Tailored IoT & BigData Sandboxes and Testbeds for Smart,
Autonomous and Personalized Services in the European
Finance and Insurance Services Ecosystem

∞Infinitech

D9.3 - Dissemination and Communication Activities - II

Title	D9.3 - Dissemination and Communication Activities - II
Revision Number	3.0
Task reference	T9.1
Lead Beneficiary	FI
Responsible	Gisela Sanchez
Partners	ABILAB AGRO AKTIF ATOS BANKIA BOC BOI BOS BOUN BPFI CP CPH CTAG DWF DYN ENG FBK FI FTS FTSG GEN GFT GLA GRAD HPE IBM INNOV ISPRINT JRC JSI LIB LXS NBG NOVA NUIG ORT PI PRIVE RB RRD SIA SILO UBI UNIC UNP UPRC WEA
Deliverable Type	Report
Dissemination Level	PU
Due Date	2021-04-30 [M19]
Delivered Date	2021-04-30 08:47:04
Internal Reviewers	INNOV FBK
Quality Assurance	INNOV
Acceptance	None
EC Project Officer	Pierre-Paul Sondag
Programme	HORIZON 2020 - ICT-11-2018

Contributing Partners

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1. Lead Beneficiary, Contributor, Internal Reviewer, Quality Assurance
2. Can be left void

Revison History

Version	Date	Partners	Description
0.1	2020-03-02		ToC Version
0.2	2021-03-30		Version for Work in Progress
1.0	2021-04-07		First Version for Internal Review
1.1	2021-04-16	INNOV	Review with comments
2.0	2021-04-22		Second Version after Internal Review
2.1	2021-04-29		Version with QA review
2.9	2021-04-29		Version for final approval
3.0	2021-04-30		Version for Submission

Executive Summary

This deliverable reports on the dissemination and communication activities of the INFINITECH project in the period held between M10 and M18. During the reporting period, the project disseminated the project's results through a variety of channels including: INFINITECH website, INFINITECH Marketplace website, INFINITECH Graph Data Model: Ontology Mapping Framework and Toolkit, Twitter, LinkedIn, Newsletters, Blogs/articles, INFINITECH Open access Book Proposal: Big Data and Artificial Intelligence in Digital Finance.

The main achievements can be summarized as follows:

- Publication of 12 newsletters
- 5 videos have been recorded and 6 other recordings are in progress
- 45 Blog Posts have been written and published
- 6 Publications have been published in different specialized magazines
- Organization of 10 Workshops (one additional already scheduled for 20/05)
- Participation in 12 Workshops/Conferences
- Estimation of INFINITECH Community Size (all channels) around 350 people (average of all channels)
- Approval of INFINITECH Open Access Book by Springer Nature – Preparation of the Book (Expected Publication Date: 3rd Quarter 2021)
- Hackathon (organization on going, expected for 4th Quarter 2021)

Further analysis of the main achievements of the project will be analyzed during this report.

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Abbreviations

Abbreviation	Definition
AI	Artificial Intelligence
AML	Anti Money Laundering
BDVA	Big Data Value Association
BOS	Bank of Slovenia
CAN	Campus Area Network|Controller Area Network
CD	CI/CD Continuous Integration/Continuous Development
CI	Continuous Integration
EU	European Union
FI	Financial Innovation (INFINITECH beneficiary)
GDPR	General Data Protection Regulation
HPC	High Performance Computing
IBM	International Business Machines
ICT	Information Communication Technologies
IN	Intelligent Network
IT	Information Technology
IoT	Internet of Things
KPI	Key Performance Indicator
KYC	Know Your Customer
N/A	Not Available / Not Applicable
OF	Overflow Flag
PM	Person Month
RA	Reference Architecture
RWD	Rear Wheel Drive
SME	Smalland Medium-Sized Enterprises
SQL	Structured Query Language
VDIH	Virtual Digital Innovation Hub
WP	Work Package
WP3	Work Package 3 dealing with BigData/IoT Data Management
WP7	Work Package 7 dealing with Pilots

1 Introduction

Introduction INFINITECH is a joint effort of the European leaders in the ICT and finance / insurance sectors to provide the technological capabilities, experimental facilities (testbeds and sandboxes) and business models needed to enable European financial organizations, businesses insurance and FinTech / Insurance Tech innovators to take full advantage of the benefits of Big Data, IoT and AI technologies.

The communication and dissemination roadmap has been designed to help the project achieve its operational objectives and KPIs. This deliverable, D9.3 Communication and Dissemination Actions II, is part of WP9 (Dissemination, Exploitation and Standardization) and its purpose is to report and consolidate all the communication and dissemination actions held between D9.2 Communication and Dissemination Actions I deliverable (M10) and M19.

As the project is almost at the middle of its progression, this will mainly report the evolution of the communication and dissemination actions implemented by the consortium, either individually or jointly, thus far.

Overall, due to the current sanitary situation that has brought consequences to the communication and dissemination actions, which will be further developed, the project strategy had to be adapted. For instance, off-line communication such as brochures, flyers, and posters are no longer encouraged, and the online communication has been strengthened. In another instance, the WP9 leader, FI, has proposed a list of videos to promote the partners of the consortium.

1.1 Structure

The deliverable is structured as follows:

- Section 2 will present the main achievements in Communication and Dissemination activities along with the evolution of the website and social media of the project. Analytics will be presented and commented on. Online events will be also presented as well as dissemination actions as scientific events and publications.
- Section 3 will present the new Marketplace
- Section 4 will focuses on the INFINITECH Stakeholder Alliance
- Section 5 will focus and analyze COVID-19 impact for the project
- Conclusions will contains also the plan for future actions
- A number of appendixes conclude the deliverable with details on initiatives and workshops

2 INFINITECH Communication and Dissemination activities

2.1 Overall achievements

WP9's overall objective is to raise awareness about INFINITECH outcomes, and results, to all relevant stakeholders and interested communities. INFINITECH is a challenging project made of 46 partners coming from 16 countries. In order to have the strongest impact, each partner has the responsibility and must communicate and disseminate information about INFINITECH to their own ecosystem (depending on its profile: technological partner, academic partner, etc.)

Since last deliverable (D9.2) INFINITECH has settled its communication and dissemination strategy. For instance, 12 events have taken place where the project was presented (including events organized by the project), 4 videos have been recorded and 6 other recordings are in progress. Moreover, 6 scientific publications have been published (+1 online survey), 1 Open Access book is in progress for a publication in the third-quarter of 2021 (i.e. to be published by Springer Nature) and 1 hackathon is in development.

2.2 INFINITECH communication tools

2.2.1 Communication tools evolution

Since the beginning of COVID-19 pandemic, physical events have not taken place; this forced us to continue to use only numerical support. The project engaged actively in-line events and organized on-line workshops to alleviate the implications of the COVID19 pandemic on the dissemination strategy. Our deliverable presents those communication materials, and further opens the door for possibilities regarding the communication material, considering the pandemic, and the possibility to hold further physical events.

To boost our social media presence and increase our social media followers, it has been decided to help all partners to communicate through all their communication channels with the same objective: attract many visitors to INFINITECH project website and raise awareness to their own ecosystem. This has been done by sending to all of them a "communication kit". Middle of March, an email was sent to all partners to explain the process:

"We are all proud to be part of the INFINITECH project! In order to develop it as much as we can, today, we are asking for your help to disseminate our communication to your network: partners, customers, and stakeholders; everyone is welcome!

To do so, could you please schedule to post the same publications as we do on Wednesday 14th of April? If you cannot do it this day, do not hesitate to do it during the week!

Moreover, please do not hesitate to forward the attached mailing (or below) to your lists!

We remain at your disposal should you have any question.

Best,". How to promote INFINITECH on LinkedIn and Twitter:

Linkedin post	Twitter post
Your company name supports @INFINITECH-H2020 : a joint effort, from @European Commission, of global leaders in #ICT and #finance towards lowering the barriers for #BigData, #IoT and #AI driven innovation 🤖 📈 If you wish to know more about the european ecosystem of digital finance? Follow Infinitech-H2020 and subscribe to the newsletter 👉 https://infinitech-h2020.eu/ + attached image	*Your company name* supports @Infinitech_EU : a joint effort of global leaders in #ICT and #finance towards lowering the barriers for #BigData, #IoT & #AI 🤖 📈 Subscribe to the newsletter to know more 👉 https://infinitech-h2020.eu/ @EU_Commission #digitalfinance #europe #innovation + attached image

Figure 1 - INFINITECH image for Twitter & LinkedIn

2.2.2 Contact database progress

The INFINITECH contact database is used for the communication purposes of the project. As presented in D9.2 deliverable, the INFINITECH contact database includes partners contacts and it is updated with all additional contacts made by :

- The INFINITECH website, which includes all interested stakeholders who subscribe to the newsletter
- Project communication events, webinars, etc. i.e. all the registrants that consent to receive periodical information about INFINITECH
- The Marketplace website i.e. all interested stakeholders that have subscribed to the newsletter. The website for this section is new and will be available in the coming weeks in order to boost visitors to subscribe to the INFINITECH newsletter

We can notice an important evolution in the number of contacts. The database has increased by 51%, surpassing its contacts from 390 to 590 contacts, since the last deliverable. This can be explained by the communication and dissemination actions that have taken place, the workshops and collaboration with other initiatives that have brought strong visibility to the project, and the contribution of the 47 partners involved in the action.

2.3 Website

2.3.1 Website evolution

INFINITECH website has evolved in the past months. There is a new tab called ISA (INFINITECH Stakeholder Alliance) where the new initiative is presented, the benefits of the idea are displayed and how to join the community is explained. The Marketplace tab has also been created. This section redirects visitors to the official Marketplace website.

Figure 2 - Update INFINITECH website

A private account has also been created for the use of the ISA alliance. This section is still under finalization and testing. Further details about this section will be developed in section 3.

2.3.2 Website analytics

Figure 3 shows the overview of the INFINITECH website visitors from the 21st of February to the 21st of March (1 month). In general, the figure can be explained by the communication made by the project on a specific day. For instance, the figure, as the one generated on March 4th, can be explained by the fact that the newsletter was broadcast on that day.

Figure 3 - INFINITECH website visitors

Figure 4 shows the numbers of new visitors (visitor as anyone who has never been on the website before, according to their tracking snippet[1]) as 18,2% vs returning visitors (have come back to the site before) as 81,8%. This could be interpreted as we have a stronger engagement with "loyal" visitors that come back to get more content (eg. blog section). This can also be considered as an opportunity for improvement in order to reach a perfect balance of 50%/50% for each case (visitors vs new visitors).
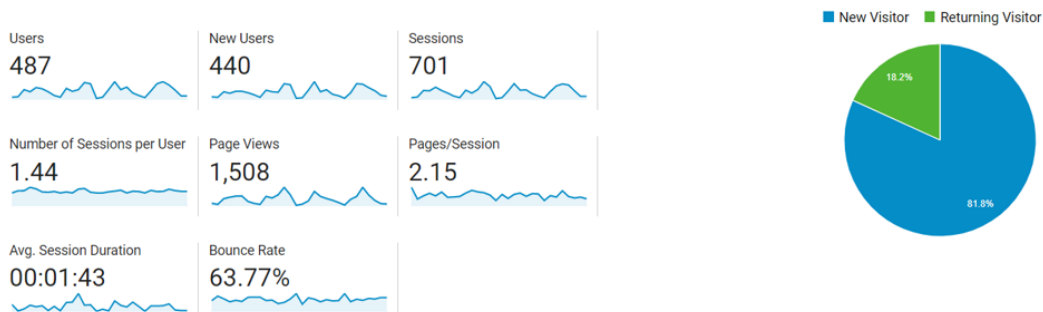
Figure 4 - INFINITECH website new visitors vs returning visitors

Figure 5 shows the number of visitors per country. INFINITECH website visitors come mainly from the country where partners of the consortium are established. This strengthens the fact that partners communicate about the project in each of their corresponding ecosystems.

Country	Users	% Users
Greece	55	10.76%
Spain	47	9.20%
Turkey	41	8.02%
France	38	7.44%
Germany	34	6.65%
Italy	27	5.28%
United Kingdom	25	4.89%
Netherlands	16	3.13%
Portugal	15	2.94%

Figure 5 - INFINITECH website visitors per country

Recently some adjustments have been made to the website internal analytics in order to gather more detailed information about the visitors: e.g. gender, city, affinities, etc. In order to have enough data to analyze, this will be present in the coming deliverables.

2.4 Social media tools and analytics

2.4.1 LinkedIn analytics

The LinkedIn account dedicated to INFINITECH has been boosted and has become a strong relay of information for all events, articles and latest news about the project since beginning of 2020. The main objective is to get as many likes as possible, share posts by each partner concerned so that it is visible on their LinkedIn network and ecosystem. And finally, attract as many visitors as possible.

The content is still administered by WP9 leader, Finance Innovation communication team. LinkedIn professional account offers a comprehensive look at post analytics. Figure 6 shows good engagement metrics for content posted on the INFINITECH LinkedIn page. The impressions (views when the update is at least 50% on screen, or when it is clicked) shows high numbers and therefore, the engagement rate (LinkedIn calculates it by adding the number of interactions, clicks, and new followers acquired, divided by the number of impressions the post receives) is impressive. According to the ContentCal article, "a good engagement rate for Linkedin is about 2%, however, this can climb all the way up to 5 or 6%, depending on the type of content you share."[2]

Update title	Impressions	Engagement rate
Risk Assessment for Personalized Health Insurance Based on Real-World Data All followers	114	8.77%
#episode3 of INFINITECH-H2020 Stakeholder's Workshop Series the 24/03 ... All followers	145	19.31%
Live now 🎥 webinar INFINITECH-H2020 : How AI and BigData Enables Novel... All followers	89	13.48%
Last e-seats left for our INFINITECH-H2020 #BigData and #artificialintelliegence for... All followers	335	9.55%

Figure 6 - Update engagement

The INFINITECH LinkedIn account has currently 140 followers with +20 new followers over the last month and the page attracted more than 50 unique visitors (individual members who have visited our page). Visitor demographics available help us to learn about the LinkedIn members who are showing an interest in our page. Data includes job function (figure 7), location (figure 8), seniority (figure 9), industry (figure 10). Looking at trends has helped us a lot. This data was used to inform the content of our upcoming posts. We found that who visits is often far more important than the number of visitors.

It appears that the majority of visitors are Europeans (from Spain, Italy and France) who are working in the industries concerned by each pilot implemented throughout the project lifetime (Information Technology and Services, Financial Services, Banking). Compared to last year's visitor demographics, we attracted much more people working in Research institutions (top 2 2020-2021 whereas for 2019 - 2020, it did not appear in the top 10). Unsurprisingly, people who showed an interest in the INFINITECH project have a role in Business Development, Project Management, as well as Engineer.
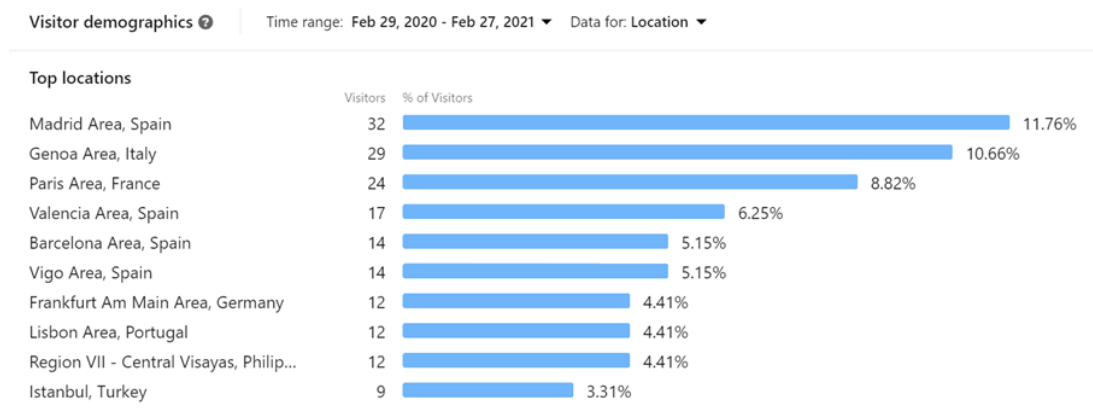

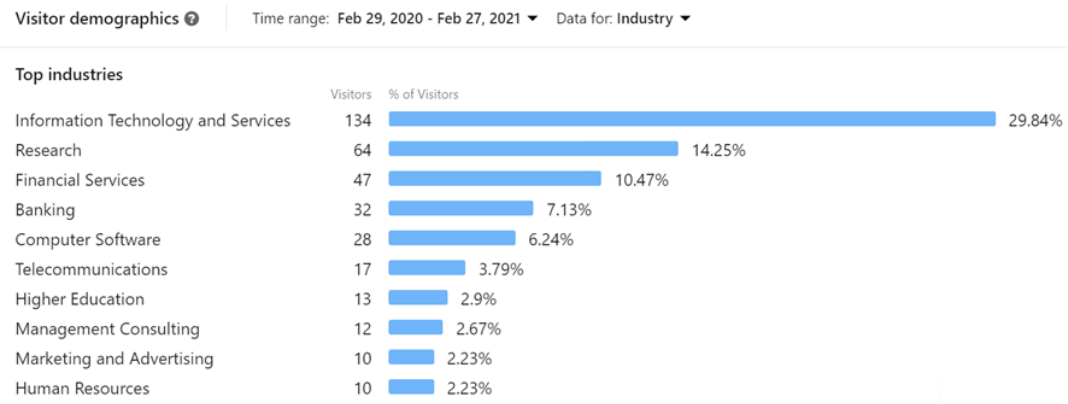Figure 7 - Top locations (by city and country)
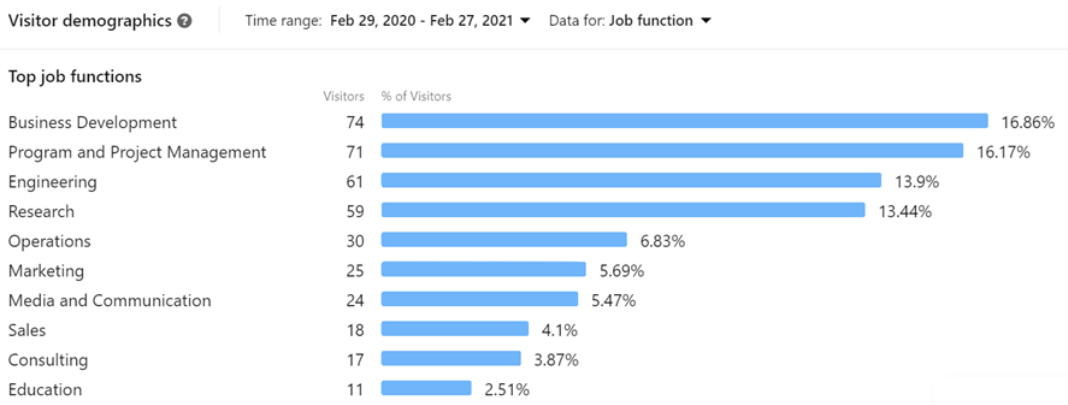
Figure 8 - Top industries
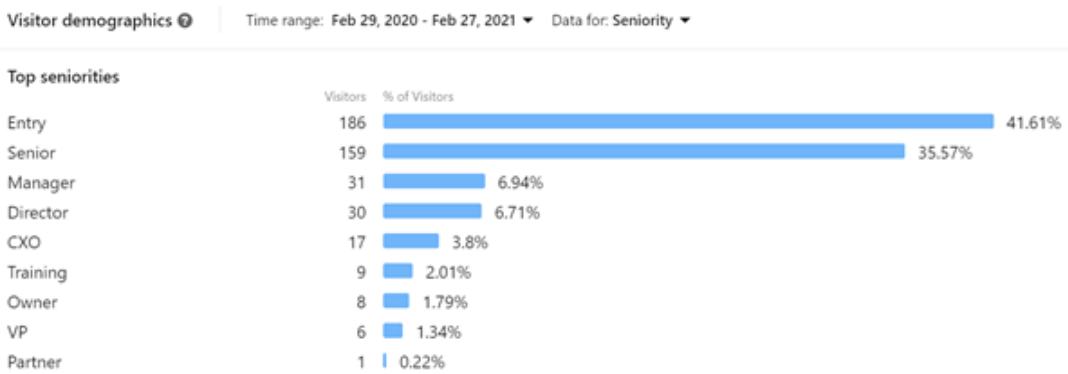

Figure 9 - Top job functions


Figure 10 - Top seniorities

2.4.2 Twitter analytics

The INFINTECH project online presence on social media has considerably been intensified since the beginning of the 2021 year. This is really important to make sure we include Twitter as one of the social media platforms that we will utilize to boost our project online. Indeed, by including Twitter we are able to develop a more consistent dissemination strategy, provide additional visibility, inform on a daily basis, and raise awareness to external stakeholders.

The significant boost on Twitter can be shown on the following charts with key insights from 25th February to 25th March. We remain focused on maintaining our social media presence and growing our community until the end of the project. As a result of this, we are constantly monitoring the results thanks to the online specific tool: Twitter analytics. This tool is crucial for adapting our strategy and impact in the most effective way.

- **Community growth**

The period we are analyzing is from February 25th, 2021 to March 25th, 2021. Today, the twitter account counts 188 followers. We have tweeted this month 25 posts (vs 8 posts in 2020 over the same period) on the INFINITECH account. Since the beginning of the year, there has been a lot of interaction.
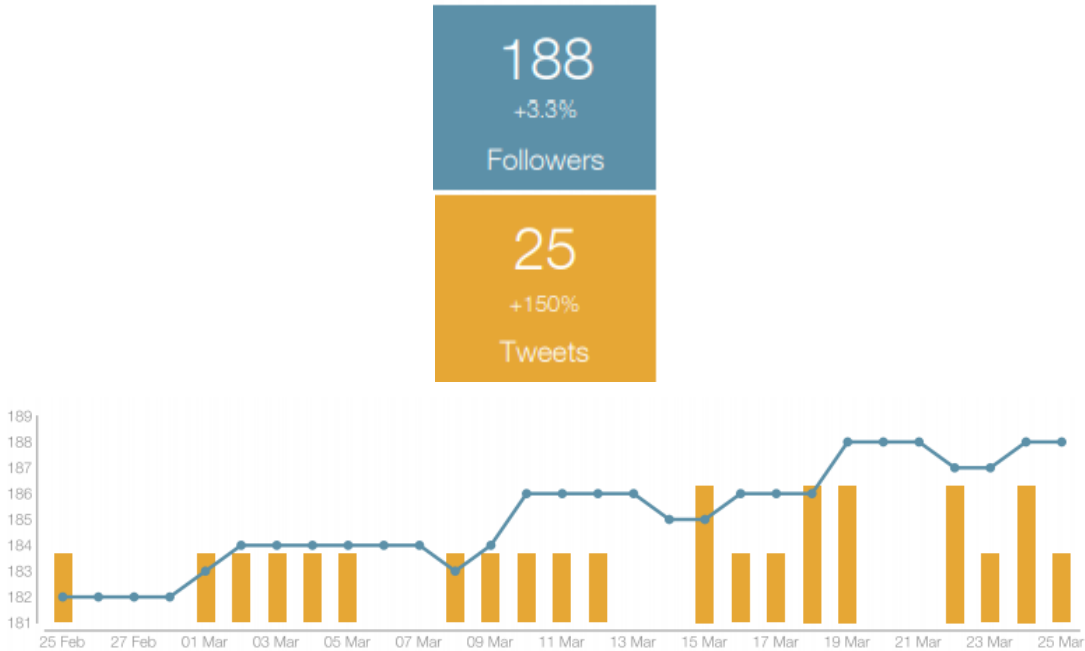

- **Mentions**

Mentions represent the number of times the INFINITECH-H2020 account was mentioned. INFINITECH-H2020 was mentioned 70 times over the same period (vs. 35 Y-1). This represents + 50% compared to last year.
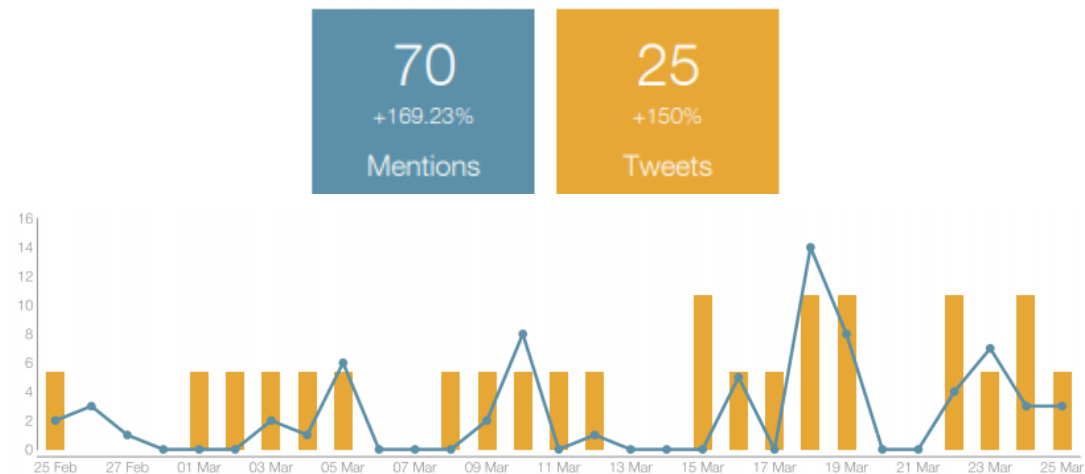

- **Engagement**

The engagement rate is the rate of people who interact with tweets. Most would consider 0.5% to be a good engagement rate for Twitter, with anything above 1% as great (according to ContentCal website). It is calculated here as follows: Interactions / impressions x 1000 (which means in % it represents 1.146 higher than the average).
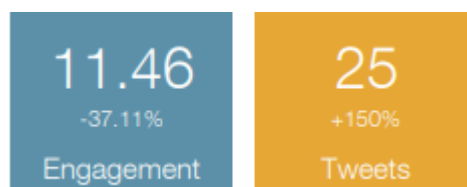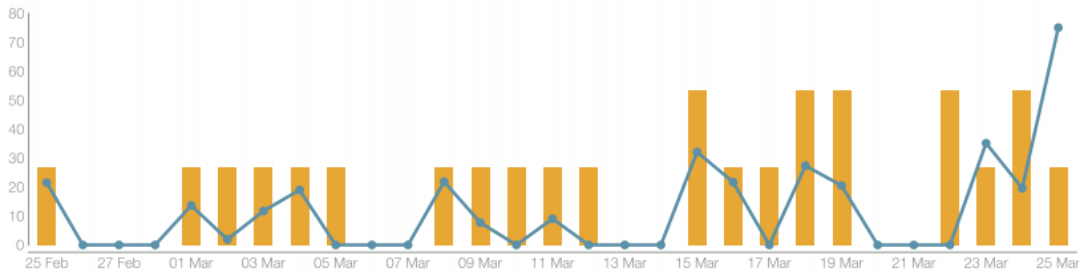
- **Reach**

Number of impressions: the number of times the tweets have been seen, the total number of views, knowing that many have seen it scroll through their feed without doing anything special. According to Twitter, there are an average of 525 views per day. Last year the number of impressions was about 7000, meaning the number of views has strongly increased (+126%) compared to last year.
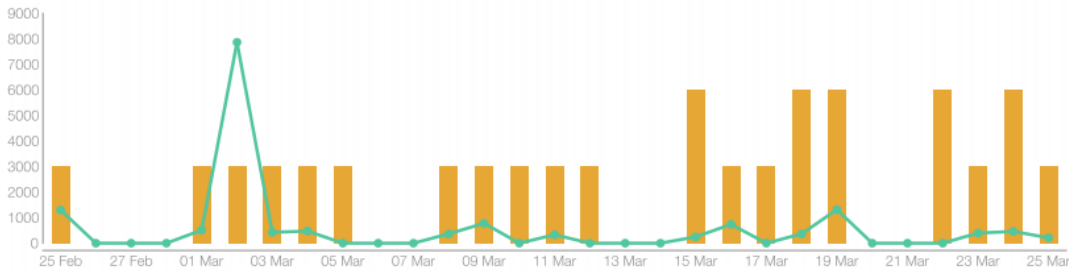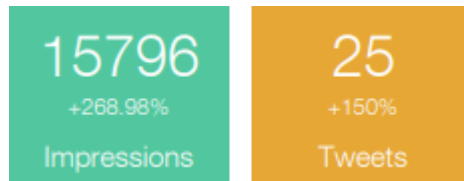

- **Interactions**

The total of interactions is the total number of times a user interacted with a Tweet. Clicks anywhere on the Tweet, including Retweets, replies, follows, likes, links etc.
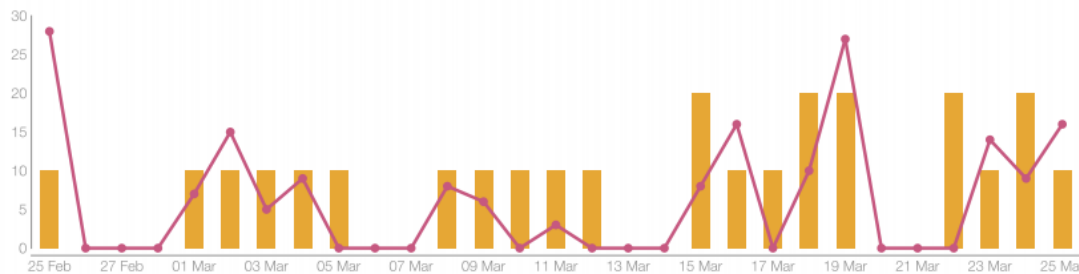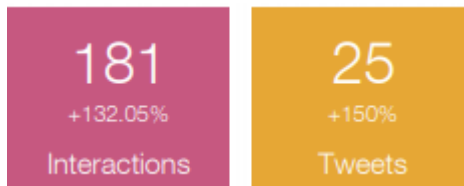
The chart below presents a breakdown of these 181 interactions (for 25 tweets over the period). It represents: 92 likes (+92% vs Y-1), 36 retweets, 4 quotes, 24 profile clicks (+50% vs. Y-1) and 25 link clicks.
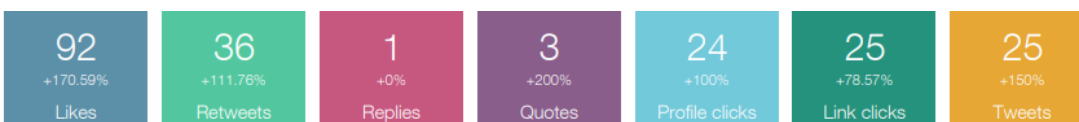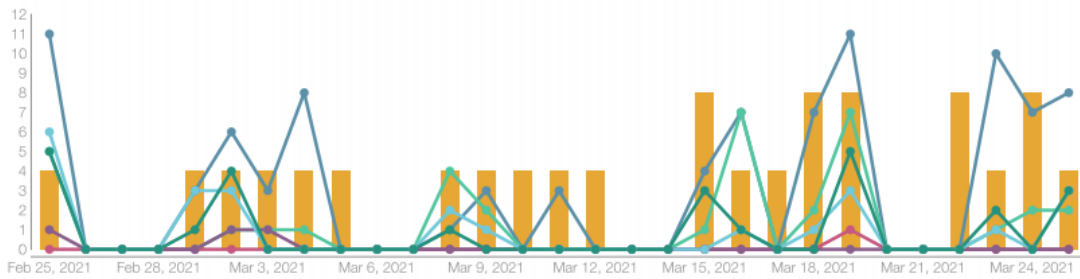
- **Tweets ranking**

Published	Text		Impressions	Likes	Retweets	Replies	Quotes	Link clicks	Profile clicks	Engagement
19 Mar 14:44	On March 24th, join our next Stakeholders' Wo...	Go	1,316	11	7	1	0	5	3	20.52
25 Feb 16:03	.@EUBlockchain & the @IFFunic (@Uni_of_N...	Go	1,301	11	5	0	1	5	6	21.52
23 Mar 14:30	You can discover @innovSprint 's article ab...	Go	398	10	1	0	0	2	1	35.18
25 Mar 11:15	.@VisaNews, our partner @Crowdpolicy, @eleven...	Go	213	8	2	0	0	3	3	75.12
04 Mar 09:56	The H2020 INFINITECH stakeholders' workshop a...	Go	474	8	1	0	0	-	0	18.99
24 Mar 11:10	Our new stakeholders' workshop is starting ! ...	Go	459	7	2	0	0	0	0	19.61
18 Mar 11:50	On March 4th, @caixabank partnered for a webi...	Go	365	7	2	0	0	0	1	27.4
16 Mar 09:46	Our "#Bigdata and #ArtificialIntelligence for...	Go	737	7	7	0	0	1	1	21.71
02 Mar 10:59	2 days left before our Stakeholders' Worksh...	Go	7,870	6	1	0	1	4	3	1.91

Published	Text		Impressions	Likes	Retweets	Replies	Quotes	Link clicks	Profile clicks	Engagement
15 Mar 15:07	Our member @EngineeringSpa published a White ...	Go	249	4	1	0	0	3	0	32.13
11 Mar 15:27	What is @LeanXcale ? @RicardoJimenezP , CEO a...	Go	331	3	0	0	0	0	0	9.06
09 Mar 16:00	For the 16th time, @IFIP_PrivacyIdM launches ...	Go	778	3	2	0	0	0	1	7.71
03 Mar 15:38	Our consortium member @wenalyze applies for t...	Go	426	3	1	0	1	0	0	11.74
01 Mar 15:45	Our member @EngineeringSpa has released a bra...	Go	513	3	0	0	0	1	3	13.65
08 Mar 17:11	SAVE THE DATE	Our next webinar will take...	Go	366	1	4	0	0	1	2	21.86

Finally, it seems we have significantly more impressions and visits on our profile as the account is boosted and it is reflected by figures. Twitter activities are on a good track to reach our objectives.

2.4.3 Newsletter & calendar analytics

2020 was the first full year of newsletter sent and we reached over 390 subscribers with 6 newsletters. For this second full year of the INFINITECH project, the 2021 agenda for the 8 INFINITECH newsletters was presented to all partners at the beginning of the year. It has been decided to strengthen the impact of INFINITECH activities and highlight some pilots, activities led by partners. Moreover, the idea is to highlight editorial content, build audience loyalty, generate recurring traffic to our website and raise awareness to all interested bodies. The consortium main ambition is to give our community the opportunity to enter the project and increase the interest of all stakeholders. Finally, this new content strategy for the 2021 newsletter announcement is to double down the number of subscribers and reach out stakeholders active at the EU level and all partners' ecosystems and show concrete actions.

Each newsletter will be sent the 1st Wednesday of these following months: February, March, May, June, July, September, November, December, and it will include:

- A 2mins to 5mins video interview from a list of partners (all videos will be available on a specific INFINITECH playlist on the Finance Innovation YouTube channel). The format is similar to the first video interview (figure 11) with Vittorio Monferrino (INFINITECH Deputy Project Manager).

https://www.youtube.com/watch?v=QTlc34PDDk0&t=2s

Figure 11 - Video \#1 Interview with Vittorio Monferrino

- Atos

Figure 12 - Video n°2 Interview with Jose Gato (Research & Innovation Department at Atos Spain)

This video is available here:

https://www.youtube.com/watch?v=UobkC9HBLyo&list=PL0zGBUBDkiehhNK56KdU9x_r15dPRqZzF&index=2

- LeanXcale

Ricardo Jimenez-Peris, CEO & Founder of LeanXcale

Figure 13 - Video n°3 Interview with Ricardo Jimenez-Peris, CEO & Founder of LeanXcale

This video is available here:

https://www.youtube.com/watch?v=2r-jZEB2O2k&list=PL0zGBUBDkiehhNK56KdU9x_r15dPRqZzF&index=3

- Innov-Acts: Interview will be released in May
- Wenalyze: Interview will be released in June
- CrowdPolicy: Interview will be released in July
- Hewlett Packard Enterprise (Sandbox deployments): Interview will be released in September
- University of Piraeus Research Center (marketplace): Interview will be released in November
- To be determined: December

2.4.3.1 Q&A

About the questions asked during the interview: What INFINITECH is about? An introduction and link to pilots. How are the pilots organized/grouped? Why? What are the biggest challenges facing (the pilots)? Going in details with 3-4 pilots (examples)

- Latest news from a predefined list of partners monitors technological developments. Finance Innovation's communication team decided to keep, each month, a permanent watch on the partners' latest news related to the INFINITECH project and integrate the most relevant ones on the newsletter.
- Blogs and articles: To keep track of every partner's blog contribution, a calendar has been created and shared with all partners; this will be available in the repository. Taking into consideration several parameters, the consortium was divided into four groups.
- Upcoming events & webinar replay.

In addition to the interviews, we recorded for the newsletter, some partners (e.g. ATOS) presented the project through a video and shared it on their networks. Carmen Perea, Head of Transports Systems & Urban Mobility Unit at Atos Research & Innovation, and Jose Gato, WP7 leader, explain in Spanish what the INFINITECH project consists of. This video is available here: *https://www.youtube.com/watch?v=I_r_VtWq8PA* (https://www.youtube.com/watch?v=I_r_VtWq8PA)
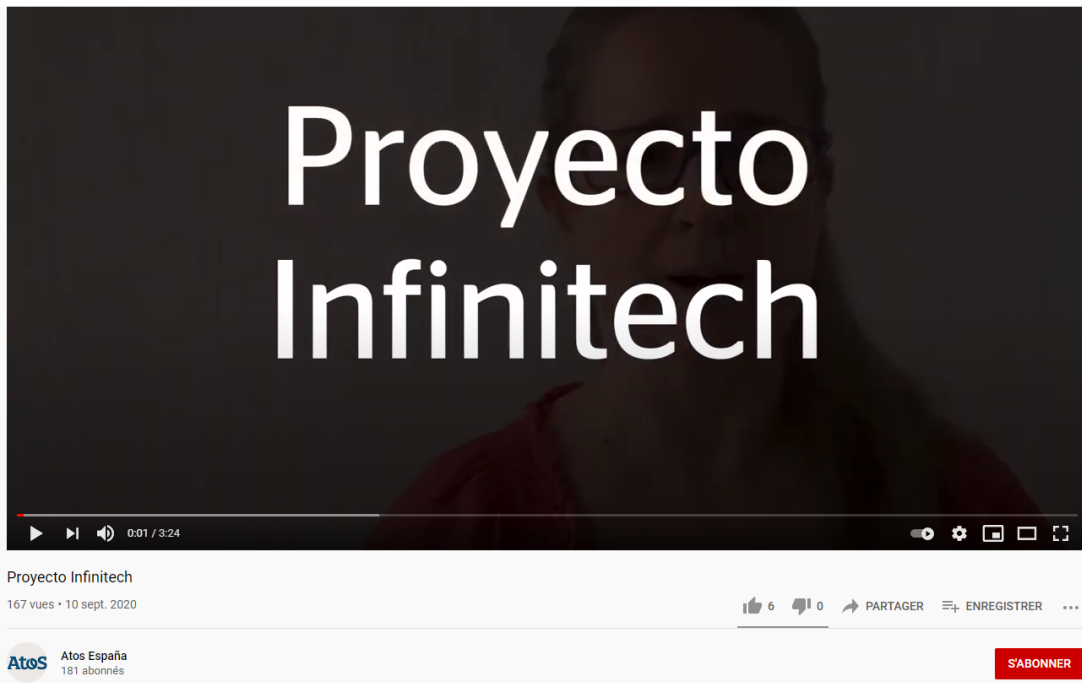
Figure 14 - INFINITECH project explained by Carmen Perea (in Spanish)

A motion design video has also been created by IBM in order to promote how Tokens and Blockchain are transforming the Fintech sector. This video is also available on the project's playlist: *https:// youtu.be/Nw_5MXRJPgk* (https://youtu.be/Nw_5MXRJPgk)
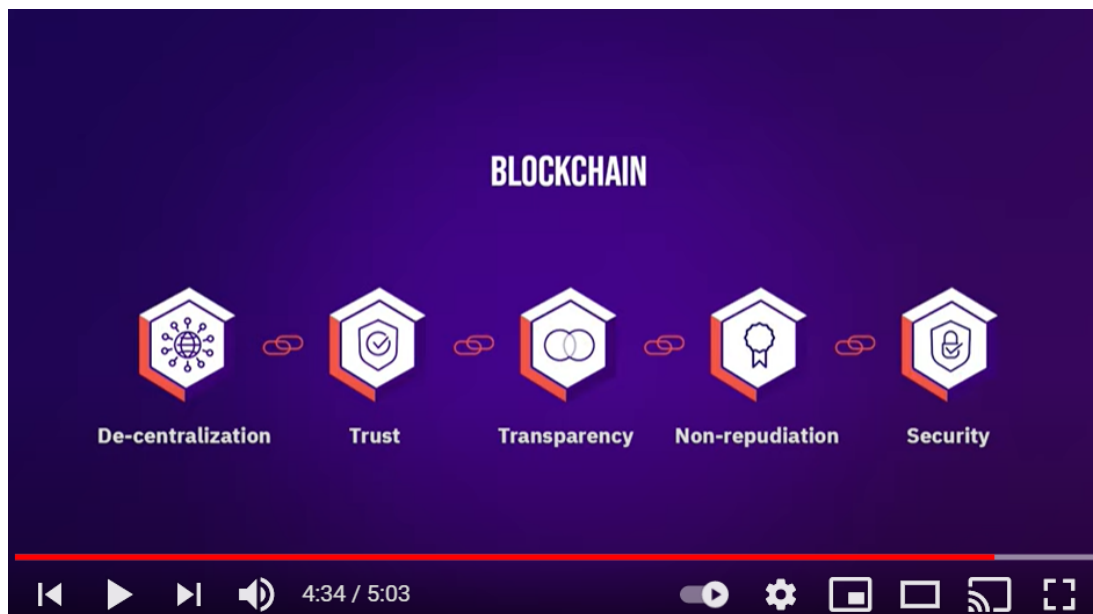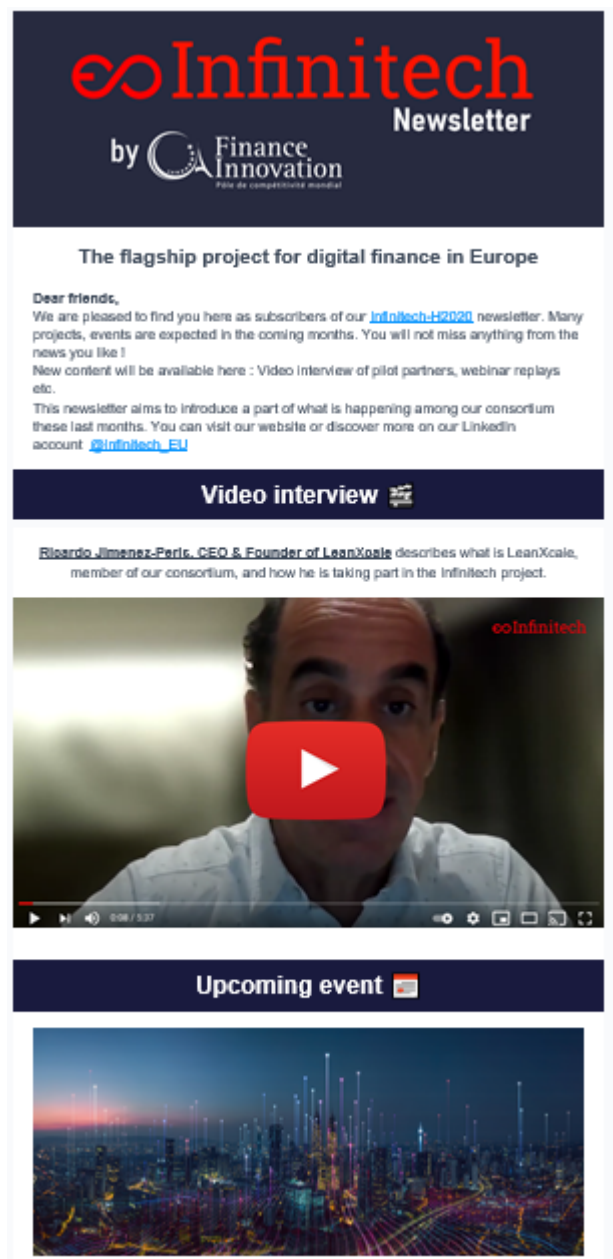

Figure 15 - How blockchain is transforming Fintech

Figure 16 - Two first 2021 newsletters (February 3rd and March 4rd)

In addition, to "monthly" newsletters, before project crucial and strategic moments/events (e.g. webinar, workshops, meetings etc.), Finance Innovation is sending a "flash newsletter" to all INFINITECH subscribers and other partners' subscribers such as Finance Innovation own ecosystem (+15k subscribers) and social media channels (+15k followers on LinkedIn and +16k on Twitter). The idea is to promote an event as much as we can beforehand.

Figure 17 - Flash newsletter "\[16th March\] Big Data and Artificial Intelligence for Portfolio Risk Assessment"

As of today, we are reaching over 590 subscribers to our INFINITECH newsletter. This represents a +50% increase compared to last year. Sendinblue tool is used for the newsletter. It gives us the analytics presented in the figure 17 below.

		Recipients	Opens	Clicks	Unsubscribed
9th of March					
✉	**Workshop Infinitech 2 Big Data** #194 · Envoyée le 09 Mars 2021, 14:01 Rapport · Aperçu · Plus ▾	518 100%	122 24,25%	15 2,98%	0 0%
4th of March					
✉	**Newsletter Infinitech Février 2021** #184 · Envoyée le 04 Mars 2021, 17:02 Rapport · Aperçu · Plus ▾	515 100%	86 17,34%	18 3,63%	0 0%
3rd of February					
✉	**Newsletter Infinitech - Janvier 2021** #132 · Envoyée le 03 Fév 2021, 15:04 Rapport · Aperçu · Plus ▾	527 100%	98 19,25%	21 4,13%	4 0,79%

Figure 18 - Sendinblue Newsletters analytics

Based on the 3 last months, we can see the opening rate is between 17% and 24%, which means our list is still in the European average of 21%. Regarding the clicking rate, the European average is 3% so our list remains in the average.

We can also notice that a specific mailing is more interesting for our audience than a newsletter (the opening rate is particularly high).

2.5 Articles and publications

2.5.1 Articles & blogs

To attract visitors to the INFINITECH website and give visibility to the project through google research, a dedicated blog section is constantly updated with new articles. This page collects all partner's blog posts, appearing in reverse chronological order (i.e. from newest to oldest). Next semester, the section will be slightly modified to help viewers doing their own article search on the website.
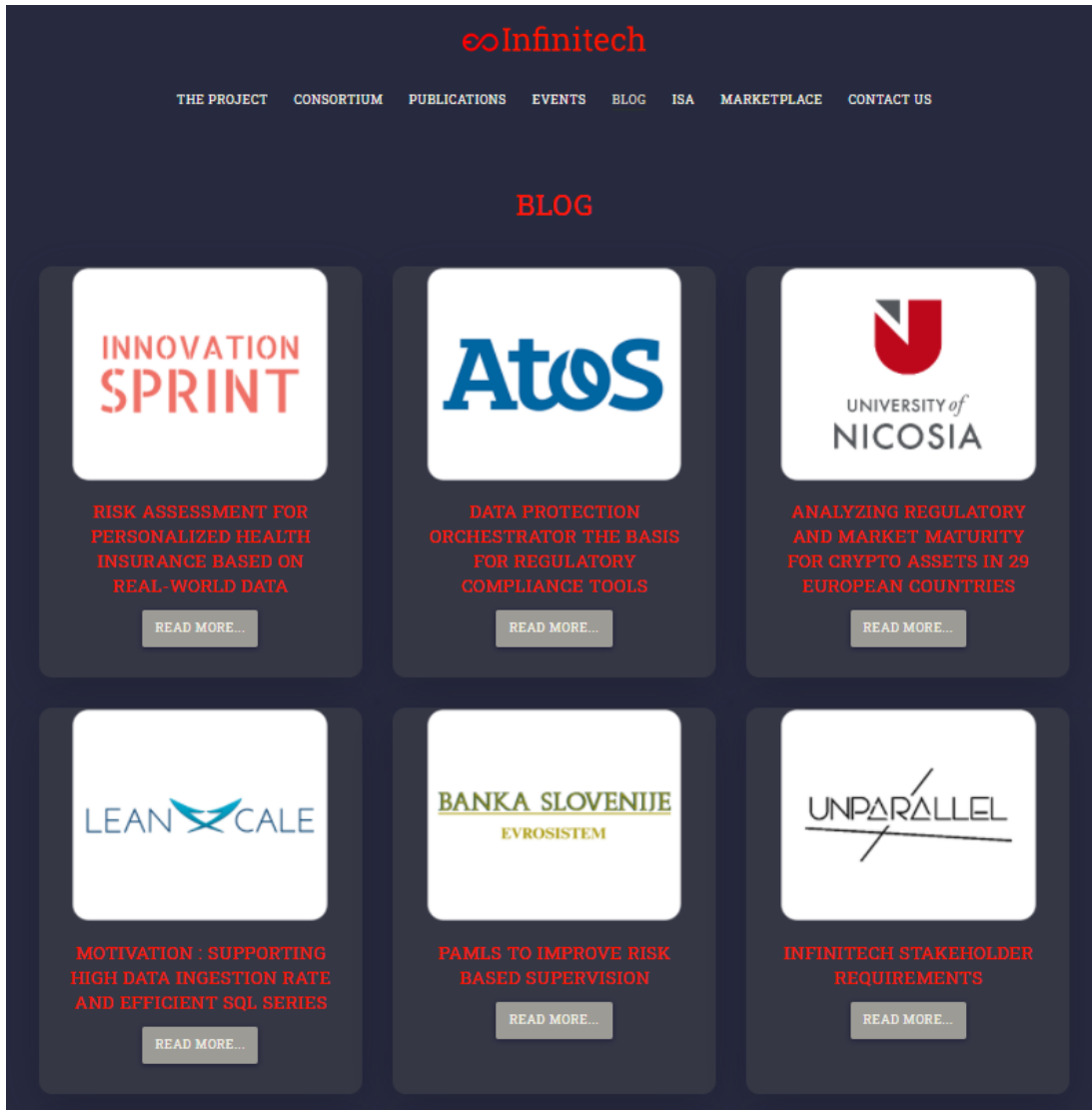
Figure 19 - Blog page on INFINITECH website

The non-exhaustive list below (table 1) presents some blog posts written by different partners and posted on our website. Since the previous deliverable, 19 articles have been collected.

Table 1 List of INFINITECH blog posts

2.5.1.1 List of INFINITECH Blog Posts

Partner	Title of the blog (with website/ document link)
Innovation Sprint	**1** RISK ASSESSMENT FOR PERSONALIZED HEALTH INSURANCE BASED ON REAL-WORLD DATA**2/** PILOT #12 OF INFINITECH IS NOW COLLECTING RWD
ATOS	**1** DATA PROTECTION ORCHESTRATOR THE BASIS FOR REGULATORY COMPLIANCE TOOLS**2/** ARE YOU A GOOD DRIVER? CHECK THE PILOT 11 PAY AS YOU DRIVE SERVICE
University of Nicosia	ANALYZING REGULATORY AND MARKET MATURITY FOR CRYPTO ASSETS IN 29 EUROPEAN COUNTRIES
LeanXcale	MOTIVATION : SUPPORTING HIGH DATA INGESTION RATE AND EFFICIENT SQL SERIES
Banka Slovenije	PAMLS TO IMPROVE RISK BASED SUPERVISION
Unparallel	INFINITECH STAKEHOLDER REQUIREMENTS
Gradiant	**1** ANONYMIZATION: WHAT REALLY IS AND HOW TO ACHIEVE IT?**2/** LOCATION DATA: CAN THEY BE REALLY ANONYMOUS?
University of Nicosia	EVERYTHING YOU ALWAYS WANTED TO KNOW ABOUT CBDCS (BUT WERE AFRAID TO ASK)
Engineering	CONTAINER ORCHESTRATION TECHNOLOGIES AT THE SERVICE OF INFINITECH

Innov-Acts	**1** STRUCTURING END-TO-END MACHINE LEARNING PIPELINES FOR DIGITAL FINANCE**2/** VALUE AT RISK CALCULATION ON HIGH INGESTION DATA FOR REAL-TIME TRADING
BANKIA	**1** BANKIA FINTECH BY INNSOMNIA LAUNCHES 6TH CALL**2/** PILOT # 1: INVOICES PROCESSING PLATFORM FOR A MORE SUSTAINABLE BANKING INDUSTRY**3/** Gender equality becomes a reality in fintech, 66% of the sector are women
Wenalyze	PILOT 13_COMMERCIAL INSURANCE IN THE POST-COVID WORLD
Finance Innovation	FINANCE INNOVATION COLLABORATING WITH 47 EUROPEAN PARTNERS THAT ARE CHANGING DIGITAL FINANCE IN EUROPE

2.5.1.2 List of INFINITECH Blog Posts

Partner	Title of the blog (with website/ document link)
Innovation Sprint	**1** RISK ASSESSMENT FOR PERSONALIZED HEALTH INSURANCE BASED ON REAL-WORLD DATA**2/** PILOT #12 OF INFINITECH IS NOW COLLECTING RWD
ATOS	**1** DATA PROTECTION ORCHESTRATOR THE BASIS FOR REGULATORY COMPLIANCE TOOLS**2/** ARE YOU A GOOD DRIVER? CHECK THE PILOT 11 PAY AS YOU DRIVE SERVICE
University of Nicosia	ANALYZING REGULATORY AND MARKET MATURITY FOR CRYPTO ASSETS IN 29 EUROPEAN COUNTRIES
LeanXcale	MOTIVATION : SUPPORTING HIGH DATA INGESTION RATE AND EFFICIENT SQL SERIES
Banka Slovenije	PAMLS TO IMPROVE RISK BASED SUPERVISION
Unparallel	INFINITECH STAKEHOLDER REQUIREMENTS
Gradiant	**1** ANONYMIZATION: WHAT REALLY IS AND HOW TO ACHIEVE IT?**2/** LOCATION DATA: CAN THEY BE REALLY ANONYMOUS?
University of Nicosia	EVERYTHING YOU ALWAYS WANTED TO KNOW ABOUT CBDCS (BUT WERE AFRAID TO ASK)
Engineering	CONTAINER ORCHESTRATION TECHNOLOGIES AT THE SERVICE OF INFINITECH
Innov-Acts	**1** STRUCTURING END-TO-END MACHINE LEARNING PIPELINES FOR DIGITAL FINANCE**2/** VALUE AT RISK CALCULATION ON HIGH INGESTION DATA FOR REAL-TIME TRADING
BANKIA	**1** BANKIA FINTECH BY INNSOMNIA LAUNCHES 6TH CALL**2/** PILOT # 1: INVOICES PROCESSING PLATFORM FOR A MORE SUSTAINABLE BANKING INDUSTRY**3/** Gender equality becomes a reality in fintech, 66% of the sector are women
Wenalyze	PILOT 13_COMMERCIAL INSURANCE IN THE POST-COVID WORLD
Finance Innovation	FINANCE INNOVATION COLLABORATING WITH 47 EUROPEAN PARTNERS THAT ARE CHANGING DIGITAL FINANCE IN EUROPE

2.5.2 Scientific publications

Publications on scientific and technical journals and publications for conferences have been written and published to ensure the visibility of INFINITECH toward scientific communities. Writing and publishing scientific publications are important and have been identified as a top priority goal. Indeed, publications can also be regarded as an asset that enables authors and a project to gain recognition and acknowledgement in a particular field at national and international levels.

Table 2 – List of scientific publications

Partners	Title	Journal / publications for conference & Status	Date
Innov-Acts Limited	"Blockchain Technology: Financial Sector Applications Beyond Cryptocurrencies"	Paper presented during the Decentralized 2019: Decentralised **Blockchain Conference** held in Athens, October 31st 2019	2019
Finance Innovation	" Le Pôle Finance Innovation, fer de lance de l'innovation dans la finance digitale en Europe	Esteval editions online magazine : https://www.esteval.fr/article.23309.le-po-le-finance-innovation-fer-de-lance-de-l-innovation-dans-la-finance-digitale-en-europe	June 2020

Gradiant	"A new approach for dynamic and risk-based data anonymization"	Publication on Springer online magasin on the proceedings of the conference **CISIS202**https://link.springer.com/chapter/ **10.1007/978-3-030-57805-3_31**	August 2020
Leanxcale (LXN)	"Parallel Query Processing in a Polystore". INFINITECH has been added in the acknowledgement section	Publication on Springer online journal : International Publisher Science, technology https://www.springer.com/journal/10619	March 2021
Bogazici University (BOUN)	"A Cluster Based System for Analyzing Ethereum Blockchain Transaction Data"	Conference paper available here : http://intelligenttech.org/ BCCA2020/proceedings/BCCApackingList/ 09_BCCA2020_RC_18.pdfAs part of the 2020 Second International Conference on Blockchain Computing and Applications (BCCA)Conference link: http://intelligenttech.org/BCCA2020/ conference proceedings link:http://intelligenttech.org/BCCA2020/ proceedings/ This work was carried out as part of the Infinitech project which is supported by the European Union's Horizon 2020 Research and Innovation programme under grant agreement no. 856632.	November 2020
Innovation Sprint	Scientific paper : "Risk Assessment for Personalized Health Insurance Based on Real-World Data"	A scientific paper written by A. Pnevmatikakis, S. Kanavos, G. Matikas, K. Kostopoulou, A. Cesario and S. Kyriazakos on their work in INFINITECH has been published on Risks[1] vol. 9, no. 3 The paper is available here : https://www.mdpi.com/2227-9091/9/3/46	March 2021

2.5.2.1 Open Access Book

It has been decided with the consortium to publish an Open Access Book with this proposed title: "Bigdata and Artificial Intelligence in Digital Finance - Disrupting Financial Institutions using Digital Technologies".

It would be of value to publish the project's results in an Open Access book, which could boost our dissemination efforts, while also helping the project to achieve our objectives in terms of Open Access Publications. In this direction, a very early draft of a Book Proposal Concept prepared by Dr. John Soldatos (INNOV-ACTS LIMITED) and Prof. Dimosthenis Kyriazis (UPRC) has been presented and approved by the consortium. It was submitted to Springer Nature, which is a reputable publisher offering Gold Open Access Publication services.

The book proposal was approved, we had an agreement with Springer Nature (*https:// www.springernature.com/gp*). Here is the detailed synopsis which has(https://www.springernature.com/gp) been accepted by the publisher Springer: "The planned manuscript length of the book will be approx. 80,000 words (300+ double-spaced, manuscript pages). There will be many figures, pictures, and graphs that will significantly add to the length of the published book. We expect to complete the manuscript during the third quarter of 2021. The book will contain **twenty chapters, structured in five main parts**. In the sequel, we present these parts of the book, along with their indicative chapters/contents." The structured book with chapters heading is available in APPENDIX 1.

The two editors are: John Soldatos *(http://gr.linkedin.com/in/johnsoldatos)* and Prof. Dimosthenis Kyriazis *(https://www.linkedin.com/in/dimosthenis-kyriazis-1397919)* *(http://gr.linkedin.com/in/johnsoldatos)*
(https://www.linkedin.com/in/dimosthenis-kyriazis-1397919)
This book will have a total of roughly 400 pages and the goal is to publish it late Summer 2021. Publishing an open access book with Springer offers authors the option to publish their books and chapters open access, making research freely available to anyone with internet access. It definitely will help us have a higher impact both for the project and the researchers.

- **Focus on a survey on the willingness of people to share health data with their health insurance provider led by Christiane Grünloh, PhD, Senior Researcher eHealth at Roessingh Research & Development**

One aim of the INFINITECH project is to explore how Real-World Data can be utilized by health insurance companies for risk assessment and for novel insurance products for the benefit of both insurance providers and clients. The data in question relates however to sensitive personal health data, which raises the question, whether clients are actually willing to share these types of data with their health insurance provider. Besides investigating the general attitude of sharing health data, it is also interesting to investigate which kind of factors might influence the willingness to share. For example, some insurance companies offer health and wellness programs that come with a free device or other incentives. While a free device might be a clear benefit, clients might prioritize other preferences and values (such as privacy). Furthermore, some purposes are more beneficial for the insurance company (e.g., risk assessment, fraud detection) than for the client and therefore not compelling or perhaps even off-putting. The question is, how would a client decide whether to give consent depending on the benefit for themselves and the specific purposes of data use?

The research questions underlying this survey have been formulated as:

- What is the general attitude of clients towards sharing medical devices and/or lifestyle data with their health insurance company?
- Which factors are related to their willingness to share health data with their health insurance provider for which purposes and how does the purpose of data sharing influence willingness to share?
- How do people weigh potential advantages and disadvantages of data sharing with their health insurance company?

Several hypotheses underly the conceptual model that will be tested with the survey:

- People who perceive themselves healthy are more likely to share data with their health insurance provider to receive a personalized premium calculation
- People with a high propensity to trust are more likely to share data with the insurance provider
- People who score high on trust towards their health insurance provider are more likely to share data with them.
- People with a high disposition to privacy (i.e., a high extend to which a person displays a willingness to preserve their private space) are less likely to share data with their health insurance provider

Distribution of the survey:

The survey was published on 18th of March 2021 and distributed through social media (Twitter, LinkedIn, Xing), via email lists of research projects, through the patient panel of RRD (N=150), and by contacting patient and health associations asking for support in the distribution efforts. These activities were accompanied by an infographic in the respective language when possible.

Current status:

By 30th March 2021, N=121 have filled out the survey. In the following, we present some demographics of these participants.

Of the 121 participants, 66 identified as female (54.55%), 55 as male (45.45%). Most participants were between 26 and 35 years old (N=39, 32.23%), followed by the group aged between 36-45 (N=26, 21.49%) (see Figure 4).
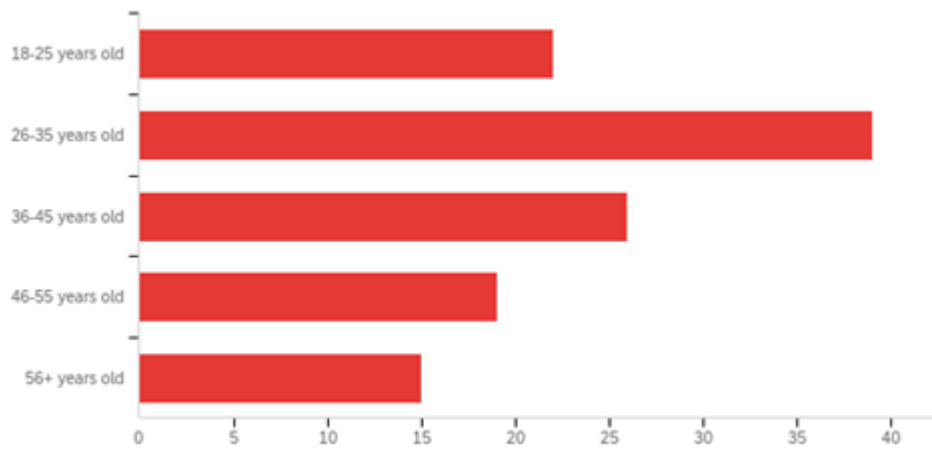
Figure 20 - Age distribution

Of all participants, 70 stated to have an activity tracker (57.85%), 5 use a medical device (4.13%), while 4 use both (3.31%), compared to 42 (34.71%) who use neither.
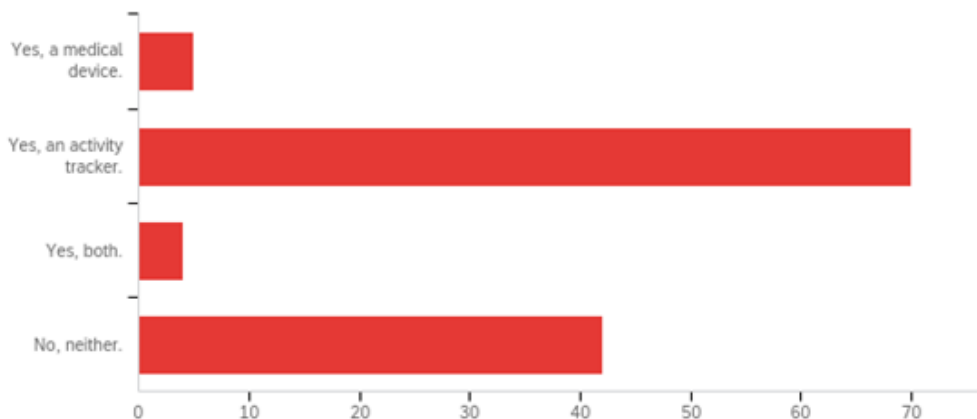

Figure 21 - Use of medical device or activity tracker

The education level was quite high with 102 (85%) indicating a university as the highest degree of education. The health insurance of the respondents is located in The Netherlands (45, 37.82%), Germany (51, 42.86%), Other (17, 14.29%), and 6 respondents were not insured (5.04%). The other countries listed were Belgium (N=2), Denmark, Finland, Portugal, Turkey, United Arab Emirates (each N=1), Greece (N=8), Italy (N=5).

Out of 118 participants, most described their state of health as good (73, 61.86%) and their lifestyle as healthy (68, 57.63%). Furthermore, most participants do not have a chronic condition themselves (90, 76.27%) and more than half stated not to have a chronic condition in their family (55, 51.89%).

Finally, the survey will remain open for the next coming weeks, with continuous efforts to increase response rate and to reach a more diverse group of respondents.

- **Scientific actions: INFINITECH Hackathon**

Another key element for the dissemination activities and an important KPI for the project are the hackathon actions. Led by Copenhagen Fintech (CPH), the main concept of this coming hackathon will be on anti-money Laundering (AML)/Transaction monitoring regarding the INFINITECH areas. The overall action is still under development, but the super-overall problem statement of the hackathon will be most probably: "How to reduce global environmental crime through better AML solutions". In collaboration with Copenhagen Business School, CPH will work in the coming weeks on the optimal set-up, data-use, timeline of this hackathon. Further development of this action will be reported on D9.3 Community Building Report I.

2.6 Communication and dissemination actions

2.6.1 Target audience

A comprehensive communication plan was defined at the beginning of the project with clear objectives (they were adapted throughout the project lifetime) and adapted to various relevant target audiences.

Identifying the target audience, for each communication, allows us to set clear objectives (e.g. What impact is intended? What reaction or change is expected from the target audience?). Also, it helps to choose pertinent messages (e.g. Why does the target audience need to know about the action?)

The following target groups have been identified for dissemination actions of the project:

- Financial institutions (e.g. banks, insurance and reinsurance companies, brokers, payment providers, asset managers, private equity)
- Companies in the finance management digitalization sector as:
    - treasuries: they need data to manage the risks of treasury
    - accounting, management control: to automation processes, reporting, use of AI to gain productivity
- Big Data/IoT solutions integrators: The project's result will be interesting for this target group in order to integrate INFINITECH's solutions to their products or services
- FinTech and Insurance Tech firms: Fintech and Insurance Tech firms will be able to test, in a real environment, their latest innovations and then be able to commercialize these solutions
- Academics and researchers: in order to monitor the state of the art in the field of digital finance. Uses of new data to remove R & D locks in this domain
- Consultants: monitoring innovation for their customers. Keep update their employees' skills and dissemination of innovation among customers
- Standardization bodies and policy makers

2.6.2 Events & Workshops

2.6.2.1 Internal workshops

General Assembly

The INFINITECH virtual General Assembly was organized on November 18th et 19th 2020.

This internal event of the project was the occasion to get all partners aligned on the actual status of the project, especially the onboarding partners. More than 70 partners attended the meeting.

The first day was dedicated to project management and Technology (Requirements, RA, Building Blocks) while the second day was dedicated to Pilots' demonstrations, Communication/Exploitation actions and next steps.
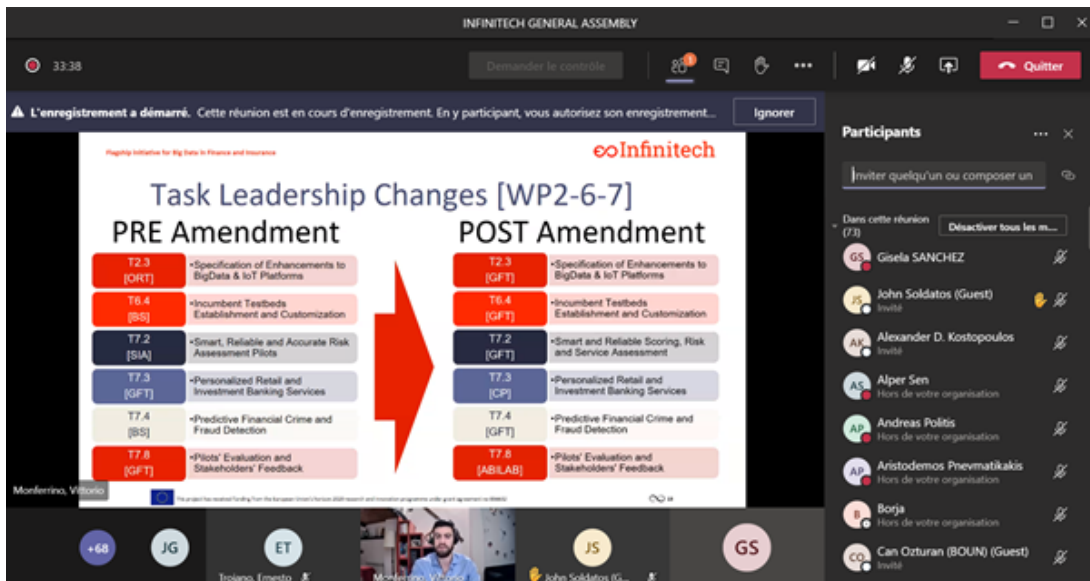
Figure 22 - INFINITECH General Assembly

Thematic Pilot Cluster Meetings

In December 2020, a calendar of pilot's cluster meetings was organized. The objective of these meetings was to discuss the following topics between the technical partners of the project:

- State of advancement
- Share possible issues or foreseen problems
- Update on KPIs

The calendar was the following:

Table 3 – Cluster meetings calendar

Cluster	When	Hour CET
Cluster #1	17/12/20	14h30-17h
Cluster #2	16/12/20	13h-15h30
Cluster #3	18/12/20	10h-12h30
Cluster #4	15/12/20	10h-12h30

The INFINITECH Project Manager recommended the following agenda per cluster and workshop:

Table 4 – Cluster and workshop agenda

Duration	Agenda and objectives	Who	Expected Presentations and Results
15'	**Objectives and Directions●** Objectives: Review and Deliverable● Strategic issue: Where is Innovations?● Guidelines to achieve Review and Deliverable objectives	Coordinator/PM	Precise Guidelines Alignment on objectivesPilots Presentation Format
15'	**Pilots from the perspective of Digital Finance Innovation●** Business and Technology perspective● Where is the Innovation?INFINITECH convergence	Pilots' End Users and Proxy	Short PPT highlighting what is the Pilots' innovationObjectives and Target KPIsBusiness Technical InnovationHow INFINITECH Supports the InnovationUse of INFINITECH Technologies
20'	**The INFINITECH way●** Available INFINITECH technologies● Alignment to INFINITECH R.A.● How to leverage from INFINITECH technologies	GFT+HPE+Technical partners	Tutorials onAlignment to INFINITECH-RAUse of the INFINITECH GitLabUse of the INFINITECH CI/CD Process

40'	**Mapping of Pilots** with INFINITECH technologies● TRL and IRL of components● KPIs, Objectives, Results● Mapping with R.A and WP3,4,5 components (grid suggested)	ALL Pilots	Checklist to be filledTRL Levels and KPIs (Key Performance Indicators)Track Pilot Progress through TRL Levels and KPIs
30'	**Plan and next steps●** Plan of the Pilots ● Adjustments of plan based on workshop (ALL)Next steps (Cluster Leader)	ALL Pilots and Leaders	Concrete Plan with ActionsWhat is the plan for Engaging Users from inside the pilot organizations?What is the plan for Engaging External Users/Stakeholders? What are the methods to be used (e.g., workshops, direct contacts, hackathons)
15'	**Q&A & Discussion**	ALL	Action Points for future

2.6.2.2 External events

This section will present the list of the external events where INFINITECH has participated or organized. Due to the COVID-19 situation, 100% of these events were held online. It is important to consider that virtual attendance rates are different from physical attendance. The average no-show percentage of virtual free of charge events can be as high as 50%, what can be higher than in-person events[4]. During the analysis of this section, we could see that it was the case for some of the events organized by the project.

2nd Digital Banking & Payments conference

Following the success of the 1st Digital Banking & Payments Conference edition, an event created by the collaboration between Boussias Communications and the Dias Media Group, the 2nd edition took place the 18th of February 2020 (this event was not reported during D9.2). University of Nicosia (UNIC), represented by Professor George Giaglis and Professor Marinos Themistocleous had the opportunity to participate at this venue and presented the implication of UNIC in INFINITECH. The audience of this event consists mainly of senior executives of the banking sector, the emerging Fintech and Paytech ecosystem, etc.

Figure 23 - 2nd Digital Banking & Payments conference

Decentralized Learning Series

The decentralized conference is organized by the University of Nicosia (UNIC). Due to COVID-19 situation, the conference was reorganized. Therefore, instead of having one big conference, multiple events were organized for 2020-2021: Decentralized Learning Series (DLS) online. The number of online attendees was approximately 5 000 (for all events combined), targeting mainly blockchain enthusiasts, entrepreneurs, corporate and academics. Professor George Giaglis (UNIC) had the opportunity to present INFINITECH during one of the conferences.

Figure 24 -Decentralized Learning Series

Fintech Network Meeting

On the 7th of October 2020, Bank of Slovenia (BOS) and Pilot Leader 8 had the opportunity to present INFINITECH during the Fintech Network Meeting. This dissemination action took place via Skype and gathered around the table around 10 participants, mainly representatives from supervisory authorities.

Second International Conference on Blockchain Computing and Applications (BCCA 2020)

On the 3rd of November 2020, BOGAZICI UNIVERSITESI (BOUN) had the opportunity to virtually present during the Second International Conference on Blockchain Computing and Applications, the paper "A Cluster Based System for Analyzing Ethereum Blockchain Transaction Data" (aligned with their contribution on task(http://intelligenttech.org/BCCA2020/proceedings/BCCApackingList/09_BCCA2020_RC_18.pdf) T4.4). The main goal of this conference is to encourage both researchers and practitioners to share and exchange their experiences and recent studies between academia and industry in the Blockchain field.
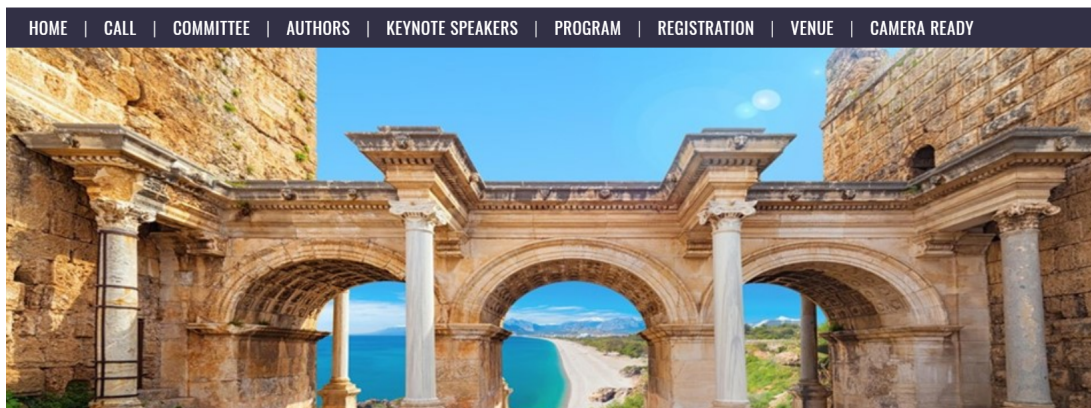
Figure 25 - Second International Conference on Blockchain Computing and Applications

Fintech Workshop

This external event took place on the 10th of November 2020. It was organized by Bank of Slovenia and Institut "Jožef Stefan" (JSI), where JSI presented the use of AI in the financial sector on practical examples (as Pilot#8). This was an online workshop and gathered around 15 participants from different supervisory authorities of Slovenia (Bank of Slovenia, the Securities Market Agency and the Insurance Supervision Agency).

CESCE's experience streamlining its risk processing

On the 25th of February 2021, LeanXcale (LXS, WP3 leader), organized the webinar CESCE's experience streamlining its risk processing. This webinar objective was to present how financial and insurance institutions around the world can solve the problems they face when transforming to a data-driven organization, using the technologies developed by LXS. This was a relevant webinar as these technologies have been partially developed in the project by LeanXcale (T3.1) and the target audience corresponded to the target audience of INFINITECH. The webinar took place in Spanish.

Figure 26 - CESCE's experience streamlining its risk processing

CISAR SYMPOSIUM 2021

On the 2nd and 3rd of March, Genillard&Co, Pilot 14 of the project, organized the Climate Insurance Solutions for Agricultural Risks - CISAR Symposium.

The objective of this edition was to support the sustainable development of risk management measures in agriculture by bringing together representatives of the public sector, risk and insurance specialists, technology experts as well as the agricultural community.

This online event targeted mainly members of the public sector, insurance industry specialists, agriculture technology and service companies, the farming community, and key members of scientific and research institutions.

AggroApps had the opportunity to participate in this event and to present the INFINITECH project to the audience. Other important players of the start-up ecosystem, such as Descartes Underwriting, French company, and member of FI, also had the opportunity to participate at this conference.

Figure 27 - 2021 CISAR Symposium

H2020 INFINITECH Stakeholders' Workshops Series, Episode #1

In order to boost the dissemination actions of the project, "the blockchain task force" of WP4 featured the first webinar on the stakeholders' workshops series on March 4th. This online workshop, organized by Ubitech, was the first of a series of workshops that the partners will organize in order to disseminate the project.

Only 100 e-seats were available to stakeholders and the registration had to go through the validation of the organizer. This was made in order to target the best audience for INFINITECH. This event targeted INFINITECH Partners working on blockchain applications and demonstrators, INFINITECH banking partners and FinTech, employees of banks and financial institutions, blockchain experts and consultants, and integrators of blockchain solutions.

The workshop had 92 registrations.

Figure 28 - Episode \#1 Stakeholders' Workshops Series

H2020 INFINITECH Stakeholders' Workshops Series, Episode #2

After the success of the first episode, a second workshop was organized on March 16th, this time the topic chosen was "Big Data and Artificial Intelligence for Portfolio Risk Assessment - How AI and Big Data Enables Novel Approaches to Portfolio Risk Assessment and Asset Management?". This workshop had 67 accepted registrations.

Figure 29 - Episode \#2 Stakeholders' Workshops Series

H2020 INFINITECH Stakeholders' Workshops Series, Episode #3

Following the success of the first two stakeholder's workshops, Atos (WP7 leader) organized the webinar "IoT, Big Data and AI for Insurance". The objective of this workshop was to present customized insurance products and risk assessment tools for not only SMEs, in the agricultural industry and insurance and reinsurance companies, but also to car manufacturers, healthcare services' developers, and IoT/Data providers. Several partners of the project had the opportunity to participate. Amongst them was, Gft, iSprint, Wenalyze and Genillard & Co. Due to some technical difficulties, the workshop was held in two parts. The part was held on March 24th, with the presentation of pilot #11 (Atos) and pilot #12 (Silo) and the second part was held on March 26th with the presentation of pilot #13 (WEA) and pilot #14 (GEN). The webinar gathered 69 participants for the first part and 33 participants for the second one.

During this workshop, Pilot #11, 12, 13 and 14 conducted an online survey. The results that were gather will be presented in Appendix 4.

Figure 30 - Episode \#3 Stakeholders' Workshops Series

Training on Cyber-Risk and Security-by-design

A training on Cyber-Risk and Security-by-design organized by Poste Italiane was organized on Teams and took place on the following dates: 5th,8th,12th,14th,19th,21st of October 2020. The targeted audience were employees in the Directorate General of Bancoposta (bank) , including top management. This webinar was not focusing only on the INFINITECH project, but it was also extremely relevant for the selected audience to give them detail. Therefore INFINITECH was introduced to the audience and the project's objectives and expected results were presented thoroughly. Pilot #10 developed by Poste Italiane and Engineering was presented too. Feedback reported from the audience was positive. It was a huge success because 481 people participated in 6 different webinars, totaling 25 hours of presentations. Top-level managers (decision-makers), experts from every area in the financial sector, engineers, and cyber-security experts were involved.

Roundtables "ICT Verticals and Horizontals for Blockchain Standardization"

Finally, on November 2020, INFINITECH has been invited to a series of Roundtables "ICT Verticals and Horizontals for Blockchain Standardization"[5] to present the work done and explore more active involvement into activities of blockchain standardization bodies. A thematic discussion involving particular vertical and horizontal sectors has been done and will be done every two weeks. Thus, the tentative agenda is:

- Fintech, Digital Assets and Smart Grids (11 Nov 2020)
- Digital Society, Identity and Privacy (25 Nov 2020)
- Digital Economy, SME's, Industry and Supply chains (9 Dec 2020)
- Cybersecurity (13 Jan 2021)
- IoT (27 Jan 2021)
- eHealth (10 Feb 2021)
- Future Internet, Media and Big Data (24 Feb 2021)

In particular for Fintech, Digital Assets and Smart Grids the group is composed by: Maurizio Ferraris, Giorgio Da Bormida, Ernesto Troiano, Vittorio Monferrino (GFT), Fabiana Fournier (IBM), John Soldatos (University of Glasgow), and Thanassis Giannetsos (UBI).

INFINITECH's representatives had the opportunity to contribute and present the project during the roundtable discussion highlighting how the project is utilizing blockchain technologies and how they bring innovation and impact. Moreover, the other EU projects and highly skilled participants will enable the possible development of a blockchain-based EU ecosystem.

INFINITECH Presentation in Hellenic Blockchain Innovation Hub (HBH) General Assembly

INFINITECH was presented in the scope of the General Assembly of the Hellenic Blockchain Innovation Hub, which was held, March 30th, 2021. Specifically, a presentation of the project was given by INNOV-ACTS with emphasis on the blockchain solutions of the program. Feedback was received by the members of the General Assembly i.e. an audience of approx. 35 participants to this on-line event. A description of the on-line presentations and the program, are available (in Greek) at: *https://medium.com/hellenic-blockchain-hub-el/general-assembly-and-thematic-conference-completed-e093eff1a76d*

(https://medium.com/hellenic-blockchain-hub-el/general-assembly-and-thematic-conference-completed-e093eff1a76d)

Figure 31 - Hellenic Blockchain Innovation Hub (HBH) General Assembly

2.6.3 Collaboration with other initiatives

Workshop HPC, Big Data, IoT and AI future industry-driven collaborative strategic topics

On July 3rd, 2020, the 2nd workshop on HPC, Big Data, IoT and AI future industry-driven collaborative strategic topics took place. During this event, 19 panelists from the different projects were present and 85 registered attendees participated.

INFINITECH was also part of this workshop and our partner Pavlos Kranas from LeanXacke, and WP3 leader, had the opportunity to present the project.

Figure 32 - Workshop HPC, Big Data, IoT and AI future industry-driven collaborative strategic topics

European Big Data Value Forum 2020

On November 5th, INFINITECH had the opportunity to participate in the European Big Data Value Forum, Berlin + Virtual edition. This event follows a series of previous editions. These were attended, on average, by 600 participants who were particularly industry professionals, business developers, researchers, and policymakers from over 40 countries.

Figure 33 - European Big Data Value Forum, Berlin + Virtual edition.

For the 2020 edition, the program focused on "AI and Big Data Transforming Business and Society" gathering more than 90 speakers from the public sector, innovative companies, leading research bodies and startups.

For 1 hour and 45 minutes, INFINITECH had the opportunity to present the project to the BDVA community. The objective of this presentation was to present:

- INFINITECH's impact and the mapping with the task force objectives
- Flagship project results and impact
- The role of sandboxes and testbeds
- Fintech perspective on innovation
- Open innovation hub and VDIH
- Findings of the AI Hub and the relation between Banks and AI
- Banks' real applications and scenarios
- Cross-available solutions for the banking sector

Several key partners of the project had the opportunity to participate. The list of speakers can be found below:

- Vittorio Monferrino (Parallel session (https://whova.com/embedded/speaker/ebdvt_202011/11876958/) chair) Deputy Project Manager, INFINITECH

- Maurizio Ferraris (Speaker) Senior (https://whova.com/embedded/speaker/ebdvt_202011/12673627/) Manager, GFT
- Marco Rotoloni (Speaker) Senior (https://whova.com/embedded/speaker/ebdvt_202011/12673632/) Research Analyst, ABILAB
- Francisco Estevan (Speaker) CEO (https://whova.com/embedded/speaker/ebdvt_202011/12673635/) Insomnia, DIH
- Ramon Martín de Pozuelo (Speaker) (https://whova.com/embedded/speaker/ebdvt_202011/12708949/) Project Manager, CaixaBank
- Martin Serrano (Speaker) Senior (https://whova.com/embedded/speaker/ebdvt_202011/12384700/) Research Fellow - UIoT Research Unit Director, i3-MARKET
- Klaudija Seitl (Speaker) Senior (https://whova.com/embedded/speaker/ebdvt_202011/12781262/) Supervisor, Bank of Slovenia
- Gisela Sanchez (Parallel session chair) (https://whova.com/embedded/speaker/ebdvt_202011/12867268/) Project Manager, Finance Innovation
- Lucile Aniksztejn (Parallel session chair) (https://whova.com/embedded/speaker/ebdvt_202011/12867269/) European project coordinator, Finance Innovation

For this event, an exclusive video was recorded in order to promote the INFINITECH project and the participation of the project at the European Big Data Value Forum. The video is also available at the FI *YouTube Chain* and on the INFINITECH playlist. It has (https://www.youtube.com/watch?v=QTlc34PDDk0&t=3s) strongly contributed to the communication of the project.

Figure 34 - INFINITECH promotional video

3 Marketplace

One of the objectives of WP8, led by University of Piraeus Research Center (UPRC), is to design and specify the architecture of the multi-sided market platform of(https://app.infinitech-h2020.eu/modpartner/48) the project and to develop marketplaces for Big Data, AI and IoT solutions as part of the multi-sided market platform. The Marketplace components and further technological information had been presented in D8.1 and D8.2 and will be further developed in next WP8 deliverables. For the purposes of this document, only the communication and dissemination actions will be reported.

The Marketplace is now accessible to visitors. There is a coherence regarding the design of the official website and the website of the Marketplace (e.g. colors, style, etc.). In order to promote the Marketplace a new tab has been created in the INFINITECH official website that links it to the Marketplace website. Another tab called "About", which goes back to the Marketplace from the official website, has also been created.

The Marketplace will centralize the project's workshop replays under the "Academy" tab, which is already accessible; the first 3 workshops of the project are already available online. This tab will allow visitors to watch the replay all the workshops organized by the project.

Similar to the INFINITECH website, the Marketplace will also have a subscribe to the newsletter section. This will allow visitors to subscribe to the INFINITECH newsletter. This section will be available in the next few weeks.

Figure 35 - INFINITECH Marketplace Logo
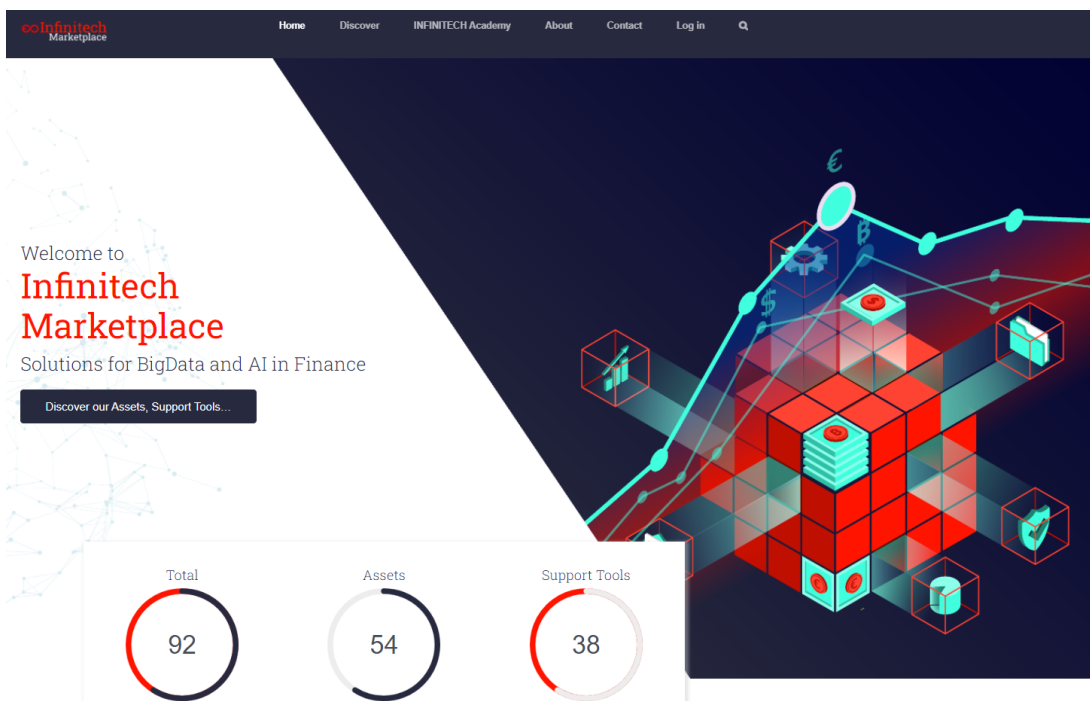
Figure 36 - Marketplace website

Further communication will be created in the next few weeks, e.g. mailing, social media posts, in order to boost the Marketplace's visibility.

The Marketplace will also contribute to the boost of the stakeholder's database. A private section is under development and will most probably merged with the INFINITECH Stakeholder Alliance (section 4) private section in order to create a qualify database contact list of stakeholders.

4 INFINITECH Stakeholder Alliance

The INFINITECH Stakeholder Alliance (ISA), which was already introduced in the last deliverables, now has its own landing page on the INFINITECH website (see 2.3.1 section). To continue with the ISA objectives, a private section has also been developed, to allow the participants of the alliance to access exclusive information. To this end, a mockup of this private session was presented. Figure 36 shows the first mockup of this space:
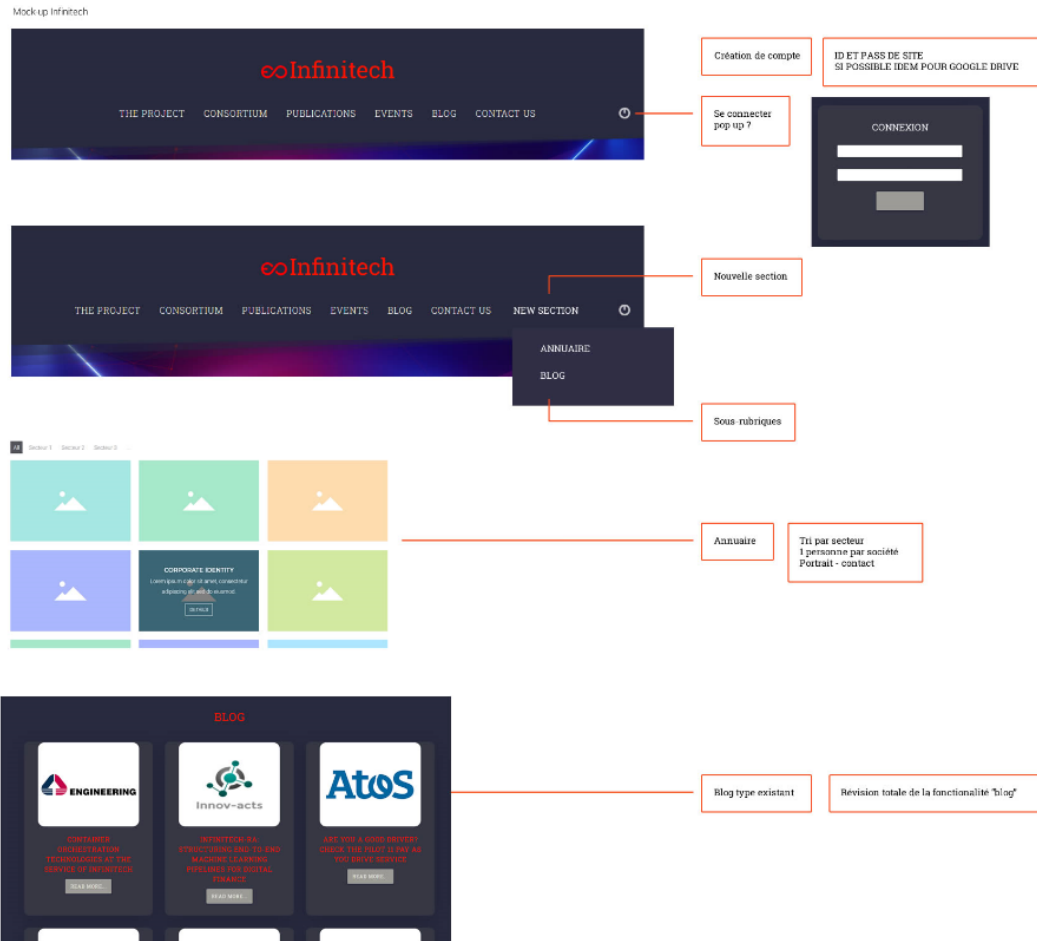
Figure 37 - Mock up private session

A beta test account was created in order to share the feedback of other WP partners as WP7 and WP8. This action is still under development and further details of its evolution will be presented in next deliverables.
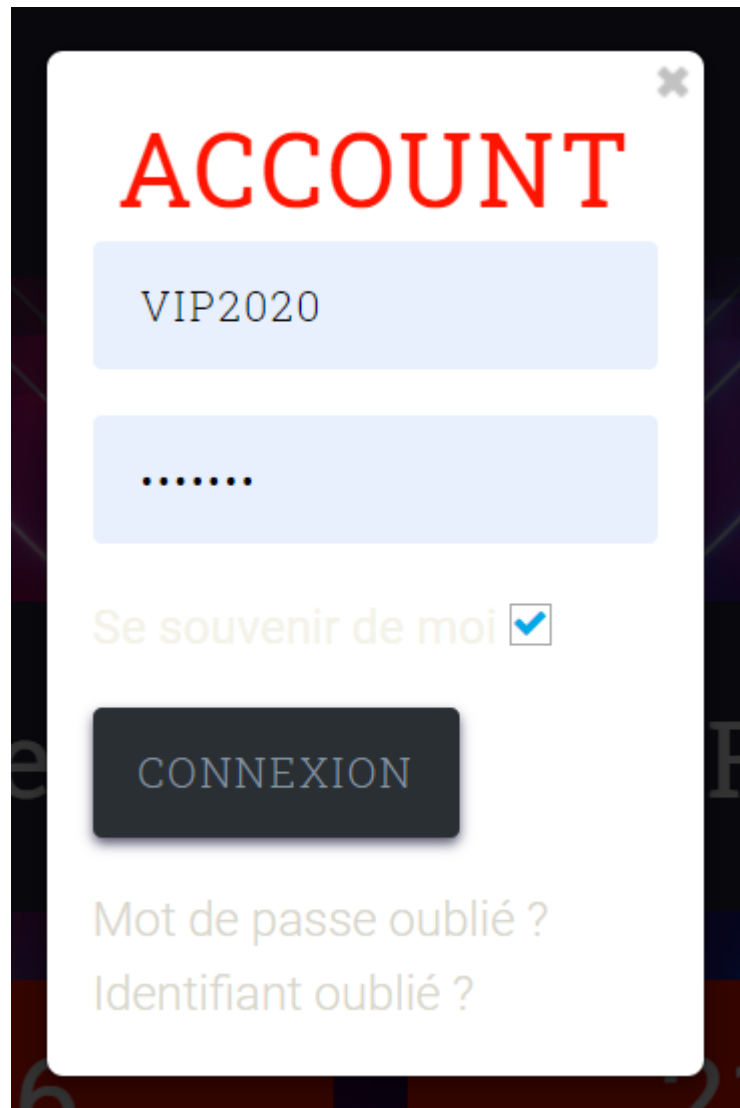
Figure 38 - Private session login

The stakeholders alliance is expected to boost the exploitation and broader outreach of the project's results as described in deliverable D9.12.

5 Sanitary context – COVID -19

5.1 Impact assessment and project adjustments

The COVID-19 health crisis has impacted the INFINITECH project. During D9.2 Communication and Dissemination Actions I deliverable, actions were made in order to react quickly to the current context. At this stage, what was implemented and analyzed as a temporary situation, has evolved in order to remain.

Today all meetings and events are held on-line. This has provided the opportunity for the project to move faster thanks to technology and partner's adaptability. For instance, several INFINITECH workshops were organized in the same month, which could have been challenging if it were on a face-to-face basis. This has given more visibility to the project and the results can be reflected in the statistics depicted above.

Although communication actions have boosted the project, meaningful feedback of stakeholders is difficult to gather and can be lost due to a lack of face-to-face interactions.

6 Conclusions

D9.3 deliverable has reported the communication and dissemination actions of the project from D9.2 (M10) to M19. The project is now at the middle of its stage and the actions planned and presented at M3 (D9.1) have been further analyzed.

This deliverable shows the adaptation of the project due to the unexpected COVID-19 situation. As a result of the uncertain context, some actions have been implemented for a long-term basis e.g. online meetings, events, workshops. For instance, budgets that were previously attributed to offline materials, i.e. print brochures, travelling, etc., had to evolve to online actions e.g. videos, online tools, etc.

The current health context has engendered positive outcomes, so far, to the communication actions of the project. For instance, 12 external events have been reported in this deliverable vs 4 events in D9.2 (+300%). Further events have already been prepared internally. For instance, the General Assembly on the 21st and 22nd of April, the midterm review on May 26th and 27th. Regarding external events, collaborations with other initiatives are ongoing as on the topic of cybersecurity in relation to the Financial sector, and a 4th and 5th workshop episode of the Stakeholders' series. Regarding the dissemination of the project, an event to present the INFINITECH project's white paper will also be organized and the organization of one hackathon is in progress.

This new mode of functioning related to COVID-19 also has its risks as some high-quality interactions are lost due to the lack of contact between partners and with stakeholders. This will be an important point to take into consideration for the coming months of the project.

Finally, the project must continue working on the partner's engagement regarding communication actions. Additionally, the WP9 leader must continue to boost the dissemination engagement of the corresponding partners.

7 References

[1] https://databox.com/new-vs-returning-visitors

[2] Contentcal.io what-is-a-good-social-media-engagement
(https://www.contentcal.io/blog/what-is-a-good-social-media-engagement-rate/
#:~:text=A%20good%20engagement%20rate%20for%20Linkedin%20is%20about%202%25%2C%20however,type%20of%20content%20you%20share.)

[3] Risks, an online journal, an international, scholarly, peer-reviewed, open access journal for research and studies on insurance and financial risk management. *Risks* is published monthly online by MDPI.

[4] https://www.eventbrite.com/blog/asset/ultimate-way-reduce-no-shows-free-events/

[5]   https://ec.europa.eu/digital-single-market/en/news/ict-verticals-and-horizontals-blockchain-standardisation

8 Appendix A – Open book structure - Chapter headings

Part I: Novel Big data and AI Technologies for Digital Finance: A Foundation for Digital Transformation	**Chapter 1. A Reference Architecture for Big data Systems and AI Applications in the Finance Sector (INFINITECH-RA).** Authors: Ernesto Troiano, John Soldatos, Pavlos Kranas et. al.**Chapter 2. Hybrid Transactional and Analytical Processing for Integrated Data Management in Digital Finance and FinTech Applications.** Authors: Pavlos Kranas, Riccardo Jimenez et. al.**Chapter 3. Semantic Interoperability Modelling for Digital Finance Applications.** Authors: Giovanni Di Orio, Pedro Malo et. al.**Chapter 4. Semantic Streaming for Digital Finance Applications.** Authors: Martin Serrano et. al.
Part II: Blockchain Technologies and Digital Currencies for Digital Finance Applications	**Chapter 5. "Central Bank Digital Currencies and a Euro for the Future"**Authors: Prof. George Giaglis, Lambis Dionysopoulos**Chapter 6. Efficient and Accelerated KYC Using Blockchain Technologies.** Authors: Nikolaos Kapsoulis, Antonis Litke, John Soldatos et. al.**Chapter 7. A Historic Overview of Blockchain Interoperability & Future Outlook towards Blockchain Interoperability.** Authors: Charalambos Dionysopoulos**Chapter 8. Leveraging management of customers' consent exploiting the benefits of Blockchain technology towards secure data sharing. Authors**: Miltiadou D., Pitsios S., Kasdaglis S., Misiakoulis G., Kossiaras F., Skarbovsky I., Kapsoulis N., Fournier F., Soldatos J. and Perakis K.
Part III: Applications of Big data and AI in Digital Finance	**Chapter 9. AI-based platform for Intelligent and Automated Accounting.** Authors: Dimitris Drakoulis, Dimitris Vassiliadis et. al.**Chapter 10. Addressing Intra-Day Volatility in Risk Assessments for Forex Trading.** Authors: George Fatouros, George Makridis, Petra Ristau**Chapter 11. Next-Generation Personalized Investment Recommendations.** Authors: Richard Mccreadie, Konstantinos Perakis et. al.**Chapter 12. Personalized Finance Management for Small Medium Businesses.** Authors: D. Kotios, G. Markridis, S. Walser et. al.**Chapter 13. Personalised portfolio optimisation by using genetic (AI) algorithms.** Authors: Roland Meier, Julien Musset**Chapter 14. AML/CFT supervision empowered by AI.** Authors: Maja Skrjanc, etc.**Chapter 15. Analyzing Large Scale Blockchain Transaction Graphs for Fraudulent Activities.** Authors: Baran Kılıc, Can Özturan, Alper Şen. **Chapter 16. Cybersecurity and Fraud Detection in Financial Transactions.** Authors: M. Aschi, S. Bonura, M. Hocevar, N. Masi, D. Messina, D. Profeta
Part IV: Applications of big data and AI in Insurance	**Chapter 17. Risk assessment for personalized health insurance products.** Authors: Aristodemos Pnevmatikakis, Stathis Kanavos, George Matikas, Konstantina Kostopoulou, Alfredo Cesario and Sofoklis Kyriazakos**Chapter 18. Alternative Data fro Personalized Insurance products.** Authors: Carlos Albo Portero et. al.
Part V: Technologies for Regulatory Compliance in the Finance Sector	**Chapter 19. AI Governance -Trustworthy and Responsible use of AI.** Authors: Maja Skrjanc et. al.**Chapter 20. Large Scale Data Anonymization for GDPR Compliance.** Tentative authors: Ines Ortega-Fernandez, Lilian Adkinson-Orellana

9 Appendix B - Workshops' agenda and participants

Workshops	Date	Participants and agenda
2nd Digital Banking & Payments conference	18th of February 2020	The conference focuses on Banks' Future role reflecting (a) the current facts of the NPL burden and how this can be smoothly resolved, (b) the culture-shift along the digitalization "journey", (c) Business Process transition, (d) Human Resources' critical challenges enabling the readiness of the Banks' Staff during and after digital transformation, and (e) the Regulatory Compliance. *Participants :* Professor George Giaglis (UNIC) and Professor Marinos Themistocleous (UNIC)
Decentralized Learning Series	Multiple webinars for 2020-2021 instead of one full event	Professor George Giaglis (UNIC)
Fintech Network Meeting	7th of October 2020	10 participants (mainly representatives from supervisory authorities) including Bank of Slovenia (BOS) and Pilot Leader 8 from INFINITECH
Second International Conference on Blockchain Computing and Applications (BCCA 2020)	3rd of November 2020 BCCA 2020 will run as a virtual conference)	Authors : Baran Kilic, Can Ozturan, Alper Sen (BOGAZICI UNIVERSITESI (BOUN) presented the paper : [*the paper "A Cluster Based System for Analyzing Ethereum Blockchain Transaction Data"*](https://www.semanticscholar.org/paper/A-Cluster-Based-System-for-Analyzing-Ethereum-Data-K%C4%B1l%C4%B1%C3%A7-%C3%96zturan/b65357316bbc04d3fb0d312db462329899063d4e)
Fintech Workshop	10th of November 2020	Organized by Bank of Slovenia and Institut "Jožef Stefan" (JSI)

CESCE's experience streamlining its risk processing	25th of February 2021	KARIM KAID, Director of Systems and Organization at CESCE and RICARDO JIMÉNEZ-PERIS LeanXcale CEO (LXS, WP3 leader)
##### CISAR SYMPOSIUM 2021	2nd and 3rd of March 2021	
##### H2020 INFINITECH Stakeholders' Workshops Series, Episode \#1	4th of March 2021	

		Session 1: Blockchain Applications Presentations and Demonstrators	
##### H2020 INFINITECH Stakeholders' Workshops Series, Episode \\#2	16th of March 2021	10:00 - 10:10	"Overview of Blockchain Applications in the Finance Sector – Workshop Overview", Prof. John Soldatos, INNOV
		10:10 - 10:30	"Decentralized Management of Consent in Finance Applications", Dimitris Miltiadou, UBITECH
		10:30 - 10:50	"Empowering Digital Finance Innovation with Blockchain Tokenization", Fabiana Fournier, IBM
		10:50 - 11:10	"Know Your Customer (KYC): A Blockchain Based Implementation", Nikos Kapsoulis, INNOV-ACTS LTD
		11:10 - 11:30	"Analysing Blockchain Transaction Graphs for Fraudulent Activities", Alper Sen, BOUN
		11:30 - 11:35	Break
		Session 2: Open Discussion and Stakeholders Feedback	
		11:35 - 11:50	Open Questions and Answers Session - (Questions from the Audience)
		11:50 - 11:55	Guided Feedback – Questionnaires Filling (All Participants)[2]
		11:55 - 12:00	Meeting Close & Conclusions

##### H2020 INFINITECH Stakeholders' Workshops Series, Episode \\#3	24th of March 2021	**Agenda** "Artificial Intelligence and Big Data analytics applied to Personalised, Usage Based and Configurable Insurance Products" **Welcome and Introduction** 11:00 - 11:10: Infinitech project. Large-Scale Pilots of SHARP Financial and Insurance Services. Vittorio Monferrino, GTF Technologies. 11:10 - 11:15: Overview of AI technologies applied to risk assessment and customised insurance products. Jose Gato, Atos. **Session 1: AI powered risk assessment based on real world data gathered from users** 11:15 - 11:30: "Personalized insurance products based on IoT connected vehicles". Andreas Politis, Dynamis; Ignacio Elicegui, Atos. 11:30 - 11:45: "Real World Data for Novel Health Insurance". Andreas Politis, Dynamis; Aristodemos Pnevmatikakis, iSprint. **Session 2: Big Data analytics for risk assessment in SMEs and Agro Insurance** 11:45 - 12:00: "Alternative and automated insurance risk selection and insurance product recommendation for SME's". Carlos Albo, Roger Ferrandis, Wenalyze. 12:00 - 12:15: "Big Data and IoT for the Agricultural Insurance Industry". Gregory Mygdakos, AGRO; Lukas Linden, GEN. 12:15 - 12:20: Sort break **Session 3: Open discussion and Stakeholders feedback** 12:20 - 12:55: "Round table, questionnaires results and open questions". Carlos Albo, Wenalyze. 12:55 - 13:00: Meeting close and conclusions.

##### Training on Cyber-Risk and Security-by-design	5th,8th,12th, 14th,19th,21st of October 2020	

##### Roundtables "ICT Verticals and Horizontals for Blockchain Standardisation"	11th of November 2020	**ICT Verticals and Horizontals for Blockchain Standardisation** **Roundtable: Fintech, Digital Assets and Smart Grids** **11 November 2020** **Agenda** (see agenda table below)
##### Workshop HPC, Big Data, IoT and AI future industry-driven collaborative strategic topics	3rd of July 2020	N/A
##### European Big Data Value Forum 2020		1:45 pm - 3:30 pm Parallel session on Data Driven AI for Financial Services (Infinitech project sponsored session) Application Track 3 - Data Driven AI solutions Recorded Video: Watch video • Vittorio Monferrino (Parallel session chair) Project Manager, Infinitech • Maurizio Ferraris (Speaker) Senior Manager, GFT • Marco Rotoloni (Speaker) Senior Research Analyst, ABILAB • Francisco Estevan (Speaker) CEO Insomnia, DIH • Ramon Martín de Pozuelo (Speaker) Project Manager, CaixaBank • Martin Serrano (Speaker) Senior Research Fellow - UIoT Research Unit Director, i3-MARKET • Klaudija Seitl (Speaker) Senior Supervisor, Bank of Slovenia • Gisela Sanchez (Parallel session chair) Project Manager, FINANCE INNOVATION • Lucile Aniksztejn (Parallel session chair) European project coordinator, Infinitech Availability of data for financial services is key to unleash the potential of Artificial Intelligence technologies: the INFINITECH project, lighthouse EU H2020 project, approaches application deployment by leveraging on testbeds and sandboxes. Th… See More

Agenda (Roundtable, 11 November 2020):

	Agenda Item	Entity	Speaker	Duration
09:00	Welcome	EC, Head of Unit	Pēteris Zilgalvis	5
09:05	Welcome, Objectives and Agenda	EC	Rapolas Lakavičius	10
09:15	Welcome	INATBA	Gilbert Verdian	5
09:20	Welcome	ISO TC307 WG6 "Use Cases"	Caroline Thomas	5
09:25	IEEE presentation and Q&A	IEEE	Ramesh RAMADOSS	10
09:35	**Participant introductions**			25
	Presentations			
10:00		STAND ICT	Silvana Muscella	10
10:10		NGI ASSURE	Michiel Leenaars	10
10:20		H2020 FINTECH project	Paolo Giudici, Anca Mirela Toma	10
10:30		INFINITECH	Ernesto Troiano, Vittorio Monferrino	10
10:40		ISO C307 use-case "Stonize"	Daniele Tumietto, Giuseppe Morlino	10
10:50		ARTICONF	Radu Prodan	10
11:00		SealedGRID	Christos Xenakis	10
11:10		ISO TC307 Irish Smart Energy use case	Brian O'Regan, Subhasis Thakur	10
11:20		Eenvest	Mauro Manuel	10
11:30		Interoperability of Digital Assets	Gilbert Verdian	10
11:40	**Q&A and Discussion**	Chaired by Gilbert Verdian, INATBA, ISO TC307 "Interoperability"		50
12:30	Close			

10 Appendix C Workshops' Detail

Workshops	Online attendees & industries	Online recordings
2nd Digital Banking & Payments conference	The audience of this event consists mainly of senior executives of the banking sector, the emerging Fintech and Paytech ecosystem, etc	Not available
Decentralized Learning Series	Approximately 5 000 (for all events combined)	Not available**https://www.youtube.com/watch?v=injkBsEXuXc** (Decentralized 2019 | Wrap Up)
Fintech Network Meeting	Dissemination action took place via Skype and gathered around the table around 10 participants, mainly representatives from supervisory authorities.	Not available
Second International Conference on Blockchain Computing and Applications (BCCA 2020)	Mainly Authors The main goal of this conference is to encourage both researchers and practitioners to share and exchange their experiences and recent studies between academia and industry in the Blockchain field	Not available
Fintech Workshop	15 participants (different supervisory authorities of Slovenia: Bank of Slovenia, the Securities Market Agency and the Insurance Supervision Agency).	Not available
CESCE's experience streamlining its risk processing	The audience corresponded to the audience of INFINITECH. The webinar took place in Spanish.	https://www.youtube.com/watch?v=1xxxT9JmhgQ
1. CISAR SYMPOSIUM 2021	Not available	Not available
2. H2020 INFINITECH Stakeholders' Workshops Series, Episode #1	92 participants	https://marketplace.infinitech-h2020.eu/workshops/stakeholders-workshops-series-1
3. H2020 INFINITECH Stakeholders' Workshops Series, Episode #2	67 participants	https://marketplace.infinitech-h2020.eu/workshops/stakeholders-workshops-series-2
4. H2020 INFINITECH Stakeholders' Workshops Series, Episode #3	69 participants first part and 33 participants during the second part	https://marketplace.infinitech-h2020.eu/workshops/stakeholders-workshops-series-3
5. Training on Cyber-Risk and Security-by-design	In total, 481 people participated in the 6 different training sessions	Not available
6. Roundtables "ICT Verticals and Horizontals for Blockchain Standardization"	Not available	Not available
1.1.1.1.1 INFINITECH Presentation in Hellenic Blockchain Innovation Hub (HBH) General Assembly	35 participants	https://medium.com/hellenic-blockchain-hub-el/general-assembly-and-thematic-conference-completed-e093eff1a76d
7. Workshop HPC, Big Data, IoT and AI future industry-driven collaborative strategic topics	85 registered attendees, plus 19 panelists	Not available
8. European Big Data Value Forum 2020	Around 600 participants who were particularly industry professionals, business developers, researchers, and policymakers from over 40 countries	Not available

11 Appendix D - Results of the online survey

These are the results of the online survey conducted by ATOS during the 3rd workshop of the stakeholders' series

INFINITECH Questionnaire Results

- Number of participants: 69 / 23
  - Number of questions: 17
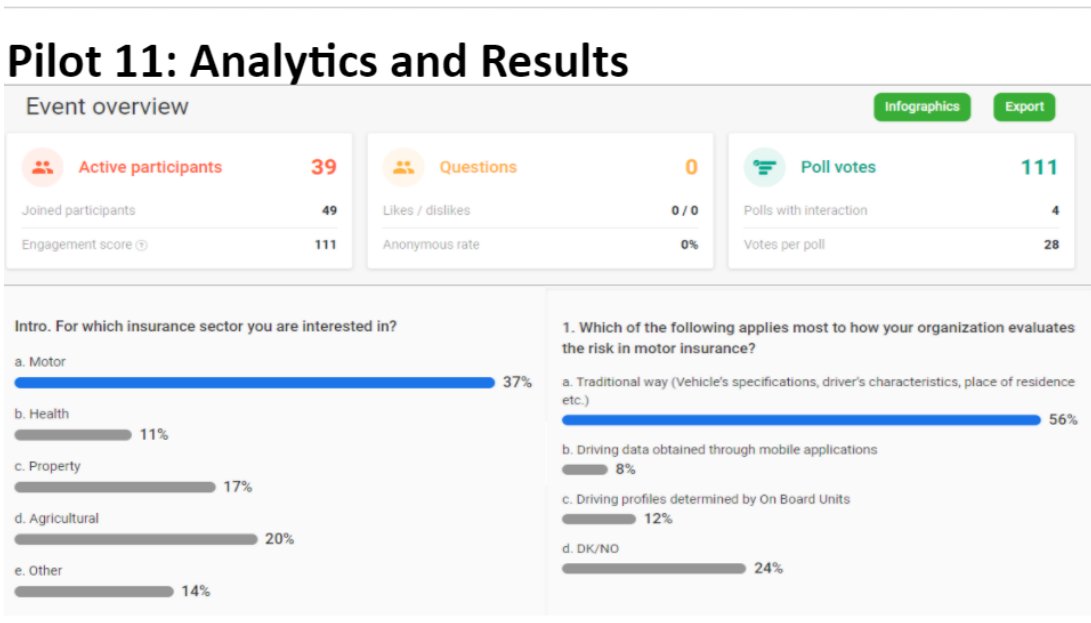
Pilot 11: Analytics and Results

2. Do you think your organization is willing to implement personalized insurance policies based on driving profiles created by AI decisions with data provided from On Board Units?

a. Yes
4%

b. Yes, as long as it complies to all active regulations
71%

c. It depends on the cost of the total investment/ ROI
21%

d. No
4%

3. Do you think your insured clients are willing to accept pricing depending on driving profiles from On Board Units?

a. Yes
15%

b. Yes, as long as their privacy is assured
56%

c. Yes, as long as they are not charged for the equipment
30%

d. No, because it may lead to higher premiums
0%

Pilot 12: Analytics and Results

Event overview   [Infographics] [Export]

Active participants	**33**	**Questions**	**0**	**Poll votes**	**133**
Joined participants	34	Likes / dislikes	0 / 0	Polls with interaction	5
Engagement score	133	Anonymous rate	0%	Votes per poll	27

1. Is continuous automatic risk assessment of the health outlook of clients useful for determining the premiums of their insurance contracts?

a. Yes
69%

b. No
8%

c. Maybe
23%

2. Please rank in terms of importance (3 options) the following non-medical data in risk assessment

a. Physical activity/exercise
86%

b. Diet/nutrition
76%

c. Water, coffee/tea, refreshments, alcohol consumption
31%

d. Common symptoms (headache, fever, diarrhea, pains, etc.)
52%

e. Psychological info/mood
31%

f. Social interactions
14%

Pilot 12: Analytics and Results

3. Please rank in terms of importance (2 options) the following features of the software for providing analytics about your clients

a. Dashboards with graphs/tables of personal data across time
81%

b. Comparisons of individual versus overall clientele
48%

c. AI decisions flagging out clients with good or bad outlooks
59%

4. Are you willing to enhance the behavioral info collected from your clients with the quasi-static data you maintain about them so that the AI decisions will be more informed?

a. Yes
54%

b. No
0%

c. Maybe
46%

5. What would you like to know about your clients? Which information are you interested in collecting?

a. Contact information
4%

b. User experience data
72%

c. How they discovered your business
16%

d. Other
8%

Pilot 13: Analytics and Results

Event overview   [Infographics] [Export]

Active participants	**7**	Questions	**0**	Poll votes	**22**
Joined participants	13	Likes / dislikes	0 / 0	Polls with interaction	4
Engagement score ⓘ	22	Anonymous rate	0%	Votes per poll	6

1. How has your entity solved the connectivity with external data sources?

a. It is not solved, we only work in house.
— 57%

b. We have implemented API connections
— 29%

c. Integration through http connection with tocken
— 0%

d. Other ways
— 14%

2. Do you have fast quoting systems in place for quoting and/or issuing policies through the use of external data sources?

a. Yes we do and we use them regularly.
— 0%

b. No, but it is planned to be implemented in 2021.
— 0%

c. No, but planned to be implemented in 2022
— 20%

d. We do not have and it is not planned
— 80%

Pilot 13: Analytics and Results

3. When do you get updated data from the customer once the policy has been taken out?

a. Every year before renewal.
— 67%

b. When a claim occurs.
— 33%

c. Never
— 0%

4. Do you know the level of current and verified data on your customer base?

a. 10-20% of the portfolio data has been verified in the last 12 months.
— 25%

b. 30-50% of the portfolio data has been verified in the last 12 months
— 25%

c. More than 50%
— 0%

d. We verify and update all data every 12 months.
— 50%

Pilot 14: Analytics and Results

Event overview   [Infographics] [Export]

Active participants	**10**	Questions	**0**	Poll votes	**27**
Joined participants	12	Likes / dislikes	0 / 0	Polls with interaction	4
Engagement score ⓘ	27	Anonymous rate	0%	Votes per poll	7

1. In which part do you see highest priority for more and better data analysis to improve data-driven decision making (Business Intelligence tools)

a. Sales
— 13%

b. Product development
— 13%

c. Risk Data analysis/Risk modelling
— 38%

d. Portfolio monitoring
— 13%

e. Loss adjustment
— 13%

f. Claims processing
— 13%

2. Select the statements regarding individual risk pricing/modelling with which you agree: (multiple choice)

a. On average, the price for insurance will increase
— 43%

b. On average, the price for insurance will decrease
— 14%

c. There will be regions where agricultural insurance is not affordable anymore
— 43%

d. Agricultural insurance will remain affordable everywhere
— 14%

e. Process costs for individual risk pricing will increase compared to status-quo
— 43%

f. Process costs for individual risk pricing will decrease compared to status-quo
— 29%

Pilot 14: Analytics and Results

3. What would be your preferred mode of services utilisation/consumption?

a. Through a distinct web platform
50%

b. Through API and integrated to your current ICT tools
50%

c. Through an automatic reporting procedure
0%

4. Select the most critical Weather and Climate forecasting related information for your organisation

a. Very-high resolution short-range weather predictions (3-days prognostic horizon)
17%

b. High resolution medium-range weather predictions (7-10 days prognostic horizon)
33%

c. Long-range weather predictions (15-days prognostic horizon)
0%

d. Sub-seasonal Climate forecast (1 month prognostic horizon)
17%

e. Seasonal Climate forecast (6-9 months prognostic horizon)
33%

f. Decadal Climate forecasting (10-15 years prognostic horizon)
0%