

THE FUTURE OF INSURANCE

From Pricing the Past to Architecting Risk

AI. Real-time underwriting. Accelerated risk. Reinvented business models. Three decades of insurance insight for CEOs, executives, carriers, brokers, reinsurers and associations.

Insurance spent centuries pricing the past. The future belongs to those who can price the present.



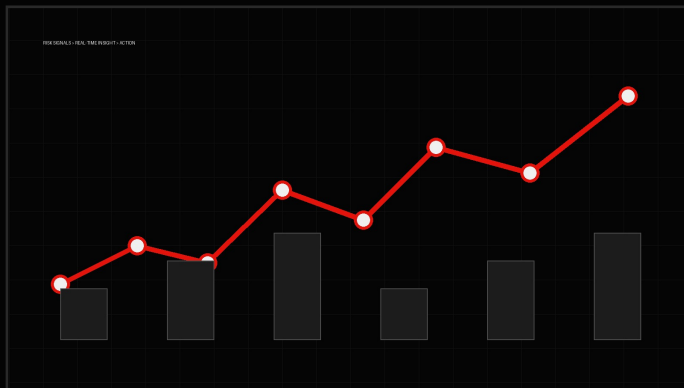
THE REARVIEW MIRROR IS NO LONGER ENOUGH.

The model moves from what happened, to what is happening, to what is likely to happen next.

01

UNDERSTAND RISK

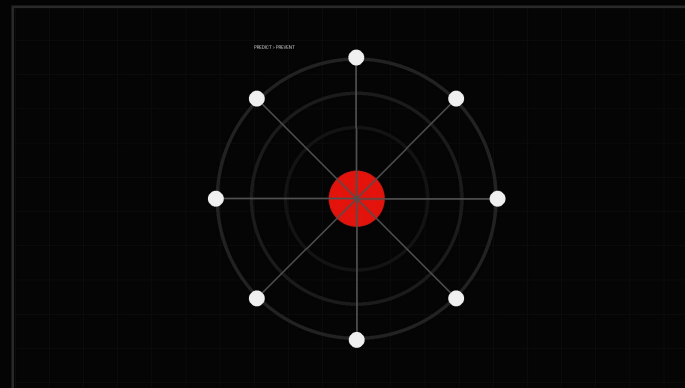
Detect new risk categories, connected exposure and changing behaviour sooner.



02

PRICE + PREVENT RISK

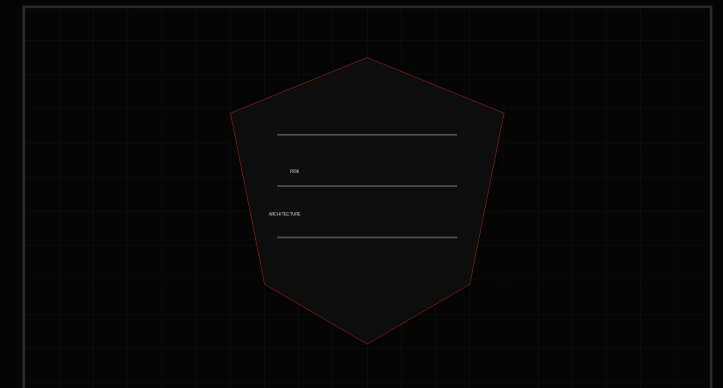
Use real-time signals, prediction and intervention to change the economics of risk.



03

LEAD THROUGH RISK

Build agility, insight and execution into an industry where assumptions keep expiring.



THREE DECADES INSIDE THE FUTURE OF RISK.

The story predates insurtech, AI underwriting and the connected-device economy.

From early Internet distribution and digital customer expectations to telematics, predictive analytics, bio-connectivity, real-time insurance and AI, Jim has been tracking how technology changes the nature of risk itself.

The technologies changed. The core issue did not: risk keeps accelerating faster than the systems built to understand it.



THE FUTURE OF INSURANCE IS A LEADERSHIP ISSUE.

Technology changes underwriting and claims. Leadership determines whether the organization changes with it.

Insurance leaders operate inside uncertainty for a living. The new challenge is internal: how quickly can the organization update its assumptions, products, channels, talent and operating model as risk changes around it?

Agility. Insight. Execution.



ONE KEYNOTE. MULTIPLE WAYS INTO THE FUTURE.

Directions are selected and blended around the insurance segment, leadership team and strategic issues.

01

THE FUTURE OF INSURANCE

From pricing the past to architecting risk.

02

INSURANCE AT THE SPEED OF AI

Underwriting, claims and risk in the intelligent era.

03

THE FUTURE OF RISK

When risk accelerates faster than the models built to understand it.

04

REAL-TIME INSURANCE

From historical actuarial models to continuous risk assessment.

05

THE FUTURE OF THE AGENT & BROKER

Reinventing human value in a direct, digital world.

06

LEADING THROUGH ACCELERATED RISK

Agility, insight and execution for insurance leadership.

PREDICT. PRICE. PREVENT. PERSONALIZE. PARTNER.

Five strategic lenses for the next insurance operating model.

01

PREDICT

See emerging exposure earlier.

02

PRICE

Use current, granular and behavioural data.

03

PREVENT

Intervene before risk becomes loss.

04

PERSONALIZE

Build around context and actual behaviour.

05

PARTNER

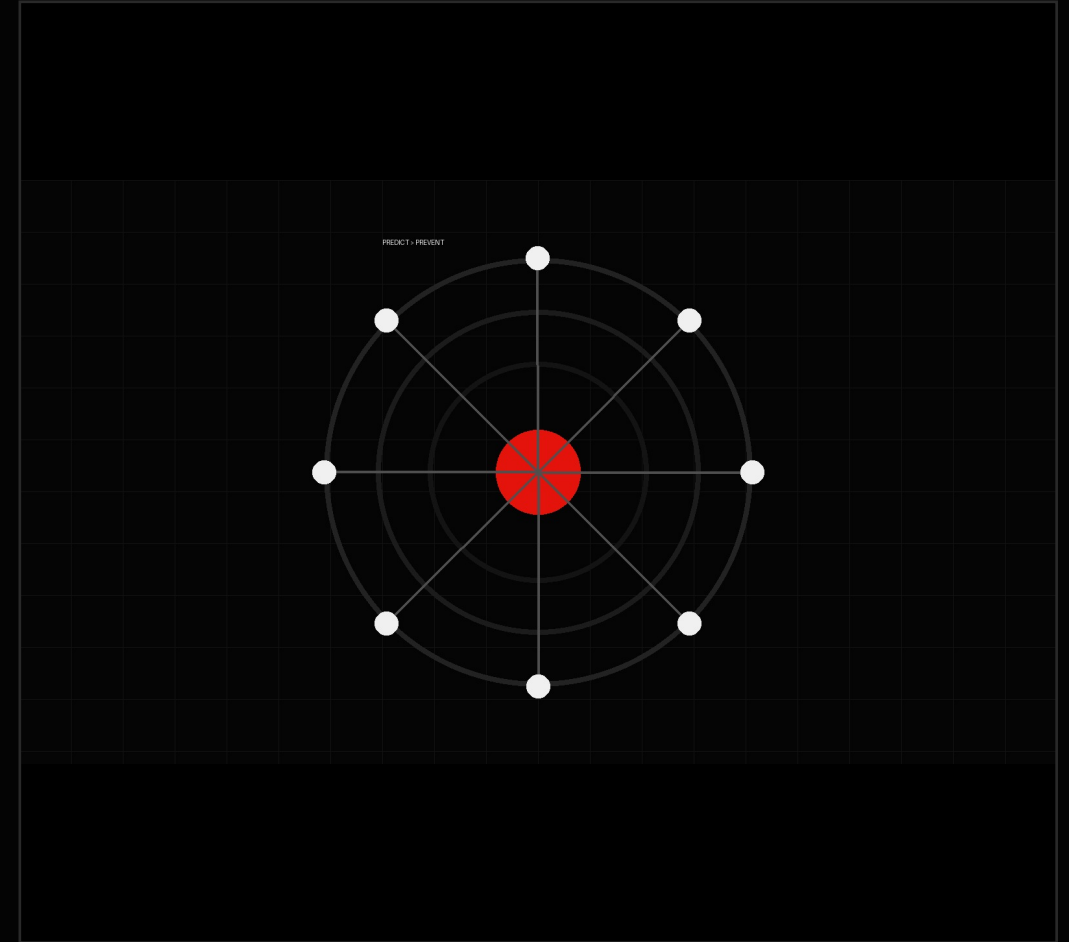
Become a risk-management partner.

FROM REPAIR & REPLACE TO PREDICT & PREVENT.

Connected risk turns insurance into an ongoing service.

Homes, vehicles, industrial assets, buildings, health devices and cyber systems increasingly report conditions continuously. That creates the opportunity to identify risk earlier, intervene sooner and potentially prevent loss altogether.

The claim you prevent may be more valuable than the claim you process faster.



THE ALGORITHMIC UNDERWRITER.

Underwriting moves from static snapshots toward continuous risk signals and AI-assisted decisions.

01

AI RISK SCORING

Traditional data meets behavioural, spatial and connected-device signals.

02

AUTOMATED UNDERWRITING

Routine decisions accelerate while exceptions move to human judgement.

03

CONTINUOUS MONITORING

Exposure can be reassessed as conditions change, not only at renewal.

04

LOCATION INTELLIGENCE

Geography combines with property, climate, crime and infrastructure data.

05

PORTFOLIO INTELLIGENCE

Concentration and emerging exposure become easier to detect earlier.

06

HUMAN + MACHINE

Speed and pattern recognition increase, but governance remains essential.

THE CLAIM BECOMES A DATA EVENT.

AI speeds claims at the same time that AI makes synthetic evidence easier to create.

01

FIRST NOTICE

Connected devices can initiate claims workflows automatically.

02

DAMAGE ESTIMATION

Image recognition helps assess severity and route work.

03

TRIAGE

AI can prioritize simple, complex and suspicious claims.

04

FRAUD ANALYTICS

Patterns emerge across identity, behaviour, imagery and documentation.



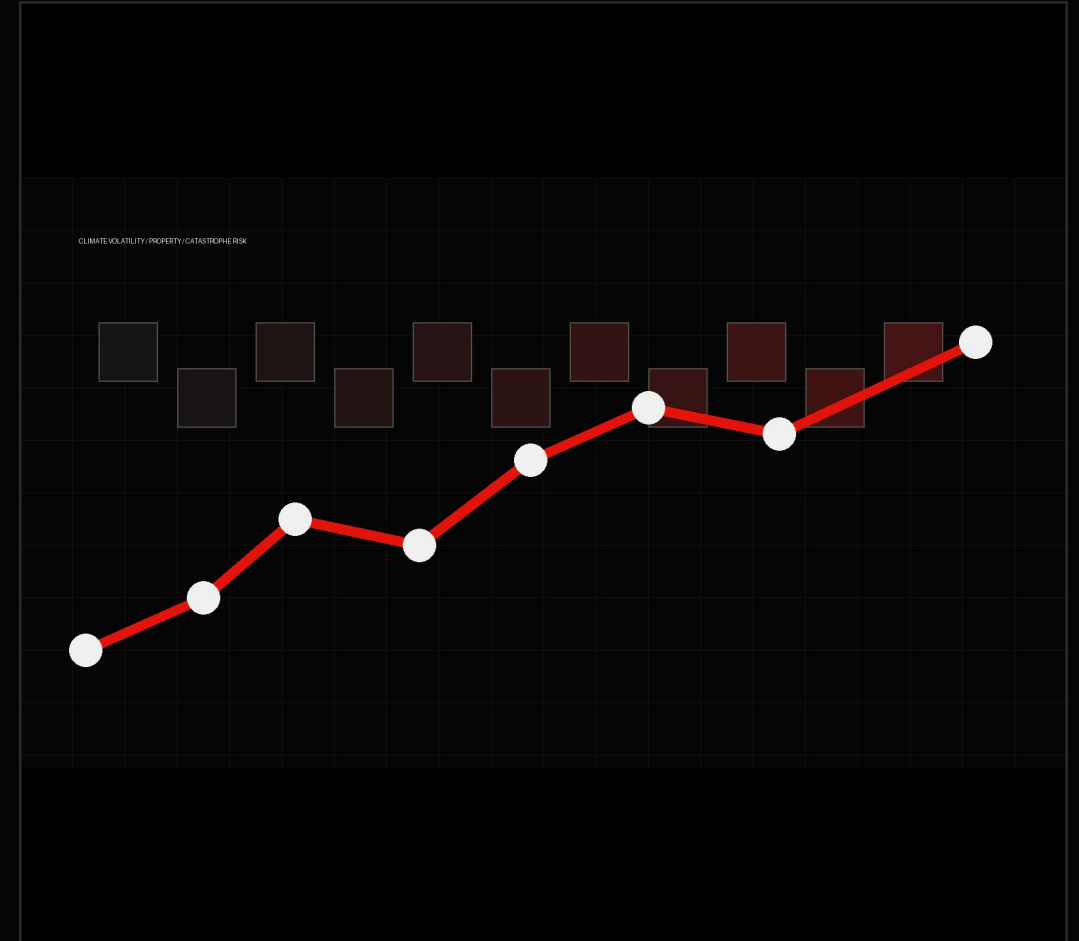
When reality becomes optional, fraud gets harder.

WHAT IF YESTERDAY'S MODEL NO LONGER DESCRIBES TOMORROW'S WEATHER?

Property risk is being challenged by volatility, concentration and rebuilding economics.

Wildfire, flood, hurricane, heat, storm severity, migration, building cost and infrastructure fragility all alter the shape of risk. In some markets the issue is no longer simply price. It is insurability.

New risk demands new thinking. Uninsurable risk demands bold thinking.

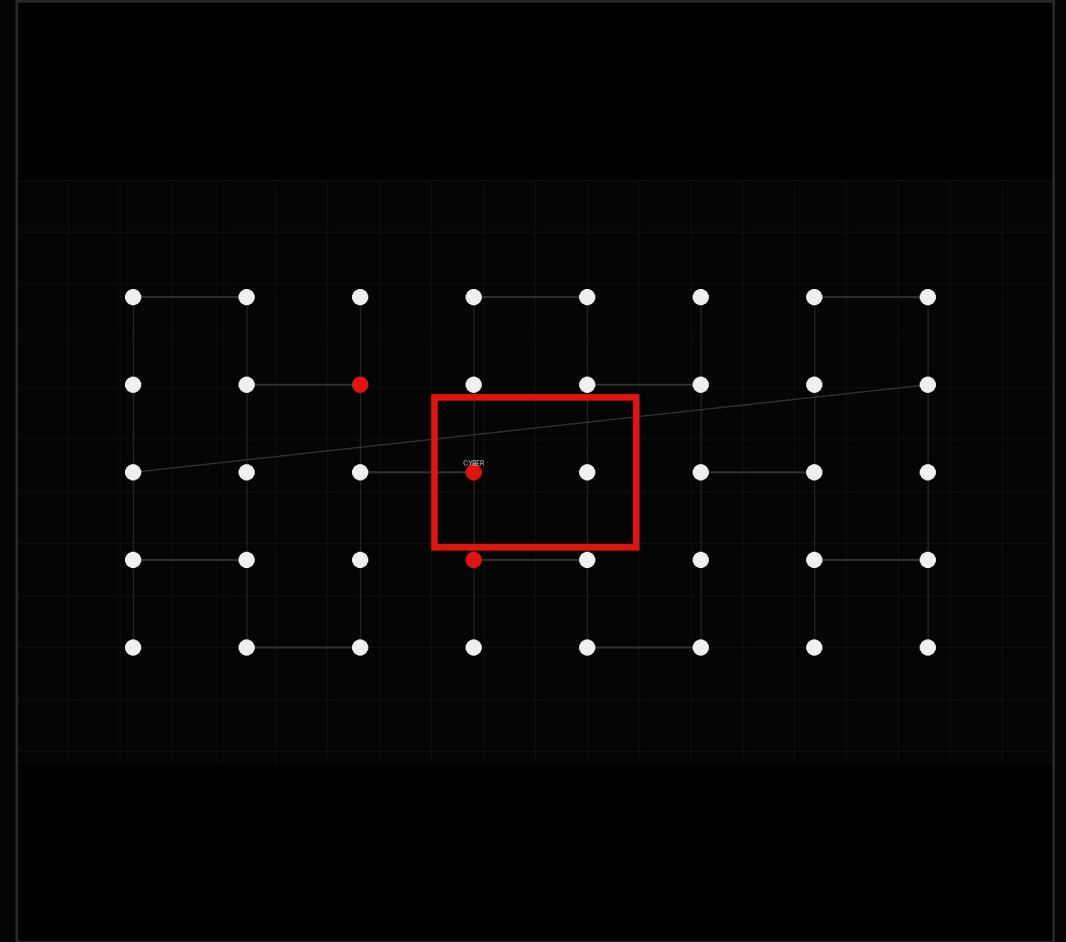


CYBER IS NO LONGER AN IT RISK.

It is financial, operational, reputation, legal, supply-chain and physical risk.

Cyber underwriting faces a unique challenge: the threat adapts strategically. Connected infrastructure, cloud concentration, AI-generated attacks and third-party dependencies make risk dynamic rather than static.

The attacker changes the model while you are still pricing it.



IT'S THE UNKNOWN UNKNOWNNS THAT GET YOU.

Some of tomorrow's biggest insurance categories may not yet have names.

01

AI LIABILITY

Autonomous decisions, model error and algorithmic harm.

02

AUTONOMOUS MACHINES

Who owns liability when software controls physical systems?

03

SYNTHETIC BIOLOGY

Fast science creates benefit, uncertainty and novel exposure.

04

QUANTUM RISK

Security assumptions can expire when computing architectures change.

05

NEW ENERGY SYSTEMS

Batteries, distributed grids and novel infrastructure create unfamiliar loss patterns.

06

SPACE + CONNECTIVITY

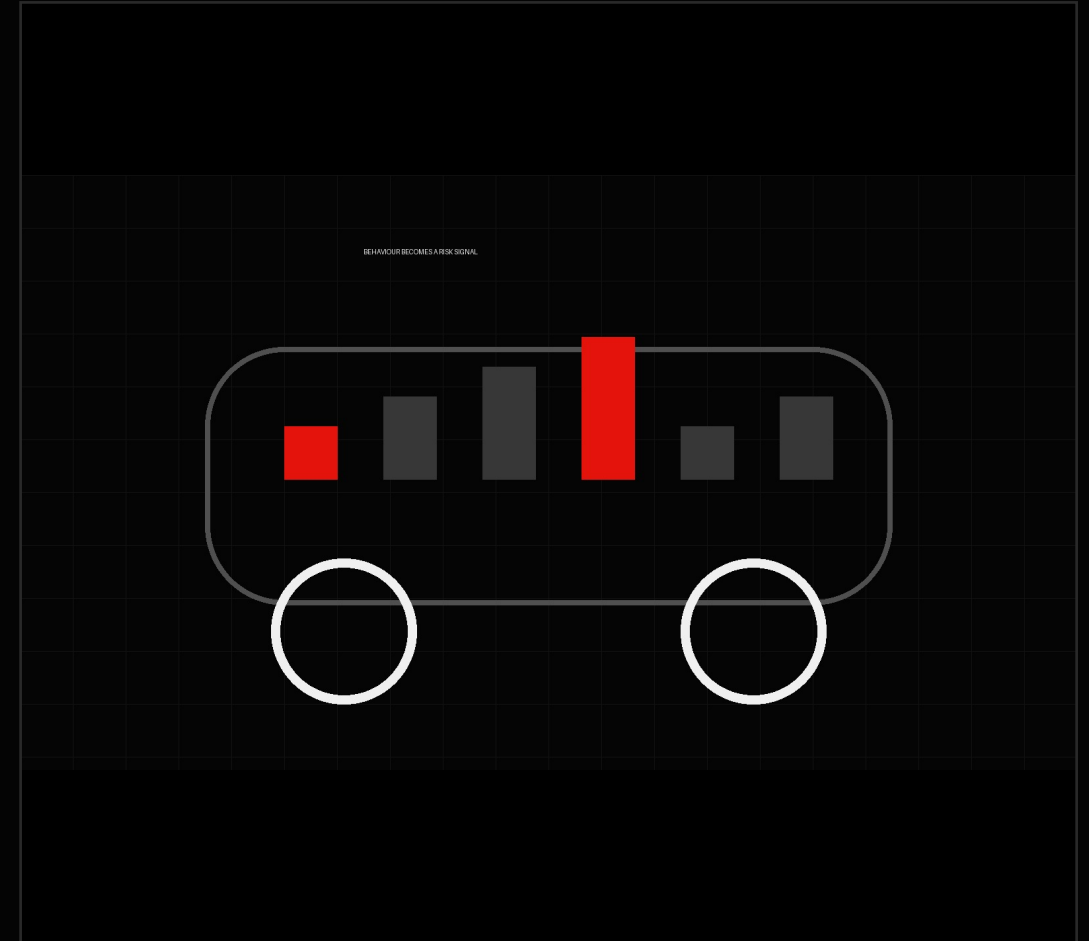
Satellites and network dependence create new systemic exposure.

THE POLICY BECOMES DYNAMIC.

Behaviour becomes a risk signal.

Jim was describing telematics-driven auto insurance years before usage-based insurance became mainstream. The same idea now extends to fleets, equipment, temporary coverage and other forms of context-aware insurance.

Price the risk that exists, not merely the category it belongs to.



THE BODY BECOMES PART OF THE POLICY.

Bio-connectivity changes underwriting, engagement and the economics of wellness.

Wearables, health records, wellness data, predictive health, accelerated underwriting and longevity science increasingly connect insurance to measurable behaviour and changing health status.

Performance-oriented insurance turns measurable behaviour into part of the risk conversation.



WHAT HAPPENS WHEN INSURANCE BECOMES ONE CLICK?

Digital simplicity exposes where human value really exists.

01

AMAZON EFFECT

Customers expect instant, mobile, transparent and simple.

02

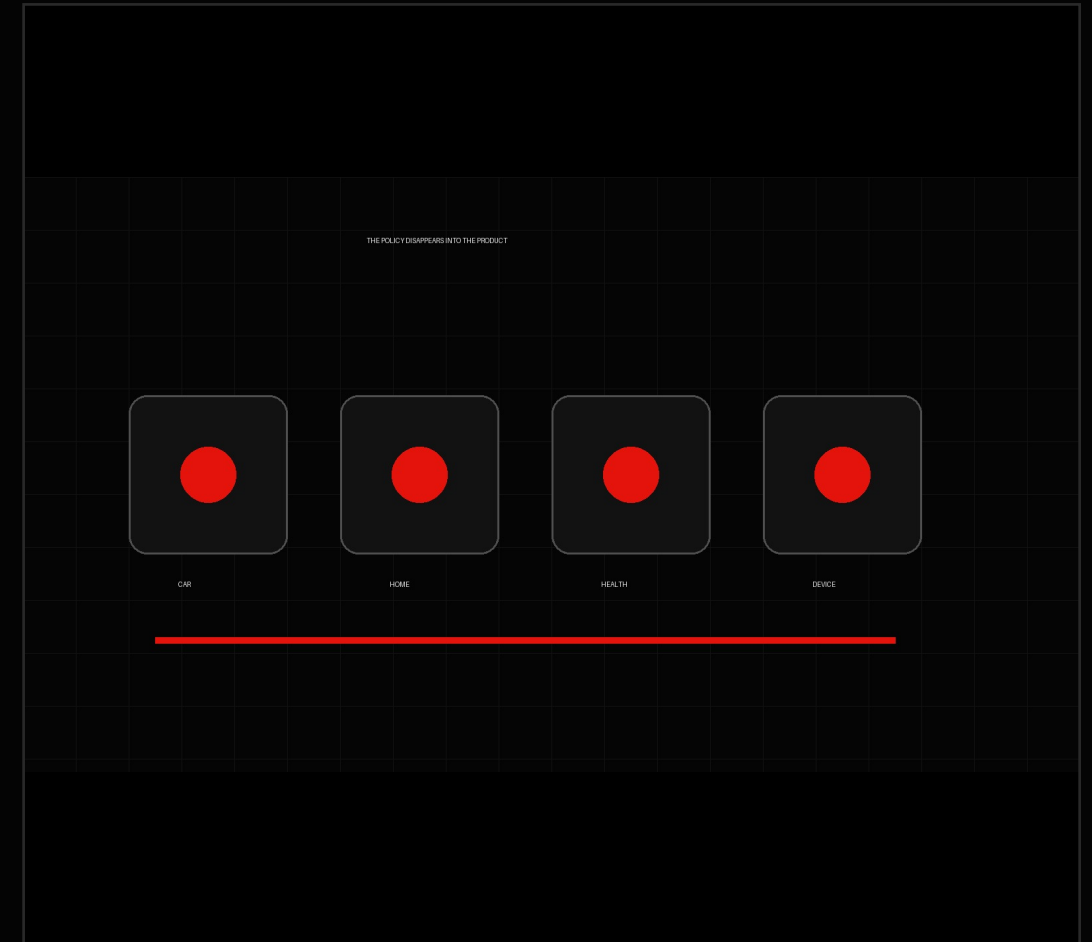
EMBEDDED INSURANCE

Coverage disappears into the car, trip, payment, device or platform.

03

BROKER VALUE

Advice, advocacy, complexity management and specialization become more valuable.



THE ACTUARIAL TABLE STARTS MOVING.

Risk complexity creates a talent problem at exactly the moment the industry needs new skills.

01

CLIMATE MODELER

Translate environmental change into exposure and pricing insight.

02

CYBER UNDERWRITER

Price threats that evolve continuously.

03

AI RISK SPECIALIST

Understand algorithmic liability, governance and model risk.

04

PARAMETRIC DESIGNER

Build products around measurable triggers.

05

DATA SCIENTIST

Work with real-time signals and unstructured data.

06

SCENARIO MODELER

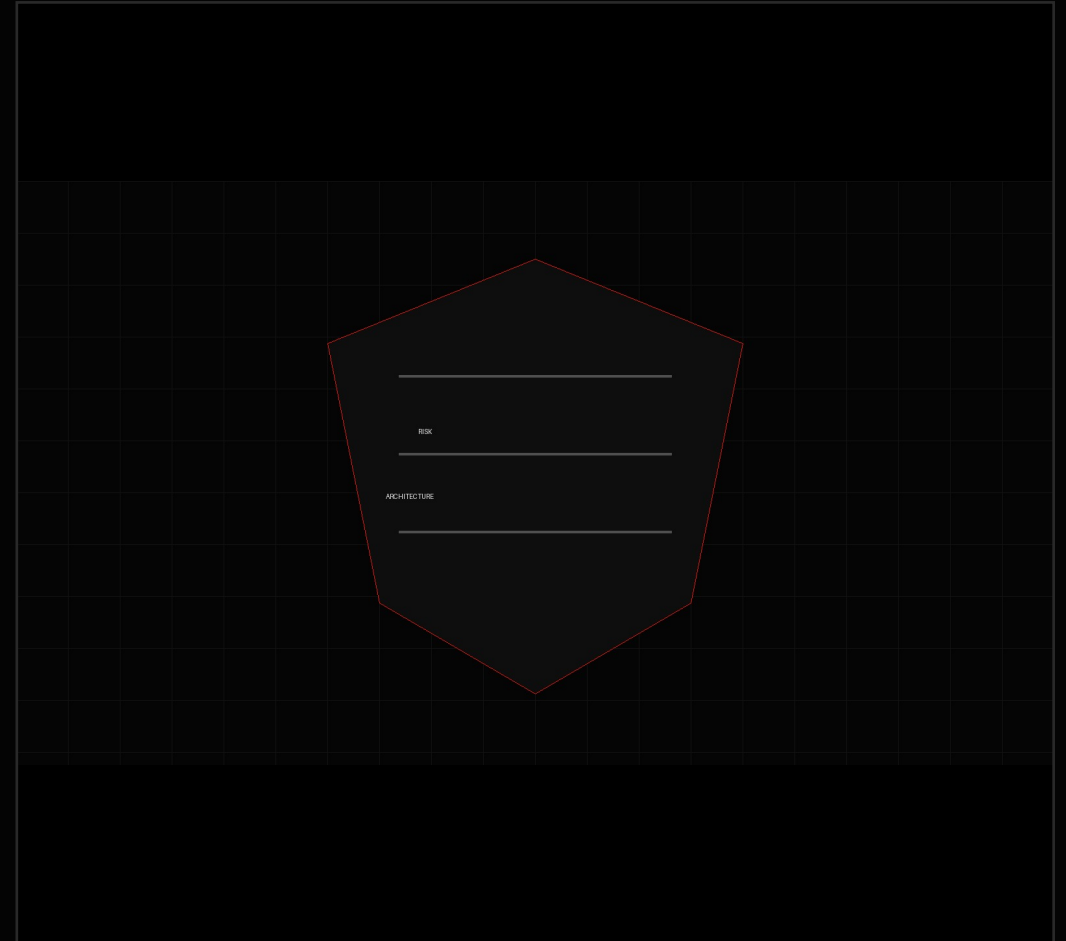
Simulate risk that history cannot fully explain.

FROM RISK TRANSFER TO RISK ARCHITECTURE.

The insurer increasingly becomes a partner in sensing, reducing and managing risk.

As risk becomes more complex and connected, the relationship can move beyond a policy transaction. Data, prevention, advisory services, resilience planning and continuous monitoring create a broader role for the insurer.

Transform risk from a liability to be avoided into an asset to be managed.



I'VE BEEN MAKING THESE CALLS FOR YEARS.

A useful futurist leaves receipts.

2009

UNDERWRITING COMPLEXITY

Faster science and risk complexity create scarce niche skills.

2011

TELEMATICS PRICING

Auto insurance prices actual driving behaviour.

2014

PERFORMANCE INSURANCE

Measurable wellness begins influencing economics.

2015

BIO-CONNECTED LIFE

Wearables and health data reshape life insurance.

2016

JUST-IN-TIME INSURANCE

Predictive analytics pushes coverage toward real time.

2023+

AI-DRIVEN INSURANCE

AI accelerates underwriting, claims, fraud and new risk itself.

NEW YORK LIFE

Life insurance transformation in an era of data, digital distribution and changing buyers.

The life insurance story is especially vulnerable to changing demographics, customer expectations, bio-connectivity, accelerated underwriting and new digital competitors.

When the customer, the data and the channel all change at once, the product cannot remain static.



ZURICH GLOBAL RISK MANAGEMENT SUMMIT

The future of risk for corporate risk leaders.

At a global risk summit in Switzerland, Jim focused on accelerated risk, AI, post-pandemic volatility and the challenge of managing new categories of risk in a connected world.

Risk no longer arrives politely, one category at a time.



LIMRA

Data, digital and a new generation of life insurance buyers.

With Millennials rethinking financial protection and insurtech startups probing traditional weaknesses, the keynote explored how life insurance organizations market, sell, build trust and innovate.

The future of life insurance is as much about trust and relevance as it is about mortality.



WHEN THE PEOPLE WHO PRICE RISK WANT TO TALK ABOUT THE FUTURE OF RISK.

Jim has led closed-door sessions for senior leaders from many of the world's largest carriers.

Participants across private insurance leadership sessions have included executives from Allianz, AIG, Travelers, AXA, Allstate, Liberty Mutual, The Hartford, State Farm, Progressive, GEICO, Nationwide, Farmers, CNA, Generali, Ping An, Lloyd's of London, XL Insurance, American Family and RSA.

**The trends change. The leadership requirement does not:
see sooner, decide faster, execute better.**



479 ARTICLES. ONE INSURANCE KEYNOTE.

Because a life insurance CEO does not need the same future as a P&C underwriter, reinsurer, broker or benefits organization.

479

INSURANCE + FINTECH ARTICLES

Reviewed for one senior insurance CEO/CxO keynote - part of a research process built around segment-specific reality, not generic motivation.

LISTEN > RESEARCH > MAP THE RISKS > BUILD THE STORY > CONNECT THE ROOM > LEAVE A PLAYBOOK



Specific. Detailed. Information-rich. Reality, not hype.

WHAT DOES YOUR INSURANCE LEADERSHIP TEAM NEED TO UNDERSTAND NEXT?

You do not need a finished brief before getting in touch.

AUDIENCE + BUSINESS

P&C? Life? Reinsurance? Broker? Benefits? Corporate risk?

KEYNOTE DIRECTION

Risk? AI? Underwriting? Distribution? Climate? Leadership?

CUSTOMIZATION

Research, stakeholder calls, agenda integration and segment-specific examples.

PRACTICAL DETAILS

Timing, format, fees, travel, logistics and the best next step.

DIRECT ACCESS TO JIM

Jim is always pleased to jump on a quick exploratory Zoom or phone call to learn about the audience, discuss the issues you want to address and talk through possible keynote directions.

CONTACT JIM

THINK BIG. START SMALL. LEARN FAST. SCALE WHAT WORKS.