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INSURTECH HUB MUNICH

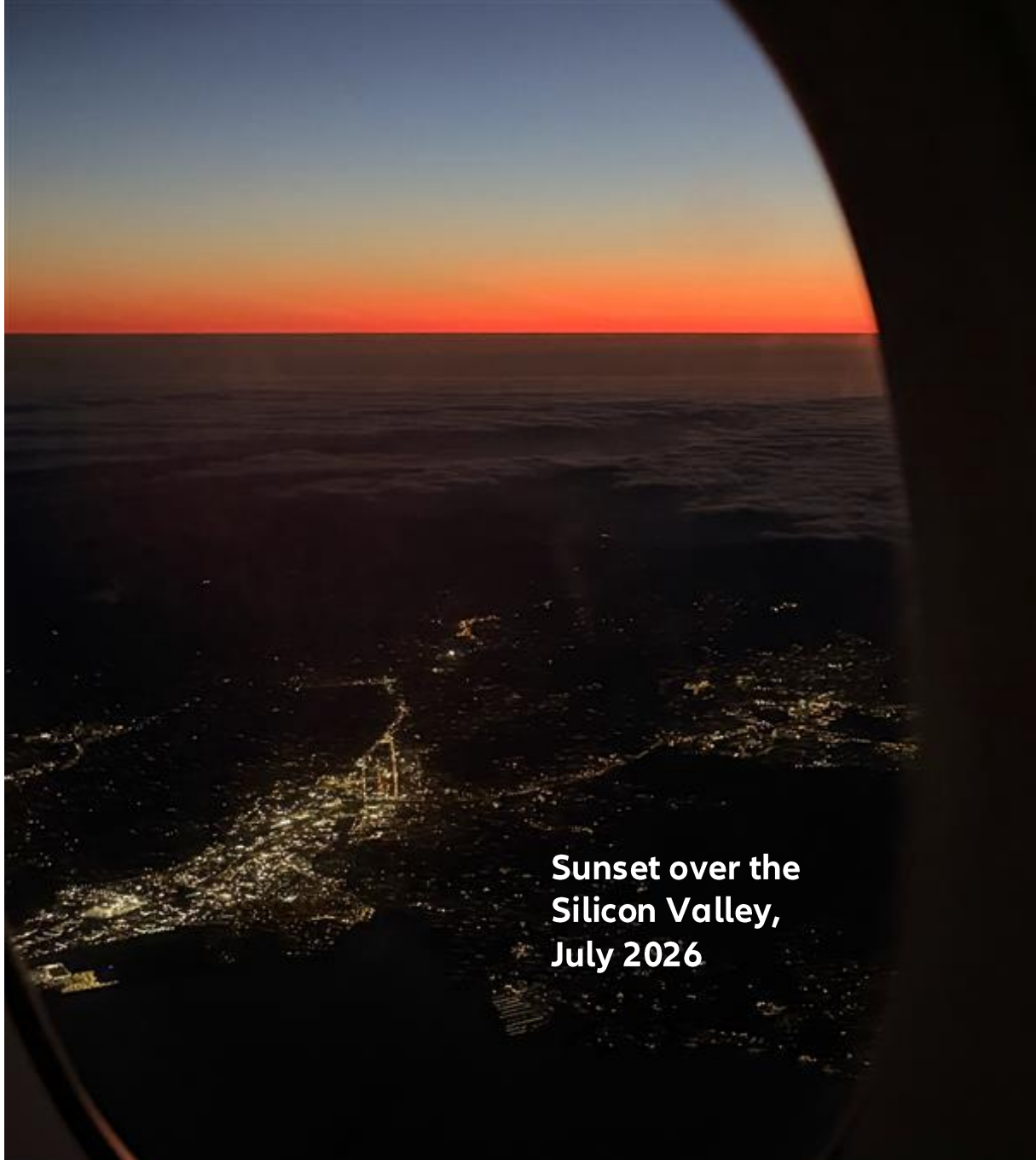
bitkom

International Insurance Conference Slovenia

New Horizons: How will artificial intelligence shape the insurance industry, and what will the development of InsurTech bring?

Dr. Klaus Driever
Allianz Customer und Market GmbH

Ljubljana,
03. September 2026



Sunset over the Silicon Valley, July 2026

How I would like to look at the „World of AI“ today

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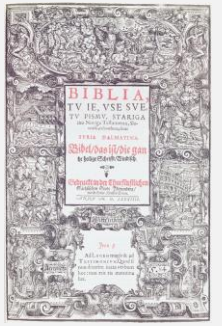
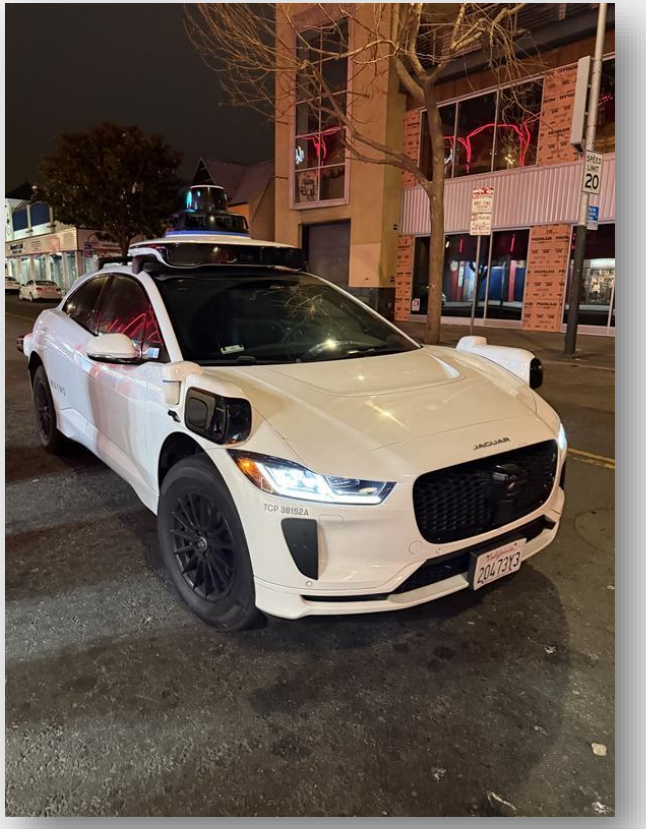


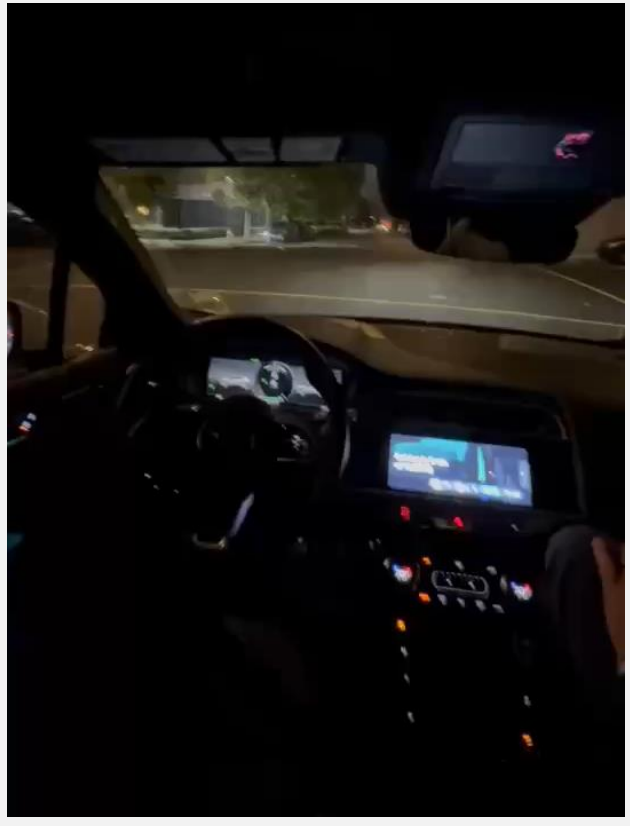
1584: Slovenian translation of the Bible

Technology enables. Experience wins.

Would You
Trust AI
with Your Life?

I did it. Experience from my first Waymo drive in SF





Artificial intelligence in the form of generative AI has led to a revolution in customer communication

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01

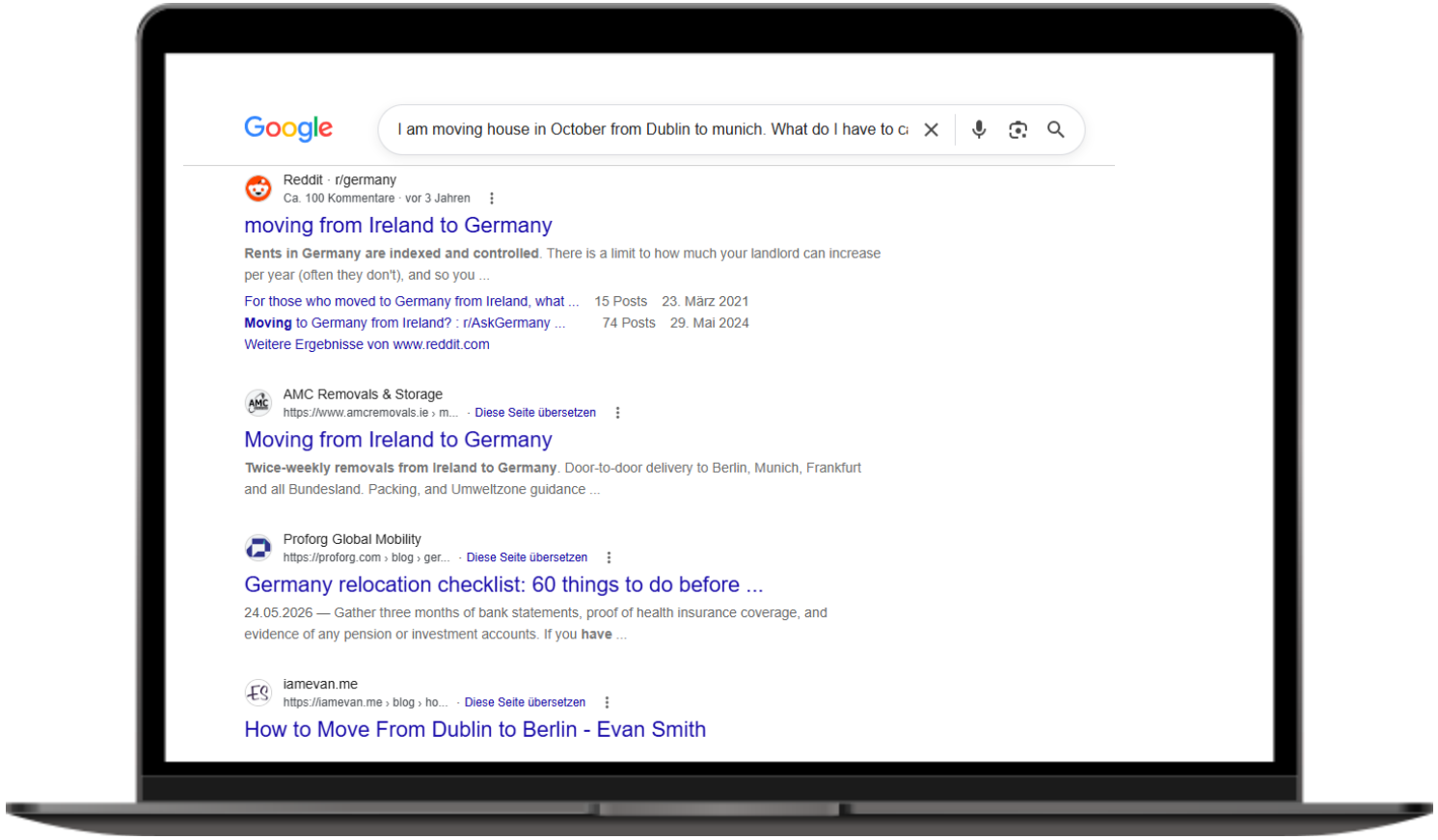
Digitalization has **changed customer expectations** and has **put communication at the center**: personalized communication at any time, on any device.

02

AI has the potential to **revolutionize customer communication** and **day-to-day operations of financial industries**, ensuring that customers' wishes and interests are the central focus.

03

How far will the changes brought about by AI go? What will the interplay between personal contact and AI look like?


Google
I am moving house in October from Dublin to munich. What do I have to c
Reddit · r/germany
Ca. 100 Kommentare · vor 3 Jahren
moving from Ireland to Germany
Rents in Germany are indexed and controlled. There is a limit to how much your landlord can increase per year (often they don't), and so you ...
For those who moved to Germany from Ireland, what ... 15 Posts 23. März 2021
Moving to Germany from Ireland? : r/AskGermany ... 74 Posts 29. Mai 2024
Weitere Ergebnisse von www.reddit.com
AMC Removals & Storage
https://www.amcremovals.ie › m... · Diese Seite übersetzen
Moving from Ireland to Germany
Twice-weekly removals from Ireland to Germany. Door-to-door delivery to Berlin, Munich, Frankfurt and all Bundesland. Packing, and Umweltzone guidance ...
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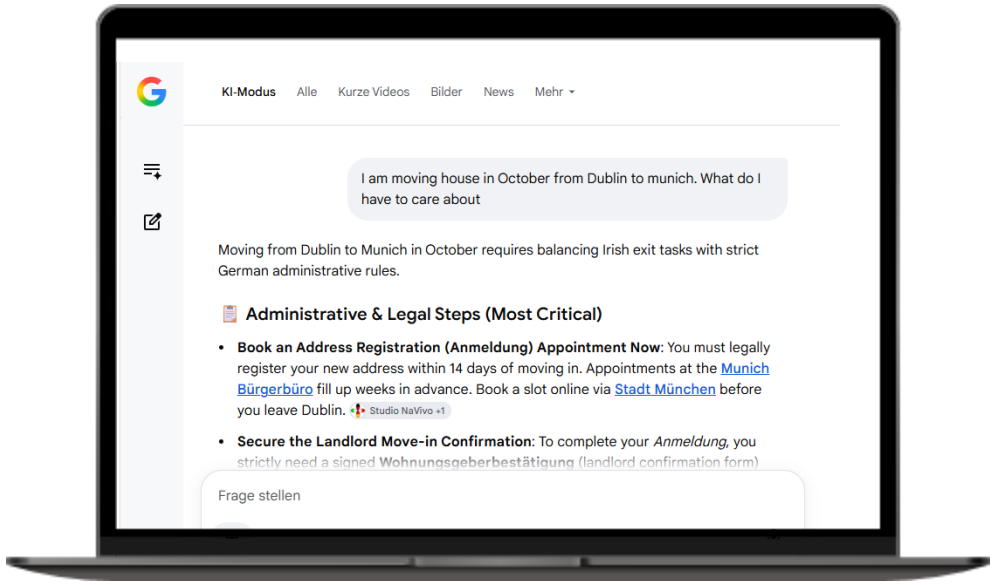
Germany relocation checklist: 60 things to do before ...
24.05.2026 — Gather three months of bank statements, proof of health insurance coverage, and evidence of any pension or investment accounts. If you have ...
iamevan.me
https://iamevan.me › blog › ho... · Diese Seite übersetzen
How to Move From Dublin to Berlin - Evan Smith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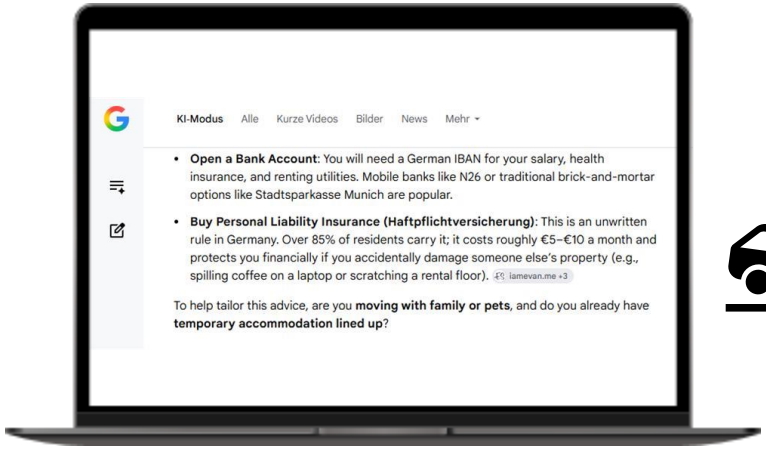
I am moving house in October from Dublin to munich. What do I have to care about
Moving from Dublin to Munich in October requires balancing Irish exit tasks with strict German administrative rules.
Administrative & Legal Steps (Most Critical)
Book an Address Registration (Anmeldung) Appointment Now: You must legally register your new address within 14 days of moving in. Appointments at the Munich Bürgerbüro fill up weeks in advance. Book a slot online via Stadt München before you leave Dublin. Studio NaVivo +1
Secure the Landlord Move-in Confirmation: To complete your Anmeldung, you strictly need a signed Wohnungsgeberbestätigung (landlord confirmation form)
Frage stellen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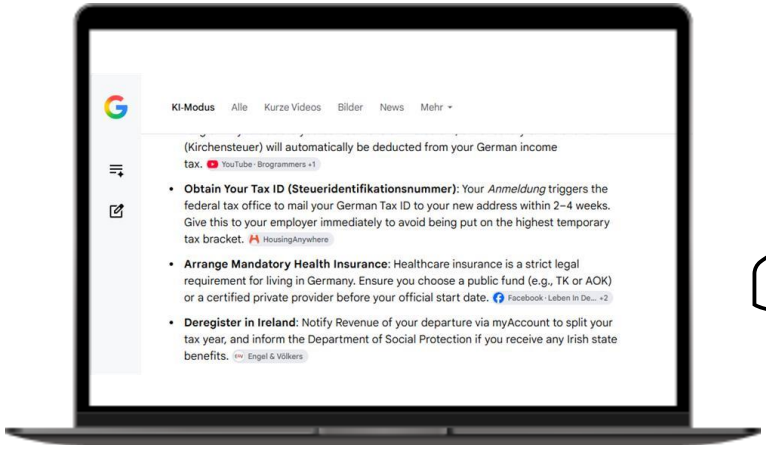
Open a Bank Account: You will need a German IBAN for your salary, health insurance, and renting utilities. Mobile banks like N26 or traditional brick-and-mortar options like Stadtsparkasse Munich are popular.
Buy Personal Liability Insurance (Haftpflichtversicherung): This is an unwritten rule in Germany. Over 85% of residents carry it; it costs roughly €5–€10 a month and protects you financially if you accidentally damage someone else's property (e.g., spilling coffee on a laptop or scratching a rental floor). iamevan.me +3
To help tailor this advice, are you moving with family or pets, and do you already have temporary accommodation lined up?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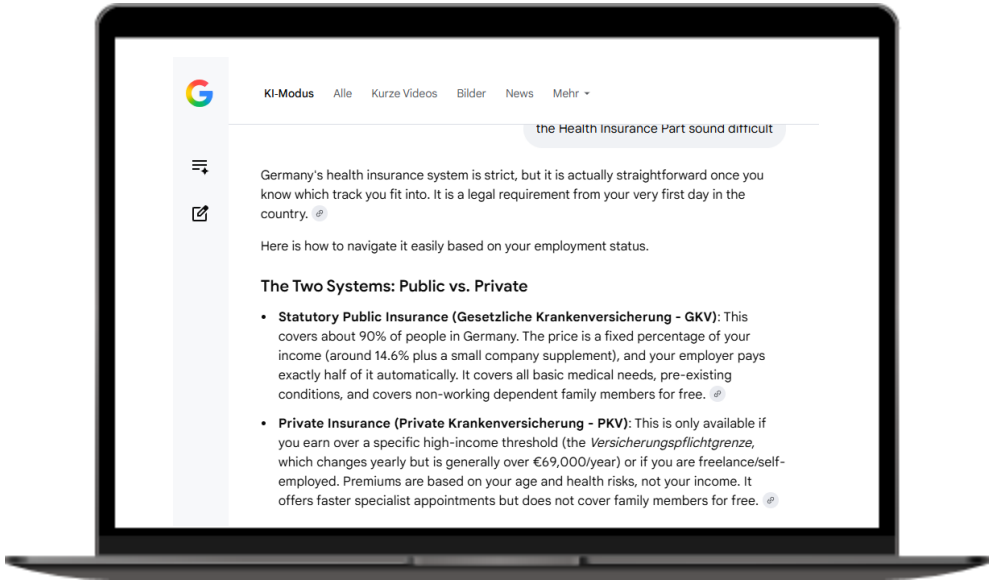
(Kirchensteuer) will automatically be deducted from your German income tax. YouTube · Brogrammers +1
Obtain Your Tax ID (Steueridentifikationsnummer): Your Anmeldung triggers the federal tax office to mail your German Tax ID to your new address within 2–4 weeks. Give this to your employer immediately to avoid being put on the highest temporary tax bracket. HousingAnywhere
Arrange Mandatory Health Insurance: Healthcare insurance is a strict legal requirement for living in Germany. Ensure you choose a public fund (e.g., TK or AOK) or a certified private provider before your official start date. Facebook · Leben in De... +2
Deregister in Ireland: Notify Revenue of your departure via myAccount to split your tax year, and inform the Department of Social Protection if you receive any Irish state benefits. Engel & Völkers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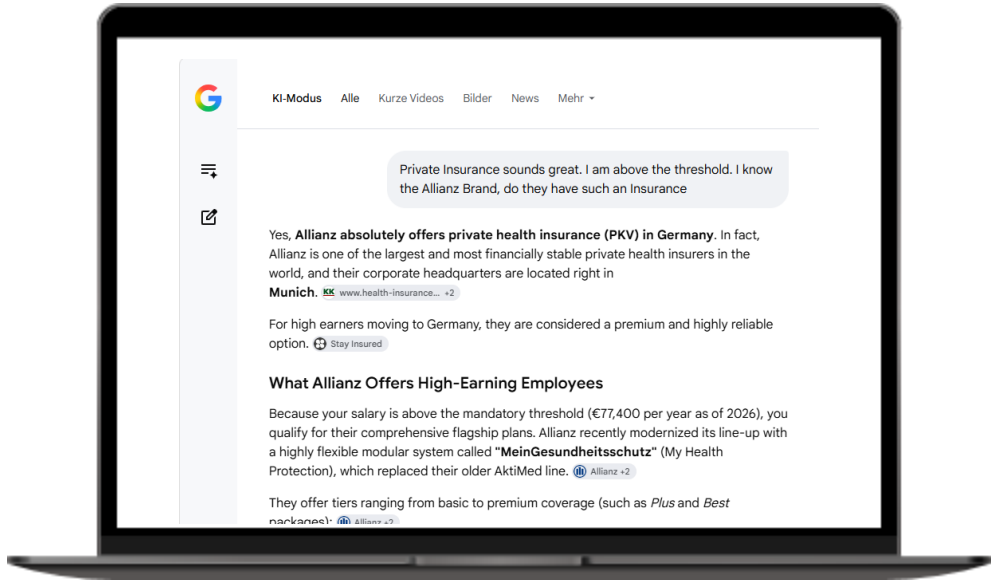
the Health Insurance Part sound difficult
Germany's health insurance system is strict, but it is actually straightforward once you know which track you fit into. It is a legal requirement from your very first day in the country.
Here is how to navigate it easily based on your employment status.
The Two Systems: Public vs. Private
Statutory Public Insurance (Gesetzliche Krankenversicherung - GKV): This covers about 90% of people in Germany. The price is a fixed percentage of your income (around 14.6% plus a small company supplement), and your employer pays exactly half of it automatically. It covers all basic medical needs, pre-existing conditions, and covers non-working dependent family members for free.
Private Insurance (Private Krankenversicherung - PKV): This is only available if you earn over a specific high-income threshold (the Versicherungspflichtgrenze, which changes yearly but is generally over €69,000/year) or if you are freelance/self-employed. Premiums are based on your age and health risks, not your income. It offers faster specialist appointments but does not cover family members for free.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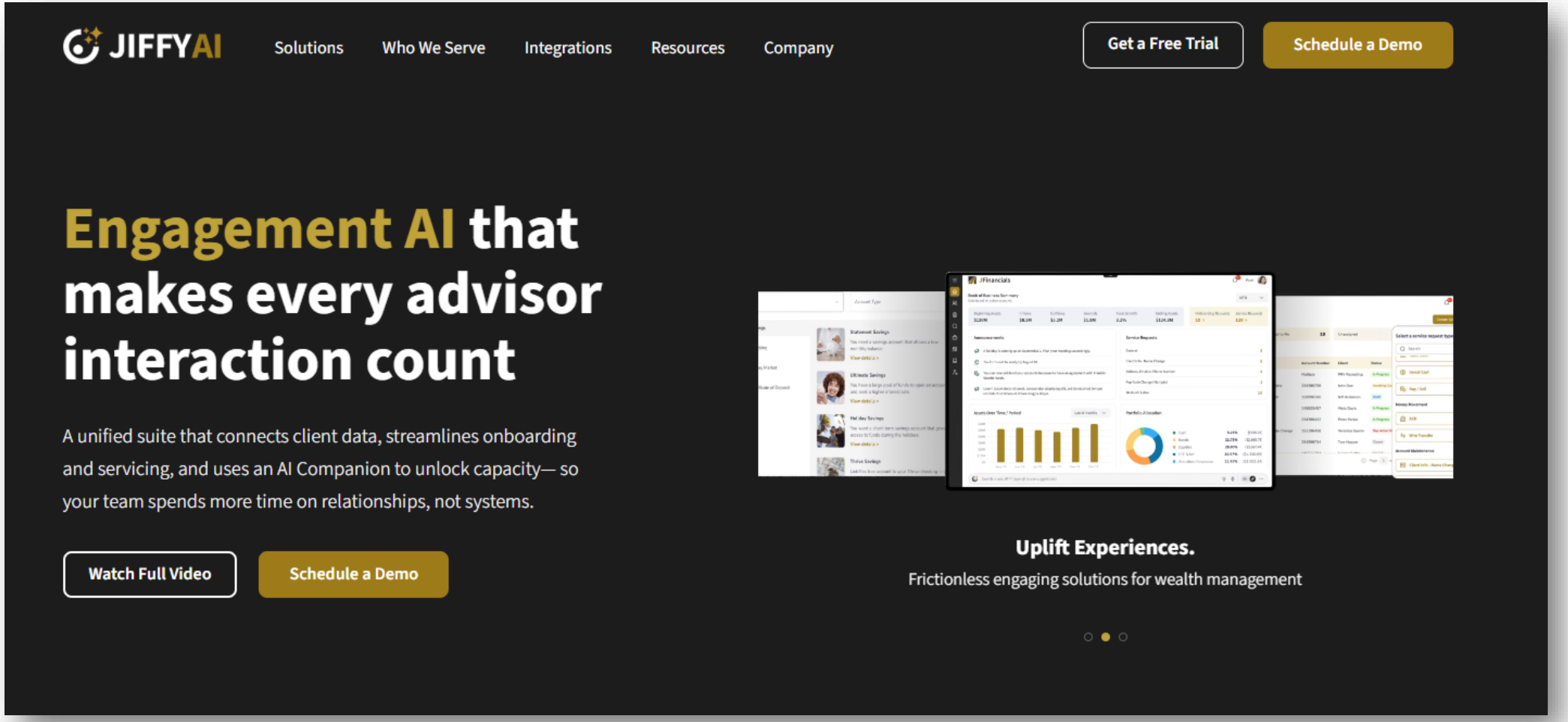
Private Insurance sounds great. I am above the threshold. I know the Allianz Brand, do they have such an Insurance
Yes, Allianz absolutely offers private health insurance (PKV) in Germany. In fact, Allianz is one of the largest and most financially stable private health insurers in the world, and their corporate headquarters are located right in Munich. www.health-insurance... +2
For high earners moving to Germany, they are considered a premium and highly reliable option. Stay Insured
What Allianz Offers High-Earning Employees
Because your salary is above the mandatory threshold (€77,400 per year as of 2026), you qualify for their comprehensive flagship plans. Allianz recently modernized its line-up with a highly flexible modular system called "MeinGesundheitsschutz" (My Health Protection), which replaced their older AktiMed line. Allianz +2
They offer tiers ranging from basic to premium coverage (such as Plus and Best

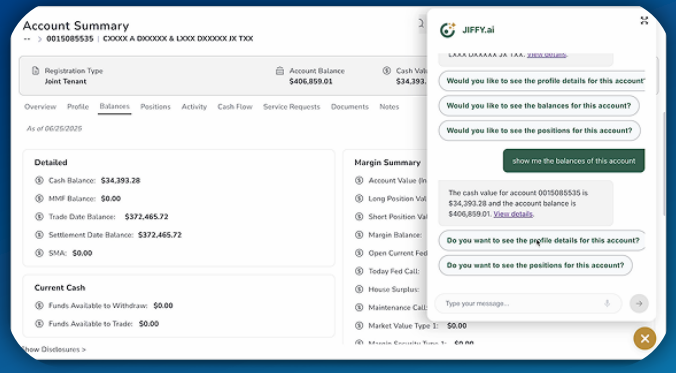
FinTech & InsurTech accelerate AI implementation



Quelle: Jiffy.AI (2026)

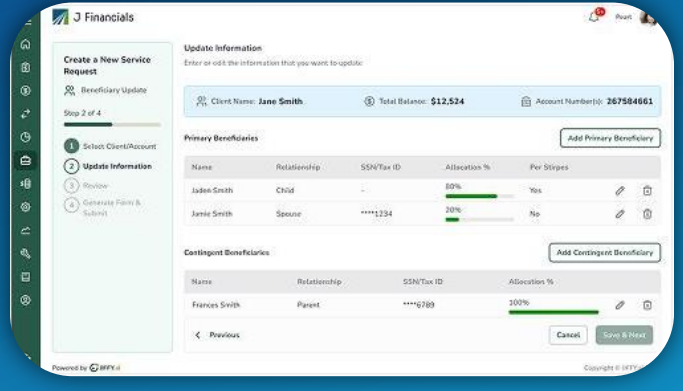
AI-powered workplace for Intermediaries

Next Generation AI Agents



... provides **real-time insights**, automates reporting, and ensures compliance with regulatory requirements.

Account Servicing Application



... processes **routine service requests** such as cash transactions and profile updates from start to finish.

Advisor Universal Desktop

... offers a **comprehensive dashboard** with a clear focus on assets, customer profiles, accounts, and service requests.

Quelle: Jiffy.AI (2026)

How AI delivers value at the customer interface

1. **Reclaiming Hours:** Increase actual time for customers
2. **Customer Relevance:** Engage with every customer and every prospective customer
3. **Knowledge:** The AI coach for information

Knowledge and experience: Like the advent of book printing in 1450, AI creates a new vision of our world

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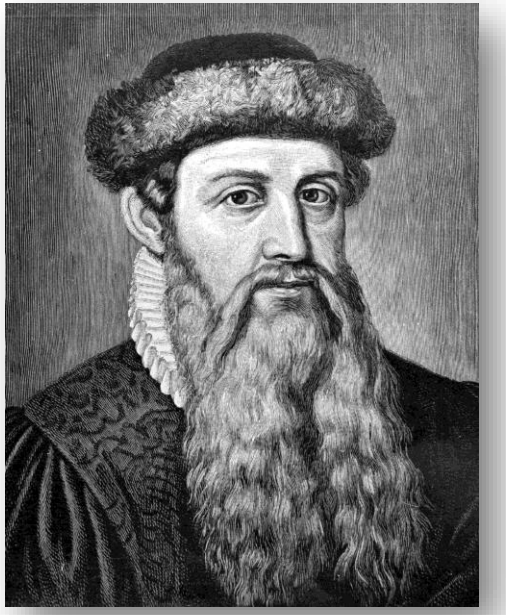
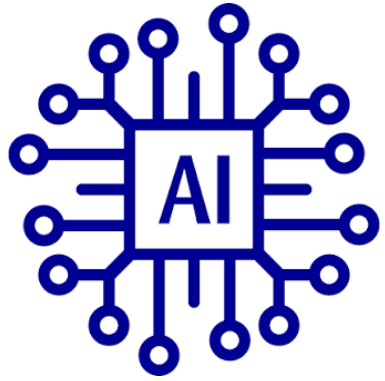
Gutenberg Letterpress



(Responsible) AI



InsurTech Hub Munich

Impressions from the ITHM network

InsurTech Hub Munich: Effective Innovation Through Collaboration, Expertise, and Community

The InsurTech Hub Munich is ...

- a **global innovation platform** for the insurance industry
- **connects insurers** with startups, cross-industry companies, technology firms, investors, public institutions, and universities
- **drives effective innovation** at the intersection of insurance and technology through topic-specific innovation programs.

COLLABORATION | KNOW-HOW | COMMUNITY

INTERNATIONAL CORPORATIONS, REGIONAL COMPANIES, AND CROSS-INDUSTRY PARTNERS - THE NETWORK ENABLES EFFECTIVE COLLABORATION, FOSTERS KNOWLEDGE EXCHANGE, AND BUILDS A STRONG COMMUNITY.

MINISTRIES, INDUSTRY INITIATIVES, ASSOCIATIONS, AND UNIVERSITIES FORM A DYNAMIC ECOSYSTEM AT THE MUNICH INSURTECH HUB.

ITHM Annual Program 2026

INSURTECH HUB MUNICH

NXT:LEVEL InsurTech Innovation – „Es wird persönlich“

Vertrieb & Marketing: Personalisierung pur*
- KI für mehr Vertriebsproduktivität
- Neue Kundenreisen: Digitale Sichtbarkeit in Zeiten von GenAI
- Mega-Trend Marketing-Technologie (MarTech) : Spagat Technik & Mensch
- Überblick: Startups und InsurTechs

Die neue Kundenerfahrung*
- Datenmigration allgemein und via KI
- Intelligente Vorgangssteuerung an der Kundenschnittstelle von Service bis Schaden
- Voice-Bots in Telefonie und im Self-Service
- Best Practices aus der Welt der InsurTechs

Werkstatt: Know Your Customer – Identitäts-management im Zeichen der „EUDI-Wallet“
- Insights für Executives und Experten
- Sandbox und Use Cases
- Next Step: Business Wallet

Priorisierung Ambassadoren	Hybride Beratung: Wo endet der Chatbot, wo beginnt der Mensch? - Der „Bionic Agent“: Wie KI den Vermittler zum Superhelden macht - Automatisierte Risikoprüfung am Point of Sale (POS) - Strategie-Runde: Die Zukunft der Ausschließlichkeit - Kündigungsprävention durch KI (Churn Prediction)
Community Building	• Neu: Regelmäßiges Sounding Board zum Jahresprogramm / Schwerpunktthemen • Neu: ITHM-Stammtische in München • Neu: Academy-Kooperation mit Universität • Ambassadoren Workshops – Alumni-Netzwerk – Informationsreisen - Event-Besuche - Hackathons - wertstiftende Handouts • Insurance Innovation Night/Summit – Mitgliederversammlungen – Beiratssitzungen
Innovation Management	• InsurTech: Die Rolle von (globalen) Technologiepartnern und Start-ups im Innovationsmanagement • Von der Erkenntnis zur Umsetzung: Die richtige Aufstellung im Unternehmen entwickeln und leben