

Course No. 1448

Digital Transformation & InsurTech

INSURANCE & FINANCIAL SERVICES
FINANCE, INVESTMENT & BANKING

DURATION

5 Days

LOCATION

Berlin, Germany

DELIVERY

Classroom

DATES

7 – 11 Dec 2026



Scheduled Event Details

CITY	Berlin, Germany
DATE	7 – 11 Dec 2026
DELIVERY TYPE	Classroom
COURSE FEE	€5,800

Course Overview

The Digital Transformation & InsurTech Training Course provides an advanced and practical framework for understanding how digital transformation and emerging insurance technologies are reshaping insurance business models, products, services, customer engagement, underwriting, claims management, distribution, and risk management. The course is designed to help insurance and financial professionals evaluate digital opportunities, prioritize transformation initiatives, and connect technology investments with measurable business and operational outcomes.

Digital transformation in insurance is no longer limited to moving traditional services to digital channels. It involves redesigning processes, developing data-driven products, improving customer journeys, automating decision-making, and creating more responsive operating models. The course examines how insurers can use emerging technologies to increase efficiency, improve underwriting quality, enhance claims management, strengthen risk visibility, and create more personalized customer experiences.

The program explores the growing field of insurance technology and its practical applications across the insurance value chain. Topics include digital underwriting, data-driven pricing, usage-based insurance, predictive analytics, artificial intelligence, automated claims processing, fraud detection, digital distribution, customer self-service, cloud technologies, connected devices, and digital platforms. Participants will examine how these capabilities can be integrated into insurance operations while maintaining commercial discipline, governance, and risk controls.

A strong emphasis is placed on the organizational and risk dimensions of digital transformation. Participants will assess data governance, cybersecurity, privacy, technology risk, model risk, third-party dependencies, operational resilience, regulatory considerations, and change management. The course also addresses how insurers can establish digital governance structures, develop transformation roadmaps, measure business value, and build the capabilities required to sustain

digital innovation.

Through case studies, digital maturity assessments, product design exercises, technology evaluation, risk analysis, and transformation strategy workshops, the Digital Transformation & InsurTech Training Course develops practical capabilities for evaluating and implementing digital initiatives within insurance organizations. The program is suitable for insurance companies, reinsurers, brokers, financial institutions, government entities, regulatory bodies, large corporations, and professionals involved in strategy, technology, innovation, operations, underwriting, claims, risk, and customer experience.

Objectives

- Analyze the impact of digital transformation and insurance technology on insurance business models during the course.
- Evaluate emerging technologies and identify relevant applications across the insurance value chain.
- Develop a strategic framework for prioritizing digital transformation initiatives according to business objectives and organizational readiness.
- Assess the potential use of artificial intelligence, advanced analytics, automation, and connected technologies in insurance operations.
- Design digital insurance products and services based on customer needs, data availability, and market opportunities.
- Apply digital process redesign and automation principles to improve operational efficiency and customer experience.
- Evaluate cybersecurity, privacy, data quality, technology, model, and operational risks associated with digital transformation.
- Develop practical principles for data governance, technology governance, and digital risk management within insurance organizations.
- Assess the financial, operational, customer, and risk impact of digital transformation initiatives.
- Improve cross-functional collaboration between technology, insurance, finance, operations, risk, and executive leadership.
- Develop performance indicators for measuring the effectiveness and value of digital transformation and InsurTech initiatives.
- Align digital transformation strategies with regulatory expectations, operational resilience,

innovation, and long-term organizational objectives.

Who Should Attend

This course is designed for professionals working in insurance, reinsurance, brokerage, financial services, digital transformation, technology, innovation, operations, product management, risk management, and data analytics. It is particularly relevant to Digital Transformation Managers, Innovation Managers, Insurance Product Managers, Operations Managers, Risk Managers, Data and Analytics Specialists, Technology Professionals, Underwriting Managers, Claims Managers, Customer Experience Professionals, and specialists involved in developing digital insurance services.

The program is also suitable for Chief Executive Officers, Chief Financial Officers, Chief Technology Officers, Chief Information Officers, Digital Transformation Directors, Strategy Directors, Innovation Directors, Heads of Insurance Products, Heads of Operations, Risk Directors, and senior decision makers responsible for transformation, investment, technology strategy, customer experience, and operational performance. Professionals working in government entities, regulatory bodies, banks, financial institutions, oil and gas companies, and large corporations can also benefit from the frameworks covered in the course where digital financial and risk services are part of their strategic environment.

The course is particularly valuable for professionals involved in digital product development, process redesign, data management, cybersecurity, advanced analytics, technology procurement, strategic planning, governance, compliance, and transformation programs. It is also suitable for professionals who need to understand how technology-driven innovation can create measurable business value while introducing new operational, regulatory, and risk considerations.

Learning Outcomes

- Explain the role of digital transformation and insurance technology in reshaping insurance business models.
- Identify major digital technologies and evaluate their applications across underwriting, pricing, claims, distribution, and customer service.
- Assess the digital maturity of an insurance organization and identify priority transformation opportunities.

- Evaluate the use of artificial intelligence and advanced analytics in underwriting, pricing, claims, fraud detection, and risk management.
- Develop concepts for digital insurance products and services based on customer needs and market opportunities.
- Apply digital process redesign and automation principles to improve efficiency and service quality.
- Assess cybersecurity, privacy, technology, operational, model, and data risks associated with digital initiatives.
- Develop practical data governance and digital risk management principles for insurance organizations.
- Evaluate the potential impact of digital initiatives on revenue, cost, profitability, customer experience, and risk management.
- Establish appropriate performance indicators for measuring digital transformation and technology-related business outcomes.
- Develop a practical digital transformation roadmap with priorities, dependencies, resources, governance, and implementation milestones.
- Prepare an executive-level recommendation connecting technology, strategy, risk, customer value, and organizational performance.

Course Outline

DAY 01

Digital Transformation and the Changing Insurance Industry

- Digital transformation and its strategic impact on insurance
- Evolution of insurance business models in a digital environment
- Insurance value chain and opportunities for digital transformation
- Digital channels and changing customer expectations
- Digital platforms and integrated insurance ecosystems
- Role of data in product, pricing, underwriting, and service decisions
- Digital maturity assessment and organizational readiness
- Identifying transformation priorities and strategic objectives

DAY 01 — CONTINUED

PRACTICAL APPLICATION

Assess the digital maturity of a hypothetical insurance organization and identify priority transformation initiatives

DAY 02

Insurance Technology, Digital Products and Customer Experience

- Insurance technology and key areas of digital innovation
- Digital underwriting and enhanced risk assessment
- Data-driven pricing and advanced analytical approaches
- Usage-based and behavior-based insurance models
- Automated claims processing and digital claims journeys
- Fraud detection using analytics and artificial intelligence
- Development of digital insurance products and personalized services
- Digital distribution, self-service, and customer experience

PRACTICAL APPLICATION

Design a digital insurance product and identify the required technologies, data, processes, and customer capabilities

DAY 03

Data, Analytics and Artificial Intelligence in Insurance

- Data governance, data quality, and information management
- Internal and external data sources and their insurance applications
- Descriptive, predictive, and prescriptive analytics
- Artificial intelligence applications in underwriting and pricing
- Predictive analytics for claims, fraud, and portfolio risk
- Analytical models and quality management
- Detection of abnormal patterns and fraud indicators

DAY 03 — CONTINUED

- Model governance, transparency, bias, and explainability considerations

PRACTICAL APPLICATION

Analyze an insurance case and use data and analytics to improve an underwriting, pricing, or claims decision

DAY 04

Digital Transformation Risk, Governance and Cybersecurity

- Digital transformation risks within insurance organizations
- Cybersecurity and protection of digital systems and platforms
- Data privacy and protection of sensitive customer information
- Technology and third-party dependency risks
- Digital governance and technology risk management
- Model risk and algorithmic decision-making controls
- Operational resilience and business continuity in digital environments
- Change management, workforce capabilities, and digital culture

PRACTICAL APPLICATION

Conduct a risk assessment for a digital insurance initiative and develop a governance and control framework

DAY 05

Digital Transformation Strategy, Implementation and Value Measurement

- Designing an integrated digital transformation strategy for insurance
- Identifying and prioritizing digital initiatives
- Developing a practical transformation roadmap
- Technology, data, investment, partnership, and resource requirements
- Performance indicators and value measurement for digital initiatives
- Measuring impact on customer experience, efficiency, profitability, and risk

DAY 05 — CONTINUED

- Change management, communication, and organizational adoption
- Developing sustainable innovation and continuous improvement capabilities
- Linking digital transformation with strategy, governance, risk management, and business performance

FINAL WORKSHOP

Develop and present an integrated digital transformation and insurance technology strategy covering digital maturity, priority initiatives, technologies, data requirements, risk management, performance indicators, transformation roadmap, governance, and change management

Register or Request More Information

Course page: <https://quest-training.com/courses/digital-transformation-insurtech>

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