Business model shift for  
car insurance companies**



**Insurance as a service**



# 4. Customer empowerment

What does it mean?



## 4. Customer empowerment

Customers today understand their commercial value....

... but they can ignore you if they are disinterested or displeased

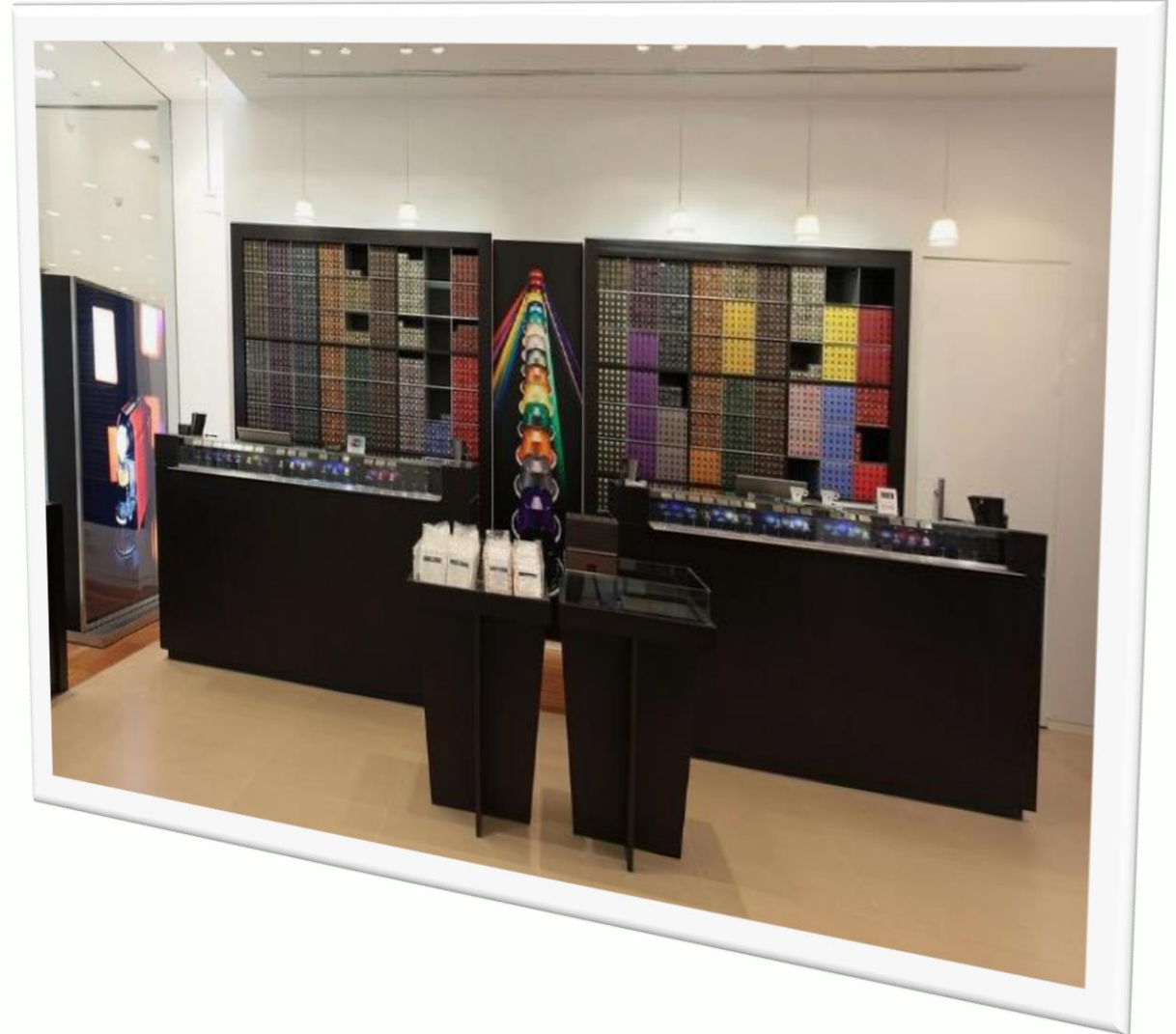




## 4. Customer empowerment

Customers are willing to pay for what they value...

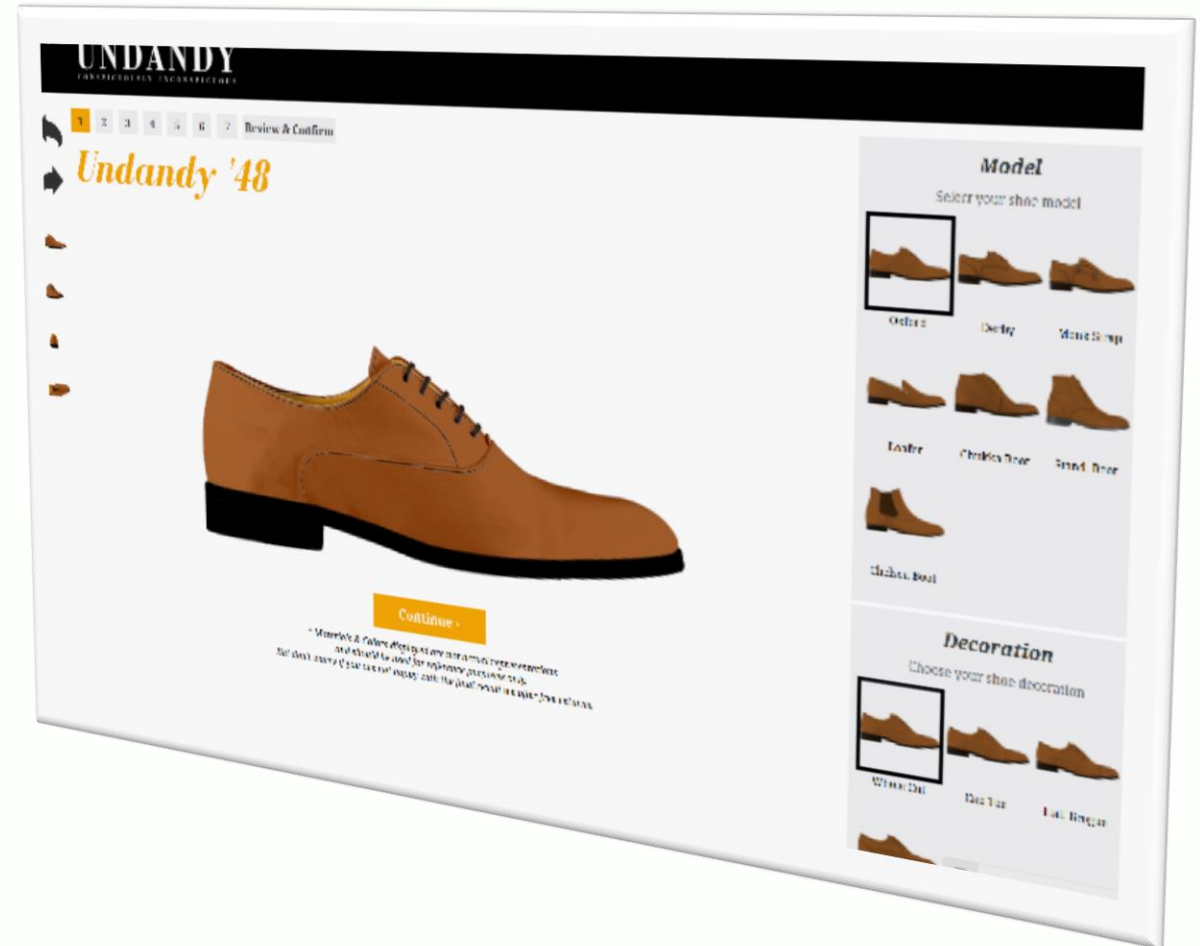
...but need to be appealed to in their full complexity



# 4. Customer empowerment

In the culture of niche...

... everything must be  
personalized



## 4. Customer empowerment

Experiences are becoming more important than products...

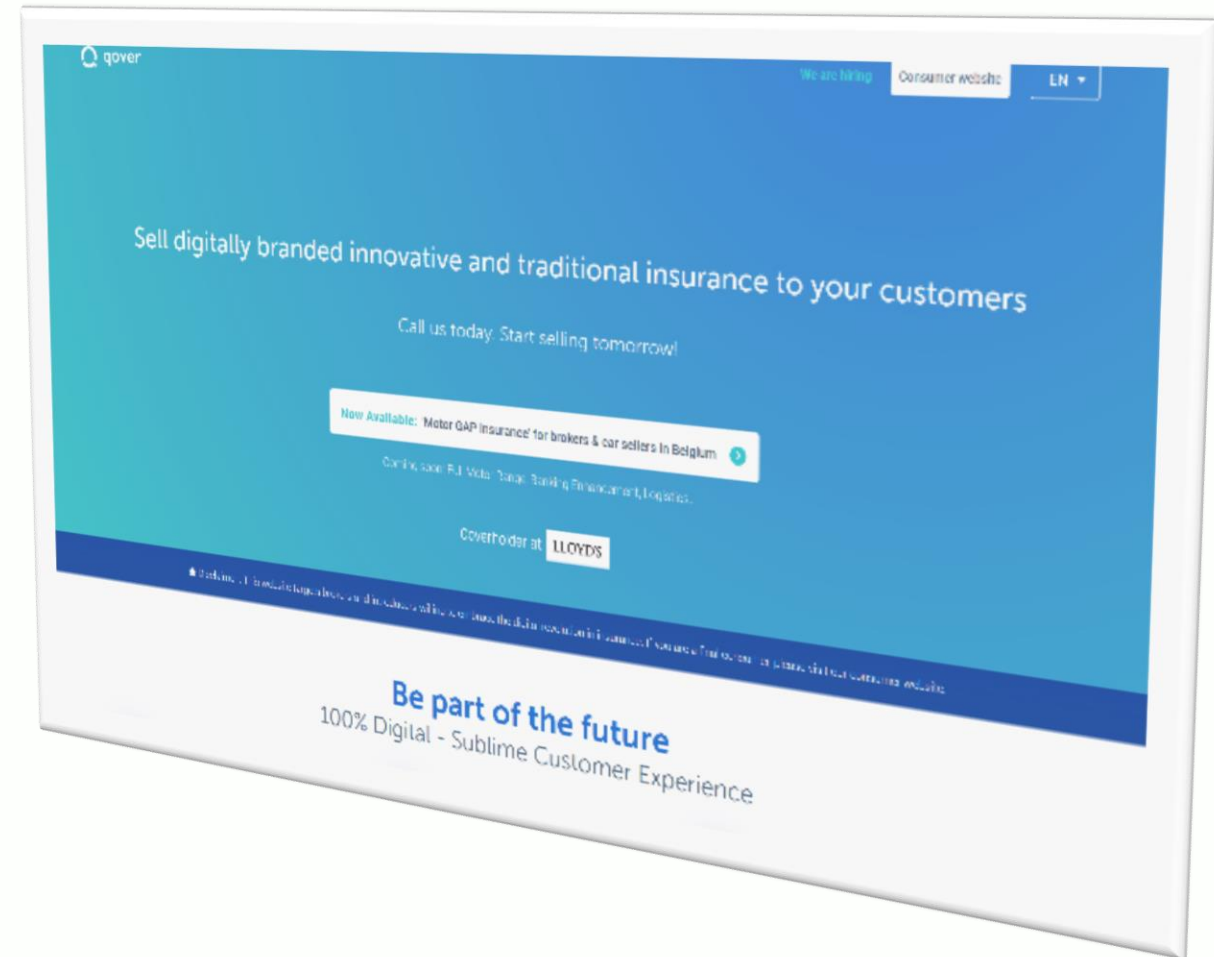
... changing how companies create, deliver and measure value



# 5. Increased competition

New players are more agile

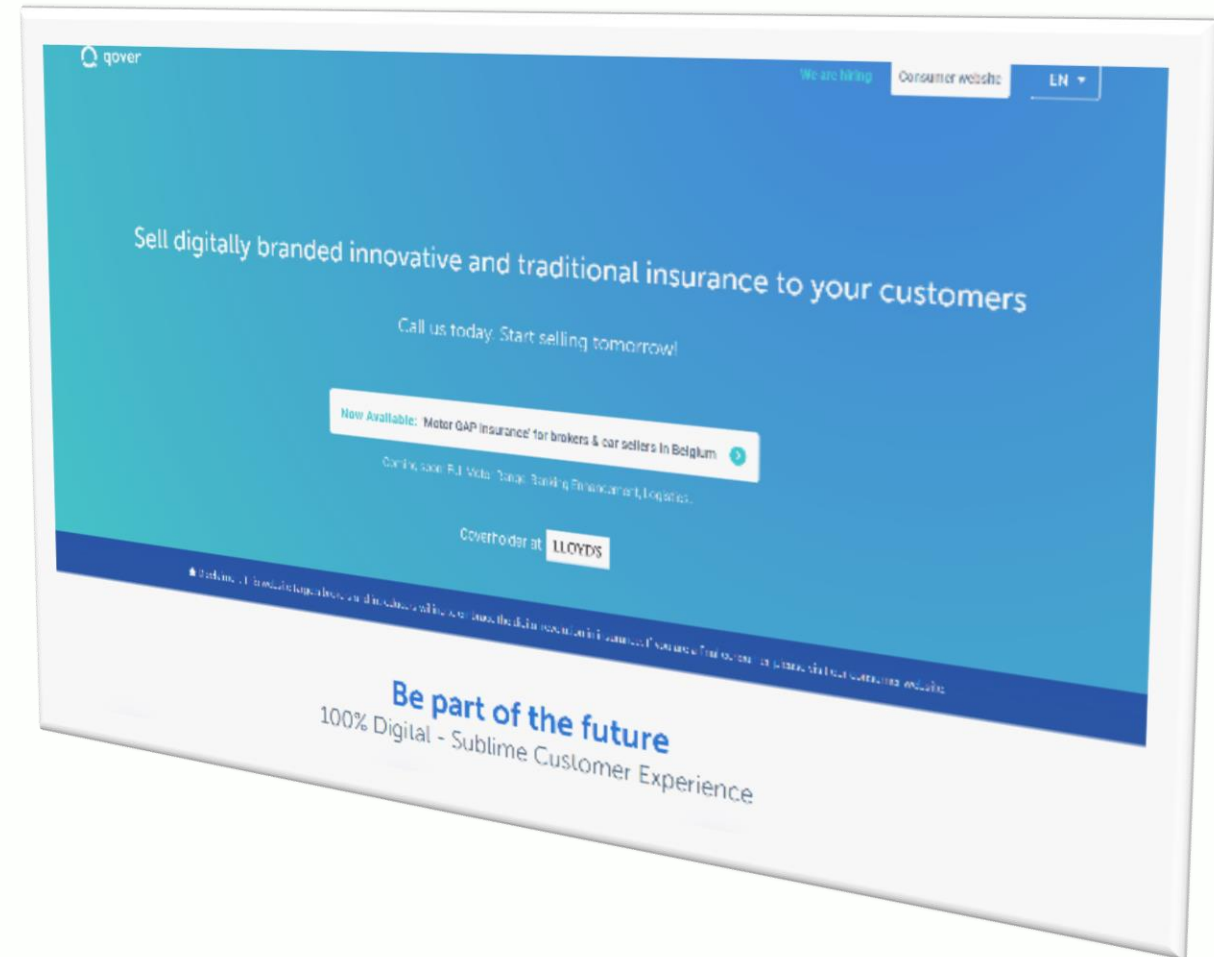
The go-to-market is often not so expensive nor technologically complex





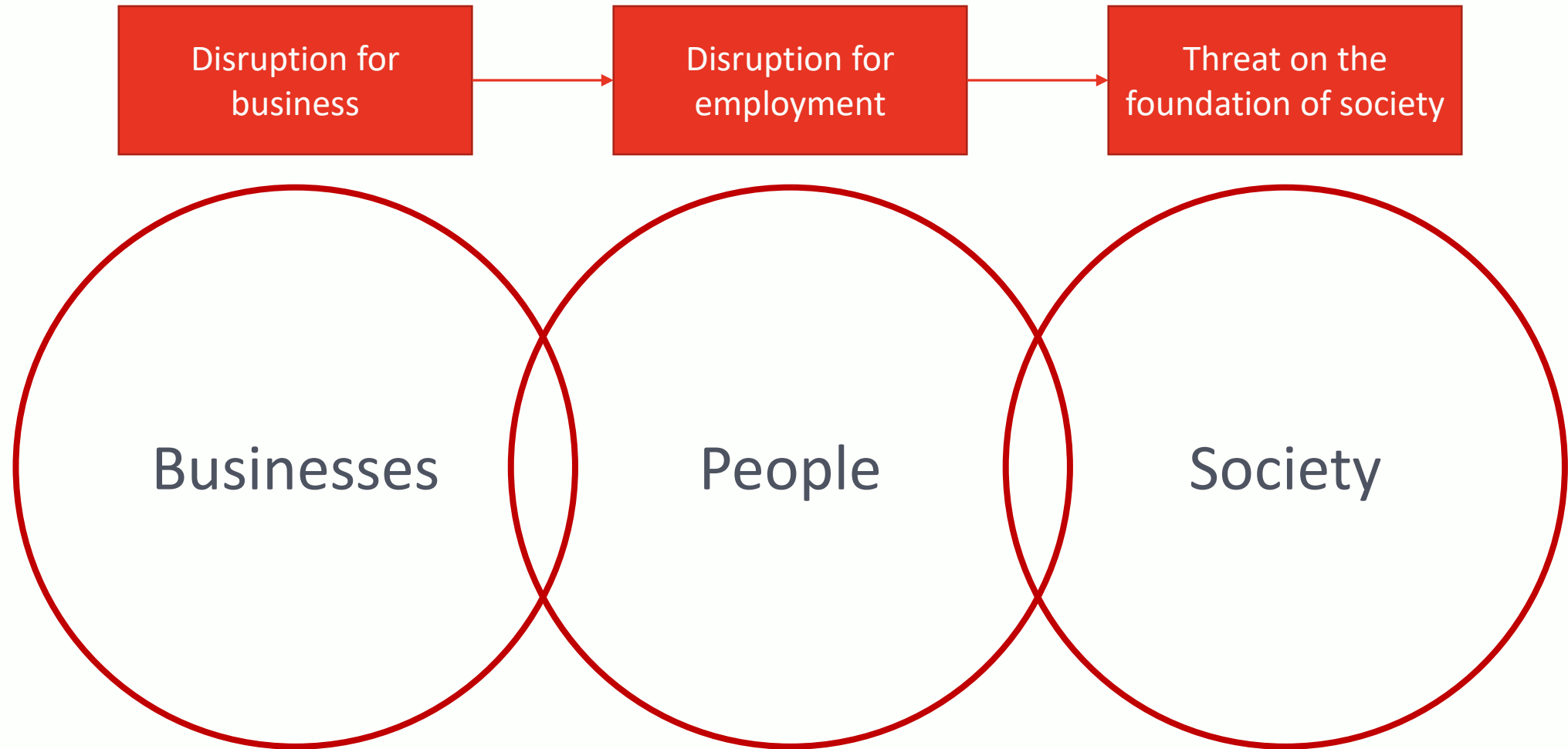
# 5. Increased competition: the Qover Case

- Digital
  - Full digital stream from quotation to contract and dispute
- Unbranded
  - Brokers can use their own brand
- Sliced
  - Personalized pick & choose insurance products
- On-demand
  - Coverage from 1 day to 5 years. Cancel anytime
- Infrastructure
  - Operations and IT are completely covered



# The challenges

# Disruption



# Disruption of jobs

From **blue collar** disruption to **white collar** disruption

OCT 33, 2016 3:01:00 PM 16,431 views The Local

## Chatbots Will Be Your New Best Friend



Christine Crandell, CONTRIBUTOR  
FULL BIO

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## ING Will Lay Off 12% of Staff in 'Digital Transformation'

A Philip Rijn, 10 October 2017 14:00

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IBM's Watson is better at diagnosing cancer than human doctors



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IBM's Watson is the language-based computer that beat the best human champions at a game of the US TV show Jeopardy! It is

Law firm bosses envision Watson-type computers replacing young lawyers

Artificial intelligence is already making headway into the law office

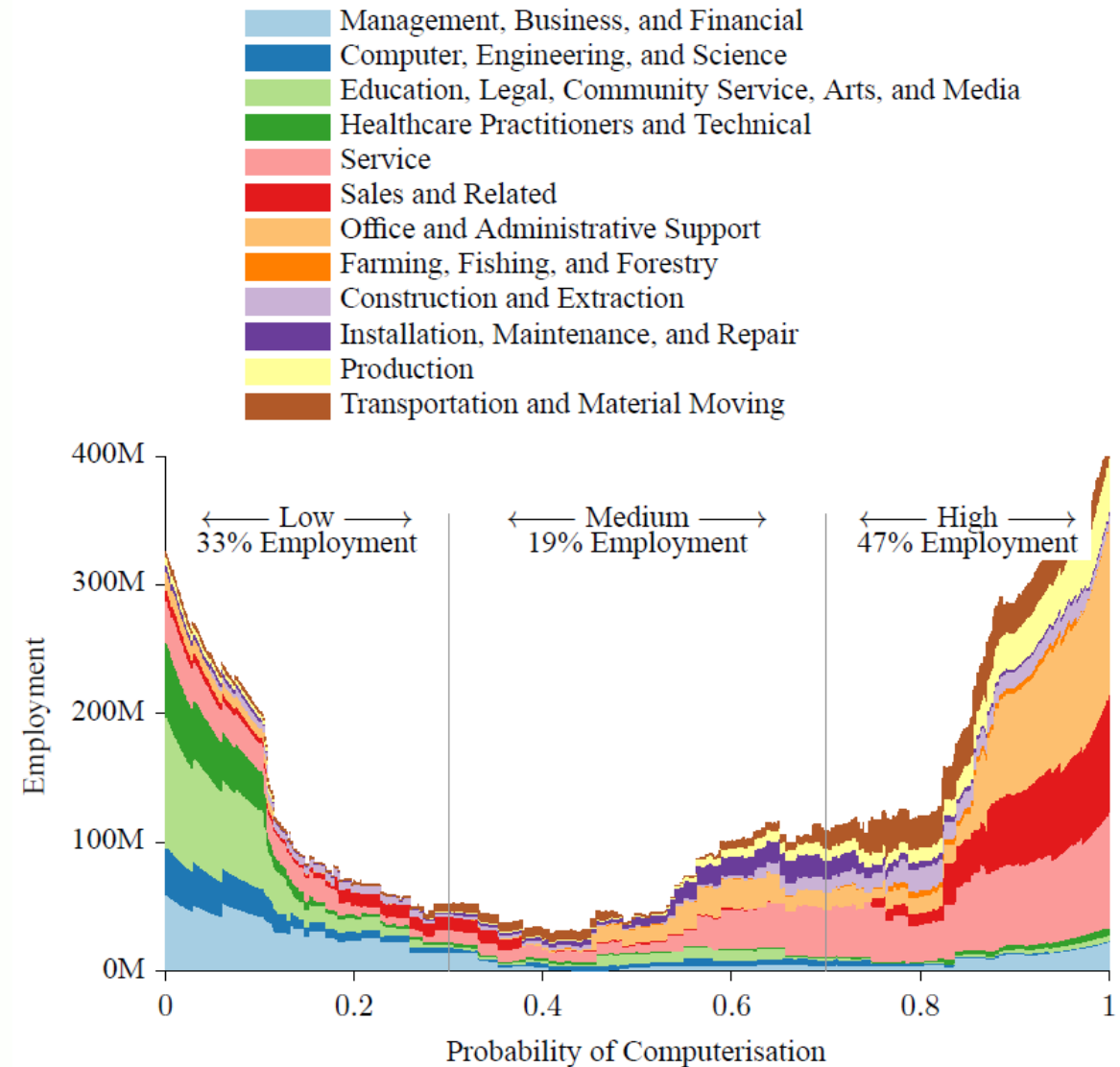
UNIVERSITY OF CALIFORNIA, 10/10/17





# Disruption of jobs

Computerisation will have an high impact on employment



# Disruption of jobs

In the (near) future,  
**Machines** will take  
over all repetitive  
and heavy tasks



# Disruption of jobs

And we, the humans?

We will have to focus on skills that make us real humans and will not be easily replaced by machines



Creativity  
Entrepreneurship  
Emotionality  
Innovation  
Empathy  
Intuition  
Agility  
Resilience  
Improvisation  
Negotiation

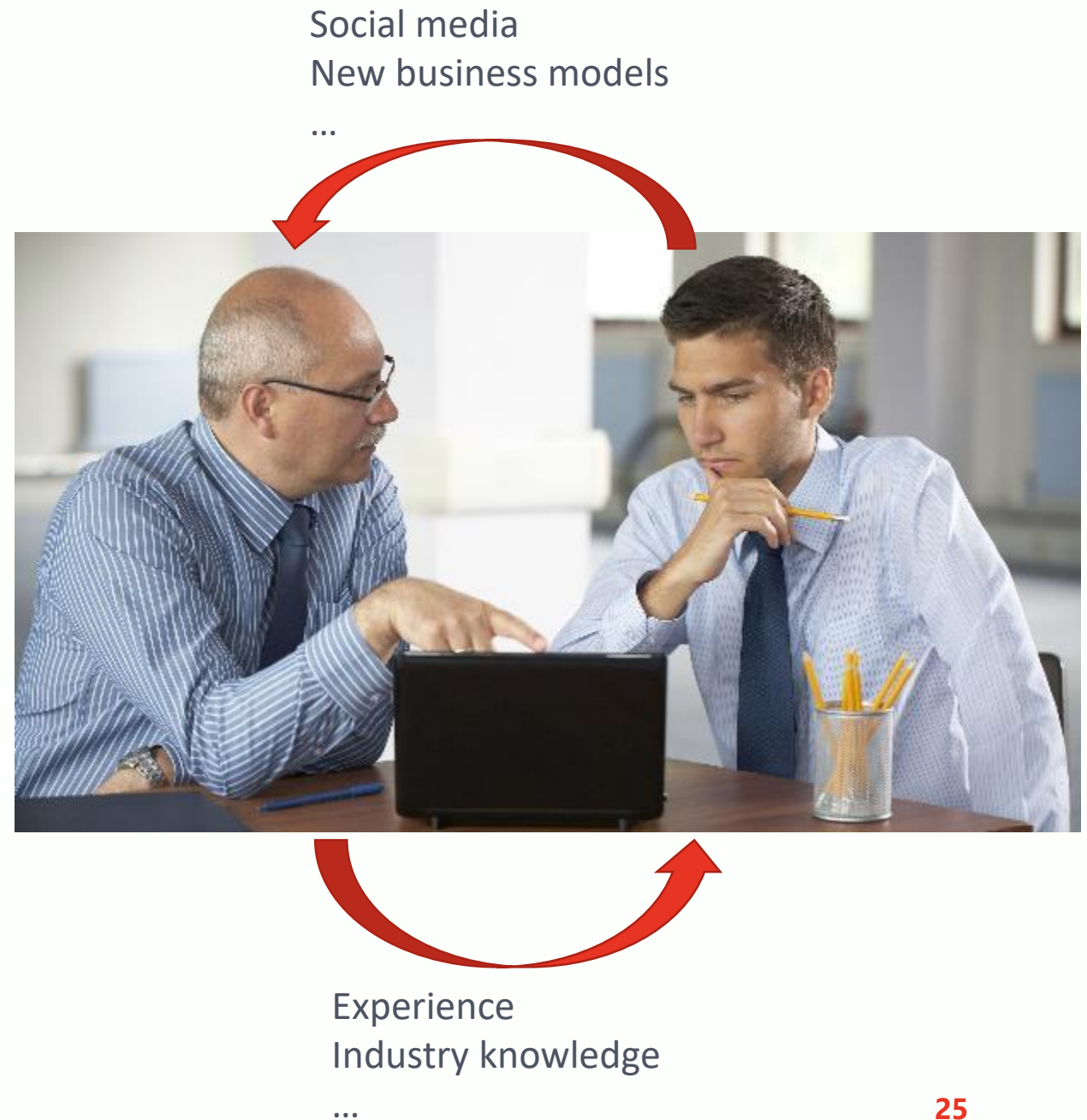
# Digital transformation...

...is all about man machine interactions



# Insights 1

Reverse mentorship, from Junior to senior



# Insights 2

Measure digital expertise for each new recruitment



# Insights 3

Don't be afraid to cannibalize your own business



# Insights 4

People are always right





# Insights 5

User experience is key



# Insights 6

Never disrespect new and small players



# Insights 7

Don't forget, digital transformation has two faces:

Opportunities and threats



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