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Gli ecosistemi: il loro impatto sulla competitività e sullo sviluppo economico

Pietro Sella, Group CEO, Sella

Fintech District The gateway to the Italian Fintech ecosystem

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La nuova innovazione



«Il tasso di innovazione è una funzione del numero di persone connesse che si scambiano idee»

Esponenziale



A photograph of a server room with green plants growing in the aisles, symbolizing sustainability. The server racks are illuminated with blue and red lights. The plants are lush and green, with some showing signs of being watered. The overall scene is a blend of nature and technology.

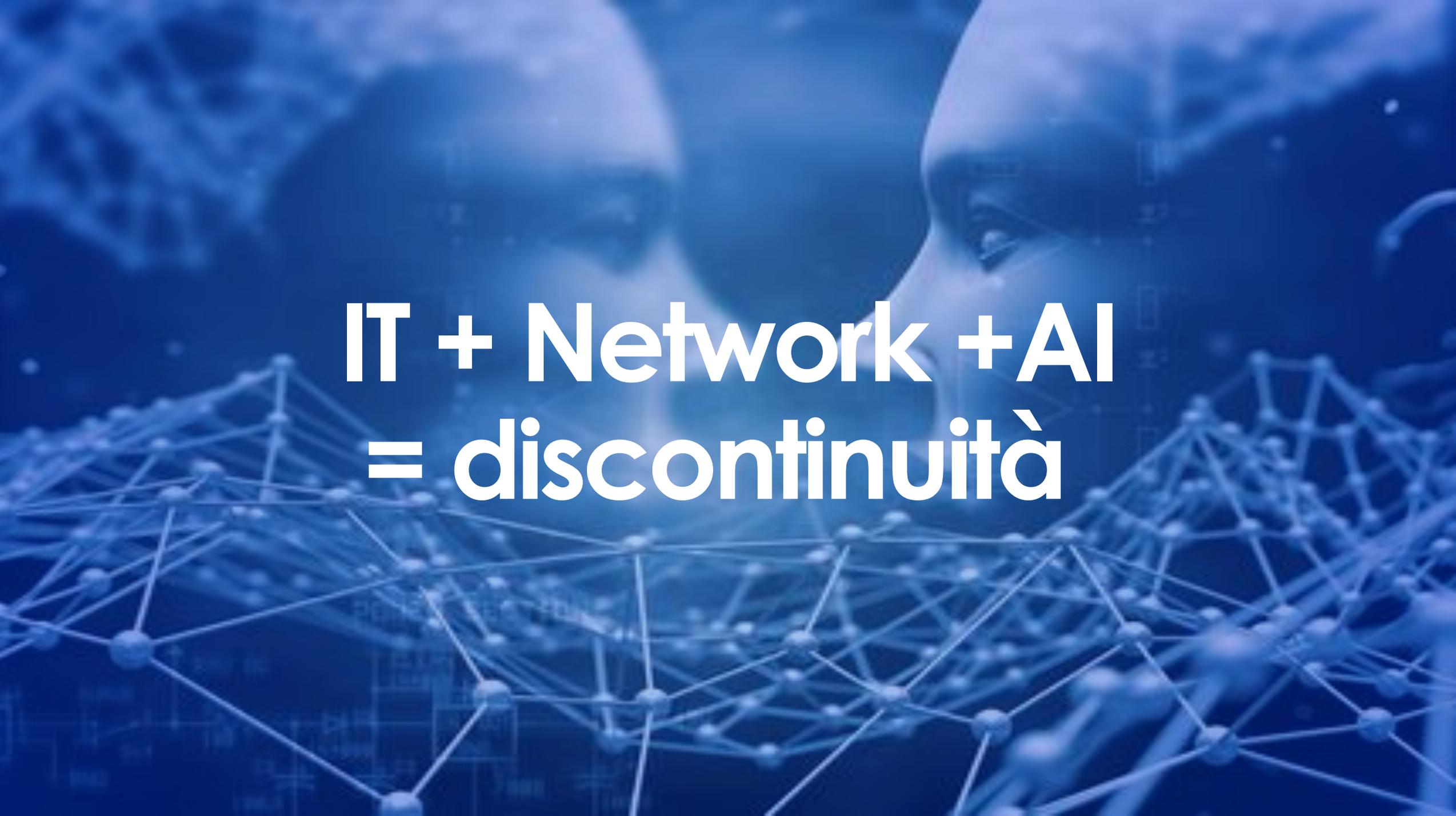
Riduzione dei cicli di vita



Riduzione delle barriere all'entrata

A blue-tinted photograph of a fountain in a park. The fountain is the central focus, with water spraying upwards. In the background, there are buildings and trees. The overall scene is bright and clear.

**“Level Playing Field”
globale del talento**



**IT + Network + AI
= discontinuità**

The background of the image is a top-down view of parched, cracked earth. The cracks are deep and irregular, creating a complex, geometric pattern. Several small, vibrant green plants with multiple leaves are growing out of the cracks, symbolizing resilience and growth in difficult conditions. The overall color palette is dominated by the greyish-brown of the dry soil and the bright green of the vegetation.

Nuovi modelli di business

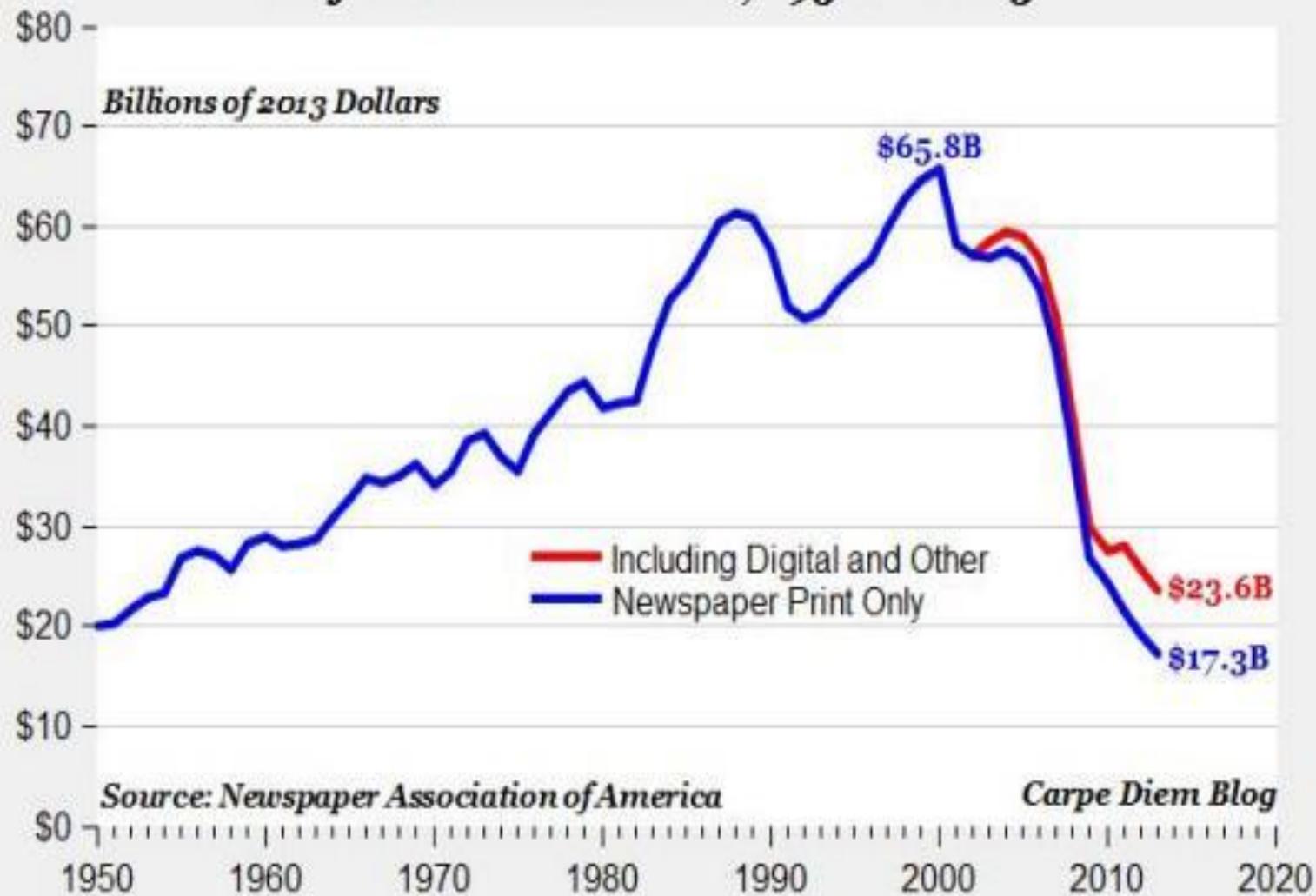


**Digitalizzati
Decentralizzati
Distribuiti**

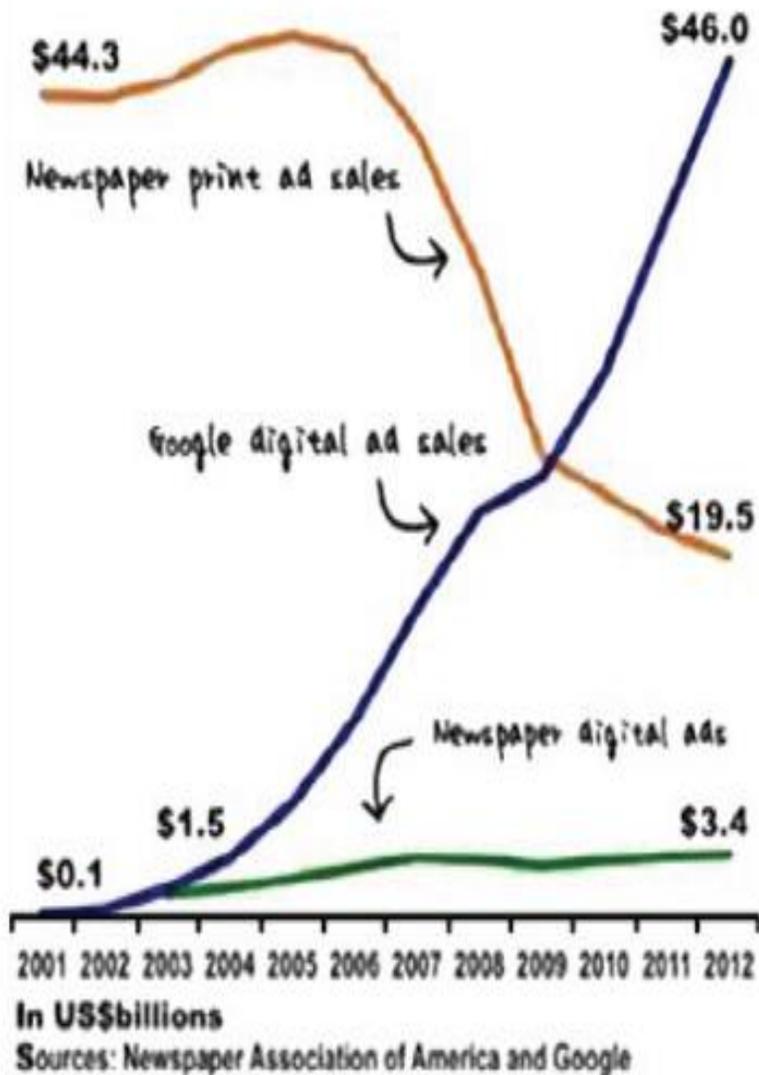
The background features a dark blue gradient with abstract, glowing digital elements. There are several wavy, wireframe-like structures in shades of purple, pink, and cyan, resembling data terrain or network maps. Faint, semi-transparent data visualizations, including bar charts and line graphs, are scattered across the scene, creating a sense of depth and complexity. The overall aesthetic is futuristic and data-oriented.

Data Driven

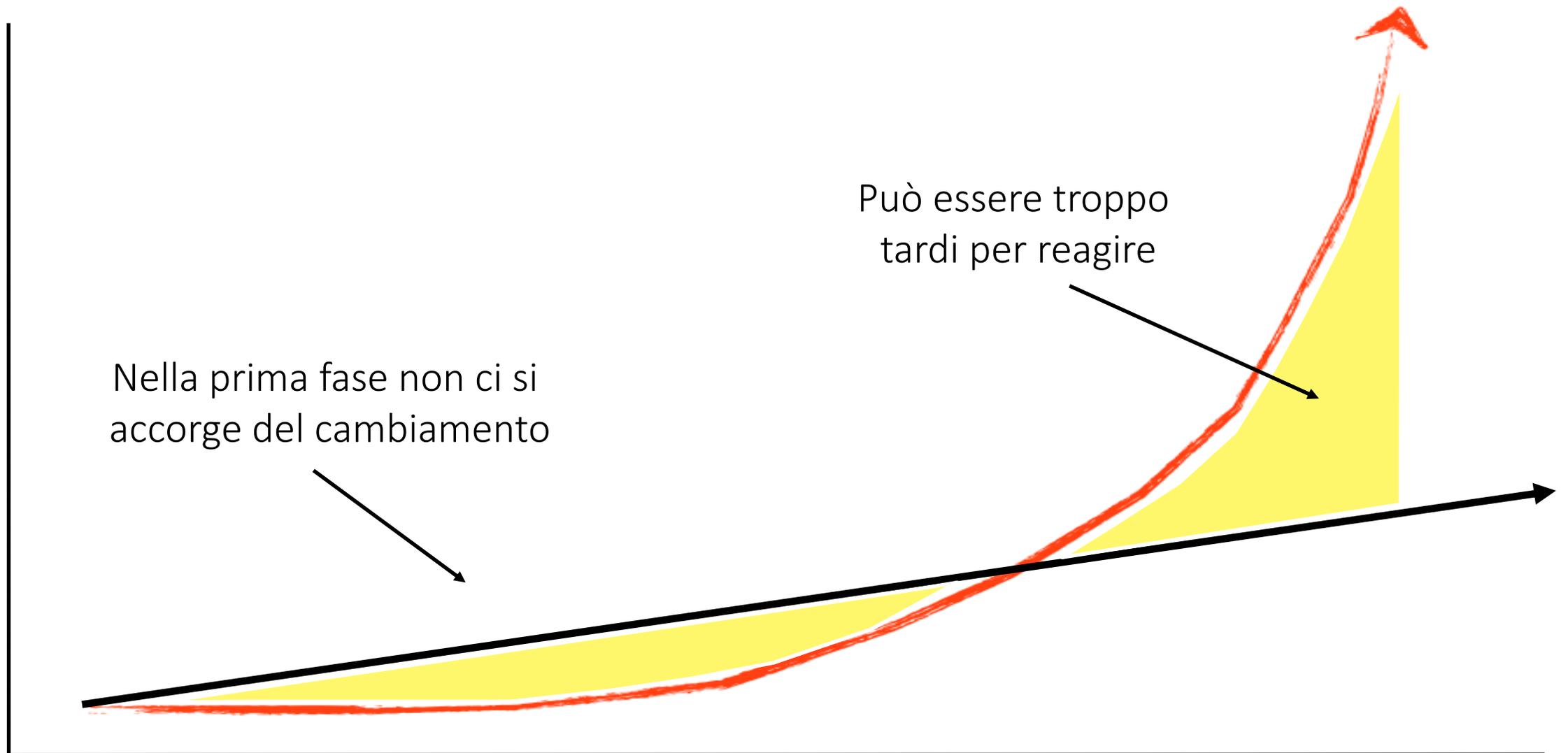
Newspaper Advertising Revenue: Adjusted for Inflation, 1950 to 2013



Newspaper vs. Google ad sales



UNA DELLE CONSEGUENZE DELL'ESPONENZIALE



2

Le conseguenze sul settore assicurativo

3 fattori favoriscono la «disruption» da parte dell'innovazione:

- La natura del business
- L'evoluzione dei bisogni del cliente e del mercato
- Nuove regole

Alcuni «Trend» nell'Insurtech testimoniano il cambiamento

	PORTALI DI COMPARAZIONE	Confronti online tra vari prodotti e fornitori
	DIGITAL BROKERS	Intermediazione di polizze attraverso portali basati sul web o app mobili
	INSURANCE CROSS SELLERS	Offrire assicurazioni come complementi ai prodotti (@POS o in un'app)
	PEER-TO-PEER INSURANCE	Fare da «broken» tra privati per una copertura assicurativa reciproca
	ON DEMAND INSURANCE	Offrire una copertura per periodi di tempo selezionati
	DIGITAL INSURERS	Offrire soluzioni assicurative completamente digitali accessibili solo online
	BIG DATA & SOFTWARE	Fornire soluzioni software
	INTERNET OF THINGS	Consentire la raccolta di dati tramite smart devices
	BLOCKCHAIN & S. C.	Creare soluzioni per un DB distribuito a prova di manomissione per le transazioni

PER IL MERCATO:

- **Un'allocazione più efficace delle risorse**
- **Tempi più brevi**
- **Minori costi**
- **Servizi nuovi e migliori**
- **Crescita dell'inclusione finanziaria**
- **Nuove possibilità di copertura e gestione dei rischi**
- **Innovazione e nuove soluzioni**

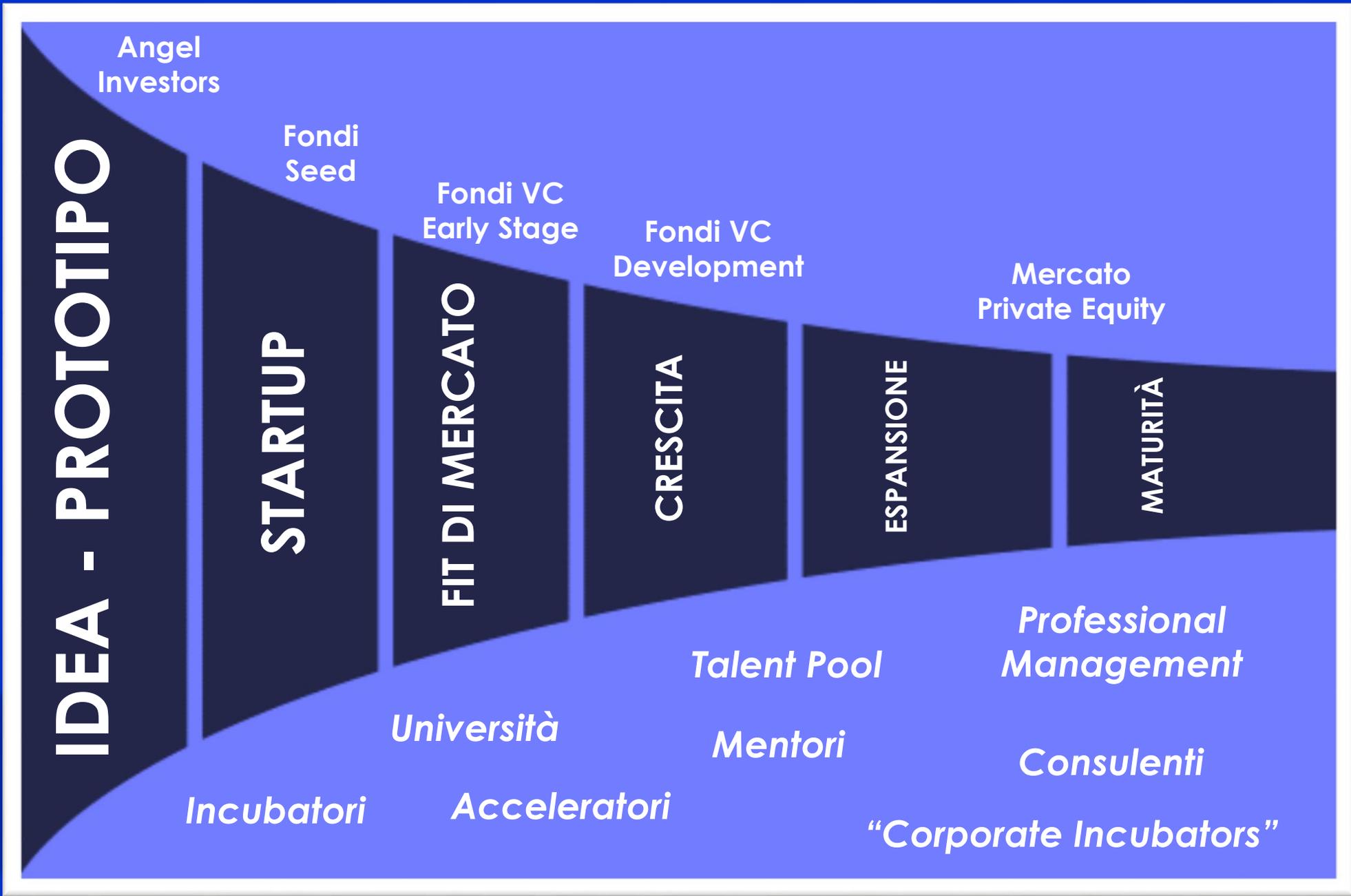
PER I «PLAYER» DELL'INDUSTRIA ASSICURATIVA:

- Un mercato più grande
- Nuovi servizi e prodotti (e ricavi)
- Nuovi clienti
- Organizzazioni più efficienti
- Migliore gestione del rischio
- Accesso più facile alle risorse

3 Le nuove «Regole del gioco»

An underwater photograph of a vibrant coral reef. The scene is dominated by various types of coral, including branching and table corals, in shades of blue, purple, and green. The water is clear and blue, with sunlight filtering through from above, creating a bright and lively atmosphere. The text is overlaid in the center of the image.

Ecosistema dell'innovazione



IDEA - PROTOTIPO

STARTUP

FIT DI MERCATO

CRESCITA

ESPANSIONE

MATURITÀ

LEGGI

ISTITUZIONI

ENTI REGOLATORI

CONOSCENZA

CAPITALI

An aerial night view of a city, likely New York City, with a complex network of white lines and dots overlaid on the image, representing a digital or data network. The city lights are visible through the network overlay.

Open Innovation

A dramatic landscape featuring a range of mountains under a sky filled with large, dark clouds. Sunbeams (crepuscular rays) are visible, breaking through the clouds and illuminating the scene. The foreground shows a green, grassy hillside. The overall color palette is dominated by deep blues and greens, with highlights from the sunbeams.

Apertura

A large flock of birds, likely terns, is captured in flight over a beach. The birds are scattered across the sky and the water's surface, creating a sense of movement and activity. In the background, several wind turbines are visible on the horizon, suggesting a coastal or island setting. The overall scene is bathed in a soft, blue light, giving it a serene and natural feel.

“Co-opetizione”

Imprenditorialità



A large flock of birds, likely terns, is captured in mid-flight over a beach. The birds are scattered across the sky and the wet sand, creating a sense of movement and activity. In the background, a row of wind turbines is visible against a clear, light blue sky. The overall scene is bright and airy, with a focus on the natural world and renewable energy.

Piattaforme aperte



Diverso coinvolgimento delle Persone

Impatto & Sostenibilità



Venture Capital

A conceptual image for venture capital. It features a hand from the right side of the frame, placing a coin onto a stack of several other coins. The coins are arranged in a row on a bed of dark, rich soil. In the center of the soil, a small, vibrant green seedling with two leaves is growing. The background is a soft-focus, bokeh effect of green and blue tones, suggesting an outdoor setting. The overall lighting is soft and natural, with a slight blue tint.



4

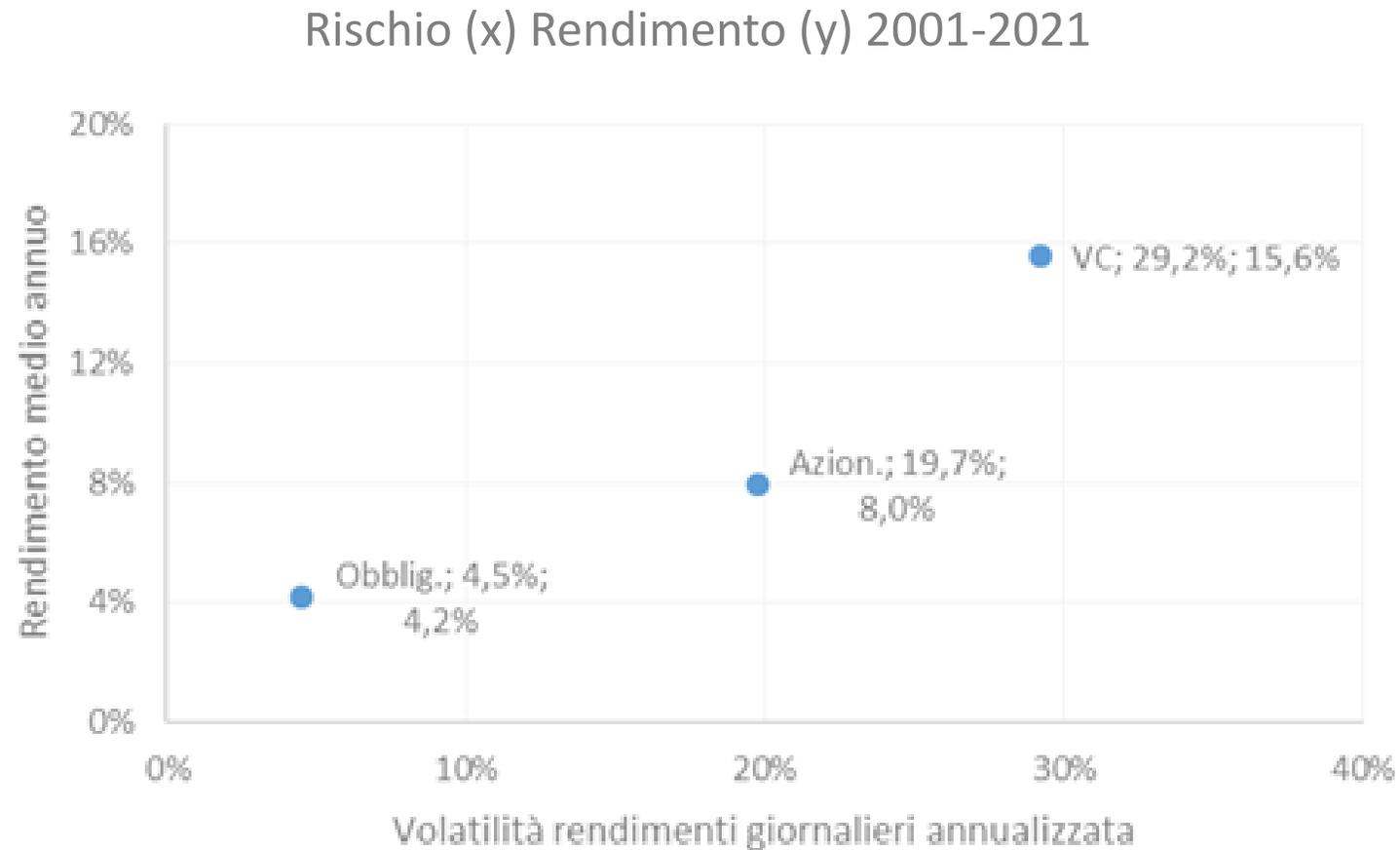
«Lessons Learned»

L'INSURTECH STA CRESCENDO IN TUTTO IL MONDO

Global InsurTech Investment, 2016 - Q1 2020
(USD, number of deals)



MERCATO AZIONARIO E VC: CONFRONTO RISCHIO / RENDIMENTO



Fonte: Sella Financial Research su dati Refinitiv, Bloomberg

NOTE: Azionario: (S&P500); Obbligazionario (Bloomberg Barclays US Treasury Total Return); Venture Capital (Thomson Reuters Venture Capital Index)

- ✓ Favorire gli ecosistemi e stabilire la modalità di partecipazione
- ✓ Governare la tecnologia
- ✓ Attrarre Giovani, Talento ed Imprenditorialità



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