

Our brands











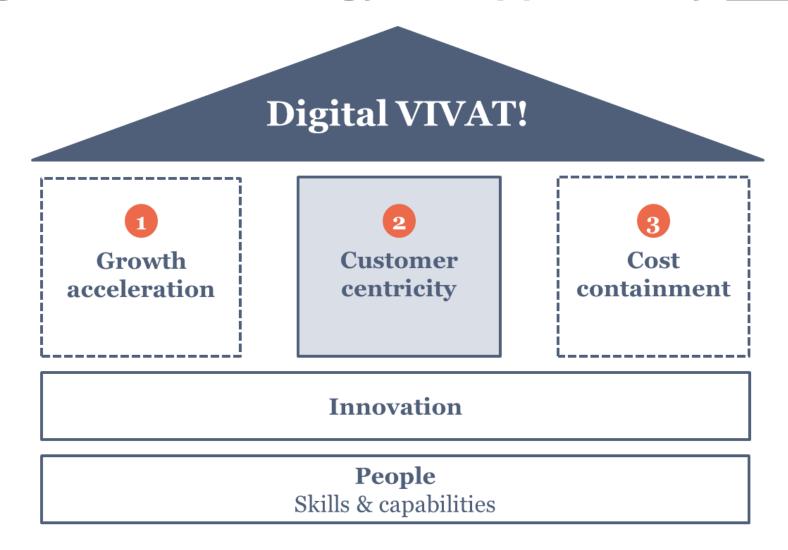


"It is our ambition to become the one of the most innovative insurers in the Netherlands."

Ron van Oijen, CEO VIVAT



The Digital VIVAT strategy is supported by innovation



And has to create impact in multiple key areas

Improve acquisition



Improve and optimise customer service



Contract of the second

Create added value and new propositions for customers

Car Fension Vacations In College Savings

Modernise and develop new Business Model

Improve Customer
Satisfaction and
Loyalty



Increase X-sell & Retention





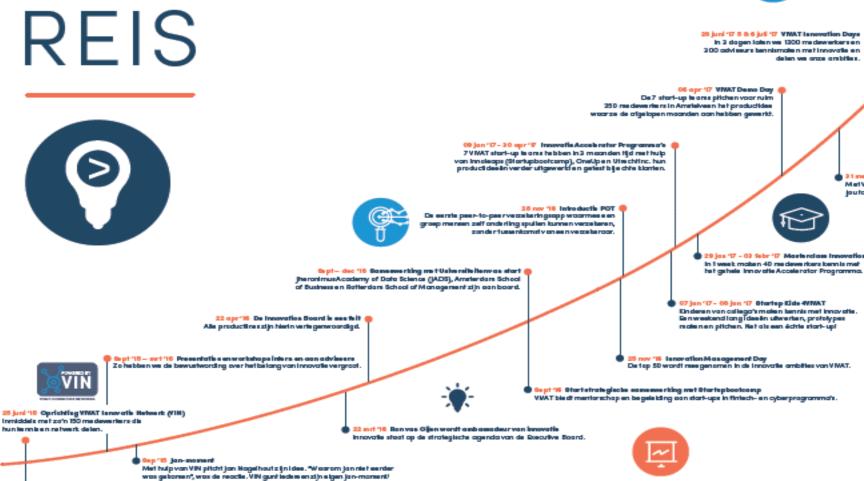
Lower TCO by Simple Self Service Concept

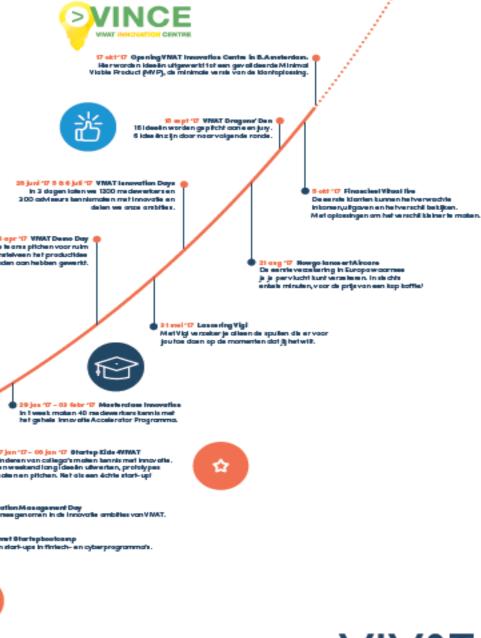


Develop competitive product price

VIVAT'S INNOVATIE REIS

🏶 25 juni 16 Eerste start-up somenwerking met iLost







uni juli aug sept old nov dec jan Seb surt apr mei juni juli aug sept old nov dec jan Seb surt apr seel juni juli aug sept o 2015

Innovation is driven by VIVAT Innovation Centre (VINCE)

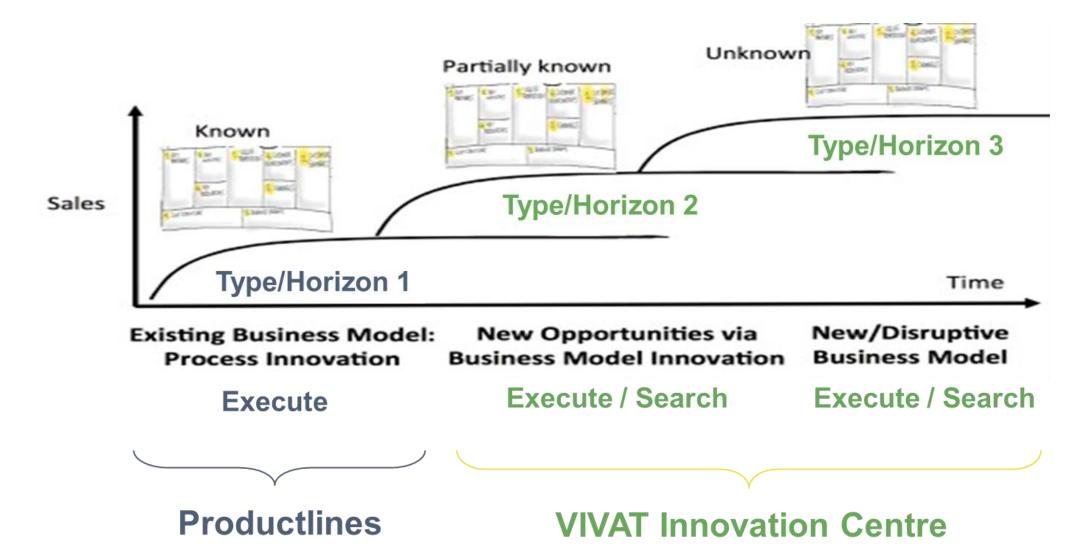






VINCE Lead, Support and Monitor Innovation

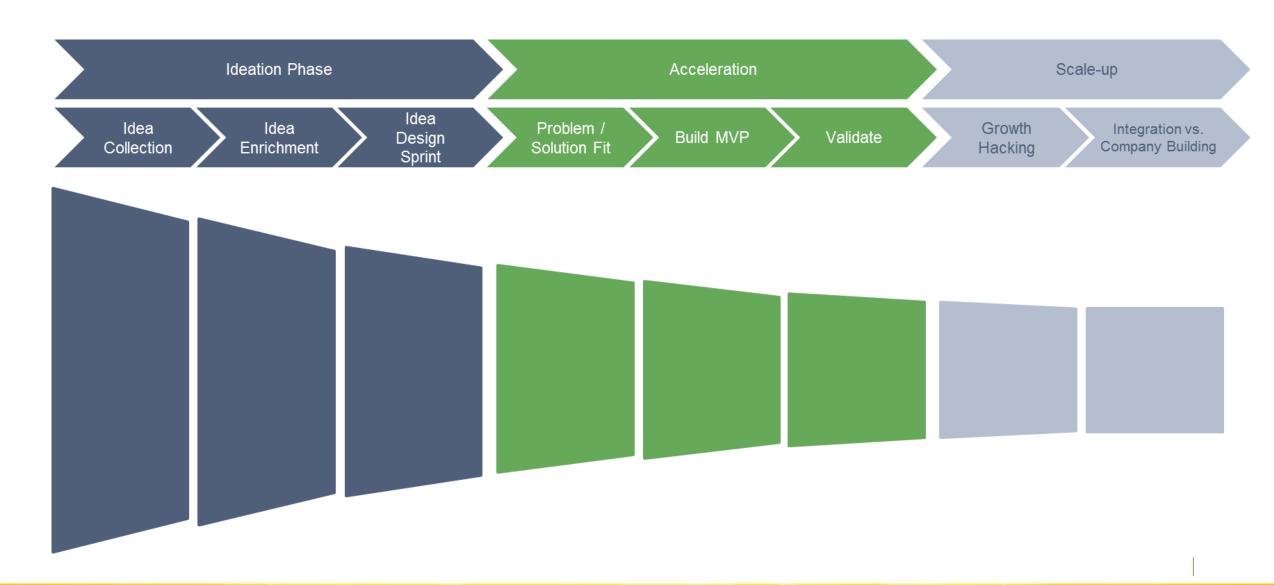
Innovations are structured around 3 Horizons



Innovation will be focused around selected themes



The VINCE Innovation Funnel is our life line to success





CREATIVE DOCK



Learning #1: Don't stay on the surface, dive deeper!

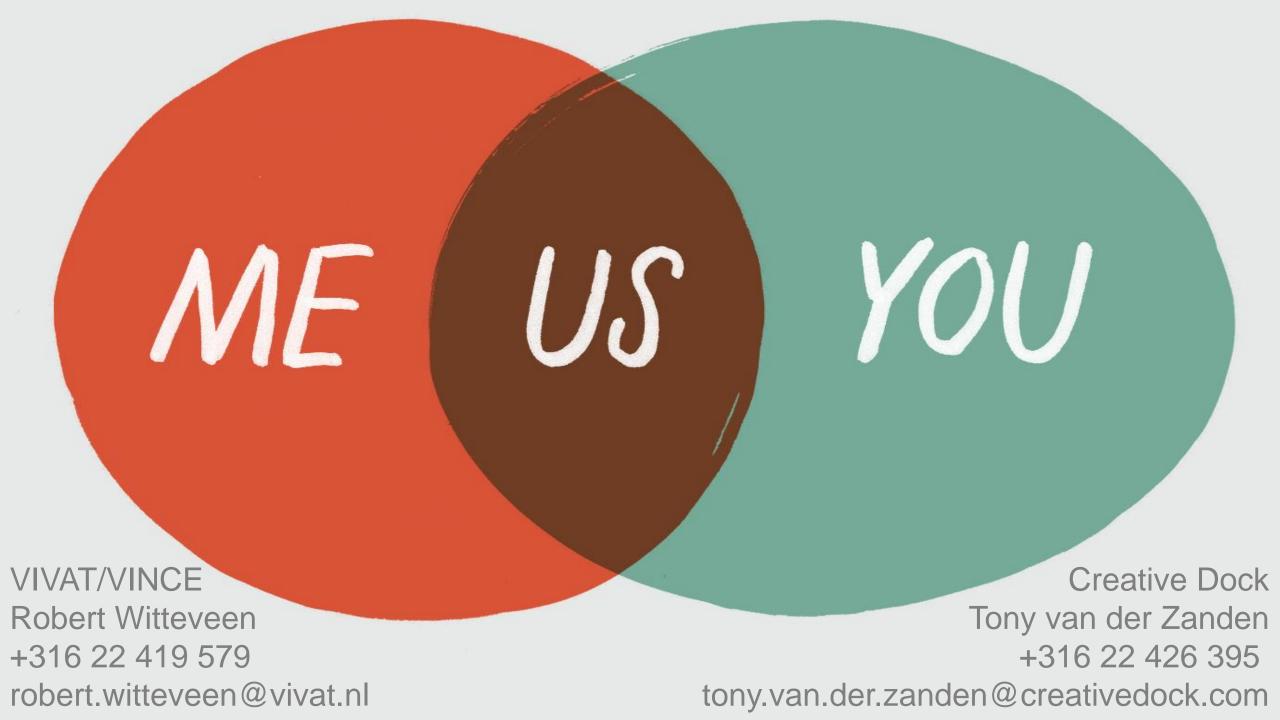


Learning #2: Don't use all your insights at once, focus!



Summary

- #1: Know your customer
- #2: Don't stay on the surface
- #3: Don't use all your insights at once
- #4: Don't follow your gut feeling, test it
- #5: Use the right tools
- #6: Take small steps and act fast
- #7: Collaboration and open innovation is key
- #8: Don't let politics come in
- #9: It's all about inspiration, perspiration and fun





DANK VOOR JE KOMST!

