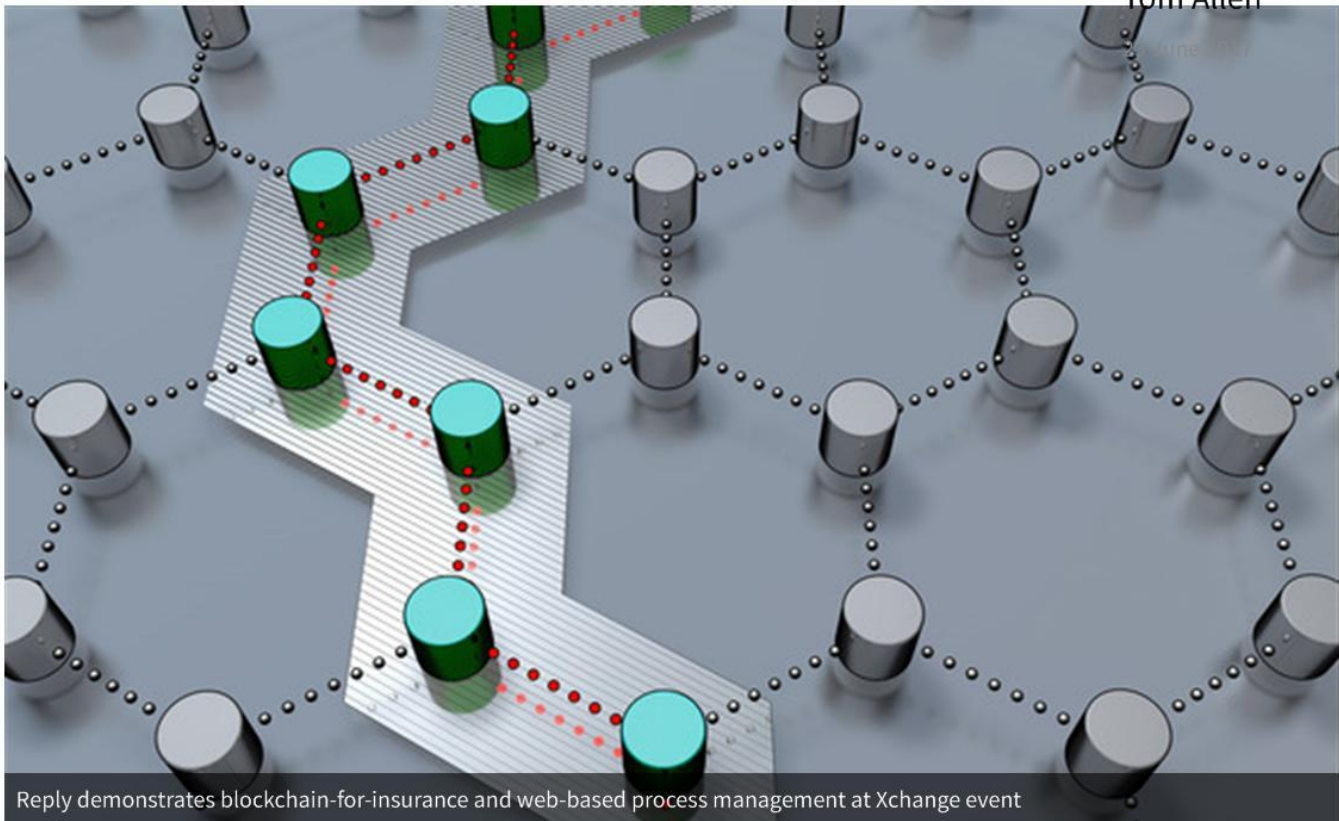# Reply demonstrates blockchain-for-insurance and web-based process management at Xchange event

Computing checks out cutting-edge innovation and chats to Reply's Filippo Rizzante

Tom Allen

Reply demonstrates blockchain-for-insurance and web-based process management at Xchange event

Computing visited the annual Reply Xchange event in London this month, hosted by tech incubator Reply, to catch up on cutting-edge developments in areas such as the IoT and blockchain technology. Reply supports a network of more than 140 subsidiary companies, several of which had stands at the event.

Although media were not allowed into the presentation section of the event, we did have a good poke around the demo area. We saw examples of cloud, automation, VR, accelerators and the IoT on display, with some interesting demonstrations and use-cases. For example, the accelerator section was aimed at

shortening the time-to-market for clients, and one stand demonstrated a novel use for blockchain technology.

Blockchains are commonly used to record cryptocurrency transactions, but that's not all that they can do. In this case, the demonstration focused around an automated method of shopping for 'smart' travel insurance policies: you could insure yourself against it raining for three days in Sydney in June, for example. Rather than relying on legal wording, the code (using an external data source) determines whether a five-minute shower counts as a rainy day, and triggers the payout automatically.

Nearby was an automation and process management demonstration from BrickReply, in collaboration with **the German government's Industrie 4.0 vision**. The firm's software, Brick, brings process management into the factory. It collects data from the 'lower' levels and presents it to the management employees in the 'upper' levels, in an easy-to-understand format, so that they can use it. The aim is to show the efficiencies of different areas of manufacturing. The online platform is not just a concept - it is being trialled in two Italian factories now: one producing clothing and one producing mechanical parts like screws.

We also want to give an honourable mention to ForgeReply, Reply's gamification arm. It has created a virtual reality game called *Theseus*, set to be launched this summer, which uses a third-person view - not first, like all other VR games. The change (the game also uses a fixed camera point for each scene, instead of floating above the main character's shoulder) means that Theseus can be freely moved without any feeling of motion sickness, but the player can also look around and examine the massive, cinema-scale environments.

'Today, everything is about the cloud'

CTO and co-founder of Reply, Filippo Rizzante established the company with his sister (now the CEO) and

father in 1996. He told *Computing*: "Information is not 'of you' anymore, but 'of everyone'. The democratisation of information has changed everything."

Reply was established as a B2B company to serve large customers, although it now works with businesses of any size. The aim was to build a very small boutique of skilled technology engineers, in order to be a fast, agile and adaptive ecosystem that can evolve with the markets that it serves.

"Our teams are normally very agile and nimble," he said. "They are like ninjas." If IBM and Accenture has armies of consultants, Rizzante feels that Reply's employees are the SWAT teams.

The cloud is today's most transformative IT development, said Rizzante. "Today, everything is about cloud. The real war that's going on between vendors is the cloud war. The top five vendors - Google, AWS, IBM, Microsoft and Oracle - are building their own platforms, their own middleware and even their own hardware dedicated to the public cloud."

Tomorrow, though, is all about artificial intelligence.

"They are all investing in AI. Google Vision, Google Lens, 'Ok Google', Amazon Alexa, and Microsoft has Cortana. IBM is charging forward in machine learning and Oracle is a bit of a follower - as always."

Most of the work that Reply is doing is around automation, although he doesn't think that it will automatically lead to job losses.

"It doesn't mean that people will lose their jobs - they have to worry when they are not adding any kind of value or brain to the task that they're doing."