TIN sights

Newsletter

Articles | Interviews | Insights

Perspectives shaping the future of insurance

WINTER 2025

Contents

Welcome

Welcome to the winter edition of the TINsights newsletter, bringing together the ideas, articles and interviews that have shaped our discussions and events this quarter.

In this edition we explore some of the key technology and data drivers for change in the industry, reflecting on the insights gained from TINtech, TINtech London Market and the Data Jam.

As well as the huge developments taking place in the world of technology, it is not the only issue keeping industry leaders awake at night. As new distribution channels emerge, particularly in Delegated Authority and the lead/follow markets, we also explore the impact these have on operations and organisational culture.

Claims also features along with how we drive up the customer experience without exponentially increasing costs. There are also a range of interviews and webinars you can replay.

Finally, I'd like to thank all the speakers, sponsors and attendees for their support, and I wish you a very merry Christmas and happy new year.

Jeremy Burgess

CEO, The Insurance Network

Unlocking real world AI progress

Insights from our AI & Automation Special Interest Group.

Where are the real wins with AI in insurance right now? How do you avoid the hype trap and find use cases that actually work?

These were just some of the questions tackled in our latest member-only special interest group meeting focused on AI and automation. The discussion brought together a diverse group of insurance professionals to share current experiences, challenges and approaches in a rapidly evolving space.

The consensus? Large-scale transformation remains a distant goal for most, but tangible value is being delivered through smaller, pragmatic initiatives.

One standout theme was the shift from ‘experimentation’ to embedding AI within core operations. Claims handling, bordereaux processing and coding tasks were repeatedly cited as areas where incremental improvements are generating meaningful efficiency gains. From flagging policy wording inconsistencies to accelerating claim triage, organisations are using AI to reduce manual effort without removing human oversight.

But the road to impact isn’t smooth. Members spoke candidly about foundational challenges — particularly data quality, system fragmentation and legacy workflows. These continue to limit the scalability of AI projects. Several participants stressed that embedding AI into ERP or workflow systems is the only route to long-term value, yet this remains technically and organisationally complex.

The conversation also delved into vendor relationships. Many members have pulled back from over-ambitious AI pilots after finding vendors unable to deliver.

Some have reverted to internal development or “champion user” models, building expertise organically across the business. There was a lot of benchmarking going on!

This theme of cultural readiness and skills development came up time and again. Organisations are finding that meaningful AI adoption starts with education by getting users comfortable with tools like copilot, prompting experimentation and removing the stigma of AI-generated work.

Innovation, it seems, thrives when it’s grassroots and supported by the business, not just dictated from the top.

Boards, meanwhile, are enthusiastic — sometimes too enthusiastic. There was a shared view that expectations are running ahead of what AI can realistically deliver in the short term. One member warned of an “expectation crash” on the horizon if the hype isn’t balanced with honest conversations about capability and readiness.

Blueprint Two

Insights from our Blueprint Two Special Interest Group

What happens when a market-wide modernisation programme stalls? Do firms wait for clarity or press ahead with their own initiatives? And if everyone takes their own path, how do we avoid creating even greater complexity and cost in the future?

These were some of the central questions explored at our latest member-only special interest group meeting, where we discussed the impact of the recently announced postponement of Blueprint Two testing and cutover dates.

The conversation began with reflections on the reasons given for the delay. Official messaging pointed to the need to prioritise operational resilience through 2030, the risks introduced by design choices and testing, the importance of rehearsals and parallel runs, and the admission that previously promised benefits were overstated. While there was some appreciation for the more transparent tone of recent communications, members raised concerns over conflicting messages between different stakeholders, the feasibility of running parallel systems, and the risks of extending outdated legacy technology.

From there, the discussion shifted to the wider implications. Participants agreed that while phase one of Blueprint Two remains important for moving to a modern technology stack, it is phase two that will deliver real market connectivity and long-term value. The concern is that phase two conversations have not even begun, leaving organisations uncertain about how to plan effectively.

Different perspectives emerged. Some saw the delay as an opportunity to concentrate on placing efficiencies and data projects. Others highlighted the risks of being forced to ringfence London Market activity, creating technical debt and higher costs compared to more advanced international platforms. Several members questioned whether resources should have gone directly into phase two from the start, rather than being absorbed by the current focus on phase one.

Data also featured prominently. The core data record was seen as essential for pre-bind automation and claims efficiency, yet its progress now appears tied to the uncertain timelines of future phases. This sparked

Blueprint Two | continued

This sparked debate around whether firms should act now on data modernisation, or wait for central direction.

The meeting concluded with a consensus that passively waiting for Blueprint outcomes is not an option. Organisations must continue investing in their own digital and data transformation journeys while industry groups push for alignment on strategy and standards. Otherwise, the market risks fragmentation, duplicated costs and missed opportunities.

Transforming operations with data, analytics and AI

Perspectives from this year's Data Jam advisory board meeting.

Ahead of this year’s Data Jam we held an advisory board meeting focused on how insurance organisations are wrestling with the rapid development of AI enabled tools and the challenges of building data capabilities to drive operational and strategic value. The participants offered a balanced discussion of practical experiences, cautionary insights and tactical guidance for anyone looking to transition from disconnected data assets to tangible value creation.

Rethinking operations through AI

The session began with discussions about how transformation requires more than just isolated experiments. It demands a new operating model, where technology runs data-driven processes under human oversight. People guide systems, set parameters and intervene where needed, but the engine of operations increasingly lies in intelligent automation. AI should not simply speed up existing tasks but reshape what work is done.

Operations were framed around three levers: effort, speed and leverage. Effort is the human energy and cost invested in service delivery. Speed reflects the pace of execution. Leverage captures the ability to extend decision-making beyond individual limits. AI must move all three levers in tandem. Selecting purposeful use cases, rather than scattering pilots, is key to delivering measurable results and building confidence.

Moving from pilots to scale

It was noted that the first step is a visible, measurable concept linked directly to strategy. Without this anchor, activity risks staying fragmented. A flagship initiative should show improvements in effort, speed and leverage so that senior leaders see tangible benefits. Once achieved, organisations can replicate proven use cases, build delivery capability and move towards a tipping point where AI becomes the default operating model.

“The real breakthrough comes when small experiments evolve into orchestrated systems that redefine how operations run.”

Case studies during the session illustrated this journey. Early efforts involved predictive models for claims and automation trained on staff activity. More recently, focus has shifted to agent-based models where small, specialised agents are organised into teams. Each is given a clear purpose and minimal instructions, with layers of doers, validators and checkers ensuring accuracy. This structure raised performance, reduced code complexity and lessened reliance on large datasets by working directly with live inputs.

Combining human and machine capabilities

A recurring theme during the session was that AI should enhance human capability, not replace it. In customer-facing functions, internal copilots now help staff answer routine questions, provide personalised guidance and generate structured medical summaries. These tools reduce stress, increase confidence and speed up resolution, creating a more resilient workforce with access to the right information at the right time.

On underwriting, the tension between data-driven recommendations and human intuition was acknowledged and discussed. The role of people is redefined: they remain accountable for exceptions and deliberate deviations while learning from the outcomes of their choices against machine-generated insights.

Building the data ecosystem

It was noted that progress depends on a robust data strategy and compatible application architecture. Without accurate, accessible and contextual data, AI initiatives stall and fail to scale. Standardising platforms, aligning applications and ensuring data readiness are prerequisites for consistent deployment. Fragmentation must give way to a coordinated ecosystem that delivers the right information in real time to both humans and machines.

Modernisation was highlighted as critical for attracting the future workforce. Organisations tied to outdated systems will struggle to recruit talent and limit their ability to adapt. The immediate priority is to select use cases that move the three operational levers, demonstrate visible value and secure executive confidence, while investing in the ecosystem that enables sustained progress.

Conclusions and key takeaways

The participants made clear that success with AI in operations is not about chasing isolated pilots. It is about proving improvements in effort, speed and leverage, backed by visible concepts that win trust. Three takeaways stood out:

First: AI must reshape work, not just accelerate existing tasks.

Second: human capability remains central, with machines providing context and people applying judgment.

Third: robust data and architecture are non-negotiable foundations for scale.

Delivering London market claims transformation

Key themes from the London Market Claims pre-event survey

What are the real challenges keeping claims leaders awake at night? How can the London Market balance tradition with transformation to meet client expectations, tackle inflationary pressures, and modernise operations at scale?

We asked market participants to share the issues they most want addressed. The responses paint a clear picture: this is an industry grappling with operational complexity, structural inefficiencies, and a once-in-a-generation opportunity to embed technology. Five themes stand out.

AI adoption and talent
AI is no longer a theoretical discussion. Respondents are eager for practical insight into how AI can be applied in claims optimisation, file management, reserving, and customer interaction. Yet the appetite is tempered by caution. Concerns include data quality, governance, privacy, and the risk of eroding human expertise. Many are asking how AI can deliver efficiency while still building capability for professionals entering the market. Alongside this, the talent challenge is pressing. Skills gaps, knowledge transfer, and equipping people to execute on change are seen as just as critical as the technology itself.

Operational efficiency and transformation
Accelerating efficiency through technology, restructuring, and cloud migration is a top priority. Participants see opportunities to streamline outdated processes, reduce manual intervention, and apply automation across claims. However, resistance to change and legacy system constraints continue to hold back progress. The call is for clear examples of how technology can

drive ROI in both corporate and retail claims contexts, and how firms can overcome cultural and structural inertia to embed new ways of working.

Data quality, analytics, and utilisation

Better use of data is central to every strand of the claims agenda. Respondents emphasise the need to improve the provision of London Market data, tackle the lack of standardisation, and enhance internal records with non-mandated information. There is also a strong interest in how analytics can support customer discussions, performance reviews, and value creation. Yet challenges remain around the comfort levels of claims professionals with dashboards, the knowledge gap within data teams, and the integration of third-party data.

Delegated authority and bordereaux management

Few issues drew as much attention as bordereaux. Automating processes, standardising formats, and reducing the burden of oversight and administration are urgent priorities. Many respondents called for collaboration across the market (brokers, underwriters, and providers) to create unified solutions rather than fragmented efforts.

Linked to this is the wider delegated authority landscape, where governance frameworks, oversight costs, and the role of AI in delegated claims are all under scrutiny.

Client expectations and market pressures

Claims leaders face a delicate balancing act. Rising repair costs, labour shortages, and supply chain volatility are increasing indemnity spend, while clients continue to expect speed, clarity, and empathy. Meeting these expectations requires stronger supply partnerships, smarter use of technology, and better data. Respondents also question how the market can overcome slow processes still reliant on outdated systems, and whether London's reputation alone will be enough to buy more time from clients in an age of instant service.

Looking ahead

The survey reveals an industry at a crossroads. There is energy and ambition to modernise claims through AI, data, and transformation, but barriers remain in culture, governance, and capability. The London Market Claims conference on 7 October will provide a forum to tackle these questions head-on.

How far is the market really prepared to go in standardising and automating claims? Can AI deliver the promised efficiencies without hollowing out expertise? What is the right balance between outsourcing, insourcing, and automation in the claims lifecycle? These are the discussions that will shape the future of claims.

Turning talk into action

Insights from our Special Interest Group on delivering transformational change.

Are you moving from AI curiosity to operational impact? Where is the real friction in turning data ambition into delivery?

These insights were gained from the latest member-only special interest group meeting, where peers compared what is working, what is hard and how to keep transformation moving without losing control.

What we heard

Members are at very different stages of AI adoption. Some are experimenting with co-pilot-style tools and targeted pilots. Others have defined roadmaps that automate data extraction, support claims triage, enrich underwriting and streamline productivity. Generative use cases are emerging in cautious steps for data validation, summarising documents and compliance checks.

The consistent blockers are familiar. Internally, fragmented ownership, scope creep, and siloed data slow progress. Externally, market-wide data standards are patchy, system landscapes are fragmented and broker adoption is uneven. Many are balancing a strong senior appetite for change with delivery teams who need time, skills and guardrails.

Security and governance dominated the risk lens. Moving from paper or isolated systems to digital and AI-enabled workflows raises the stakes. Several members have rebuilt core platforms to strengthen security posture before scaling AI. While AI execution costs are trending down, adjacent costs like architecture hardening and data foundations remain material.

How members are getting traction

Momentum comes from small proofs of value that scale only when they work.

Teams are prioritising structured data, then layering decision support. Some smaller organisations move faster due to lighter legacy, yet still face capacity limits. Larger organisations juggle group versus local priorities, often placing AI ownership in a central function that governs while the business pulls.

Culture and communication are pivotal. Framing AI as a tool that elevates roles helps reduce resistance. Hybrid working is mixed. Some achieved rapid delivery, fully virtual. Others now set clear collaboration days to protect focus time.

Questions members are still wrestling with:

- How do you balance agility with governance so controls guide rather than choke innovation?
- What is the right split between in-house build and specialist vendors when security and data sensitivity matter?
- How do you grow hybrid talent that blends deep insurance knowledge with data and AI skills?
- Which risk management systems genuinely suit smaller organisations without heavy overhead?

Developing AI use cases in the London market

Developments ahead of TINtech London Market

As part of the research for developing the agenda for **TINtech London Market on 3rd Feb**, we hosted a discussion with key market participates on AI adoption. It was clear from the discussion that the conversation has moved beyond theoretical benefits and focused instead on the operational realities of bringing AI into complex, highly regulated ecosystems.

What emerged from the discussion was a balanced exploration of practical experience, emerging risks, organisational friction points and the choices that will determine which firms convert curiosity into genuine capability.

Understanding the evolution of AI in practice

The discussion began by reflecting on the rapid progression of generative AI applications. Early efforts centred on predefined tasks, with systems completing tightly scoped actions. This quickly expanded into internally developed copilots designed to surface information at the right time, supporting employees in structured and repeatable workflows. The newest stage is centred on agentic systems that receive a wider task rather than a checklist, determining their own steps and coordinating activities to achieve the intended outcome.

This distinction matters because it mirrors the shift many organisations are only beginning to confront. Moving from consumer-grade tools to mission-driven autonomy requires clarity about what decisions technology should influence, how outputs will be validated and how teams will integrate machine-led reasoning into established processes. Much discussion focused on the need to articulate these

reference points early, so that organisations do not conflate basic usage with strategic transformation.

From experimentation to coordinated execution

A recurring challenge discussed during the session was fragmentation. Many companies begin with limited licences or small experiments, but these often remain detached from operational workflows. The shift from pilots to coordinated systems depends on developing a clear understanding of where autonomy is appropriate and where human oversight must remain embedded.

The discussion underscored that, at present, most advanced applications remain internal. Outputs may shape decisions, but they typically sit behind 'human-in-the-loop' review before influencing outcomes. This transitional phase reflects a necessary safeguard: confidence in accuracy, clarity over error margins and consensus about acceptable risk thresholds.

The build-versus-buy dilemma

One of the most pressing strategic questions surfaced during the discussion was whether organisations should build their own internal models or utilise pre-built external platforms. Building promises control, security and freedom from unpredictable token usage costs. It also allows firms to shape models around proprietary data and ensure alignment with their own regulatory frameworks. Yet it requires specialised knowledge, significant testing and long-term commitment: challenges that many organisations may struggle to absorb.

Conversely, buying into external models provides speed but exposes firms to cost volatility, 'key-man' knowledge retention risk and uncertainty around data handling. The trade-off is not purely technical; it also reflects cultural readiness and organisational appetite. Some firms may look to outsource capabilities entirely, while others will attempt to form internal multidisciplinary teams capable of sustaining ongoing development.

Culture, capability and the complexity of delivery

A significant portion of the discussion focused on the human and organisational factors that determine whether AI succeeds at scale. Delivering AI into live, real-time environments requires contributions from developers, data engineering, architecture, infrastructure, operations, legal, risk, compliance, boards and subject matter experts. The breadth of disciplines involved is one of the biggest barriers to quick progress.

The issue is not only availability of talent but the ability to coordinate it. Organisations

must be able to ring-fence teams, align execution rhythms and create delivery frameworks capable of sustaining development. For some, this will require new operating models; for others, it will trigger a broader reassessment of internal capability. Training also emerged as a critical enabler, where users must understand how to engage with conversational systems, frame queries clearly and interrogate outputs effectively.

Governance, risk and organisational confidence

Governance featured strongly in the conversation. Firms are now grappling with questions surrounding liability, security, hosting, access and controls. When AI becomes embedded in products or decisions, organisations must define error thresholds, determine responsibility and establish the mechanisms through which oversight will be exercised. This is particularly important in a market defined by regulatory scrutiny, financial risk and customer impact.

The discussion emphasised that governance cannot be an afterthought. It must be integrated into early design decisions and continuously reinforced as systems scale. Without this foundation, organisations will struggle to secure internal approval or maintain market trust.

Key reflections and priorities

The session made clear that success with AI in the London insurance market will require more than experimentation. Three themes stood out across the discussion:

AI adoption must evolve from isolated tools to coordinated systems that support mission-level outcomes.

Human capability remains central. Machines provide speed, reasoning and pattern recognition, while people retain judgment, accountability and contextual understanding. Strategic decisions around building, utilising and governing AI will determine whether firms progress or stall.

With coordinated investment, cross-functional capability and well-governed implementation, the London market can transition from tentative pilots to confident, value-driven adoption.

These conversations and more are on the agenda for TINtech London Market on 3rd February 2026, find out more today and be involved in setting the strategy that will define the new era of AI in the London market.

Podcast

The future of claims in the London market

An insightful podcast on the future of the London Market claims landscape with Jeremy Burgess, Julia Graham (*CEO, Airmic*) and Ben Bolton (*Managing Director, Gracechurch*).

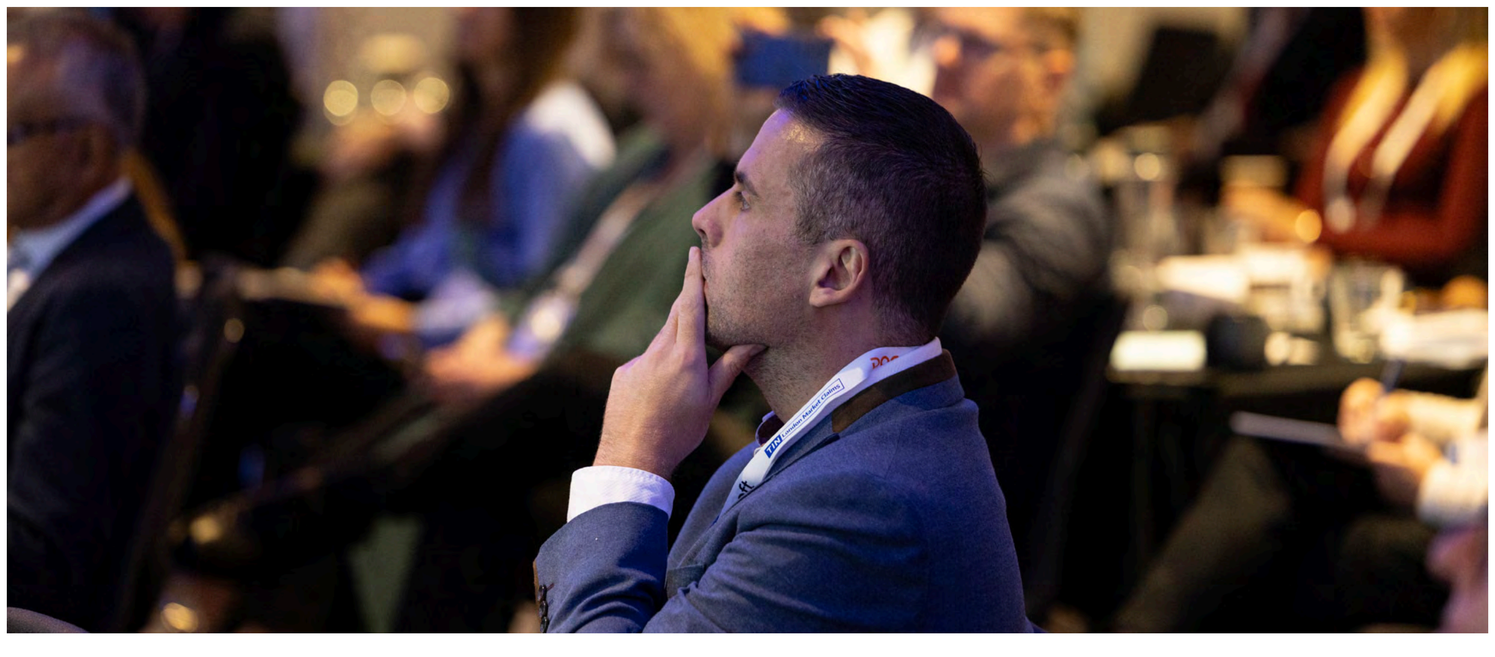
The London Market claims community is evolving, shaped by shifting client expectations, complex risks, and a growing need for operational agility.

In our latest discussion, Julia Graham (CEO, Airmic) and Ben Bolton (Managing Director, Gracechurch) share candid insights into how the market can respond to these pressures while preserving its strengths.

They explore what it will take to make claims a destination career for the next generation, how firms can modernise processes without losing their personal touch, and why building confidence with new technologies is becoming essential for long-term success.

Listen to the full conversation below for a thoughtful look at where London Market claims is heading and how its leaders can shape what comes next.

Listen to the full podcast here



Webinar

Data leadership in transition

This webinar, sponsored by DQPro, explored the evolving role of data leadership in the London market and practical guidance on how to adapt in this changing environment.

As data and AI continue to reshape the London market, data leaders are being asked to do more than ever before, taking on the roles of strategist, innovator, educator and change agent.

In this candid discussion, Darren Goddard (Chief Data Officer, Blenheim Underwriting), Roselyne Appikatla (Data Governance & Quality Lead, Brit), Gourav Sharma (Head of Data & Technology, Berkley Specialty London) and James Loft (CEO, DQPro) shared what it takes to lead through transformation.

They discussed how to balance immediate business demands with long-term data strategy, overcome legacy and cultural barriers, and drive alignment between technology, teams and leadership vision. The conversation also offered practical advice on strengthening influence at board level, maintaining strategic focus, and preparing organisations for the next phase of AI-enabled decision making. Watch the webinar to hear first-hand insights from those shaping the future of data leadership in the London market.

Watch the full webinar here

Webinar

Core Data Record 1-0-1

Data Jam pre-event webinar providing an introduction to the Core Data Record.

In this introductory webinar, Jeremy Burgess speaks with Kirstin Duffield, CEO of Morning Data and Technical Advisor to the Lloyd's Data Council, to unpack the fundamentals of the Core Data Record (CDR) and its role in the London market's digital transformation.

Kirstin explains how the CDR enables consistency, accuracy, and efficiency by establishing common data standards across the market - reducing rekeying, enabling automation, and improving interoperability between brokers, carriers, and central services. She also highlights the importance of context in data exchange, illustrating how defining and agreeing common terminology and structures can unlock straight-through processing and more advanced digital capabilities.

The session clarifies the CDR's relationship with Blueprint Two, outlines practical steps organisations can take now - such as cleaning data, adopting ISO and ACORD standards, and shifting toward a "data-first" mindset - and emphasises the cultural and operational benefits of embracing shared standards across the London market.

Watch the full webinar here

Beyond legacy

Building the foundations for a data-driven London market

As the London insurance market continues its digital evolution, one theme dominates every conversation — how to move beyond legacy technology without losing stability or focus. The industry's ambition to become fully data-driven and AI-enabled depends on this critical step, yet for many organisations, modernisation remains a balancing act between maintaining core business continuity and preparing for the next generation of intelligent tools.

The case for modernisation

Legacy systems are more than a technical problem; they are a strategic risk. Outdated infrastructures constrain agility, make integration difficult and hinder compliance. Participants at the recent Beyond Legacy breakfast briefing emphasised that these systems often carry hidden operational vulnerabilities that limit resilience and innovation. Modernisation, therefore, is not only about improving efficiency but safeguarding the ability to adapt to new client demands, market practices and regulatory expectations.

The cost of inaction is mounting. As one participant put it, "Old tech doesn't play nicely with modern tools". Workarounds and end-user computing (EUC) tools may offer short-term relief but deepen technical debt and slow the pace of progress. To compete in a market that prizes speed, transparency and data-driven decision-making, insurers must address the foundations first.

The modernisation dilemma

Despite broad consensus on the need for change, firms continue to struggle with the practicalities. Demonstrating a clear ROI on system upgrades is difficult when the benefits are long-term or indirect. Funding and resource allocation are further complicated by the daily operational

pressures that dominate attention. Moreover, the complexity of interconnected legacy environments means incremental change is rarely straightforward. Many firms face declining internal expertise, limited documentation and risk-laden dependencies that make large-scale replacements daunting. “Complex landscapes restrict our ability to phase modernisation,” noted one contributor. The result is often inertia – not from a lack of ambition but from the sheer challenge of managing transformation without disruption.

Rethinking the approach

Modernisation is no longer a one-off programme; it is a continuous discipline. Reducing technical debt, integrating systems post-acquisition and embedding interoperability must become part of business-as-usual. This requires not just new technology but cultural change with a greater alignment between IT, data and operations, and leadership willing to champion both short-term wins and long-term architectural investment.

Interestingly, AI is emerging as both a disruptor and an enabler in this equation. Some leaders are beginning to question whether modernisation should focus solely on replacement or also on augmentation. Advanced AI models can now interface with legacy systems, automate manual processes and unlock data that was previously inaccessible. For certain use cases, AI may offer a more pragmatic bridge than a full rebuild.

A pragmatic path forward

There is no single blueprint for success, but clarity of purpose is essential. Modernisation must deliver stability, security and incremental efficiency today while enabling flexibility for tomorrow. It should be viewed not as a cost but as an investment in capability…the foundations upon which the London market’s data-driven future will rest. The next phase of transformation will belong to firms that treat legacy not as a barrier but as an opportunity to re-architect intelligently, combining the resilience of existing systems with the agility of AI-enabled innovation.

Unlocking value through data & AI

Key insights from the Data Jam

The results of the Data Jam pre-event survey offer a compelling snapshot of the insurance industry's current priorities, aspirations and challenges regarding data, analytics and AI. The responses reveal a sector eager to harness the transformative potential of AI yet grappling with foundational issues that must be addressed to unlock long-term value.

Developing AI strategies that deliver ROI

One of the most prominent themes is the need for actionable AI strategies that deliver measurable outcomes. Many organisations have invested in data and technology, yet the transition from pilot projects to scalable enterprise deployment remains elusive. Respondents express a strong interest in practical frameworks to operationalise AI across underwriting, claims, operations and customer journeys. The focus is squarely on real use cases that generate business value supported by clarity on ROI, scaling pathways and governance mechanisms that mitigate risk.

Overcoming fundamental data challenges

However, AI success is impossible without robust data foundations. The survey reveals a sector still battling fragmented systems, inconsistent data and undefined standards. Challenges include building taxonomies, establishing data governance functions and defining ownership across complex data pipelines. There is recognition that to maximise the benefits of AI, insurance firms need high-quality, conformed data that flows across the organisation without silos or manual inefficiencies. For some, this means starting from scratch to create modern, scalable data infrastructure capable of supporting advanced analytics and future technologies.

Integration versus transformation

The question of integration versus transformation looms large. While some believe that AI requires radical process redesign, others suggest incremental improvements that embed AI into existing workflows can deliver immediate value. The survey reflects concerns around legacy systems, regulatory environments and workforce comfort levels with new tools. Respondents are seeking clarity on how to introduce AI without overwhelming business

Overcoming resistance to change

A significant number of comments highlight the cultural dimension of becoming a data-first enterprise. Resistance from business teams, lack of data literacy and an overreliance on manual processes remain barriers. This suggests that investment in technology must be matched by efforts to shift mindsets, build trust in automated decision-making and embed data-driven behaviours across all levels of the organisation.

There is also keen interest in collaboration and shared standards, particularly in the London Market. Several respondents asked how firms can align around common data models, standards and control frameworks to reduce friction, improve decision-making and accelerate market-wide adoption of AI. The need for both strategic alignment and practical steps to create a cohesive data ecosystem is clear.

Ultimately, the survey highlights an industry at a critical juncture. The building blocks for transformative AI are within reach, but progress requires aligned strategies, strong foundations, cultural shift and shared learning. For those attending Data Jam 2025, the stage is set for vital conversations on translating aspiration into action and unlocking the potential of data and AI for sustainable growth.

Interview

Data Jam keynote preview

Data Jam pre-event interview keynote speaker Sasha Jory and Sagar Khandelwal, exploring how innovation and AI are reshaping insurance.

A pre-event discussion ahead of this year's Data Jam brought together keynote speaker Sasha Jory and Sagar Khandelwal to explore how innovation, data, and AI were reshaping the insurance industry. The conversation set the scene for the event by examining the evolving role of technology in driving meaningful change, from operational efficiency to customer experience.

Held as a Data Jam pre-event webinar, the session was hosted by Jeremy Burgess, who spoke with Sasha Jory, Chief Information Officer at Hastings Direct, and Sagar Khandelwal, Partner at EY. Together, they unpacked key ideas and challenges influencing the industry, offering insight into how organisations were responding to rapid technological and market shifts.

The discussion provided an early look at the themes that went on to define Sasha Jory's keynote presentation at the Data Jam on 25 November. Topics ranged from the practical realities of cloud-enabled transformation to the cultural and mindset changes required to ensure data and AI initiatives delivered genuine business value, setting a thoughtful and forward-looking tone for the event.

Watch the full webinar here

Why the London market must move on agentic AI

Insights ahead of TINtech London Market

Insights gathered through research ahead of TINtech London Market taking place on 3rd Feb indicate a clear consensus for the use of AI. The London insurance market is reaching a stage where traditional operating models, built around manual interventions and linear process flows, can no longer meet the demands placed upon them. Rising customer expectations, heavier operational complexity and long standing system fragmentation require a new approach. Agentic AI has emerged as the most credible path forward, not as a trend but as an architectural shift that redefines how stakeholders across the value chain design work, build processes and deliver value.

Agentic AI builds on the foundations of traditional AI and large language models yet moves beyond static outputs or predefined sequences. It brings together a system of capabilities that allow technology to plan, reason, act, observe, collaborate and improve itself. Instead of following a rigid chain, an agentic system understands the goal then determines the best route to reach it. This allows technology to move from producing recommendations to performing actions within the organisation's ecosystem.

This matters for the London market because current processes remain heavily linear. Step A leads to step B regardless of context. That rigidity slows down decision making, increases cost and reduces the ability to handle variation. Agentic AI introduces flexibility. It enables the system to choose different paths for different cases, adapt to complexity and connect isolated tools into seamless workflows. Research highlighted early examples where agentic components ingest unstructured data, classify information, wrap around existing machine learning models and coordinate toward outcomes that previously required multiple human handoffs. This demonstrates the potential for agility and scale that traditional automation cannot deliver.

The opportunity is significant, yet the research also reinforces that technology alone is not enough.

Some organisations have made progress on secure AI platforms, event driven data and integrated environments. Others will need to build these capabilities before they can responsibly deploy agentic systems. What is consistent across all insights is that waiting does not reduce the work. It only pushes essential groundwork further into the future while competitors move ahead.

The final message from the research is unambiguous. Organisations cannot prove value in theory. They must begin experimenting, test agentic behaviours, challenge assumptions and deliver early visible benefits. This maintains momentum and helps direct investment.

The London market now faces a pivotal choice. Continue relying on slow manual systems or embrace agentic AI as a foundation for flexibility, connected processes and improved outcomes for customers and colleagues alike. The direction is clear. The time to act is now.

Forthcoming events

Find out more

Find out more

Find out more

Find out more