



Magdalena Ramada, PhD
Senior Economist
Research & Intellectual Capital

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Magda.Ramada@willistowerswatson.com

Senior Economist at Willis Towers Watson's Research and Innovation Center with over 15 years of experience in R&D and international consulting. Magda holds a PhD in Quantitative Economics and Finance and was the firm's Head of Research and Analytical Services. She currently focuses on strategic consulting for the Insurance Industry, especially around emerging markets, #insurtech and blockchain/distributed ledger technologies.

Her main areas of expertise include technology and innovation, MNC internationalization strategies, emerging markets, global governance, macroeconomic and sociopolitical risks. Magdalena has over 12 years of teaching experience at German and Uruguayan universities. She has presented at various international conferences and summits and has several publications in her areas of expertise. She also executed many research projects for multilateral organizations on microinsurance, financial inclusion and innovation.



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- **August 24th, 2016: Hanson Wade's 4th Latin American Insurance Tech Summit 2016 (Miami).** Presented as key note speaker on “Ripe for Disruption – from insurance #hashtags to unicorns, the who, what and why of frontier innovation in insurance”, with an emphasis on Blockchain.
- **September 30th, 2016: Creating value through Customer Centricity (Cologne, Germany) – WTW Conference** for senior industry leaders in EMEA. I did two sessions: (1) “Ripe for Disruption – from insurance #hashtags to unicorns, the who, what and why of frontier innovation in insurance” and breakout-session (2) “For insurers blockchain is the new black – navigating the hype and understanding threats and opportunities”
- **October 18th, 2016: Covington/WTW breakfast series (NYC): FinTech Meets Insurance Coverage: Current Challenges for Financial Services Policyholders.** Presented: Blockchain Technology - Insurance Implications
- **December 9th, 2016: LOMA TECH Conference, Racing Toward the Future of Insurance Business Technology (Fort Lauderdale),** presented as key note speaker on Blockchain.
- **February 7th, 2017: (Confidential) Client Leadership Forum (Arizona),** Presented on Blockchain in the Life/Health insurance space for an audience of 60 executives.
- **February 14th, 2017: T3 Advisors Conference (Los Angeles):** Key note speaker discussing impact of blockchain for financial advisors.
- **February 28th, 2017: 15th Annual Insurance-Canada.ca Technology Conference (Toronto, ON),** Key note speaker “Ripe for disruption? Navigating the hype around #insurtech and blockchain”.
- **March 28/29th, 2017: Distributed Ledger Technology: A Roundtable Discussion (Miami).** Led by UK Department of International Trade. Roundtable on regulatory impact of DLT/Blockchain.
- **March 30th, 2017: Life & Health European Actuarial Directors Forums 2017, (Switzerland).** Presented on Insurtech and Blockchain.
- **April 3rd, 2017: P&C European Actuarial Directors Forums 2017, (Switzerland).** Presented on Insurtech and Blockchain.



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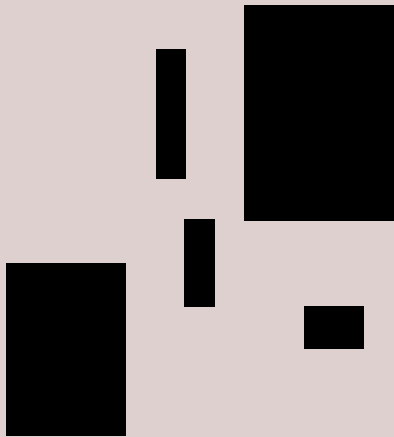
Future Speaking engagements:

- **April 19th, 2017: Hanson Wade Retail Insurance Summit 2017 (Brazil)**, Presentation on Blockchain during conference and 2hs Master Class during workshop
- **April 27th, 2017: Global Insurance Symposium, (Des Moines, USA)** Blockchain panelist
- **May 16th/17th, 2017: (Confidential) Client - 2017 Latin America Network Meeting (Miami)**, Speaker on technology, innovation and blockchain.
- **May 23rd/24th, 2017: Casualty Actuarial Society Meeting 2017 (Toronto)**, Speaker on Blockchain.
- **May 25th, 2017: Canadian Funds Summit 2017 (Toronto)**, Speaker on Blockchain.
- **August 28th-31st, 2017: Hanson Wade LatAm Insurance Summit 2017 (Miami)**, Presentation on Blockchain during conference and 2hs Master Class during workshop

Latest Articles/Blogs/Videos/Interviews

- **Want to get an insurer's attention? Just say blockchain** <https://www.willistowerswatson.com/en/insights/2016/06/want-to-get-an-insurers-attention-just-say-blockchain>
- **For insurers #blockchain is the new black**, <http://blog.willis.com/2016/07/for-insurers-blockchain-is-the-new-black/> Got republished/circulated by: [The Digital Insurer](#), [Brave New Coin](#), [Coin Academy](#), a.o.
- August 2016: **Want to get an insurer's attention? Just say blockchain**, reprinted by LOMA
- Blog September 26th, 2016: **Peering past the hype around blockchain**, <http://blog.willis.com/2016/09/peering-past-the-hype-around-blockchain/>
- **Video 1**, Sept 20th: <https://www.youtube.com/watch?v=pIPBV9ynKd>
- November 16th: **Interview for Leader's Edge on blockchain and impact on brokers. BLOCKCHAIN MAY BE IN YOUR FUTURE, BUT DO YOU WANT TO LEAD THE CHARGE?** By Russ Banham <http://leadersedgemagazine.com/articles/%202016/10/chain-reaction>
- **Video 2**, November 15th: <https://www.youtube.com/watch?v=apFiUVDIRXQ>
- Blog November 17th: **The frontier of innovation in insurance**, <http://blog.willis.com/2016/11/the-frontier-of-innovation-in-insurance/>
- November 6th: **Interview for Vertafore**, <http://www.vertafore.com/Resources/Blog/Bitcoin-blockchain-insurance-disruption> and full interview is in <http://www.vertafore.com/Resources/Blog/6-Ways-Blockchain-could-Disrupt-the-Insurance-Industry>
- December 2016: **Contribution to an article on blockchain for Microsoft's The Record magazine**. <http://digital.tudor-rose.co.uk/therecord/issue03/#65>
- January 2017: Interviewed by **Insurance ERM** on blockchain implications for Insurance in 2017 (<https://www.insuranceerm.com/>)
- February 2017: Interviewed by **The Economist** on financial services and technological disruption <http://www.economist.com/news/finance-and-economics/21716621-should-our-bankers-and-insurers-be-our-facebook-friends-big-data-financial>
- April 2017: **Acceleration in #insurtech: why some crystal ball gazing is a good thing** (Emphasis, Spring 2017 forthcoming)
- May 2017: **Riskiness and Insurability of Blockchains** (Emphasis, Spring 2017 forthcoming)

Bios – Further Formats





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- Senior Economist at Willis Towers Watson since 2006
- Over 15 years of experience in R&D and international consulting:
 - 16 years of research experience
 - 12 years of experience in managing research and leading research teams
 - 10 years of experience in international consulting
- Core business areas of expertise:
 - Strategic consulting on internationalization processes
 - Emerging Markets (LatAm, Asia Pacific, Sub-Saharan Africa)
 - Insurance Industry (emerging insurance markets, underserved markets, innovation and insurance technology)
 - Blockchain
 - MNCs, with a special focus on Emerging Market MNCs (Multilatinas, Asian Trailblazers)
 - Global governance, managing of global macroeconomic and sociopolitical risk portfolios
- Education & professional qualification
 - Master in mathematical Finance and PhD in Quantitative Economics and Finance from the University of Konstanz, Germany
 - Extensive research experience in applied Econometrics with a strong focus on technical and quantitative methods
 - 12 years of teaching experience as a M.Sc. professor for Econometrics at German and Uruguayan universities
 - Associated Researcher at ORT University, InterAmerican Development Bank, the Multilateral Investment Fund, the International Development Research Center (Canada), the Institute for Money, Technology and Financial Inclusion at the University of California Irvine
 - Lecturer at London Business School and various workshops and conferences



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General experience

- Magdalena is a Senior Economist at Willis Towers Watson with 16 years of research experience and 12 years of experience in managing research and leading research teams.
- From 2011 to 2014 Magdalena was in charge of three of the firm's R&D units (located in Uruguay, India and China) and a global team of 80+ economists, mathematicians and engineers devoted to research activities. During that time, Magdalena was also in charge of defining and aligning these units' research agenda to the firm's business needs in all of its business segments.
- Further, Magdalena has 10 years of experience in MNC consulting. Her core areas of expertise are strategic consulting on internationalization processes, technology and innovation, emerging markets, emerging market MNCs and global governance.
- Since February 2014 Magdalena is located in WTW's Miami office and leads the firm's R&D efforts on Emerging Market MNCs. She further does strategic and international consulting for key accounts and global clients, mostly within the Insurance industry and executes research on various insurance topics with a special focus on emerging markets, underserved population segments and innovation in insurance technology
- Since early 2015, Magdalena has been working almost exclusively on insurance technology and Blockchain, developing research and working together with clients to discuss new models and solutions. She has written several articles on the topic, presented at various innovation forums and conferences, as well as developed and executed trainings, client roundtables and workshops on blockchain and insurtech.



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Education & Professional qualification

- Magdalena holds a Master in mathematical Finance and is a PhD in Quantitative Economics and Finance (Magna Cum Laude) from the University of Konstanz, Germany. She has extensive research experience in applied Econometrics with a strong focus on technical and quantitative methods. Her past 10 years in the consulting industry have given her the ability to translate complex and theoretical concepts into insights for practitioners and commercially viable solutions.
- In addition to her Willis Towers Watson activities, since 2010 Magdalena led and executed various economic consulting projects on Financial inclusion for the Inter American Development Bank, the Multilateral Investment Fund, the International Development Research Center (Canada), the Institute for Money, Technology and Financial Inclusion at the University of California Irvine, as well as for some European and Uruguayan NGOs.
- Magdalena has 12 years of teaching experience in several of her areas of expertise, lecturing as a M.Sc. professor for Econometrics at the University of Konstanz, at the Universidad de la Republica Oriental de Uruguay and at the Uruguayan ORT University, where she still remains as associated researcher. She has also held lectures at the London Business School and presented in various workshops and conferences.
- From 2002 to 2004 Magdalena was a scholarship holder for the Friedrich Naumann Foundation in Germany, with which she organized and led several seminars and forums on globalization, sustainable development, civil society, and socio-political inclusion.