

Marketplace Risk.

# SHARING ECONOMY GLOBAL SUMMIT NOVEMBER 9 - 11, 2021

Marketplace Risk.

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uk



# Finding **INNOVATIVE SOLUTIONS**

Aon's Digital Economy Practice is a unique, industry-leading resource that delivers innovative, bespoke solutions that encompass three distinct disruptors: Platform Marketplaces, Mobility as a Service, and The Future of Work.

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# WELCOME

## GREETINGS!

Welcome back to Lloyd's of London and our third Sharing Economy Global Summit. We're so glad we've managed – against the odds – to bring you an event two years running, and it's such a pleasure to finally be able to meet up again in person.

Last year, if you attended, you'll know we had a sell-out summit and overwhelmingly positive feedback from everyone who took part. What we do is quite unique: bringing together representatives from sharing economy startups, membership organisations, trade bodies and industry groups from all over the world, along with the companies that support them.

It was exactly what we had hoped for – and what had happened at the first 'trial run' in San Francisco in 2019. We created an opportunity to learn, network and collaborate, with a mutual goal of growing the sharing economy globally.

This year, the summit is a little different – it's been a challenging 18 months after all. But the support we've had to make it happen in these changing times has been phenomenal. And once again, it's a testament to the power of the sharing economy, which is what I'm passionate about the most.

I hope that you can take part in as many of the events at the summit as you can. There is always more to learn when it comes to the world of sharing platforms. And, do get in touch with me if I can help in any way. I look forward to seeing you – and if we have only met 'virtually', meeting you in person for the first time.

Best,  
Elle Tucker  
Marketplace Risk Advisory Board Chair and Sharing Economy UK Board

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# SCHEDULE AT-A-GLANCE

## TUESDAY 9

### 5:00 PM - 8:00 PM

Welcome Reception hosted by  
ibott

*Apollo HQ*

## WEDNESDAY 10

### 9:00 AM - 10:00 AM

Registration and Check In  
*Lloyd's of London*

### 10:00 AM - 10:20 AM

Opening Remarks  
*Old Library, Lloyd's of London*

### 10:20 AM - 10:45 AM

Keynote: Rob Chesnut, Author,  
*Intentional Integrity*  
*Old Library, Lloyd's of London*

### 11:00 AM - 11:30 AM

Parking Piece of Mind - Insurance  
for the Sharing Economy  
*Room 1*

Reshaping Outdoor Travels  
Through the Sharing Economy  
*Room 2*

How to Avoid Abandonment &  
Help Your User Glide Through  
KYC Onboarding  
*Room 3*

### 11:40 AM - 12:10 PM

From Start-Up to Global Scale -  
Practical Advice to Make Better  
Insurance and Risk Decisions  
*Room 1*

### 11:40 AM - 12:15 PM

Trust Architects: Using  
Technology to Scale Your  
Marketplace Efficiently  
*Room 2*

### 11:40 AM - 12:20 PM

Is Courier Engagement  
Important?  
*Room 3*

### 12:10 PM - 1:00 PM

Lunch  
*Lloyd's of London*

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Policy as an Institution  
*Room 1*

How Ownership and  
Decentralisation are Changing the  
World  
*Room 2*

Cyber Risk Management in the  
Sharing Economy: What You Need  
to Know  
*Room 3*

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Sustainable Advertising: Leading a  
Better Future with Crowd  
Advertising  
*Room 1*

Security and Privacy Across  
Cultural Borders  
*Room 2*

Hacking Your App: Why  
Penetration Testing is Critical for  
Cyber Risk Management  
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### 2:20 PM - 2:50 PM

It's Time to Change the  
Conversation! From Growth  
Hacking to Growing Sustainably -  
Enabling Platforms to Build a  
Better World!  
*Room 1*

Building Trust in the Sharing  
Economy  
*Room 2*

### 2:20 PM - 2:50 PM

How Tech-Enabled Insurance  
Programs Improve Conversion  
and Profitability  
*Room 3*

### 3:00 PM - 3:30 PM

Embedded Usage-Based  
Insurance for Ride-Sharing  
Platforms in East Africa  
*Room 1*

Risks on the Horizon - What  
Disruptions You Will Need to  
Worry About Tomorrow?  
*Room 2*

When a Good Deal Goes Wrong -  
How to Stop Customers Abusing  
Your Promotion Schemes  
*Room 3*

### 3:40 PM - 4:10 PM

Corporate and Government  
Markets: The Opportunity for  
New Revenue Streams  
*Room 1*

Valuable Lessons from Building  
an Online Community  
*Room 2*

To Share or Not to Share - That is  
the Question?  
*Room 3*

### 4:20 PM - 4:50 PM

Embedded Insurance - A  
Multi-Trillion Dollar Market  
Opportunity for Developed and  
Emerging Markets Alike  
*Room 1*

Six Consumer-Centric ID  
Verification Principles for 6AMLD  
Compliance  
*Room 2*





# SCHEDULE AT-A-GLANCE

## 4:20 PM - 4:50 PM

The Rise of the Purpose-Led  
Sharing Economy Businesses  
*Room 3*

## 5:00 PM - 8:00 PM

Networking Reception hosted by  
Aon  
*Aon HQ*

## THURSDAY 11

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Registration and Check In  
*Lloyd's of London*

### 10:00 AM - 10:10 AM

Opening Remarks  
*Old Library, Lloyd's of London*

### 10:10 AM - 10:50 AM

Choose Your Burning Question  
(Facilitated by Experts)  
*Old Library, Lloyd's of London*

### 11:00 PM - 11:30 PM

Tapping Into New Customers  
Without Friction  
*Room 1*

De-Risking the Sharing of Luxury  
Goods  
*Room 2*

The Importance of Understanding  
the Digital Talent Pipeline –  
Addressing the People Element of  
Growing Your Business  
*Room 3*

### 11:40 PM - 12:10 PM

To be confirmed - check agenda  
*Room 1*

### 11:40 PM - 12:15 PM

Aon, Bolt and Human.ai Discuss  
Leveraging Artificial Intelligence  
for Trust & Safety  
*Room 2*

## 11:40 PM - 12:20 PM

Protecting Gig Economy Workers  
in Europe  
*Room 3*

## 12:10 PM - 1:00 PM

Lunch  
*Lloyd's of London*

## 1:00 PM - 1:30 PM

The Carbon Advantages of the  
Sharing Economy  
*Room 1*  
Self-Insurance: Winning Strategy  
or Road to Ruin? Six Lessons  
Learned the Hard Way  
*Room 2*

Brainstorm Matrix to Explore  
Sharing Economy Impacts on  
Well-Being  
*Room 3*

## 1:40 PM - 2:10 PM

How a Reusable Digital Identity  
Can Help Fuel the Sharing  
Economy  
*Room 1*  
The Future of Mobility – An  
Autonomous World is No Longer  
Miles Away, but Just Around the  
Corner  
*Room 2*

Building Trust in a Storage  
Marketplace: The Inconspicuous  
Lessons  
*Room 3*

## 2:20 PM - 2:50 PM

Identity Validation - Accurate.  
Private. Frictionless. Pick Two?  
*Room 1*  
Achieving Balance – Targeted  
'Liquidity' to Create Early  
Transactional Success  
*Room 2*

Exploring the Sharing Economy  
Through a Peer-to-Peer Platform  
*Room 3*

## 3:00 PM - 3:30 PM

Lessons Learned from Providing  
Insurance and Benefits for Over  
One Million Gig Workers  
*Room 1*  
To be confirmed - check agenda  
*Room 2*

My Marketplace Company: Who's  
Liable for That?  
*Room 3*

## 3:40 PM - 4:10 PM

The Data Challenge for Platforms  
and How IOT Can Unlock the  
Potential to Improve Insurance  
Programmes  
*Room 1*

Upskilling and Reskilling for  
Sharing Economy Workers  
*Room 2*  
Big Fish, Little Fish – The CBI's  
Campaign to Improve Innovation  
Partnerships Between Large and  
Small Firms.  
*Room 3*

## 4:20 PM - 4:50 PM

Micro-Mobility - Why Insurers  
Should not Force a Square Peg  
Into a Round Hole  
*Room 1*

## 4:20 PM - 4:55 PM

Insurance and the Platform  
Economy  
*Room 2*

## 4:20 PM - 5:00 PM

Climate Change and the Sharing  
Economy  
*Room 3*

## 5:00 PM - 5:30 PM

Endnote







ecommerce | marketplaces | payments | financial services

# *Every transaction is an opportunity (to approve a good customer)*

Today's ecommerce is an engine for wealth and prosperity for businesses of all sizes. That engine is fueled by the opportunity for customers to find products and services they want and merchants who stand ready to deliver.

But fraud always follows opportunity. That's why merchants need to look beyond a transaction to understand the potential for fraud and abuses from fake addresses to synthetic identities.

Ekata, a Mastercard company, powers the global businesses that you use daily with information that decreases their potential for fraud, reduces false positives, speeds up the buying journey and helps merchants see the opportunity behind every transaction.

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**Eric Waldinger**

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SambaSafety

**Michael Yoch**

Chicago, IL  
Cars.com



## Suzanna Ersoy CEO and Co-Founder

### Collabofide

Enabling marketplace platforms to Do Better and Show Impact!

**SMALL** startups can have a **BIG** impact! Growing your marketplace platform and making an impact DOES NOT mean that you have to change your business model!

Show the world your ESG commitment





# AGENDA TUESDAY 9 - WEDNESDAY 10

## TUESDAY

**5:00 PM - 8:00 PM**

*Apollo HQ*

### Welcome Reception hosted by ibott

Join attendees for the 2021 Sharing Economy Global Summit at a reception to welcome everyone!

## WEDNESDAY

**9:00 AM - 10:00 AM**

*Lloyd's of London*

### Check In & Registration

Be sure to register and check in for the 2021 Sharing Economy Global Summit.

## OPENING REMARKS & KEYNOTE ADDRESS

**10:00 AM - 10:20 AM**

*Old Library, Lloyd's of London*

### Opening Remarks

Juliet Eccleston, Chair of the Sharing Economy UK Board, will welcome everyone.

**10:20 AM - 10:45 AM**

*Old Library, Lloyd's of London*

### Keynote: Rob Chesnut, Author, *Intentional Integrity*

Practical and humorous, Rob Chesnut, former general counsel and chief ethics officer at Airbnb, provides step-by-step advice for leaders who want to move beyond canned ethics tutorials to craft an authentic approach to integrity that makes it accessible and fun, while also building accountability and buy-in among colleagues. As nearly daily headlines attest, the modern workplace is a minefield of legal and ethical issues. Shifting cultural norms, social media misadventures, data privacy and access, and even disputes over the meaning of simple descriptions like clean, safe, or quiet, can all trigger significant consequences for organizations. Integrity can't be outsourced. In order to work, it must reflect the unique values of an organization and it must be driven into the culture from the top down. Intentional Integrity will interest leaders from organizations of all sizes and missions.

## SESSIONS

**11:00 AM - 11:30 AM**

*Room 1*

### Parking Peace of Mind - Insurance for the Sharing Economy | Marco Geraghty, Growth & Partnerships Manager, JustPark; and Will Smith, Director of Growth, JustPark

With over seven million drivers, JustPark is one of the UK's biggest sharing economy platforms. The JustPark platform has pioneered a global first initiative allowing drivers to insure their parking sessions by the hour. The results have been astounding with drivers loving the flexibility of the offering. Join this session to learn how the JustPark case study is paving the way for a model to insure the booming sharing economy.



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# AGENDA WEDNESDAY 10

## **11:00 AM - 11:30 AM** **Reshaping Outdoor Travels Through the Sharing Economy** | Benoit Panel, CEO, Yescapa

Room 2

Learn how the current boom of campervans and outdoor travels are inspired and pushed by the sharing and gig economies. Peer-to-peer rental platforms, camping in privately owned gardens, securising the selling and buying of second-hand RVs means that the sharing economy is reshaping the whole industry.

## **11:00 AM - 11:30 AM** **How to Avoid Abandonment & Help Your User Glide Through KYC Onboarding** | David Pope, Marketing Director, HooYu; Humphrey Bowles, CEO, SUPERHOG; Richard Laughton, Co-CEO, Move Mee; and Tom Pellizzaro, Onboarding Expert, HooYu

Room 3

Customer onboarding and identity checks are often a source of abandonment and lost users. In this panel we will hear from sharing economy platform operators and customer onboarding experts as they share their experience of maximising customer onboarding conversion whilst still implementing KYC to build trust.

## **11:40 AM - 12:10 PM** **From Start-Up to Global Scale - Practical Advice to Make Better Insurance and Risk Decisions** | Diego De Haro, Chief Revenue Officer, Digital Client Solutions, CoverWallet, an Aon Company; and Phil Thorn, Managing Director, Aon Digital UK

Room 1

The sharing economy has no shortage of new entrants across the globe. For fledgling companies it is difficult to determine what to prioritize and how to scale all aspects of your business. In this session join Aon as they cover key risks as your sharing economy business grows, challenges insuring new business models, the importance of risk management and data working with your insurers, and how to utilize your network to avoid pitfalls as you scale.

## **11:40 AM - 12:15 PM** **Trust Architects: Using Technology to Scale Your Marketplace Efficiently** | Humphrey Bowles, CEO, SUPERHOG

Room 2

This session will provide insights into the innovative ways that technology can help to solve the trust problem facing the short-term rental and vacation rental sector, and how the adoption of these technologies can increase confidence for hosts, operators and guests.

## **11:40 AM - 12:20 PM** **Is Courier Engagement Important?** | Stephan Soroka, CBDO & Partner, Wear Your Brand

Room 3

During this session, you will learn what a courier brand is and why it is important, what the main challenges are for on-demand delivery platforms, as well as who the main market stakeholders are and how they communicate with each other. Finally, you'll get insights into how to hire, onboard and engage your fleet.

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## **12:10 PM - 1:00 PM** **LUNCH**







# AGENDA WEDNESDAY 10

**1:00 PM - 1:30 PM**

*Room 1*

**Policy as an Institution** | Kelly Barton, Senior Director, Trust and Safety, Expedia Group

Many times customers ask "what is your policy for..." and for many of us, our front-line team members (and even those higher up) know how to handle the situation, just not what the policy is. There is a difference between policy and process. In this presentation, you will learn why building policy as an institution is critically important to the organization for any marketplace company.

**1:00 PM - 1:30 PM**

*Room 2*

**How Ownership and Decentralisation are Changing the World** | Daniel Ospina, Head of Decentralised Governance, Aragon

Decentralised Autonomous Organisations are changing online platforms, the economy, and even capitalism itself. Daniel will show how this evolution from web2 to web3, is unleashing a revolution in human collaboration that will transform all industries.

**1:00 PM - 1:30 PM**

*Room 3*

**Cyber Risk Management in the Sharing Economy: What You Need to Know** | Alistair Clarke, Team Leader - Cyber & Commercial E&O, Aon; David Molony, Head of Cyber Risk & TMT Industry Leader EMEA, Aon; and Gareth Wharton, Cyber CEO, Hiscox

Aon's experts will discuss the challenging cyber risk environment in a broader risk context and discuss the benefits of a more holistic approach to risk management. Achieving the right balance between cyber security, risk management and governance and insurance may well be the key to creating a more stable and resilient business environment.

**1:40 PM - 2:10 PM**

*Room 1*

**Sustainable Advertising: Leading a Better Future with Crowd Advertising** | Nadia Jalil, CEO & Founder, MyBump Media

This session will present three advertising alternatives leveraging the 'crowd economy' for effective, trackable and measurable marketing campaigns with positive socioeconomic impact. This session will focus on: case studies implementing crowd advertising for a branding campaign with offline and online approach; a public awareness campaign with a regulator; a branding campaign leveraging on an organisations' employees and a discussion on the needed future of crowd advertising focusing on high value creation and innovation marketing drawing on current research and thinking.

**1:40 PM - 2:10 PM**

*Room 2*

**Security and Privacy Across Cultural Borders** | Annalisa Nash Fernandez, Intercultural Strategist, BecauseCulture LLC

As technology yields unprecedented access across borders, security policies designed for a few markets are ultimately applied globally. But security is not culture-neutral. Decode geo-cultural dimensions of trust, privacy, and communication, and how they frame diverse approaches to data security policies. This session will explore case studies of digital sovereignty, tech diplomacy, data colonialism, and digital identity. Because as globalization renders our borders invisible, digital boundaries reinstate them.



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# AGENDA WEDNESDAY 10

**1:40 PM - 2:10 PM**

*Room 3*

## **Hacking Your App: Why Penetration Testing is Critical for Cyber Risk Management**

| Nicola Gandy, Director, Azacus.io Cyber Security

Before you're handed the keys to a brand new car, it will have been rigorously crash tested, and that's for good reason. The same goes for our marketplace apps, infrastructure and networks - it's crucial to test the ways we may be vulnerable to attack, before cyber threat actors get there first. Join this info-packed, jargon-free session to understand: (1) The nature and value of offensive cyber security (ethical hacking) for marketplace innovators and app developers; (2) When, why and how to engage in pentesting; (3) The role a pentest report can play in your overall cyber risk management strategy; and (4) How cyber security is evolving rapidly - this insightful branch of the field promises to enlighten and excite while having a transformational impact on your business growth.

**2:20 PM - 2:50 PM**

*Room 1*

## **It's Time to Change the Conversation! From Growth Hacking to Growing**

**Sustainably - Enabling Platforms to Build a Better World!** | Suzanna Ersoy, CEO and Co-Founder, Collabofide Inc.

The pandemic revealed systemic inequalities and our trust in government drastically plummeted. We now turn to businesses to help us build back a stronger and better economy. There is an opportunity for marketplace platforms to improve and show their environmental, social, and governance (ESG) commitment and the impact they make in the world!

**2:20 PM - 2:50 PM**

*Room 2*

## **Building Trust in the Sharing Economy** | Jacob Wedderburn-Day, CEO, Stasher

Once you've married demand and supply, the key to winning in the sharing economy is generating trust. This session will discuss all the ways you can build trust in your business (and ways to avoid losing it), through the founder, Jacob's, experience building Stasher.

**2:20 PM - 2:50 PM**

*Room 3*

## **How Tech-Enabled Insurance Programs Improve Conversion and Profitability**

| Jérôme Selles, Co-Founder & CTO, Tint.ai; and Flavia De Mattia, ibott Underwriter, Apollo ibott 1971

Flavia and Jérôme will present practical use cases of embedded insurance for tech platforms in the Sharing Economy. In particular, they will analyze its impact in terms of conversion and profitability.

**3:00 PM - 3:30 PM**

*Room 1*

## **Embedded Usage-Based Insurance for Ride-Sharing Platforms in East Africa** | Richard

Leftley, Executive Vice President, Micro Insurance Company

This session will detail embedded usage-based insurance products within the transportation sector and how micro insurance companies have been particularly innovative in this space.



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# AGENDA WEDNESDAY 10

**3:00 PM - 3:30 PM**

*Room 2*

## **Risks on the Horizon - What Disruptions You Will Need to Worry About Tomorrow?**

| Fredrik Motzfeldt, GB Industry Leader – Technology, Media and Telecommunications, Willis Towers Watson; and Lucy Stanbrough, Head of Emerging Risks and Business Engagement, Willis Research Network

The risk landscape of the sharing & gig economy industries continues to evolve. Major drivers include rapid innovation and the increased proliferation of new technology, demand for talent, connectivity and content, industry competition with new entrants disrupting traditional business models and the expansion of connected infrastructure enabling virtual and digital transformation. Join this session to learn more about disruptions down the road!

**3:00 PM - 3:30 PM**

*Room 3*

## **When a Good Deal Goes Wrong - How to Stop Customers Abusing Your Promotion Schemes**

| Elliot Thiry, Technical Sales Manager, Ravelin

Promotions are an important part of a marketplace expansion strategy. After all, what customer doesn't love a good deal? Offering discounts, bonuses and perks is great for getting new customers and expanding your supplier base, but how can you make sure these schemes don't end up costing your business more than you bargained for? Further, promotions provide opportunities for abuse, from both customers and suppliers. Learn how to protect your business from the hidden costs with real-world case study examples. Specifically, this session will cover: (1) How opportunistic customers and suppliers take advantage of promo schemes; (2) How promotion abuse impacts customer churn rate and customer lifetime value; (3) How to determine your exposure to promo abuse; (4) How to identify forms of promotion abuse using network analysis; and (5) Learn how to set limits and checks to prevent promotion abuse getting out of control.

**3:40 PM - 4:10 PM**

*Room 1*

## **Corporate and Government Markets: The Opportunity for New Revenue Streams**

| Merilee Karr, Founder and CEO, UnderTheDoormat Group; and Deborah Heather, CEO, Quality in Tourism & M Assessment Services

How accessing corporate and government markets is crucial to access new revenue streams Skift estimates that the business accommodation market is worth £156 billion and that the short-term rental sector could capture 5% of this. However, despite business travellers wanting more flexibility and space than a hotel room can offer, peer-to-peer home accommodation has historically been deemed too risky and inconsistent for government and corporate organisations to use. Partnering with industry bodies and insisting on accreditation has enabled Trusted Stays to be the first short term rental platform to win a government RFP and be granted access to the GDS, opening up the sector to a potential additional revenue stream estimated to be worth £8billion. During this discussion we will talk about how proactively working with accreditations like Quality in Tourism to build trust and establishing industry regulations will not only protect the industry against enforced limited regulations, but can also open up a whole new lucrative business opportunity.





# AGENDA WEDNESDAY 10

**3:40 PM - 4:10 PM**

*Room 2*

**Valuable Lessons from Building an Online Community** | Daniel Sand, UK Lead, Wedio; Kasper Vesth, CTO, Wedio; Morten Aebeloe, CFO, Wedio

Join this session to explore the most important lessons learned while building a vibrant community for filmmakers and creatives to access equipment throughout Europe. The team from Wedio will discuss how these learnings continue to inform their decisions, processes and culture.

**3:40 PM - 4:10 PM**

*Room 3*

**To Share or Not to Share - That is the Question?** | Otis Burris, VP - Partnerships, M&A, Besedo

How can sharing platforms thrive when they come up against leakage and safety challenges. Revenue protection is a core pillar of continued growth, just as much as offering an environment that users can trust, or a user experience they enjoy. In this presentation we will explore the ways a user can exploit the trust you have built and erode revenue or sabotage growth - even unintentionally.

**4:20 PM - 4:50 PM**

*Room 1*

**Embedded Insurance – A Multi-Trillion Dollar Market Opportunity for Developed and Emerging Markets Alike** | Vlad Shipov, Founder & CEO, WeCovr

One of the consequence of an accelerated consumption of digital services by the world is a similar acceleration in the integration of insurance into digital offerings. Embedded insurance is a combination of coverage with purchasing a product or service. The insurance product is provided as a built-in feature and thanks to API technology, embedded insurance creates win-win outcomes for technology and insurance companies as well as consumers, in the UK as well as worldwide.

**4:20 PM - 4:50 PM**

*Room 2*

**Six Consumer-Centric ID Verification Principles for 6AMLD Compliance** | Garient Evans, SVP, Identity Solutions, Trulioo

If a bad onboarding experience leads to lost customers, then can a consumer-centric identity verification process be a competitive advantage in the age of 6AMLD? What is a consumer-centric approach? Who is doing it well? In this talk Garient Evans, SVP, Identity Solutions at Trulioo, explores the critical role identity verification plays in the customer journey and the evolving regulatory landscape.

**4:20 PM - 4:50 PM**

*Room 3*

**The Rise of Purpose-Led Sharing Economy Businesses** | Elle Tucker, Sharing & Gig Economy Consultant/Advisor; and Rebecca Heaps, Founder, Tentshare

There is new wave of purpose-led sharing economy businesses cropping up. Airbnb, Uber and other profit-led sharing economy businesses have paved the way. What makes these purpose-led businesses different is that they have been founded with not just profit in mind. We will investigate these new models in more detail during this session.

**5:00 PM - 8:00 PM**

*Aon HQ*

**Networking Reception hosted by Aon**

Join Attendees for the 2021 Sharing Economy Global Summit at a networking reception!



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# AGENDA THURSDAY 11

**9:00 AM - 10:00 AM**

*Lloyd's of London*

## Check In & Registration

Be sure to register and check in for the 2021 Sharing Economy Global Summit.

## OPENING REMARKS & KEYNOTE ADDRESS

**10:00 AM - 10:10 AM**

*Old Library, Lloyd's of London*

## Opening Remarks

Juliet Eccleston, Chair of the Sharing Economy UK Board, will welcome everyone.

**10:10 AM - 10:50 AM**

*Old Library, Lloyd's of London*

## Choose Your Burning Question (Facilitated by Experts)

Vote for the big questions you want answered and have an active discussion with experts and other attendees about your most important topic.

- How do you achieve market liquidity without investing ££££?
- Mixed messaging: how to engage both users and providers with your marketplace's brand?
- What should you consider when developing trust & safety processes and policies?
- I want my platform to include insurance for users, what do I need to consider when engaging insurance companies?
- What is the best way to open up collaboration opportunities between start ups and larger organisations? \*What are the benefits of ESG standards for platforms and why should platforms apply them?

## SESSIONS

**11:00 AM - 11:30 AM**

*Room 1*

## Tapping Into New Customers Without Friction | Matthew Wilson, Senior Enterprise Account Executive - EMEA, Ekata

How many steps does it take for a new user to become your lifetime customer? Your team says "as many as it takes to reduce risk," while the sales team says, "as few as possible to make money." Finding an answer for both teams should be a goal for any marketplace that's looking to find new customers. In today's business climate, friction of any kind can make the difference between a happy customer and lost revenue opportunities. Nowadays customer experience is the biggest competitive leverage a business could use to win the market. During this session, Matthew Wilson, Senior Enterprise Account Executive - EMEA, will share his insights and experiences with some of the world's smallest and biggest marketplaces on how they've examined their customer onboarding processes to find the right amount of steps needed to maximise customer growth, reduce the potential for risk and understand their users' tolerance for friction.



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# AGENDA THURSDAY 11

## **11:00 AM - 11:30 AM** **De-Risking the Sharing of Luxury Goods** | Cynthia Morrow, Founder and CEO, Covett Enterprise LTD

Room 2

As more consumers choose to adopt sharing economy models in the luxury goods space, the more companies will need to de-risk the lending of high valued goods. There are trade offs to be made on the types of tools and assurances put in place to the number of customers that will opt in or out of the scheme. Join Cynthia Morrow for a conversation about the steps they have taken at Covett, a sharing economy model for fine jewellery, and how these can apply to other luxury goods.

## **11:00 AM - 11:30 AM** **The Importance of Understanding the Digital Talent Pipeline - Addressing the People Element of Growing Your Business** | Nora O'Donovan, Global Survey Lead – (TMT) Industry Sector, Willis Towers Watson; and Ian Milton, Senior Director and Global Job Levelling Lead, Willis Towers Watson

Room 3

What talent-related risks lie ahead? Research is telling us that employers expect challenges in attracting, compensating, retaining, and developing talent to continue through 2022. TMT and Sharing & Gig Economy industry executives expressed the following concerns: Traditional talent pipelines are limited or obsolete, and companies need to deploy more creative and effective solutions to identify, attract, and retain key talent; Compensation is important but hardly enough as potential hires often are more concerned about skills development and personal satisfaction; Sharing & gig economy companies are in competition with a much wider range of employers that many thinks - benchmarking against the correct pool will become more and more important, especially when a company moves from start-up to scale-up; Understanding the packages employees want and what the competition will pay is essential and will impact budgets – accessing the optimal data sources available to you will be essential; and, A company's values, image and culture can be an asset or a liability – attracting or discouraging talent to join. Join us to discuss these concerns and more!

## **11:40 AM - 12:10 PM** **Marketplaces Need a Layered Approach When it Comes to Fraud Prevention** | Ronald Praetsch, Co-Founder, About-Fraud

Room 1

Marketplaces need to understand and manage against various types of fraud - and there is no golden solution that fits all. A layered approach is needed across the organization. Join this session to get insights from an industry expert at identifying and preventing fraud in ecommerce and beyond.

## **11:40 AM - 12:15 PM** **Aon, Bolt and Human.ai Discuss Artificial Intelligence for Trust & Safety**

Room 2

Join Aon, Bolt and Human.ai for a discussion about leveraging artificial intelligence to improve trust and safety in ridesharing.





# AGENDA THURSDAY 11

**11:40 AM - 12:20 PM** **Protecting Gig Economy Workers in Europe** | Jillian Slyfield, Managing Director, Digital Economy Practice Leader, Aon; Michael Maicher, Global Partner & Director, Allianz; and Karl Gray, Director, Head of Insurance, EMEA, Uber

Room 3

The last two years have fueled unprecedented growth in the gig economy throughout Europe, and because of that we have entered a new phase of the sharing & gig economy. In this session join Uber, Allianz and Aon in a panel discussion that focuses on the maturation of the gig economy in Europe and how that transition is currently affecting drivers, couriers, and other sharing economy workers. The panel will explore topics and solutions for ride hail and courier services including health and benefits, insurance, trust and safety, and other methods to protect this unique workforce.

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**12:10 PM - 1:00 PM** **LUNCH**

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**1:00 PM - 1:30 PM** **The Carbon Advantages of the Sharing Economy** | Eamonn Galvin, CEO & Founder, KnowCarbon

Room 1

The economy wide goals to reaching net zero are challenging. What is the role of the marketplaces and the sharing economy in this transition? Using extensive data analysis on the carbon impact of different sectors and subsectors and consumer preferences this session will present the key role of the sharing economy. In addition to being necessary to achieving net zero, it will demonstrate the significant competitive advantages sharing models have in a range of industries including transportation, fashion and electronics. Understand more about the scale of opportunity for innovative sharing models and the level of disruption required to achieve net zero. Takeaway key points of differentiation to grow your business.

**1:00 PM - 1:30 PM** **Self-Insurance: Winning Strategy or Road to Ruin? Six Lessons Learned the Hard Way** | Alex Linde, Product Leader, DigiSure; and Nick Gibbs, Deputy Head of ibott 1971, Apollo ibott 1971

Room 2

For the last seven years, The Apollo Syndicate at Lloyds of London has provided insurance to some of the top consumer mobility companies in the world including Uber, Getaround, and DoorDash. Now, Chris Moore from Apollo chats with Alex Linde from DigiSure to discuss what drives successful insurance provision in these marketplaces and what the next round of innovation looks like. Some key talking points their panel will include are: Improving the customer experience through one-click, frictionless solutions; How embedded insurance is undergirding (and underwriting) next-gen mobility; Why going beyond credit score and driving history yields better data, lower costs, and better protection for all parties involved; Why collaboration through digital insurance solutions is key for mobility marketplaces to thrive; and, Conflicting objectives: how rapid claims resolution keeps owners and platforms happy, but risks increased claims severity





# AGENDA THURSDAY 11

**1:00 PM - 1:30 PM**

*Room 3*

**Brainstorm Matrix to Explore Sharing Economy Impacts on Well-Being** | Paulo Azenha, CEO and Founder Innovalidate, PhD Student in Sharing Economy, Porto University

The main objective of this workshop is to share knowledge about discoveries related to wellbeing within the collaborative economy carried out in qualitative research in Asia and Europe. Sharing economy services can positively and negatively impact both peer service providers. Thus, this workshop will promote a structured brainstorming matrix that will allow a feasibility classification of ideas.

**1:40 PM - 2:10 PM**

*Room 1*

**How a Reusable Digital Identity Can Help Fuel the Sharing Economy** | David Pope, Marketing Director, HooYu

In today's digital age, consumers are asked to provide personal information on average 18 times a year for many use cases such as renting a holiday home, registering on a marketplace, or signing up as a gig worker. What if there was an easier for the user to manage and assert their digital identity? In this panel we will examine consumer appetite for a reusable digital identity that the user controls and that organisations can rely on for trusted onboarding.

**1:40 PM - 2:10 PM**

*Room 2*

**The Future of Mobility – An Autonomous World is No Longer Miles Away, but Just Around the Corner** | Rebecca Marsden, ibott Underwriter, Apollo ibott 1971; Sergey

Litvinenko, Co-Founder & CEO, Koop Technologies; Joseph Smith, Account Manager (On Road), Oxbotica; and Sam Tiltman, Sharing Economy and Mobility Leader UK&I, Marsh

Join the discussion with industry innovators on the rapid evolution and enormous potential for deployment of Autonomous Vehicle technology, its place in a future shared, connected world of mobility and how understanding the associated emerging risks will be key to facilitating this exciting global transformation.

**1:40 PM - 2:10 PM**

*Room 3*

**Building Trust in a Storage Marketplace: The Inconspicuous Lessons** | David Mantle, Co-Founder, Stashbee

Stashbee buzzed onto the scene with one vision in mind - to put the world's unused space to good use. We are the largest and fastest-growing storage marketplace in the UK. The journey has taught us a lot of lessons on how to build trust within a marketplace. And, trust is not just about secure payments, insurance and identification checks.





# AGENDA THURSDAY 11

**2:20 PM - 2:50 PM**

*Room 1*

**Identity Validation - Accurate. Private. Frictionless. Pick Two?** | [David Garcia, Head of Network Growth, Identiq](#); and [Danièle Thillmann, Fraud Prevention SME, Identiq](#)

Digital transactions - and the digital identities behind them - are built on trust. Trust is hard to build, and companies have had to choose between accuracy, privacy and customer experience. With new technology, companies can finally have their identity validation cake, and eat it too. Attend this session to learn about Privacy Enhancing Tech, why it matters, and what it can do for you.

**2:20 PM - 2:50 PM**

*Room 2*

**Achieving Balance - Targeted 'Liquidity' to Create Early Transactional Success**

| [Paul Cook, Co-Founder, Singularity Labs, Founder, Noetika, Advisor & Investor, Start/Scale-Up, Former Head of Business Intelligence, Just Eat](#)

Reaching rapid supply and demand optimization is the panacea for most marketplaces, often being painfully elusive for many in the early stages. Hear how smarter use of hyper-localized and spatial analytics accelerates the acquisition and conversion of high quality, high frequency customer 'connections.' Learn how many early operational trips hazards can also be alleviated with a better understanding of location and neighbourhood dynamics.

**2:20 PM - 2:50 PM**

*Room 3*

**Exploring the Sharing Economy Through a Peer-to-Peer Platform** | [Eshita Kabra, CEO & Founder, By Rotation](#)

By Rotation is the world's first social fashion rental app democratising quality fashion for all. And, the aim is to transform the way we consume fashion by enabling the sharing of wardrobes. With core values grounded in sustainability and community, users are able to do good for the planet, their wallet and wardrobe at the same time.

**3:00 PM - 3:30 PM**

*Room 1*

**Lessons Learned from Providing Insurance and Benefits for Over One Million Gig Workers** | [Kimberly Hurd, CRO, Collective Benefits](#); and [Russell Corbould-Warren, Chief Underwriting Officer, Collective Benefits](#)

Want to know what can go wrong (and very right!) with insuring gig workers? How do you increase worker retention? What to meet independent workers needs and still navigate the rapidly changing insurance and benefits landscape? Hear from Russell Corbould-Warren (ex-Uber Head of Insurance EMEA) and Kimberly Hurd CRO at Collective Benefits which partners with Wolt, Stuart, Just Eat, TaskRabbit and over 50 other partners across Europe, Middle East and Asia.

**3:00 PM - 3:30 PM**

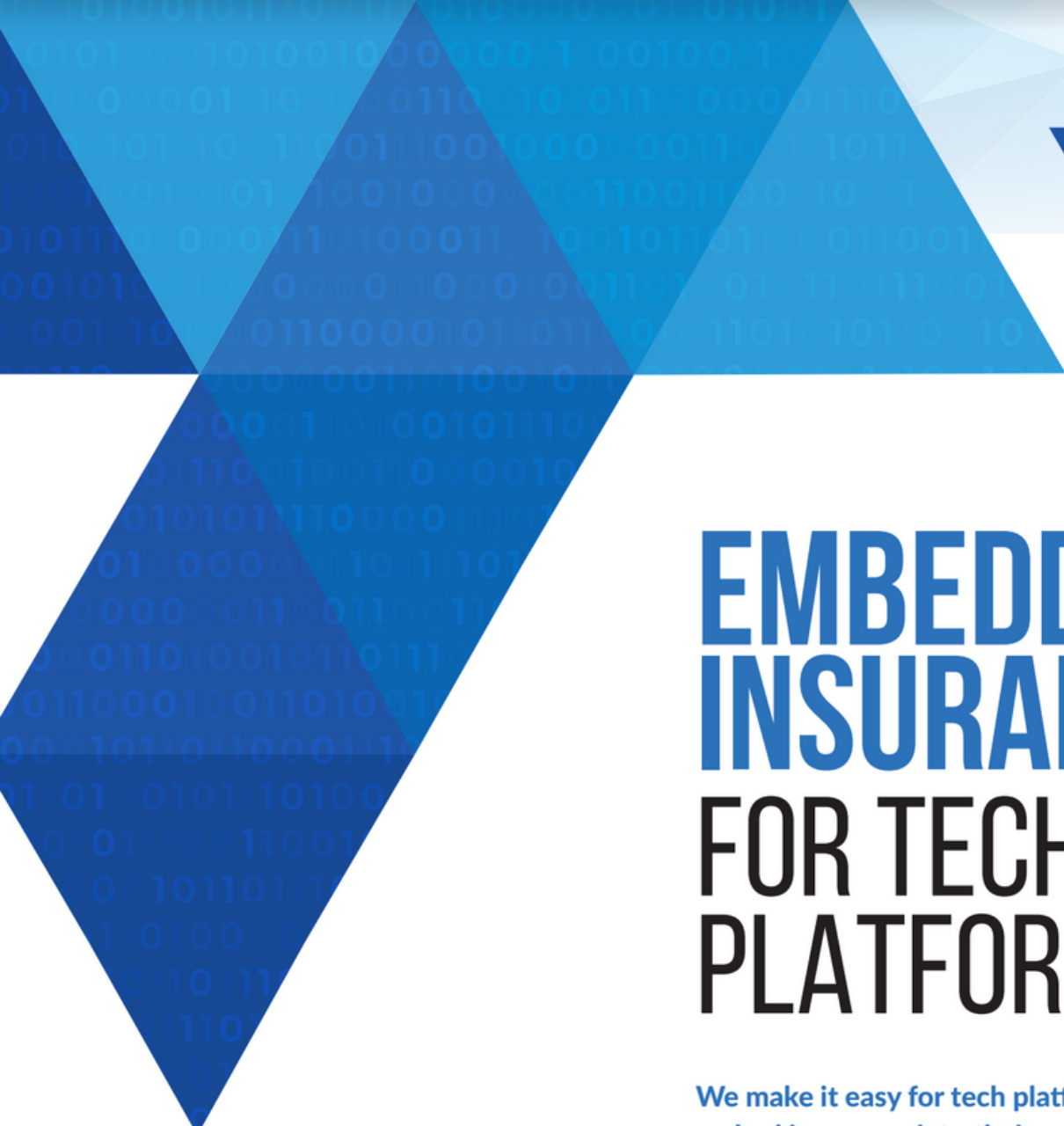
*Room 2*

**Transactional Transformation: Eliminating Payment Threats in a Post-COVID Marketplace** | [Monica Eaton-Cardone, COO, Owner, Co-Founder, Chargebacks911](#)

This session will focus on "The Next Sharing Economy" i.e. how folks worldwide are embracing "access culture," how COVID-19 accelerated this trend, and how this trend is fueling the accelerated growth of the next generation of sharing economy companies like CloudfogGoods.com that will help create more sustainable economies and communities and contribute to United Nations Sustainable Development Goals 11 and 12.







We'd love to provide more details about how we could help.

[www.tint.ai](http://www.tint.ai)

We were founded by former Turo early employees and understand marketplaces very well. **Our customers have used us to launch a variety of insurance and guarantee** products for vehicle sharing (RVs, cars, motorcycles), storage, shipping, contractual liabilities, pet services, crypto deposits, and equipment breakdown.

# AGENDA THURSDAY 11

**3:00 PM - 3:30 PM**

*Room 3*

**My Marketplace Company: Who's Liable for That?** | Alex Kroeger, Attorney, Larson King

Marketplaces offer great opportunities, but also significant legal risks and employment liabilities for the company. Laws are rapidly changing, so what does this mean for marketplace companies and those who rely on them? This presentation will cover common liability risks in the marketplace economy and explain how companies can position for success.

**3:40 PM - 4:10 PM**

*Room 1*

**The Data Challenge for Platforms and How IOT Can Unlock the Potential to Improve Insurance Programmes** | Nick Gibbs, Deputy Head of ibott 1971, Apollo ibott 1971; Jillian Slyfield, Managing Director, Digital Economy Practice Leader, Aon; Xavier Collins, Vice President, Turo; and Joe Curry, Senior ibott Data Scientist, Apollo ibott 1971

Platforms typically have huge data collection opportunities on their independent contractors and users but this is not taken advantage of. In this session, we will cover: A deep dive into the data challenge – poor data in equals poor data out; How platforms can incentivise greater transparency – more information on their services, more photos and details on the service; Using their marketplace to manage risk – In-app photos, peer-to-peer ratings and verification; The IOT opportunity to drive more data and risk insights; Leveraging trust scores; and, How insurers can build new risk models from this new data.

**3:40 PM - 4:10 PM**

*Room 2*

**Upskilling and Reskilling for Sharing Economy Workers** | Zufi Deo, Co-Founder, BizGees Ltd

The pandemic has changed the workforce in every imaginable way - and the sharing economy has certainly left its mark. Over the last years or so, working professionals have a distinct set of concerns when they work on a project-by-project basis as opposed to when they were working in full-time positions. This session will discuss how the sharing economy is changing the career development plans for professionals.

**3:40 PM - 4:10 PM**

*Room 3*

**Big Fish, Little Fish – The CBI's Campaign to Improve Innovation Partnerships Between Large and Small Firms** | Nathan Brown, Confederation of British Industry (CBI), Senior Policy Adviser (Innovation)

Innovation is increasingly a team effort. Companies are seeking partners to help create and exploit the latest technologies and innovations at a speed and scale not achievable on their own. But these partnerships are not always easy. Drawing on expertise from across the business community, the CBI's Big Fish Little Fish campaign aims to help larger firms (big fish) and smaller firms (little fish) identify the issues that can block positive outcomes from innovation partnerships (including Open Innovation and M&A) and share methods for addressing them. In this session, Nathan will be sharing how the campaign came to fruition, the actionable insight businesses have shared, and what the next phase of the campaign will be. He will also be joined by Juliet Eccleston, CEO of AnyGood? And Chair of the CBI's Sharing Economy Council who has been a key member of the Campaign's Steering Committee.







# AGENDA THURSDAY 11

**4:20 PM - 4:50 PM**

*Room 1*

## **Micro-Mobility - Why Insurers Should not Force a Square Peg Into a Round**

**Hole** | Flavia De Mattia, ibott Underwriter, Apollo ibott 1971; Matthew Rout, Head of ibott Pricing, Apollo ibott 1971; Rob MacKethan, VP of Insurance and Risk Management, Lime; and Herbert Jansse, Head of Digital EMEA, Aon

Micro-Mobility platforms offering share mobility services such as E-Bikes, E-Scooters and E-Mopeds are set to rise to even greater heights post the pandemic and with the growth there has been a huge amount of data collection. What the data shows is that this model is unique and to navigate the road to the future of this new mobility industry, Insurers cannot just look in the rear view mirror. In this session we will cover:

- Why the future of Micro-Mobility is a shared marketplace
- How is Insurance affected when the focus is usage vs ownership
- Insights into the data that Micro-Mobility platforms are collecting
- Why using Auto/Motor rating characteristics is not fit for purpose
- The infrastructure challenge
- The insurance regulation challenge and how Insurers and their Platform partners must get out in front of it

**4:20 PM - 4:55 PM**

*Room 2*

## **Insurance and the Platform Economy** | Kalle Palling, Co-Founder & COO, Cachet

Companies and gig workers need to ensure that they have the right insurance that is focused on their specific needs. Join this session to understand what types of insurance is needed for platforms as well as their workers.

**4:20 PM - 5:00 PM**

*Room 3*

## **Climate Change and the Sharing Economy** | Benita Matofska, Chief Sharer and Changemaker, The People Who Share

The world has been upended. The Coronavirus pandemic and the climate crisis has impacted people, communities and businesses in ways we could have never previously imagined, exposing fault lines in our economy and the very foundations of our society. We now have an opportunity to 'choose well', to reimagine how we live, work and play, to tackle inequality, to embed sustainability and build businesses of the future. In this fascinating session, international speaker, global changemaker and Sharing Economy innovation expert, Benita Matofska will share insights from her new research and ground-breaking book Generation Share. Benita will reveal the key attributes of a changemaker company and a roadmap to becoming a brand of the future tackling climate change in the Sharing Economy. Prepare to be challenged in a participatory, high energy ride around the world to meet the changemakers who are at the forefront of social innovation and who know that now there's no such thing as business as usual. The question is, do you dare to change?

**5:00 PM - 5:30 PM**

**Endnote** | Elle Tucker, Sharing & Gig Economy Consultant/Advisor



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# SPEAKER BIOGRAPHIES

## ALEX KROEGER

Alex Kroeger has been working with marketplace companies since 2016. She started in product marketing at Field Nation, a marketplace software company, where she positioned the company into the blended workforce. Today she is a published writer and an attorney at Larson King advising clients on the legal aspects of marketplace businesses.

## ALEX LINDE

Alex leads product at DigiSure, developing a next-generation platform for marketplace trust, safety and insurance to enable businesses to take control of their risk, lower cost and deliver a better experience for their customers. Alex joined DigiSure from Uber where he ran the Marketplace Control team responsible for analyzing the health of the cities, the health of the business, and determining the most effective way to allocate the \$4bn of incentives Uber spends every year.

## ALISTAIR CLARKE

Alistair is an Executive Director and Team Leader of Aon's Cyber and Commercial E&O team in London, which is responsible for the design and placement of all large/complex cyber and non-regulated professional liability business coming into Aon in London. Prior to joining Aon in 2009, Alistair served as a broker at Safe Online LLP where he began his cyber career.

## ANDREW COOPER

Andrew has been with Aon for 20 years and is currently the Chief Broking Officer for Digital Economy and US Casualty in Aon's London Global Broking Centre. Andrew's key role is focusing on our strategy around Digital / Sharing Economy opportunities globally. Andrew remains heavily involved with complex casualty programs for clients in the US.

## ANNALISA NASH FERNANDEZ

Annalisa Nash Fernandez, an intercultural strategist at Because Culture, is a specialist in the cultural elements of technology and business. She has lived, worked, and

studied in nine countries, and spent most of her corporate career abroad, as a banker, and as an expatriate executive developing emerging markets for Kraft Foods and Philip Morris. Her expert quotes are widely featured, including by CIO magazine and the BBC, and her articles are published across trade journals and mainstream media. She holds an MA in translation from the University of Wisconsin, and a BS in international finance from Georgetown University.

## BENITA MATOFSKA

Benita Matofska is a world-leading expert, speaker and sustainability innovation consultant, renowned for her ability to captivate audiences worldwide with her knowledge, dynamism and insights on climate change, future business and changemaking. She is recognized as a global expert in the Sharing and Circular Economy. An award-winning social entrepreneur, commentator and writer.

## BENOIT PANEL

Benoit Panel is the CEO of Yescapa. Yescapa is the leading platform dedicated in making P2P motorhome and campervan rentals safe and easy, growing in major European countries and delivering triple digit growth.

## CYNTHIA MORROW

Cynthia has always been a lover of jewellery and luxury goods. Before founding Covett, she had over 20 years of experience working with global organizations on large-scale change including cultural, digital and agile transformations. She worked with clients helping senior teams define a clear vision and strategy and then build the organizational capability required to enable that strategy. Her company, Expressworks International, moved her to London in 2013 to expand her practice area globally. In six years, she built a multimillion dollar European business, while being responsible for account management and business development of a global practice. Earlier in her career, Cynthia was a founding team member of the Innovative MBA program, Haas@Work (UC Berkeley Institute of







# SPEAKER BIOGRAPHIES

Innovation). For six years she coached MBA students through the innovation process as they consulted with corporate clients including HotWire, Facebook, Cisco, Visa, Panasonic, Virgin America and McKesson. This work continuously stretched her to help her teams come up with innovative solutions and she was also constantly generating business ideas for start-ups. The Covett idea was planted in her head quite some time ago and has evolved over a period of time to the Covett vision today.

## **DANIEL OSPINA**

Daniel Ospina is a social system designer. He works as Head of Governance at Aragon and is a visiting lecturer in Oxford University.

## **DANIEL SAND**

Andrew has been with Aon for 20 years and is currently the Chief Broking Officer for Digital Economy and US Casualty in Aon's London Global Broking Centre. Andrew's key role is focusing on our strategy around Digital / Sharing Economy opportunities globally. Andrew remains heavily involved with complex casualty programs for clients in the US.

## **DANIELE THILLMANN**

Deborah Danièle is a seasoned executive with 20 years of experience in eCommerce Fraud Prevention, Payments, and Operations, both in fast-growing, multi-national businesses as well as dynamic start-ups across a range of industries including gambling, gaming, and retail.

## **DAVID GARCIA**

David Garcia has made a career of building scalable processes and managing cross-functional teams. In his work at Imperva, ARX (acquired by DocuSign) and Cloudyn (acquired by Microsoft) he reveled in the excitement of helping companies cross the chasm from early adopters to mainstream adoption.

## **DAVID MANTLE**

David is the Co-founder of Stashbee, which buzzed onto the scene with one vision in mind, to put the world's unused space to good use. We are the largest and fastest-

growing storage marketplace in the UK. We're making it easy, affordable and safe for everyone everywhere to get access to whatever storage solution suits them - and we're doing it by building a thriving marketplace in a similar fashion to Airbnb.

## **DAVID MONOLY**

David is a member of the Cyber Leadership Team across activities in Risk, Security and Insurance and is also Head of the Technology, Media and Telecommunications Industry Vertical for EMEA. David specialises in Cyber Risk Financing, assisting in assembling insurance programmes that accurately and proportionately reflect the risk profile of the business in a commercial context which is particularly relevant in this era of digital transformation. He has written risk related white papers on many areas in the modern era of risk including captive management, cybersecurity, mergers and acquisitions and reputational risk. David has also directly worked with many of Aon's multinational clients in designing and approximating insurance programmes with particular focus on the potential for maximum loss exposures in the cyber sphere.

## **DAVID POPE**

David Pope is an expert in (the prevention of) ID theft, ID fraud & money laundering. David has worked in identity verification and KYC since 2004 helping check customer identity for banks, money transfer and prepaid providers, peer2peer lenders and professional services firms.

## **DEBORAH HEATHER**

Deborah Heather is CEO of Quality Int'l Assessment Services (QIAS), home of Quality in Tourism (QT). QIAS is an international assessment and accreditation company working across sectors including tourism, hospitality, property and further education, primarily assessing quality, compliance and customer service. Deborah has over 25 years of hospitality, tourism and travel experience, including as an award-winning ex-Hotel Managing Director and a graduate of Cornell University General Managers

# Maximise onboarding success with the HooYu KYC platform







# SPEAKER BIOGRAPHIES

program. Deborah and her team have evolved a new type of accreditation, focussed on consumer and operator needs. Having thrown away the rule book, there are neither prescriptive quality standards nor designators, the Quality in Tourism accreditation is about creating trust with consumers and supporting operators in their continuous improvement journey. Partnering with the STAAA, PASC and ASSC, QIAS is now the largest hospitality accreditation body in the UK. The accreditation is featured in Which? magazine and recommended to consumers.

## **DIEGO DE HARO**

Diego is the Chief Revenue Officer within the Digital Client Solutions Business (which was formed as a result of the CoverWallet acquisition by Aon in Jan 2020). In this role, he is responsible for serving and growing the small client segment at Aon – by delivering digital solutions to our clients, using technology, digital distribution, data science and UX/Design. DCS/CoverWallet has developed a set of capabilities that create differential value to our small and mid-sized customers and Diego is at the forefront of leveraging those capabilities to create solutions for clients.

## **EAMONN GALVIN**

Eamonn is the CEO of KnowCarbon and specialises in helping businesses and individuals reduce their carbon impact. Previously he had executive roles at eBay, Betfair and General Electric. Eamonn brings a passion for sustainability and reducing carbon emissions through using data and digital tools.

## **ELLE TUCKER**

Elle is a former newspaper and magazine features writer and advertising creative. She worked in award-winning marketing agencies before becoming a writer for world-renowned media groups such as the Guardian and the BBC commenting on health, society, sustainability, tech and lifestyle. She co-founded the first communications agency to focus on the sharing economy, then a trailblazing marketing agency specialising in two-sided marketplaces.

Passionate about the potential of online platforms to democratise, empower communities and help us live more sustainably, Elle now speaks, writes and advises on gig and sharing economy models – working internationally in this space helping start-ups and scale-ups to launch, grow and thrive. Originally from Oxford, England, Elle was educated at Edinburgh University in Scotland, where she now lives with her husband and two young children.

## **ELLIOT THIRY**

Elliot has 10+ years of experience in technical roles across fraud prevention and payments, including at American Express and Accertify. Elliot joined Ravelin initially in the integrations team, onboarding multinational ecommerce businesses like Just Eat, Deliveroo and FreeNow. In his current technical sales role, Elliot supports enterprise merchants to develop a fraud strategy to suit their business objectives. Elliot lives in London and enjoys gaming, reading and Szechuan food.

## **ESHITA KABRA**

Eshita founded By Rotation as a side hustle in April 2019 while working full-time at a distressed debt hedge fund. She eventually left her career in investment management when the By Rotation app launched in October 2019. Eshita is a third culture kid (India, Singapore, US and the UK) and passionate about diversity and the environment.

## **FLAVIA DE MATTIA**

Flavia joined the ibott team (part of Apollo) as an Underwriter in 2020. She has a first class Mathematics degree and is a qualified Actuary with nearly a decade of experience in general insurance. She has a keen interest in new developments of the insurance industry, and enjoys using her technical competencies and building strong relations in order to solve commercial problems. The ibott team is dedicated to providing data driven insurance solutions for the sharing economy, and believes insurance products should be an enabler for new progressive business models.



# SPEAKER BIOGRAPHIES

## FREDRIK MOTZFELDT

Fredrik is responsible for the running of the Technology Media & Telecom (TMT) Industry Group for Willis Towers Watson in the UK, with national responsibility for strategy and coordination of TMT expert resources. Working for WTW, Fredrik has the privilege of being able to spend time collaborating closely with global clients and WTW colleagues to solve problems, to innovate and to explore risk implications and opportunities from the new and disruptive technologies emerging across industry sectors – be it from the human capital or asset risk perspective. Recent work has enabled him to focus on and collaborate with clients on important projects such as Risks on the Horizon – Future gazing of the TMT risk landscape and The Future of Accessibility in the Workplace – The Role of Technology for People with Disabilities. He has over 30 years of experience working with clients in the global insurance industry, and with the past 20 years on the effective management of risks and exposures unique to that created by technology. Fredrik specialises in strategies for the effective handling of emerging risks via risk management, risk financing or creative insurance program solutions for his clients. Fredrik is a regular and frequent provider of industry research, opinion pieces and thought leadership, and advisory in areas of emerging risks.

## GARETH WHARTON

Gareth is Cyber CEO, responsible for leading Cyber Insurance at Hiscox. He also leads the CyberClear Centre (C3) providing Cyber Expertise in areas such as product development, value add services offerings, cyber training and advisory services to customers. The C3 team serves as a dedicated cyber resource, drawing together the expertise of Hiscox's 80 cyber staff across the business. Gareth is a regular speaker on Cyber risks, and has recently been quoted by the BBC, Sky and ZDNet. Previous to this role Gareth was Hiscox CTO, leading the IT Strategy and architecture teams, where he was responsible for driving a cloud first approach, and re-architecting one of the core

underwriting platforms to Azure as well as providing DevOps leadership across the wider IT team. Prior to this, Gareth ran Infrastructure Services for Hiscox. Before joining Hiscox, Gareth has worked in a number of financial services companies, including 9 years at Aon in various IT roles.

## GARIENT EVANS

Garient Evans brings 20+ years of experience and expertise in credit, identity, fraud, documentation verification and compliance, to Trulioo as SVP, Identity Solutions. He previously held senior roles with Mitek, Socure, as well as ID Analytics, where he was involved in releasing the industry's first identity fraud detection score combining machine learning with personally identifiable information. At Deloitte, Garient worked with global financial services firms and he collaborated with financial and technology companies spanning LATAM, North America and the UK.

## HERBERT JANSSE

Herbert is responsible for coordination and servicing of several global digital clients in EMEA and has a role as Head of Digital in EMEA. Herbert has spent his entire career in the insurance industry. In 1989 he started as global management trainee for ING, a large international insurance/banking company. Wanting to work with Clients directly, he switched after 1 year and joined Marsh in 1990 as Marine Broker. He then moved to London as Client Executive servicing multinational clients. Three years later he was asked to transfer to Singapore where he spent 2,5 years as Business Development Manager focusing on large indigenous projects and prospective clients in South East Asia. After having returned to The Netherlands he was made responsible for New Business and was later appointed in the Executive Board with responsibility for Dutch Corporate Clients. In 2006 Herbert joined UMG as Regional Director in charge of West Netherlands. UMG was part of Aegon Insurance Company and consisted of a network of offices in The Netherlands, dealing in insurance,





# SPEAKER BIOGRAPHIES

real estate (private and commercial) and mortgages. In June 2017, Herbert changed to a new position as Client Director to assist several larger Digital Clients expand into EMEA. In 2019 he was appointed as Head of Digital for EMEA where he continues to coordinate and service Clients, is part of a global team with specific focus on Digital Platforms and assists colleagues bringing the best of Aon to Digital Clients. After 5 years with UMG, Herbert wanted to move back to a more international environment and joined Aon in May 2011. He was appointed as Strategic Account Director to manage the global consulting relationships between several Insurers and Aon working from Rotterdam and London.

## **HUMPHREY BOWLES**

Co-Founder of SUPERHOG, Trust Architect, Impact Maker, and CEO, Humphrey is on a mission to solve the trust and protection gap of 250 million short-term rental hosts, owners, property managers, operators and guests. SUPERHOG combines guest screening with embedded insurance, and is delivered as a SaaS solution that can be integrated seamlessly within the pre- or post-booking flow, providing a toolkit to be able to proactively assess risk and verify guests, thus preventing troublesome guests from entering properties. On top of this, SUPERHOG provides up to £5m of protection for all bookings in case something goes wrong and the guest causes damage and doesn't pay for it.

## **IAN MILTON**

Ian is responsible for developing job-leveilling solutions, which are a core part of our Human Capital solutions at Willis Tower Watson. He works with clients to look at applications and implications for pay and reward benchmarking, career framework development, organisation design, performance management and reward strategy development. Ian spends his time thinking about developing and adapting solutions to meet the ever-changing people agenda while also considering legal, regulatory, and cultural requirements. A current interesting

challenge is trying to strike a balance between organisations' desire for more agile operating models while still offering a transparent and clear framework for career development and diversity. Ian has over 20 years' experience in managing client relationships at all levels, acting to provide advice and suggestions on sustainable practices in the management of reward and benefits at the UK, European and global level. Ian is a regular and frequent provider of industry research, opinion pieces and thought leadership, and advisory in areas of emerging risks.

## **JACOB WEDDERBURN-DAY**

Jacob Wedderburn-Day is the founder of Stasher - a travel tech startup that connects travellers looking to store luggage with shops and hotels providing storage space. Jacob and Anthony, friends from their time studying economics at Oxford together, co-founded the business in 2015. They have grown it from the initial idea back when they were students to being a venture-backed company, valued at over \$12 million, present in 250 cities worldwide. They were both recognised in 2020 on Europe's Forbes 30 under 30 list. In addition to Stasher, Jacob and Anthony co-founded Treepoints, a climate change social enterprise. They can also be heard on the Morality of Everyday Things podcast, an everyday philosophy show which ranks in the top 2.5% of podcasts worldwide.

## **JÉRÔME SELLES**

Prior to Tint, Jérôme was the head of data at Turo, the leading car sharing platform, where he built machine learning models for search, pricing, claim frequency and severity. He holds a double degree from ENSTA Paristech (MSc. Applied Mathematics) and UPC BarcelonaTech (MSc. Telecommunications).

## **JILLIAN SLYFIELD**

Jillian Slyfield serves as Aon's Digital Economy Practice Leader. In this role, she addresses digital disruption of traditional industries and the on-demand economy. Her focus areas are Mobility as a Service, The Future of Work





# SPEAKER BIOGRAPHIES

and Platform Marketplaces. Through this Practice, Jillian ensures Aon's market leadership, technology platforms and deep analytics capabilities are harnessed for Aon clients. Jillian is engaged regularly as a public speaker on topics such as insurtech and digital disruption, mobility as a service, and the future of work. She proudly serves on Aon's Diversity and Inclusion Board and serves as an advisor to several emerging tech businesses.

## JOE CURRY

Joe joined the ibott team in 2020 having previously worked for a number of years in various roles across insurance and financial services. His role as a Data Scientist supports both the actuarial and underwriting teams in extracting the most value from our data.

## JOSEPH SMITH

Joe is Account Manager (On-Road) at Oxbotica, supporting strategic partnerships to expand the deployment of Oxbotica's Joe is Account Manager (On-Road) at Oxbotica, supporting strategic partnerships to expand the deployment of Oxbotica's Universal Autonomy software platform. As part of a growing commercial team, Joe's focus is developing Oxbotica's on-road commercial engagements with current and future customers, across a wide range of applications including passenger shuttles and deliveries. Joe joined Oxbotica following 5 years of experience in business development and commercialisation of autonomous vehicle technology, having graduated with a degree in Engineering Science from the University of Oxford.

## JULIET ECCLESTON

Juliet is Chair of Sharing Economy UK and CEO and founder of AnyGood?, a platform where professionals recommend other professionals for roles. Juliet's background is delivering large scale change programs. After 20 years building high-performing teams, her frustration with the process for recruitment collided with opportunity and the rise of the sharing economy. This drove her to develop an alternative. AnyGood? launched in the UK in 2017 and is

growing globally both as a recruitment platform and SaaS referral solution.

## KALLE PALLING

Kalle is the former Estonian MP, former Chair of European Union Affairs Committee, Co-Founder of Cachet and speaker. Technology, AI and the future of work, future of education, digitalization and e-governance, energy policy and the future of transport, e-residency and the future of states are the topics that he's covering in politics and having keynote speeches at conferences. He has been responsible for many legislative initiatives to enable technology and e-governance in Estonia. One of the latest success was leading the process to create the legal framework for platforms like Uber and Taxify to operate in the Estonian market by the book. It was the first time it happened anywhere in Europe. Today in most of the country's that are regulating platforms, the Estonian bill is always used as an example to follow.

## KARL GRAY

As Head of Insurance for Uber in EMEA, Karl is responsible for leading Uber's insurance operations across the UK, EU and MEA. Karl has over 20 years of global leadership within the insurance sector. Prior to joining Uber in 2021, Karl spent over nine years with Zurich Insurance, where he held various senior roles, most recently as their Global Head of Retail Underwriting. Karl is a member of the WEF Global Future Council on Mobility.

## KASPER VESTH

Kasper is the Co-Founder at Wedio, and a backend developer. He has seven years of experience with eCommerce development, and has dabbled a bit with Unity development and book writing. Prior to Wedio, Kasper was the Co-Founder at Rumbling Rhino Studios.

## KELLY BARTON

Kelly has been with Expedia Group for 15 years. She is dedicated to maintaining a safe and secure marketplace and is a trusted expert on fraud, security, physical safety and diversity and inclusion.





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## **KIMBERLY HURD**

Kimberly has over 15 years building and managing marketplaces and platforms including, Ex-Zomato, Global Growth and CEO UK, former Founder and CEO of Tabl, a craft food marketplace (exit in 2018), and Ex-Global Director of Investment Development - launching platforms serving over 7 million accounts and \$3 billion AUM.

## **LUCY STANBROUGH**

Lucy is the Head of Emerging Risks Research at the Willis Research Network. Prior to joining the Research Network, she worked for the Innovation team at Lloyd's on a range of thought leadership projects and market communities, including: cyber scenarios; virtual reality; NewSpace; city resilience; synthetic biology; climate related risks and disaster risk finance. Before joining the insurance industry Lucy spent over 10 years as a natural hazards and GIS consultant, alongside working at the UCL Hazard Centre. Lucy has contributed to a number of books on the use of technology and online systems pre, during, and post-disaster. She maintains an interest in the integration of scientific knowledge to business applications, and connecting knowledge to people, and people to knowledge.

## **MARCO GERAGHTY**

Marco helps SMEs grow to their fullest potential delivering growth into untapped market segments. He does this through deep 'top of the funnel' thought and planning to create a robust product proposition, a carefully defined audience and strong marketing campaign principles. Having worked across multiple sectors including energy, financial services, FMCG & construction he was a specialist in understanding the needs of professionals to create market leading products and have also developed universal principals to understanding and winning in any market.

## **MATTHEW ROUT**

Matt joined the ibott team in 2019, having worked for a number of years at another Lloyd's Syndicate. He has a first class Mathematics degree and is a Fellow of the Institute of

Actuaries. The ibott actuarial and data team apply statistical analysis to provide unparalleled risk insights for our insured clients.

## **MATTHEW WILSON**

Matt leads the enterprise go to market for UK and Ireland for Ekata, a Mastercard company, across eCommerce, financial services and payments. With a background in the fraud industry and experience of over 10 years, he provides consultative advice for providers, merchants and financial institutions.

## **MERILEE KARR**

Merilee Karr is the CEO and Founder of UnderTheDoormat – an award-winning luxury short-term rental company. They offer two approaches, the UnderTheDoormat fully managed model, and Hospiria, integrated technology for property portfolio owners and managers to access the sector. As the elected Chair for industry body, UK Short Term Accommodation Association, she is passionate about helping professionalize and grow the industry. This includes the launch of TrustedStays, an accredited short term accommodation solution for business travellers. Merilee has worked with BEIS and HMRC on sharing economy policies, Westminster Council and MHCLG to build regulation in the industry. Merilee has featured on television and radio and speaks at industry events, including Expedia's annual global conference. She has been recognised with several awards including JP Morgan's Top Female Powered Companies in 2021, and Business Woman of the Year in 2019.

## **MICHAEL MAICHER**

Michael Maicher is Global Partner & Director of Allianz Global Strategic Partnerships. In this role he follows the vision to build a vibrant and productive ecosystem of partners for Allianz - across Mobility, Travel, Home & Living and Health Care - with specific focus on the Digital- & Sharing Economy. Prior to this, Michael assumed global responsibilities as Global Head of Broker Management at



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Allianz. Here, he was leading the global relationships with the worldwide largest broker organizations and also served as Global Head of Customer Experience Management with specific focus on the Digital Economy. With more than 20 years of experience in the insurance industry, Michael held several leadership positions in various countries, such as President & CEO of Allianz in Japan, Member of the Board of Management of Allianz in Russia and Regional Manager for Business Development in Central- & Eastern Europe, Middle-East and Africa.

## MORTEN AEBELOE

Morten is the Co-Founder & CFO at Wedio.

## NADIA JALIL

Nadia is the CEO and Founder of MyBump Media, an adtech agency focused on crowd advertising solutions. She has over six years of experience in advertising and marketing and 10 years in business development and corporate legal. Nadia was awarded Malaysia's Woman Leadership Award for innovation in advertising by CMO Asia and represented Malaysia at the ASEAN Digital Business Summit. She is also a lean startup mentor and an innovation advisor. Nadia is passionate about impact solutions, she believes there are better ways for businesses to achieve their profit goals and encourages businesses to adopt impact driven solutions towards a sustainable future for all.

## NATHAN BROWN

Nathan Brown sits in the CBI's Innovation Team, leading on issues relating to business transformation and technology adoption. He manages the organisations' relationships with Government officials in charge of schemes such as Help to Grow and Made Smarter, and is also Co-Chair of the CBI's BAME in Tech group which seeks to ensure ethnic minority voices can feed into the policy-making process on issues such as technical skills and data bias.

## NICK GIBBS

Nick joined Apollo in 2016 having worked for a number of years at other Lloyd's Syndicates. His primary focus is on developing insurance products and solutions for companies both within the Sharing Economy and those creating innovative ways to challenge the current transportation sector.

## NICOLA GANDY

Nicola Gandy is Director of Azacus.io, an offensive cyber security consultancy founded in Edinburgh, UK, with a global client base. An engaging and accessible speaker on the role of Pentesting for startups, her mission is to ditch the usual scare tactics and to empower rather than impede when it comes to facing our inevitable cyber threats.

## NORA O'DONOVAN

Nora is a Director/Account Manager within the Rewards, Data and Software practice in Willis Towers Watson. Nora has worked with many clients across multiple industries, with a focus in the media and technology sectors. She leads the global Media Compensation and Technology, Media and Telecommunications survey offering and is responsible for account managing clients in these sectors by providing advice on compensation and benefits matters. Nora combines experience in account management and client support throughout the WTW compensation surveys cycle with consulting support in areas including assessments and benchmarking for both executive and non-executive roles, salary structure development, job grading and running bespoke and pulse surveys.

## OTIS BURRIS

Otis is VP for Partnerships and M&A at Besedo, a global leader in content moderation solutions. We are one of the few companies that have been able to craft a winning hybrid-formula when combining Tech, AI and Human Intelligence to the world of User Generated Content. I have always been fascinated by the ability to combine traditional behaviors with innovation – it's the sweet-spot.





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## PAUL COOK

Paul shaped his marketplace experience whilst building the business intelligence capabilities at Just Eat and has since supported at least 10 marketplace brands (including, Licklist, Camptoo, BorrowMyDoggy, Shepper & OrderYoYo) to help short-circuit transactional growth through data-led + human-geography techniques. Designed Oppy, a SaaS solution built to aid marketplaces to achieve liquidity using geo-analytics.

## PAULO AZENHA

Paulo is the Founder and CEO of Innovalidate, a strategic business innovation company using design thinking methods with a specific focus on sharing economy businesses. Besides working on this startup, he is also a PhD student at the Faculty of Engineering, University of Porto. He is researching in sharing economy well-being. He concludes an Msc in innovation and entrepreneurship with a thesis on the impacts of sharing economy in tourism. With more than 20 years of experience as an entrepreneur was the founder of several startups. In the corporate environment, he also worked for several years as an innovation consultant globally, helping corporations solve complex problems through design thinking. Also, with a solid creative background, he worked for more than ten years in the film industry in several countries where he has a degree from Superior School of Arts and spectacles Madrid, Spain.

## PHIL THORN

Phil is leading the launch and growth of the new Aon Digital division in the UK. The unique proposition will give micro and small business customers a simple way to understand, buy and manage their insurance using market leading technology, data and design. Prior to joining Aon, Phil has held other marketing, product, innovation and operational leadership roles in the banking and insurance sectors across the US, Europe and UK.

## REBECCA HEAPS

Rebecca Heaps is the Founder & CEO of Tentshare. Rebecca's passion project is Tentshare, a pioneering peer-to-peer tent lending platform, based on the sharing economy business model. Rebecca has accrued a wide range of skills and experiences over the years, as an inner city based primary school teacher for 19 years and as a Stage, lighting and Sound manager. She is currently director of a small property development business.

## REBECCA MARSDEN

Holding an LLB in Law and the Legal Practice Course (LPC), Rebecca Marsden began her career in fixed income, currency and commodities trading with Goldman Sachs in 2005, before moving into a leveraged finance sales role at Credit Suisse. Rebecca joined Willis Towers Watson in 2011, where she spent four years in the financial solutions division, advising investment banking clients seeking to utilise credit insurance as a risk mitigant, subsequently moving into Political Risk and Credit Underwriting. She joined ibott, Apollo Syndicate 1971, as an underwriter in 2020.

## RICHARD LAUGHTON

Richard Laughton is Co-CEO of Move Mee, a global Straight-to-Car platform that brings car rental into the 21st century. Richard is an experienced, entrepreneurial business leader with a track record of scaling early stage technology ventures, particularly new marketplaces, and expertise in financial services. He is skilled in Digital Strategy, Strategic Negotiations, Collaboration Solutions, Entrepreneurship, and Venture Capital.

## RICHARD LEFTLEY

Richard Leftley jokes that people in the industry have given him the nickname: "The Godfather of Microinsurance." Richard's insurance career began at Aon Benfield where he worked as a reinsurance broker for six years. However, he felt a calling to do more. He wanted to make an impact in the world and help people on a much larger scale.



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Particularly he wanted to pursue his idea of selling insurance to mass markets in developing countries – a concept few wanted to touch and many saw impossible. It was a crazy enough of an idea on it's own, but add in the fact that this was in 2002, during the height of the HIV/AIDS pandemic, and people thought he'd gone mad. Regardless, Richard somehow managed to convince Opportunity International (OI) to take a chance on him. OI gave Richard a home and a place to try out the concept of microinsurance, and ultimately, he proved it could work. In 2006, with OI's support, Richard moved on to establish MicroEnsure – a leading insurance intermediary who pioneered the freemium mobile model of selling microinsurance. Through his company, MicroEnsure, Leftley insured 60 million customers across Africa and Asia while also focusing on gig workers in the US and EU. In October 2007, MicroEnsure was awarded a \$24.3M grant from the Bill and Melinda Gates Foundation to expand its innovative microinsurance model and experiment with a wider range of distribution channels. Over the years, Leftley also built an extensive network of relationships through his partnerships with mobile network operators, mobile wallets, e-commerce companies, and ride-sharing entities. In 2020, Richard decided to expand by joining forces with Harry Croydon of STP Group – who brought to the partnership his expertise of insurance technology and data analytics. Together, they created The Micro Insurance Company (MIC), which aims to provide insurance to internet platforms, millions of micro & small businesses, and to the 4 billion people on the planet who are currently unserved. MIC is growing rapidly and continues their ongoing mission to build a global safety net, so when the unexpected happens, people are able to bounce back quickly.

## **ROB CHESNUT**

Rob Chesnut was most recently the Chief Ethics Officer of Airbnb, a role he took on in late 2019 after almost four years as Airbnb's General Counsel. He previously led eBay's

North America legal team, where he founded the Internet's first ecommerce person to person platform Trust and Safety team. He was the general counsel at Chegg, Inc. for nearly six years, and he served 14 years with the U.S. Justice Department, where he prosecuted CIA employee Aldrich Ames for espionage. He is the author of *Intentional Integrity: How Smart Companies Can Lead an Ethical Revolution* (St Martin's Press, 2020).

## **ROB MACKETHAN**

Rob leads the effort to develop new ways for Lime to manage global corporate risk. He has spent his 30+ year career originating and cultivating disruptive businesses in the insurance space. Previously at Zendrive, Rob reinvented how driving risk is measured, managed and priced, with a focus on creating safer drivers and safer roads. His team leveraged mobile data analytics to measure driver behavior and price vehicle insurance more accurately than any other product on the market. His products allow businesses to lower their risk and control their cost of insurance. This data-centric approach has yielded record-breaking underwriting profits and improved road safety. Prior to Zendrive, Rob led corporate strategy and business development for Answer Financial, growing the business from zero to \$500 million, making it the country's largest online insurance comparison shopping service. His work established Answer Financial as a leader in the bank-insurance space and was instrumental in the acquisition of the company by Allstate. Prior to Answer Financial, Rob founded NetInsurance, a venture-funded pioneer in the online insurance space. He led the company from start-up to its sale to a publicly-traded national bank. Rob previously served as president of ISU International, the nation's largest franchisor of independent insurance agencies. He began his career with Chubb Insurance. Rob is a graduate of Yale University. He enjoys mountain biking, skiing and practicing yoga with his wife and three children.





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## **RUSSELL CORBOULD-WARREN**

Over 20 years leading insurance portfolios across Zurich, Allianz and Europ Assistance/Generali. Russell used to work at Uber as Head of Insurance for EMEA, transforming motor, liability and accident insurance protections for millions of customers who 'Uber' every day. Russell delivered ground-breaking income protection insurance for over 750,000 independent drivers and couriers in 35 countries.

## **SAM TILTMAN**

Sam Tiltman leads Marsh's UK&I Sharing Economy and Mobility (SE+M) Group. He's worked in the insurance industry for 14 years, the last 10 focussing purely on technology industry sectors and most recently SE+M. His experience spans risk management and insurance solutions for numerous sectors including AVs, EVs, software, cloud computing, AI, IoT, private equity, hardware, semiconductors, robotics and telecommunications etc.

## **SERGEY LITVINENKO**

Sergey is a co-founder and CEO of Koop Technologies, an insurance technology company focused on autonomous vehicle risks. Previously, he worked on Wall Street as a quantitative modeller with a focus on asset-backed securitization. Sergey is a graduate of Boston College (MSc) and the University of Pittsburgh (BSc). Currently, he is based in Pittsburgh, PA where Koop is headquartered.

## **STEPHAN SOROKA**

With over over five years of experience managing commercial teams and specialising in business development, marketing and communications, Stephan Soroka is CBDO at Wear your brand, which offers consulting to food and grocery delivery companies, as well as turnkey solutions for the gig economy merchandise needs, including product development, manufacturing, supply chain management, fulfillment, and e-shop

distribution for courier gear. With the recent explosion of food and grocery delivery industry Stephan started a LinkedIn blog and a podcast Friday Takeaways where he shares daily industry news, market analyses and trends.

## **SUZANNA ERSOY**

Suzanna Ersoy is the CEO and Co-Founder of Collabofide Inc. Suzanna has extensive public and private sector experience in strategic planning, program management, and risk management. Her experience includes economics and standardization in Canada and abroad, having lived and worked in such countries as Japan, South Korea, Switzerland, Tanzania, and Turkey. She has a Master's degree in International Political Economy from the University of Ottawa and is certified in Strategic Foresight through Carleton University. She is passionate about enabling small and micro businesses to build sustainably and ethically – a motivation that has helped her build Collabofide Inc, a tool for marketplace platforms to improve and show their Environmental Social and Governance (ESG) commitment.

## **TOM PELLIZZARO**

Tom is an Onboarding Expert at HooYu. HooYu is a global customer on-boarding platform that provides UI & UX tools to deliver customised mobile or desktop digital journeys. HooYu is engineered not only to increase the integrity of KYC processes but to maximise the percentage of customers that can be successfully on-boarded.

## **TOM WEST**

Tom is the founder of RentMy.com, a soon to be launched peer to peer rental platform, the Airbnb of everything you own. Owner of Jolly Good Pubs, a regional Freetrade Pub Company with 60+ employees.

## **VLAD SHIPOV**

Vlad Shipov is the founder and CEO of WeCovr, a London-based FCA-authorised insurance broking and technology company. Vlad has been working in insurance and banking industry since the mid-90's. He has first-hand experience of



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all three sides of the insurance product – on the client side, working for major global banks originating and insuring deals globally, on the underwriting side – with one of the syndicates at Lloyd’s of London insuring thousands of transactions around the world and on the insurance brokerage side – arranging insurance for clients. Qualifications include PhD (Econ), MA (Fin) and ACII. His latest venture, WeCovr, helps close the protection gap by bringing embedded insurance to where it’s most relevant and useful to people. The customers that Vlad and his team have been helping with insurance solutions include top-tier financial institutions as well as some of the most innovative tech startups looking to enhance their customer value-add by using WeCovr’s full-cycle embedded insurance solutions delivered seamlessly via APIs, mobile or web apps.

## **WILL SMITH**

Will has 15 years’ in consultancy / start-ups growing brands through designing, piloting and scaling new products, services and experiences.

## **XAVIER COLLINS**

Xavier is the UK Vice President, for Turo, the world’s largest

peer-to-peer car-sharing marketplace. Xavier’s responsibilities lie in launching and running the UK market as well as leading their international expansion. Xavier has significant experience in start-ups and market places, he founded Nexus Notes, worked at Uber supporting the launch of Australia, before joining Deliveroo to play a pivotal role in its UK growth story before joining Turo.

## **ZUFI DEO**

Zufi Deo was a guest speaker at Wharton Social Entrepreneurs, 2018. He was a Panel member at Fintech Week London 2019 - FinTech, Social Impact & Emerging Markets. He was also a member of two panels at Digital Impact Week, London, 2019. Zufie worked with Gerry Creedon - Finance Director at BizGees - for 10 years and supported 2000 entrepreneurs in London using the sharing economy. He is currently using the sharing economy to generate social impact in his current finTech project - BizGees. BizGees is the winner of the UNICEF FinTech Jam for Good, London.

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