



EDUCATE • DEVELOP • INNOVATE • INSPIRE

EDII Digital Minds Cohort 8 Showcase

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This guide was developed by EDII's Digital Minds delegates as part of their exploration into how emerging technology and digitalisation are shaping insurance.

Through the programme, they've adopted a future-focused mindset, acquired innovative techniques, and built the capabilities to lead meaningful change.

The Emerging Technology and Digitalisation teams used design thinking, curiosity and collaboration to examine how these technologies impact risk, operations, and customer experience. While adoption is still evolving, the opportunity is clear – those who explore these tools – and the culture to embrace them – are driving growth, differentiation, and long-term value.

Emerging Technology



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A Quick Guide to Emerging Technology

The Emerging Technology team explored how new and evolving technologies are influencing the future of insurance – from improving customer experience and operational efficiency to enabling smarter risk management. Through collaboration, they shared case studies, analysed practical applications, and identified situations where these technologies can create meaningful impact across the insurance value chain. Their work reflects a shift in mindset – from awareness to action – and demonstrates how innovation can be applied to real-world challenges.

Here's an overview of the technologies that may already be on your radar.

Artificial Intelligence (AI)

AI enables insurers to elevate complex decision-making, and to accelerate tasks such as claims triage, creation of risk engineering reports, and acquiring deep insights from previously unstructured data. It also enhances predictive modelling for pricing and enables intelligent customer interactions through tools like chatbots, AI agents and virtual assistants. This technology is increasingly used to improve accuracy, efficiency, and operational scalability across the insurance value chain.

Generative AI

Generative AI - a subset of Artificial Intelligence - supports insurance by accelerating document creation, generating tailored communications, and powering innovative customer service experiences. It is being used to draft claims reports and policy documents and even simulate customer scenarios to test new propositions - all while maintaining consistency and compliance.

Internet of Things (IoT)

IoT enables real-time risk monitoring through connected devices in homes, vehicles, commercial properties and more. This supports usage-based insurance, proactive maintenance, and early-warning systems for claims prevention – shifting the industry from reactive to predictive and preventative models.

Digital Twins

In insurance, digital twins simulate real-world assets – such as buildings or industrial systems – to assess risk more accurately and support dynamic underwriting. Supported by AI and IoT, along with 'big data', they enable proactive risk management and scenario testing – particularly in property and engineering insurance lines.

Digitalisation



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The DREAM Framework: A Guide to Digital Transformation

The Digitalisation team explored how digital transformation can drive efficiency, strengthen future readiness, and unlock the full potential of emerging technologies. Drawing on their insights and experience from the Digital Minds programme, they developed the DREAM Framework – a practical guide to the key elements needed to initiate, lead, and embed sustainable digital change across insurance organisations.



Digital First – Digital baked into the foundation of the company

Digital transformation isn't just about transferring existing processes onto new platforms—it's about redesigning them entirely for the digital age. This means embedding digital thinking from the outset and redesigning processes for technology.



Research - Learn from those who have leveraged digitalisation

Leading organisations learn from others: Banking, retail, and personal lines insurance have embraced digitalisation. What can we learn from them? The best ideas might already be out there -adapt them for your context.



Establish Business Goals - Outcomes over outputs

Start with a clear vision of the outcomes you want to achieve: What real-world impact are you aiming for? Faster decision-making? Improved customer satisfaction? Reduced costs? Avoid focusing solely on activity. Instead, define business value and measure against it.



Adapt - Modernise or be disrupted

Digital disruption doesn't wait. New entrants could redefine the market faster than you think. Are you prepared to respond or, better yet, lead the change? To stay ahead, you must be adaptable, not just reactive. Be bold, be fast, and always be ready to evolve.



Methodology - Choose the right approach for the right challenge

Waterfall suits well-defined, regulatory, or compliance-based projects. Agile is better for complex, evolving initiatives, allowing you to iterate, test, and respond quickly. Invest in skilled practitioners who understand product management and cross-functional collaboration.



About EDII

EDII stands for Educate, Develop, Innovate, Inspire – and that's exactly what we deliver for the insurance sector.

We help insurance professionals shift their mindset, build curiosity, and develop the confidence to lead change. As a specialist in innovation training and future-focused development, EDII empowers brokers, insurers, and their partners to explore new ideas, uncover deep customer insights, and turn potential into progress.

Our expert-led programmes are grounded in real business challenges – combining design thinking, emerging technology, customer-centricity and collaboration to equip delegates with practical tools they can apply immediately. Through our active alumni network, the EDII Think Factory, we continue to foster a culture of innovation and shared learning across the market.

EDII builds the capability and curiosity needed to lead transformation – preparing individuals and organisations to thrive in a changing world.



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