



DIGITALE INNOVATIE IN EEN STROOMVERSNELLING

DEBORAH NAS





ChatGPT: Optimizing Language Models for Dialogue

We've trained a model called ChatGPT which interacts in a conversational way. The dialogue format makes it possible for GPT to answer followup questions, admit its mistakes, correct premises, and reject inappropriate ones. GPT is a sibling model to InstructGPT, which is trained to follow instructions in a prompt and provide a



DIGITALE TRANSFORMATIE VERTRAAGT DOOR:

- ✓ Organisatiestructuren
- ✓ Oude (IT) systemen
- ✓ Menselijk gedrag

Is Google making us stupid?



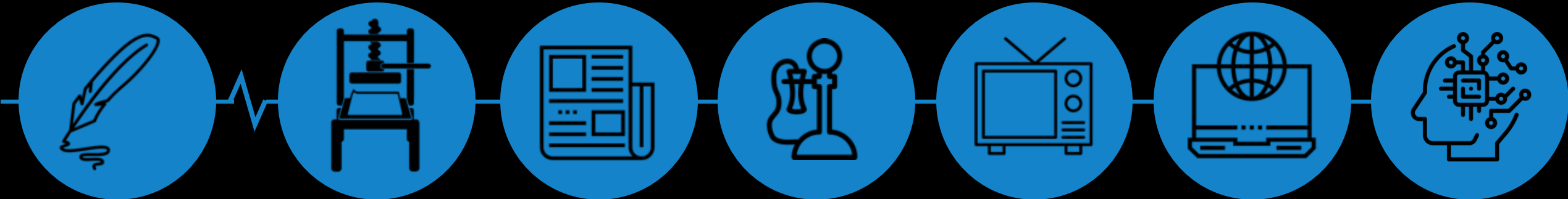
E-mails 'hurt IQ more than pot'

Twitter and Facebook could harm moral values

AI gives you brain rot

AI is making us stupid

We can't trust AI



AI poses 'extinction-level' threat to humans

AI makes us lazy



**WAT ALS BOEKEN
UITGEVONDEN WAREN
NA VIDEOGAMES?**

**ONS REFERENTIEKADER
STUURT ONZE MENING OVER
NIEUWE TECHNOLOGIE**

STARTUPS

VERANDEREN MARKTEN

- ✓ Nieuwe waardeproposities
- ✓ Nieuwe technologieën
- ✓ Nieuwe businessmodellen

STARTUPS ZIJN TECH BEDRIJVEN DIE OPEREREN IN...

- ✓ Financiële markten
- ✓ Retail
- ✓ Transport
- ✓ ...

STARTUPS ZIJN NIEUWE ORGANISATIES DIE GEEN LAST HEBBEN VAN ...

- X** Organisatiestructuren
- X** Oude (IT) systemen
- X** Interne weerstand



U B E R

TAXI



airbnb



airbnb

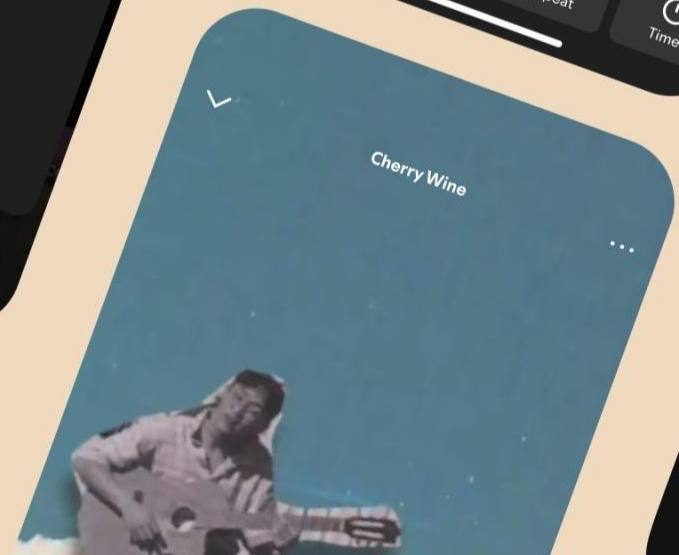
Spotify interface showing a "Picked for you" section with a podcast titled "INSPIRATION THEORIES" and a "Release Radar" section.

Message: "Song hidden in this playlist" with an "Undo" button. Below it: "Don't suggest this song anywhere for 30 days" and "This will apply to personalized playlists and Home."

Spotify interface showing a "Running" playlist by Sam, Public, 1h 32m. The word "RUNNING" is repeated five times in large red text. Options include "Add songs", "Friendzone", and "Radio".

Spotify interface showing playlist options: "Playlist", "Collaborative Playlist", "Blend", "AI Playlist (Beta)", and "Jam".

Spotify interface showing a "Queue" of songs: "Cherry Wine", "JOYRIDE.", and "Movie Scene". It also shows "Next up: Recommended tracks" including "Night Train" and "hyperstar".



Spotify interface showing a "Liked Songs" playlist with 102 songs. Visible songs include "Cherry Wine", "JOYRIDE.", "Kara Gözünün Hasretindsen", "cihan", "Movie Scene", "hyperstar", and "Night Train".

Spotify interface showing a navigation bar with "Home", "Search", and "Your Library" icons.

A hand is holding a smartphone, and the screen displays the Adyen logo. The logo is the word "adyen" in a bold, green, lowercase sans-serif font, tilted slightly upwards to the right. The background of the phone screen is white. The phone's black frame and a finger holding it are visible. The background behind the phone is a blurred, colorful pattern of purple, yellow, and brown.

adyen

Lemonade

Lemonade

Forget Everything You Know About Insurance

Instant everything. Incredible prices. Big heart.

CHECK OUR PRICES



Pledge of Honesty

I understand that I'm a part of a community of people who trust each other to be honest.

I promise to only claim what I truly deserve.



Shai Wininger
Shai Wininger, 22 Nov 2016

I SWEAR I'LL BE HONEST

Our Impact in 2025

45 nonprofits will be supported this year via the Lemonade Giveback.

1,100 trees planted to restore forests and absorb carbon emissions.

Trees For All

650 young leaders across 53 campus hubs trained in critical information on how to prevent gun violence.

March For Our Lives

175 foster youth reunited with siblings at the Disney Days event.

Foster Love

151 health kits sent to families in crisis zones.

UNICEF

200 kg of plastic waste prevented from polluting oceans.

Plastic Soup Foundation

294,200 students supported by 4,509 teachers and 262 Ignite Fellows in 1,717 high-need schools.

Teach For America

4,000 people received emergency aid and critical health supplies.

Direct Relief

1 childhood cancer research trial funded in the Netherlands.

Kika

50,000 ocean scientists and conservation organizations supported to help protect our ocean.

The Ocean Agency

20 refugees and migrants provided with digital skills training and mentorship.

Redi School of Digital Integration

100 kg of trash collected from coastal waters, protecting marine life.

One Earth One Ocean

250 mental health workshops funded for young girls from underserved communities.

Girls Talk

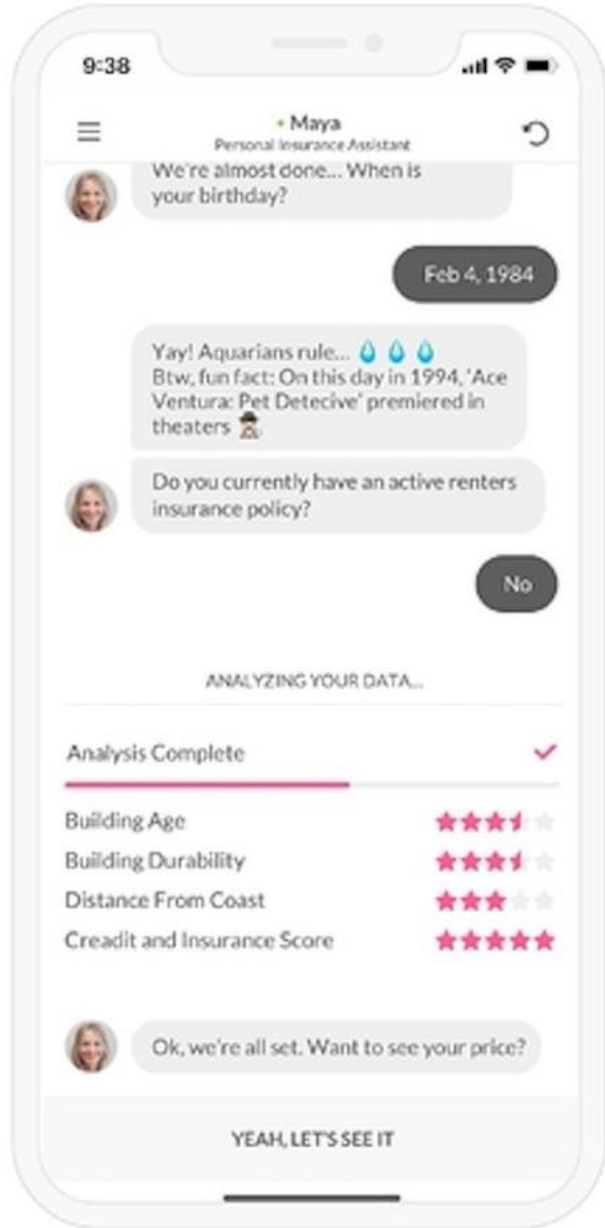
28 emergency food baskets

13,000 nourishing meals

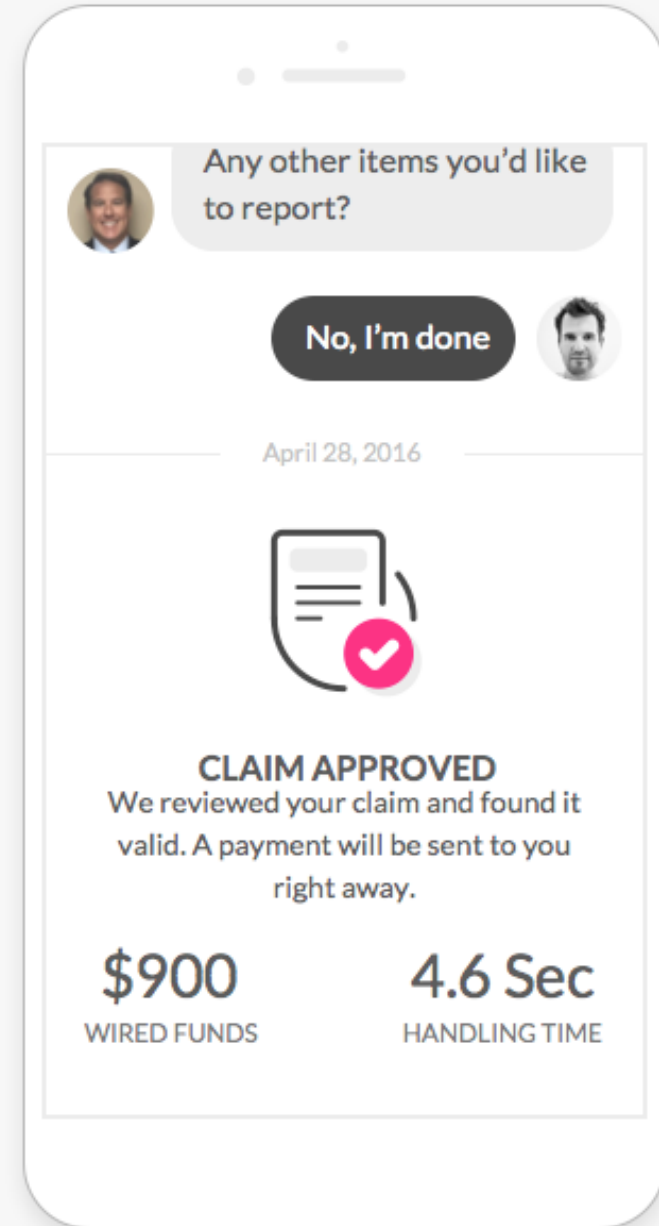
30 people provided with clean

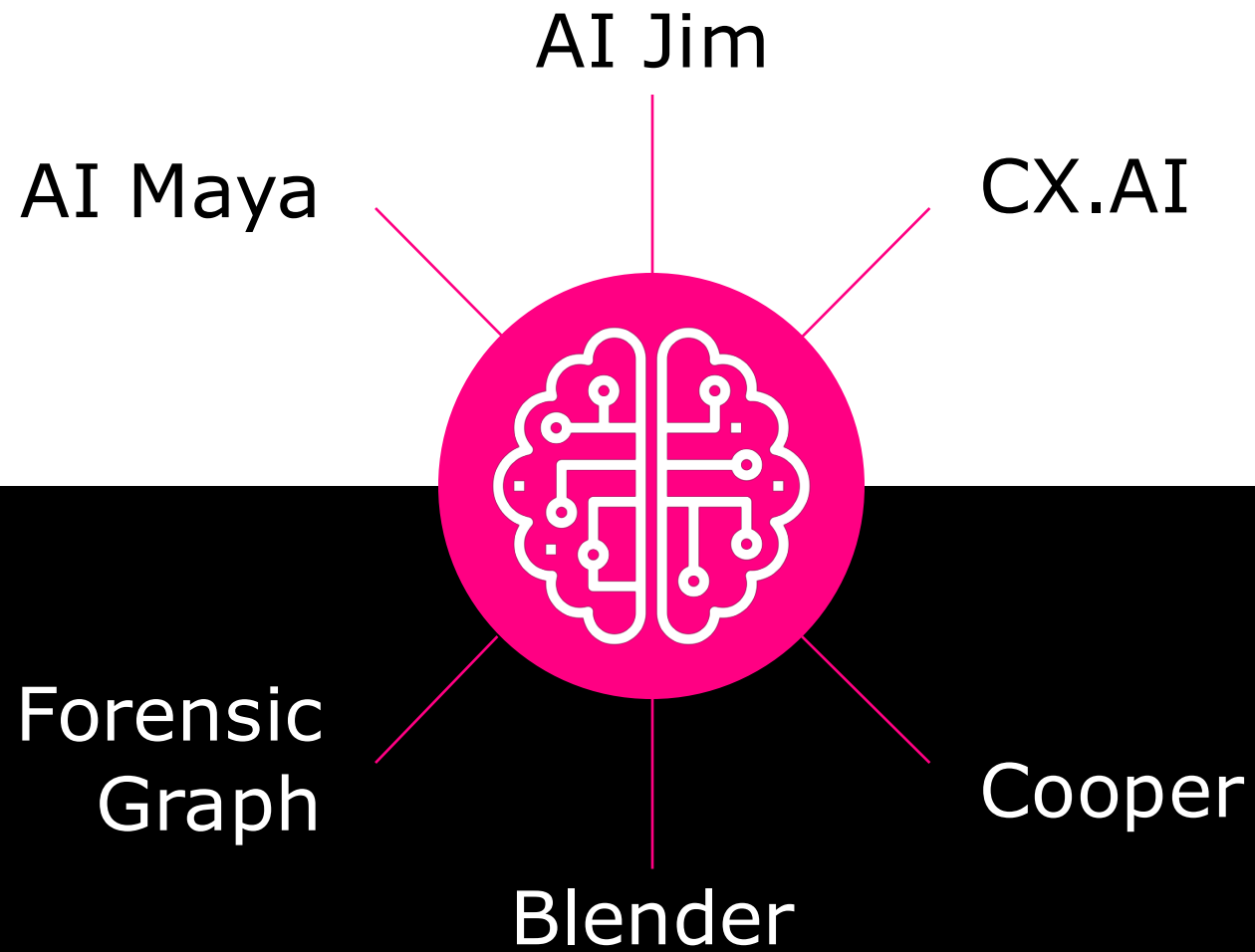
15,600 trees planted to help

AI
MAYA



AI
JIM





Customer-Facing Technologies

Behind-The-Scenes Technology

Lemonade

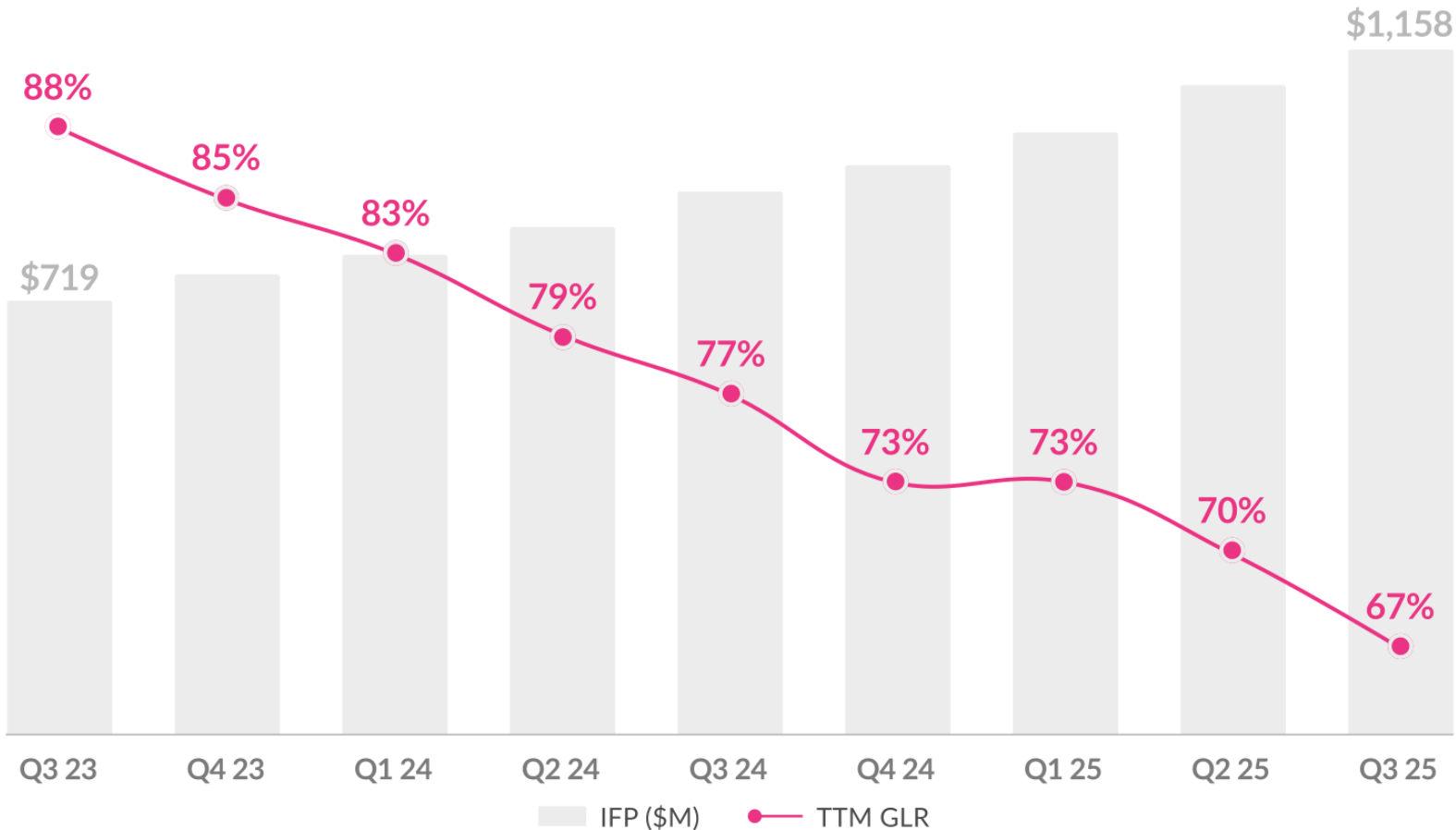
"We project that 2022 will be a year of peak losses with our EBITDA improving in each subsequent year"

Daniel Schreiber, CEO

PRICE RISK

Excellent underwriting performance:
rapid data feedback loops enhance our AI models

IFP vs Trailing Twelve Months Gross Loss Ratio



Gross Loss Ratio improvement alongside significant IFP growth yields **>100% annual Gross Profit growth for three years running**

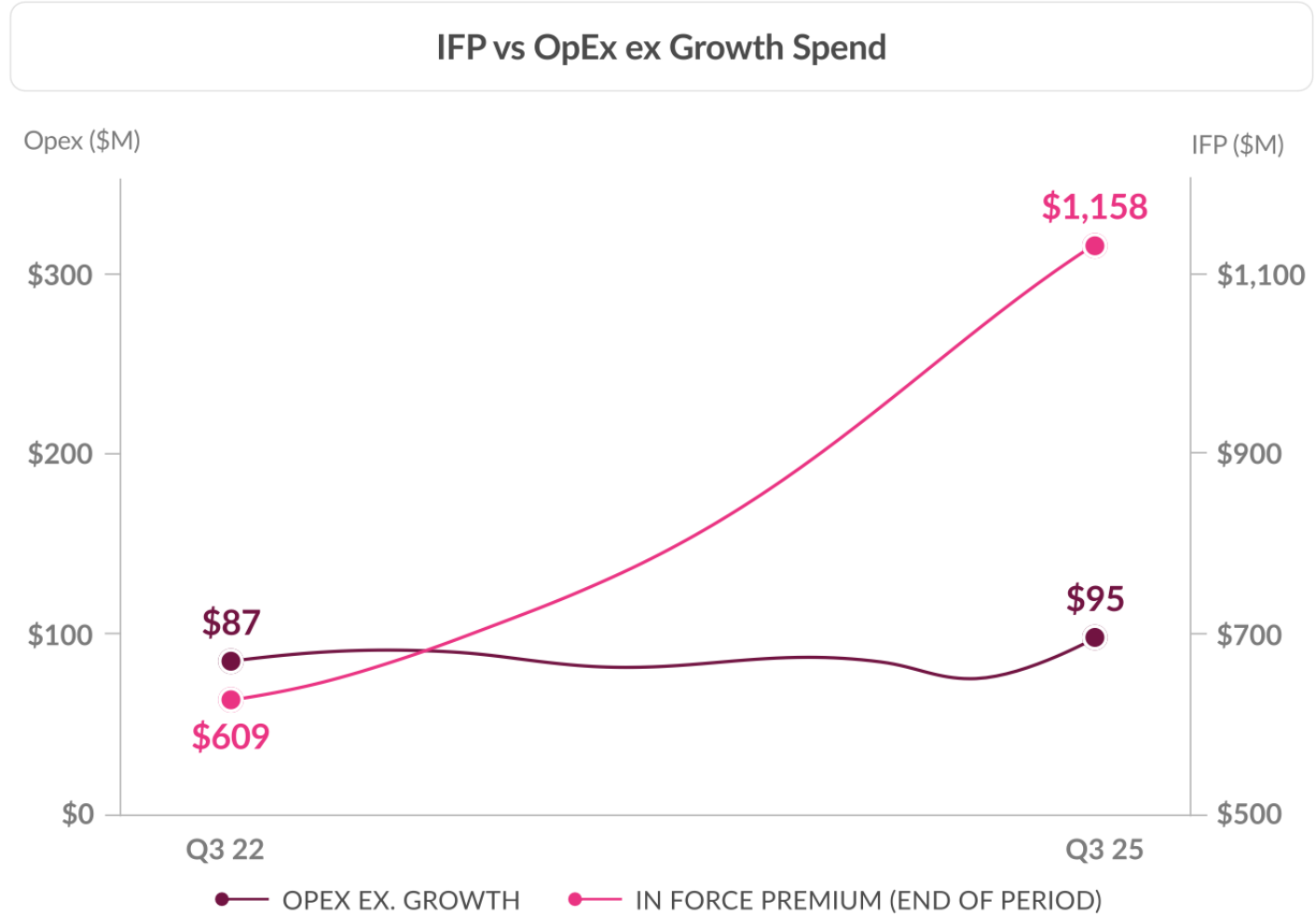
COLLAPSE COST

AI powers dramatic operating leverage and extraordinary efficiency...

>50% claims automation yields **7% LAE Ratio***; many at-scale incumbents at ~9%

Added ~1.1M customers in past 3 years, while **headcount declined by 8%**

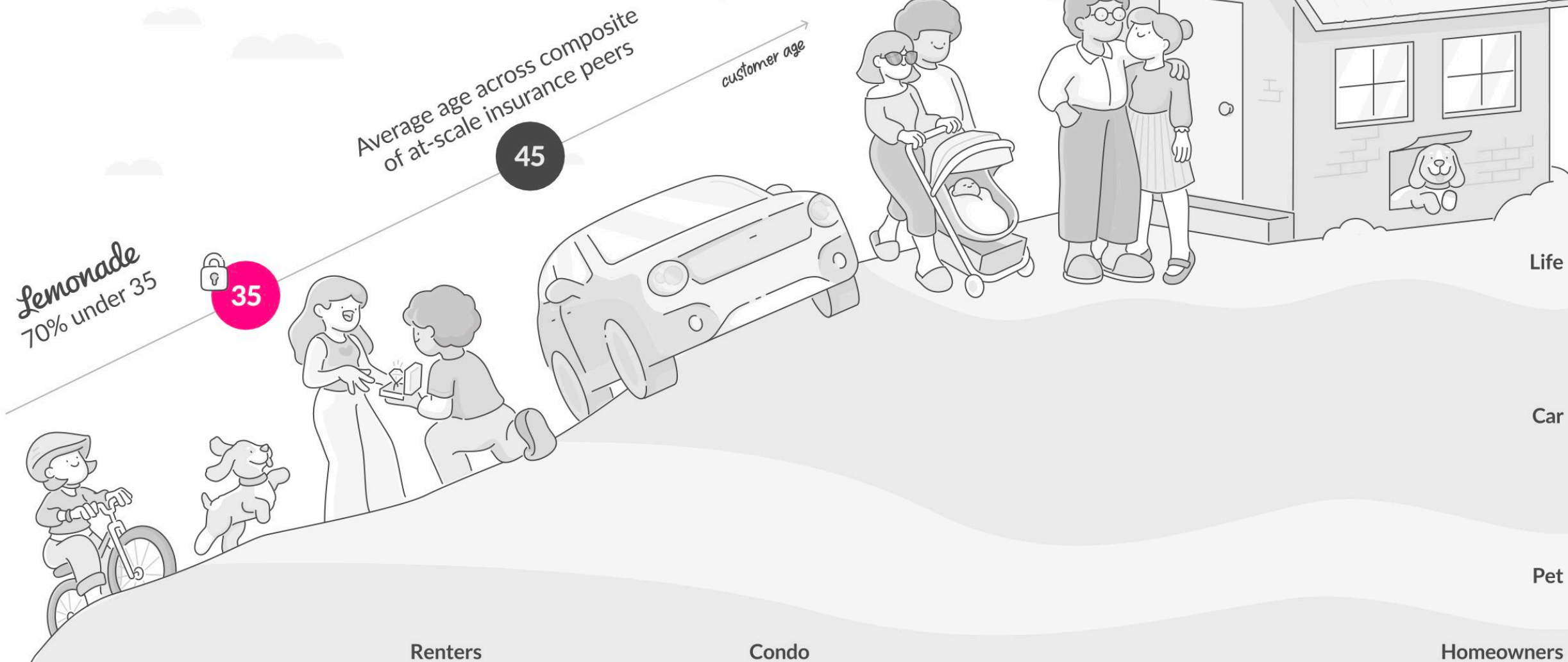
OpEx ex growth spend **essentially stable** while IFP grew by ~90%



*Ratio of Loss Adjustment Expense (the cost of handling claims) to Gross Earned Premium.

GROWTH

We win high-LTV customers
>10 years before incumbents...



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€ 6.012

Rekeningen



Salaris

Vandaag, 11:28

+€ 2.550



perplexity pro

Wat is een goede inboedelverzekering voor mij?



Samenvattende tabel (top 5 aanbieders, 2025)

Verzekeraar	Testscore	Premie v.a.	Type dekking (aanrader)
FBTO	8,3	€6,88	Allrisk/Extra Uitgebreid
Centraal Beheer	8,3	ca. €8,65	Allrisk
a.s.r.	7,0-8,2	ca. €8-10	Extra Uitgebreid/Allrisk
Lemonade	9,3 (CB)	ca. €6-10	Allrisk (goede polisvoorwaarden)
Allianz Direct	7,7-8,4	€8,65	Extra Uitgebreid
(bron: Consumentenbond, Moneyview, Independer, 2025)			
123geldzaken +6			

How can I help, Deborah?

+ Ask anything





**(GENERATIEVE) AI
VERANDERT WERK,
PRODUCTEN, ÉN HET
GEDRAG VAN
CONSUMENTEN.**

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