Title: A new era in financial technologies: the 15th FinTech & 14th InsurTech Digital Congress coming in June!

The [15th FinTech & 14th InsurTech Digital Congress](https://fintechdigitalcongress.pl/) will be held on June 14th, 2024, at The Westin Warsaw Hotel. Experts from the fintech and insurtech industries will gather to analyse key trends affecting the development of financial and insurance sector technologies.

The theme for the upcoming edition will be *Embedded Finance and the Rise of Insurtech*. The congress will inaugurate a segment dedicated to the dynamically changing business landscape and the challenges and opportunities that arise in the new environment. Experts will explore the adaptation process of fintechs and insurtechs to the evolving realities. Topics will include changes in embedded finance and insurance models, the evolution of embedded products, factors influencing the development of insurtech, new investment perspectives in the sector, and the perception of bancassurance through the prism of technology used by banks. The discussion will then shift to trends and practical applications of embedded finance and embedded insurance. Speakers will discuss strategies for increasing profitability and product alignment in the area of embedded finance and insurance, methods of incorporating these products into the offering in a cost-effective way, reasons for customer resistance to embedded insurance, techniques for effectively integrating these products into the purchasing process through multi-functional applications, challenges related to banks' openness to online loans for new customers, and ways to meet Generation Z's expectations through emotional customer engagement and business model evolution.

An essential topic of the June edition will be innovations in the financial and insurance sectors. The impact of trends on the development of insurtech companies, financial strategies of these companies, and attracting investments from significant insurance players will be discussed, as well as methods for engaging new customer segments such as GenZ and Silver in digital technologies, innovations in fintech solutions for B2C and B2B sectors, the evolution of banking services towards fintechization, and the transformation of payments. Other topics will include the impact of neobanks on banking, the role of e-commerce in the financial sector, and the challenges related to supporting the foreign expansion of domestic merchants in the context of cross-border e-commerce.

Subsequently, technological changes in the sector, particularly related to the evolution of artificial intelligence and the integration of services into users' daily lives, will be analysed. Speakers will discuss the risks and opportunities associated with the use of artificial intelligence (AI), factors determining competitive advantage in the AI market, the impact of AI democratisation on the investment sector, the implementation of ethical AI, the application of AI in quality assurance, financial optimisation and automation, its ability to detect patterns and prevent financial fraud, the potential introduction of telematics-based insurance by car manufacturers, and future technological developments beyond the AI era.

During the *Security & Data & RegTech* debate, experts will address issues of prioritising cybersecurity in the financial and insurance sector, new technologies in defence against attacks and hybrid warfare, challenges in data protection when transferring between clouds and interacting with Big Tech, the selection of preventive actions and security in the context of AML. Issues related to changes in regulations pertaining to the Regtech and Data Act, the introduction of DSA and the principle of sovereign identity protection, access to data, and the implications of the first AI Act regulation for the future of artificial intelligence will also be discussed.

The topic of data in the healthcare industry will not be overlooked. Speakers will consider strategies for introducing innovative diagnostic tools to support doctors, the potential of insurtechs in preventive action and reducing morbidity, the impact of the healthcare sector on the development of the insurtech market, the importance of cooperation between traditional insurers and insurtechs and healthtechs, challenges related to business risk and innovation culture, the need for a fast certification and reimbursement path for healthtech innovations, and the disparities between beneficiaries and payers in the context of preventive health solutions as an argument for cooperation between the private and public sectors.

[The FinTech & InsurTech Digital Congress](https://fintechdigitalcongress.pl/) stands as a paramount event in the industry calendar, providing a platform for the exchange of ideas and knowledge among key leaders in finance and insurance who are adept at navigating challenges and leveraging new technologies for groundbreaking projects and solutions. The event caters to a diverse audience, including representatives from the banking and insurance sectors, fintechs, insurtechs, loan companies, law firms, investors, technology and IT companies, startups, as well as officials from government agencies and consulting firms.

The congress is organised under the umbrella of MMC Polska, known for its prestigious congresses, conferences, workshops, and business training programs tailored for management and company boards. Learn more at www.mmcpolska.pl.