Title: 10. FinTech & 9. InsurTech Digital Congress: Fintech 2.0 - fintech as part of the economy

On September 29-30, 2021, the [10th FinTech & 9th InsurTech Digital Congress](https://fintechdigitalcongress.pl/) took place. During the two days of the event 450 participants listened to substantive speeches and debates on trends and forecasts for the development of the fintech and insurtech industry in Poland.

The Congress was inaugurated with speeches by: Małgorzata Szturmowicz, Vice-Chairwoman of the FinTech Digital Congress Advisory Board (Global CFO, Booksy International), Cezary Świerszcz, Chairman of the InsurTech Digital Congress Advisory Board (CEO, Unext) and Jan Kastory, Vice-chairman of the InsurTech Digital Advisory Council Congress (Founding Partner, astorya.vc). The chairmen commented on the new wave of Fintech 2.0 in the context of fintech valuation. “In March, during the congress, we talked a lot about the valuation of the industry, what is happening on the fintech market, but also about the importance of Embedded Finance at present. I have the impression that what happened in the first half of this year is the abandonment of the infancy cocoon by fintech and what we see now - the inflow of investments, but also exits - this shows us that in fact something big is happening now. In the first half of 2021, global fintech investments amounted to (...) almost USD 98 billion. This is a gigantic amount, and quite a lot of it concerns Europe, ”said Małgorzata Szturmowicz, Vice-Chairwoman of the FinTech Digital Congress Advisory Board.

The next block discussed the perspective of fintechs and insurtechs in the new digital era. During the Fintech & InsurTech Stage session, issues such as challenges in building new era fintechs, condition of Polish fintechs, new bank business models, Embedded Finance & Insurance acceleration, investment in insurtechs, Insurance as-a-service were considered. Brainstorm! In the form of use cases, the speakers presented a number of new solutions based on technologies that are becoming the most popular and to the greatest extent are transforming the industry and bringing the greatest profits. There was also a discussion on a new era of data in the financial sector - analytics and the use of data in building a competitive advantage in the financial sector.

On the second day of the congress, experts focused on the evolution of customer communication in a hybrid and digital interface. Then they discussed issues related to innovation and how they should be implemented and financed, both on the Polish and European market.

During the Congress, awards were presented in three categories:

* Fintech Technology Award - the award was collected by Piotr Hanusiak, CEO, Incat
* Best Implementation in Bank - the award was collected by Elżbieta Wilczyńska-Chorzępa, Director of the Operations Department, Alior Bank S.A.
* Best Health Solution - the award was collected by Marek Witulski, director of the Diagnostic Imaging & Advanced Therapies industries, Siemens Healthineers

During the Pitching session - International Fintech & Insurtech Startups Review segment, participants listened to presentations prepared by representatives of startups. A demo of solutions and examples of implementations in the fintech and insurtech sector in Poland and abroad were presented. In subsequent panels, the speakers talked about the development and value creation of the payment market, as well as telemedicine and the dissemination of telemedicine solutions.

The speakers of the 10th FinTech & 9th InsurTech Digital Congress were joined, among others, by:

* Marta Strzyżewska, Marketing and Digitization Director, Aviva
* Alexandros C. Argyriou, FinTech & Digital Banking Expert, CEO, Scientia
* Michał Mrożek, Vice President of the Management Board, ING Bank Śląski
* Dr. Andreas Nemeth, CEO, UNIQA Ventures GmbH | Venture Capital Investor
* Katarzyna Zubrzycka, Director of the department of retailers and clearing agents in the region of Central and Eastern Europe, Visa
* Sylwester Janik, General Partner, Cogito Capital Partners
* Piotr Kędra, Investment Director, PFR Ventures
* Anna Naumienko, Member of the Board, Bacca
* Grzegorz Pawlicki, Head of Innovation, PKO Bank Polski
* Agnieszka Wrońska, CEO, LINK4
* Piotr Żabski, Vice President of the Management Board, Santander Consumer Bank
* - Marcin Kurczab, Director of the Innovation Lab, PZU
* Małgorzata Kamińska, Head of Transformation & Customer Experience Development, BNP Paribas
* Tomasz Tarasiuk, Principal Business Solutions Manager, SAS
* Tomasz Świeboda, Managing Partner, Inovo Venture Partners

The full list of speakers can be found at https://fintechdigitalcongress.com/speakers/

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The congress is carried out as part of the activities of MMC Polska, which organizes prestigious congresses, conferences, workshops, and business training dedicated to managerial staff and company boards. More at www.mmcpolska.pl.

We invite you to see [the photo report](https://fintechdigitalcongress.com/photo-gallery/10-fintech-9-insurtech-digital-congress/) of the 10th FinTech & 9th InsurTech Digital Congress