

Introduction to InsTech.ie



Our Vision

Ireland will be known as a leading hub of Insurance Innovation in Europe



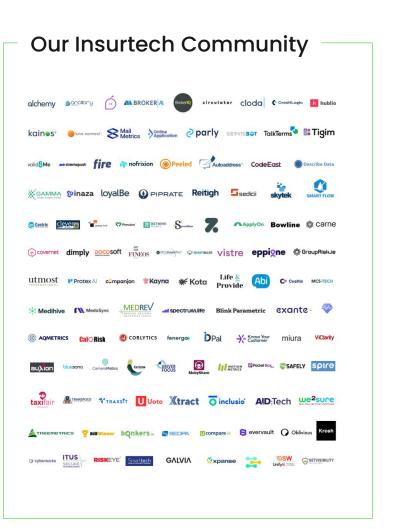
Building Future Focused Capability Enabling Stronger Collaboration

Connecting the Ecosystem



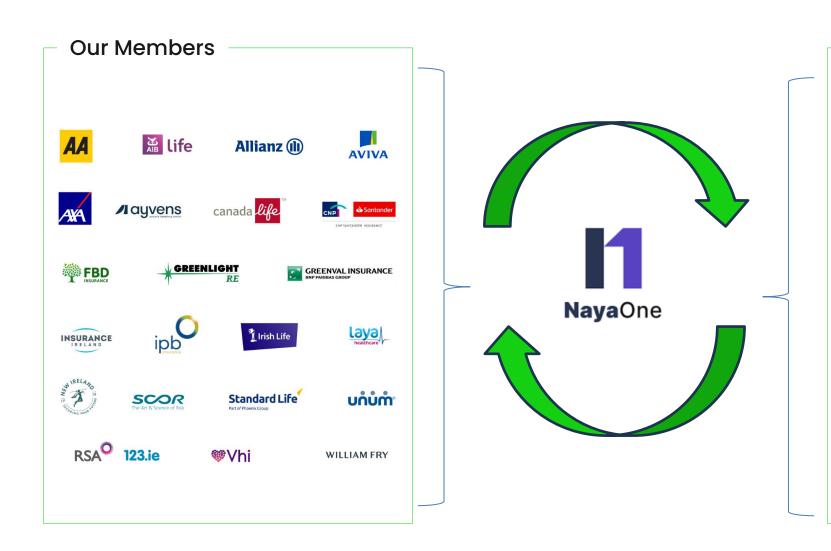






Digital Sandbox - Connecting the Ecosystem







NayaOne





Jonathan Middleton
Director, Financial Services
NayaOne



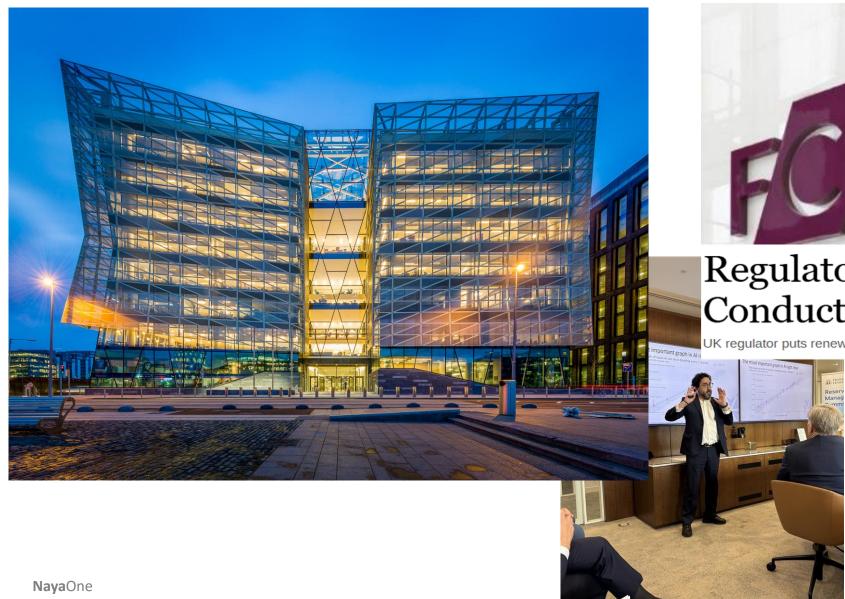
Jesper de Jonge Data Scientist NayaOne

Unleashing Innovation in Irish Insurance

What is a Sandbox, isn't that....



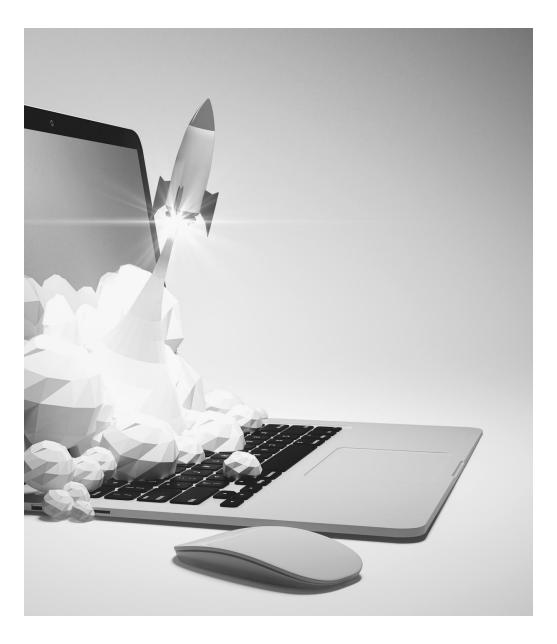
Just A Regulatory Tool?





Regulator of the Year: Financial Conduct Authority

UK regulator puts renewed focus on operational resilience



A Challenging System

- In a rapidly evolving world, Irish insurers face a pressing challenge how to embrace innovation safely.
- Irish innovators are also struggling to access resources, including data to build new services, and to showcase their solutions.
- Collaboration is hard firms need ways to collaborate on industry challenges.

Digital Sandboxes deliver real value, fast.

So, what is a Digital Sandbox?



Core Infrastructure for Innovation

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Implemented by insurers and banks around the world

Firms already using Digital Sandboxes



























Innovation Infrastructure

What is in the Secure Box?

Sandbox

Test fast in secure, airgapped sandboxes



Data

Validate vendors with rich synthetic data



Technology

A gateway through which you can access **ANY vendor**





Connecting Insurers and Insurtech in a new way

Old way

3–12 months

to gain access

3–6 months

to test

No Shared Data and Infrastructure to Collaborate on Industry
Challenges

New way

1–2 weeks

to start PoC

Days

to outcomes

Single Standardised Platform with Governance, Data and Collaboration Tools



Digital Sandboxes Bridge That Gap



90% faster decision

Go to Market in half the time



Risk free experimentation

Protect data and Production systems



8x cheaper than existing process

Scalable and efficient



Higher Quality decisions

Control, Structure, Evidence



Themes across Insurance Lines of Businesses

Claims

Digital Sandboxes power PoCs in claims triage, cutting time-to-resolution and boosting accuracy.

Underwriting

Through Digital Sandboxes, insurers trial integration of new data sources to strengthen risk decisions.

Operational Efficiency

Workflow digitisation PoCs through Digital Sandboxes deliver measurable productivity gains.

Customer Acquisition

Digital Sandboxes lets insurers test AI for targeting, boosting lead conversion rates.

Customer Experience

Digital Sandboxes accelerate CX PoCs, helping insurers launch satisfactionboosting tools sooner.

Embedded Insurance

PoCs via Digital Sandboxes accelerate how insurers build embeddable cover fit for distribution.



Claims: Example Use Cases

First Notice of Loss

An insurer applied AI to FNOL to extract data, summarise details, and route claims. This cut manual effort, sped up processing, and improved accuracy and resolution times.

Example Vendors and Technology





Multi-Channel Intake

Al unified multi-channel claims intake, parsed unstructured data, and automated initiation - cutting manual work and improving accuracy and CX.

Example Vendors and Technology





GenAl Powered Claims Chatbot

GenAl chatbots now handle first queries, log key details, and route cases — enabling 24/7 cover, fewer calls, stronger compliance, and smoother CX.

Example Vendors and Technology





Automated Software Engineering

Manual coding and testing slow delivery for engineers on claims projects. Automation tools offer a faster, more efficient alternative.

Example Vendors and Technology





AI-Enabled Claims Investigation

An insurer used AI to automate claims investigation, analyse data sources, and flag anomalies or fraud. This sped up decisions, improved accuracy, and supported compliance.

Example Vendors and Technology





Claims Fraud Detection

Evaluation covers accuracy, operational impact, explainability, scalability, and integration — with recommendations based on performance and fit for fraud detection.

Example Vendors and Technology

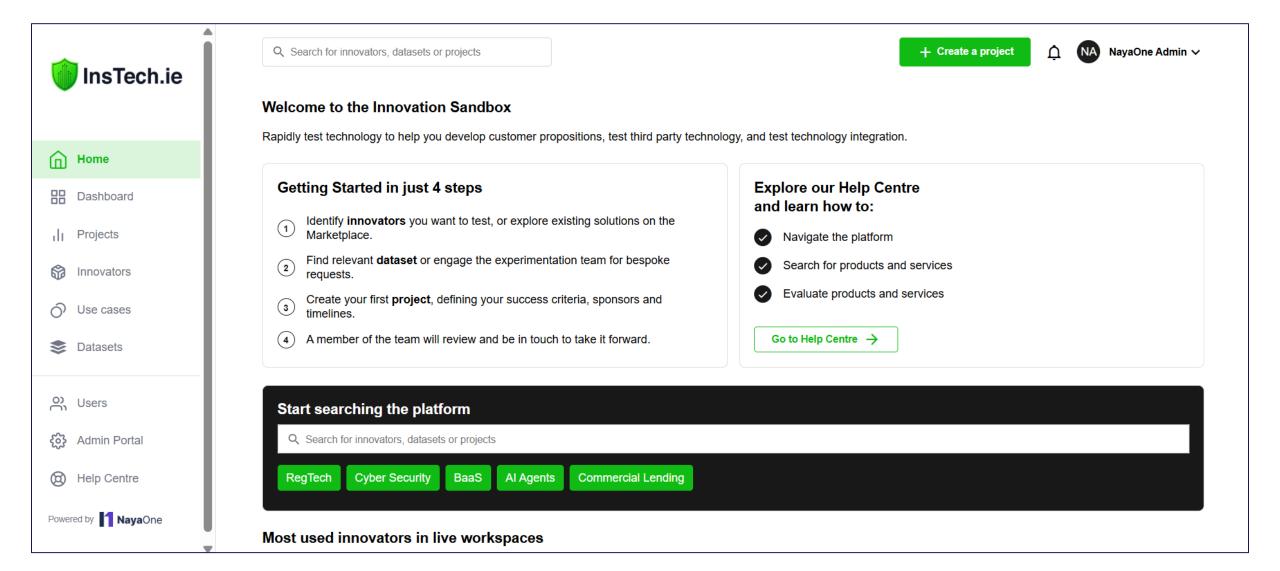






More Than a Sandbox: An Innovation Platform

InsTech.ie's New Digital Sandbox



Features

01

InsurTech Marketplace 02

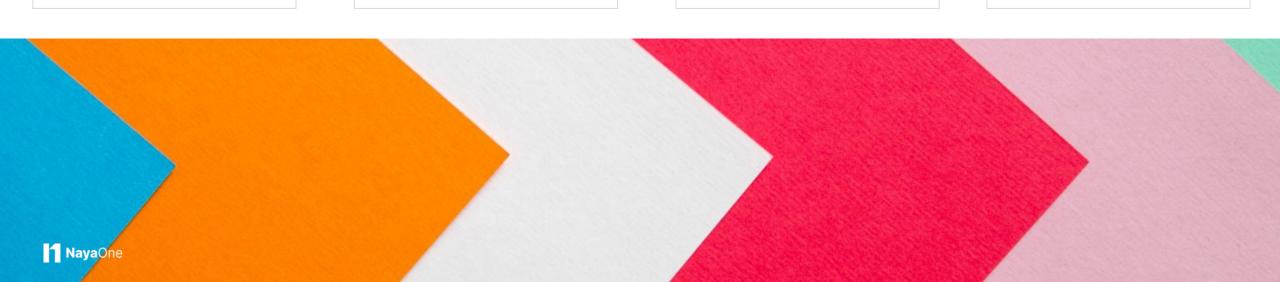
Data Resources

03

Technology Environments

04

Industry Collaboration



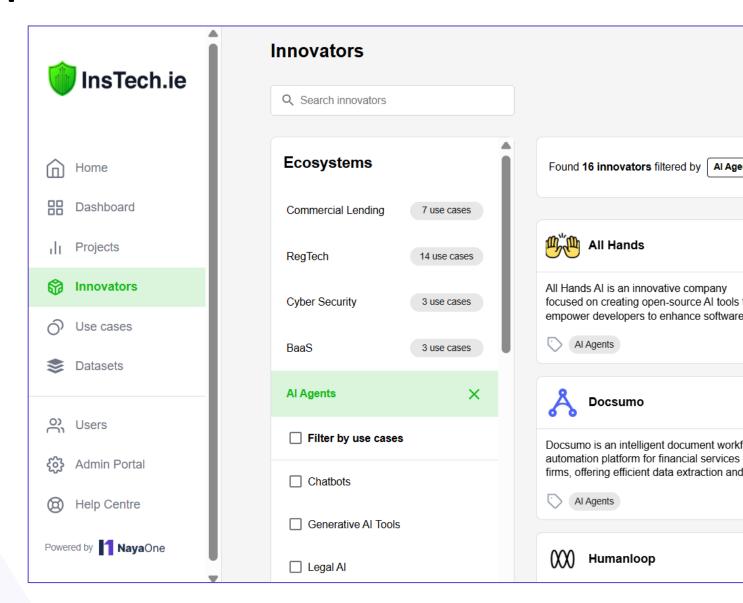
InsurTech Showcase Marketplace

Irish insurtechs need a place to stand-out and demonstrate their capabilities, and Irish Insurers need a place to find their next transformation partner.

Leading Insurtech and software solutions

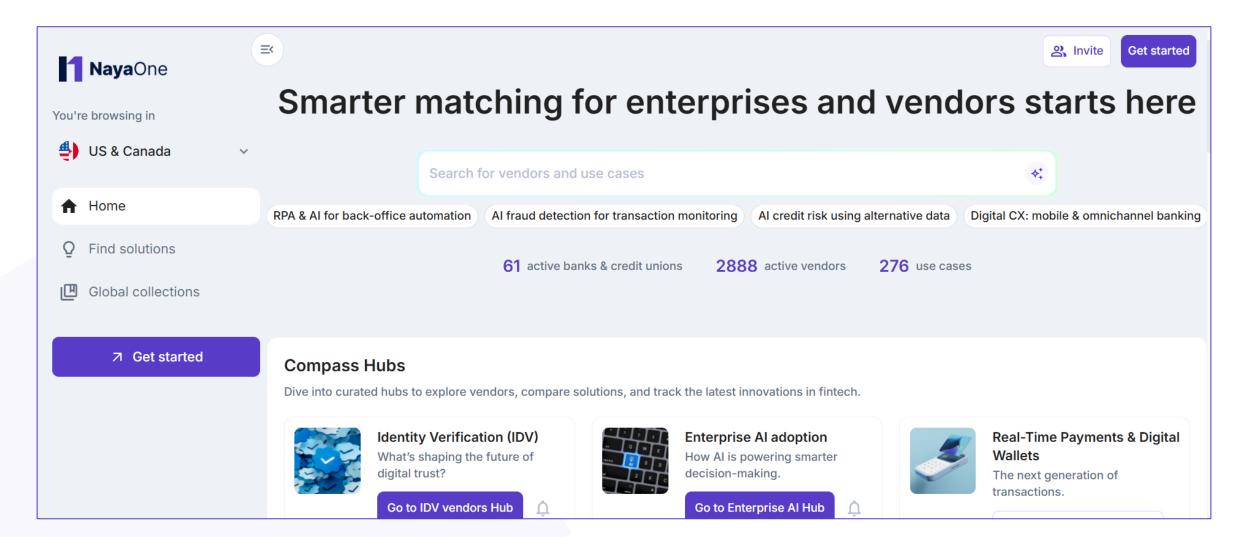
Integrated into the InsTech Digital Sandbox

Secure and Safe



International Reach

InsurTechs can be eligible NayaOne's global marketplace, connecting enterprise buyers with your solution.



Integrated Data

Data is a key resource for insurtechs to develop solutions, and for Insurers to test third parties. The InsTech.ie Digital Sandbox will provide access to over 5bn data points across key use cases.

Irish Specific Datasets

Relevant to Insurance Use Cases

Generate Custom Data for new use cases



www.hibl.co.uk

Dear Mr Brett Hemande

This letter is to certify that Insurance has been effected in the above name as follows:

: £21,000,000.00 any one event occurrence

: Kelley PLC : 01 July 2023 to 01 July 2024

The policy includes an Indemnity to Principals Clause

: Public Liability £10,500,000.00 any one claim and unlimited any one period of insurance

: Products Liability £10,500,000.00 any one claim and limited in the aggregate

Policy Number

: 01 July 2023 to 01 July 2024

The policy includes an Indemnity to Principals Clause

Liability - Excess of Loss Insurance : Employers Liability £15,000,000.00 in exce

: Public Liability £12,000,000.00 in excess

Products Liability £12 000 000 00 in exce

Insurer White-Weaver

: 01 July 2023 to 01 July 2024

Hired in Plant

: Liability for Damage to Property hired in or on free loan to the insured during th

Insurance whilst at the situation providing for

Damage to Property and Continuing Hiring Charges - Limit £760,000.00

: Meyers-Warner

: 01 July 2023 to 01 July 2024

For common provided in this document is based on the insurance covers in place at the time of writing. Charges do cover may have been under during the policy period of over. Any expirate shown in this document represents the strandard eapily date to the midsis document represents the strandard eapily date of the policy. In certain circumstrances cancellation may be a support of the policy. This document is provided for information only; it does not alter, amend or extend eapily date of the policy. This document is provided for information only; it does not alter, amend or extend the cover provided by the insurance policy.

Melanie Jordan | Senior Commercial Broker T: 01133936345 E: melanie.jordan@hibl.co.uk

Examples of Data

Policy Data

Attributes like age, gender, location, occupation and income. Includes unstructured data such as synthetic identity documents, tax forms, bank statements.

Use Cases:

- Risk Profiling
- Segmentation Engines
- Personalisation Testing
- General Platform Testing

Claims Data

Structured and Unstructured synthetic datasets covering claims policies.

Use Cases:

- Policy Lifecycle Management (can vendor platforms correctly process these)
- Compliance Testing (can systems flag policies that violate rules)

Underwriting Data

Synthetic data covering claims for use cases including auto, health and property.

Use Cases:

- Fraud Detection
- Customer Experience Journeys

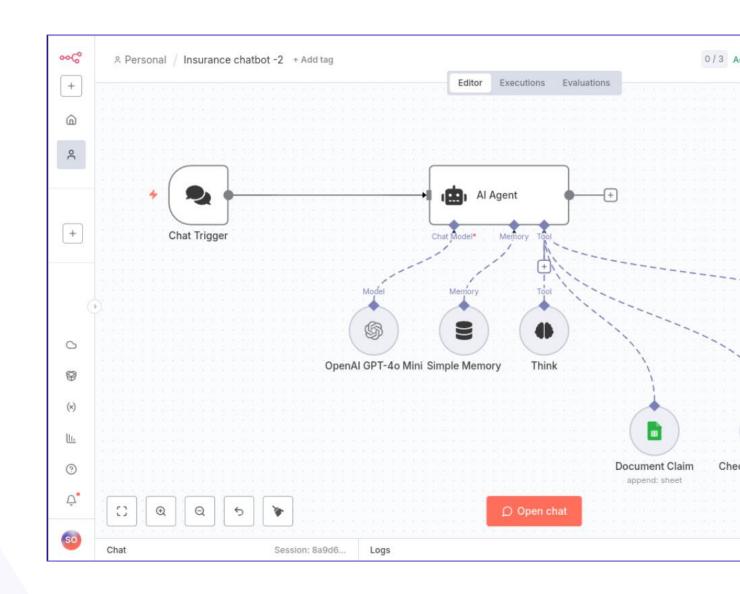
Secure Technology Environments

Insurers need a way to test potential partners and new technology, and innovators need a way to demonstrate their capability. InsTech is encourage partnerships by providing a space for them to meet.

Access InsurTechs and Providers

Emulate Core Systems for Integration

Secure and Private



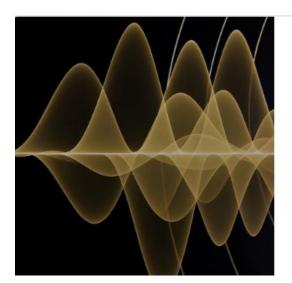
Industry Collaboration

Innovation happens fastest through collaboration. Use the platform to offer collaboration zones, solve industry problem statements and promote overall innovation in the sector.

Source Ideas

Run Hackathons and Collaborate

Relevant Synthetic Data and Tech



15th September 2025 - 30th October 2025

Quantum Computing Hackathon: Shaping the Fu

"How can quantum computing help financial services tackled post-trade innovation?"

Quantum technology offers new approaches to complex p

Challenges: 4 Projects: 14 Team members: 79



Jonathan Middleton
Director, NayaOne



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NayaOne

Introduction

Welcome to NayaOne, the world's leading provider of Digital Sandbox platforms. Our integrated platform brings together a regulatory sandbox workflow and collaboration features, data sets, and resources to revolutionise the way regulators and governments support innovation.

Questions?





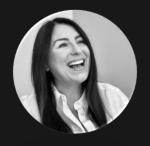
Jonathan Middleton
Director, Financial Services
NayaOne



Jesper de Jonge Data Scientist NayaOne

In Conversation





Paula Kennedy Garcia
Chief Client Officer,
Managing Director
Capita



Rob Leslie CEO & Founder

Sedicii



Stephen Moran

Head of Digital Ventures &

Partnerships

PTSB

Bringing the Platform to Life



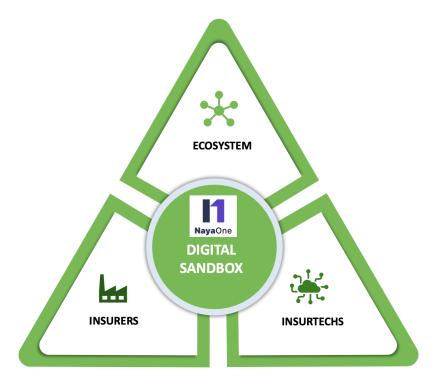
This is not just about technology - it's about reshaping how the industry collaborates, innovates, and grow

ECOSYSTEM

- Collaboration Industry Challenges: convene the ecosystem to tackle sector-wide issues and co-create solutions.
- Foundry Accelerator: provide structured sandbox testing and validation for startups on the growth path.
- Hackathons: host challenge-driven events to spark fresh ideas and rapid prototyping.

INSURERS

- Accelerate Partnerships: engage directly with insurtechs through structured proofs of concept and collaborative events.
- Experiment Safely: test emerging technologies and new customer journeys in a controlled, low-risk environment.
- Run Internal Hackathons: use the sandbox as a secure space to engage staff, surface ideas, and prototype improvements quickly.



INSURTECHS

- Win Partnerships: connect with insurers and ecosystem players in a trusted environment.
- Showcase Capabilities: gain visibility through the marketplace and structured innovation programmes.
- Access Realistic Data: use synthetic and anonymised datasets to build and validate solutions.

Next Steps - Get Involved

Be part of Ireland's Insurance Innovation Sandbox





We want to hear from you! Have

a specific problem to solve, interested or curious to explore.

Make that connection today, or connect someone in your organisation with us.

Spaces are limited! Contact us today!

sandbox@instech.ie



Contact us today, visit our web site and leave your details on the form provided.





ITC Vegas, October 14 - 16, 2025

Ireland Insurtech Island



Blink Parametric



dimply 🗘





exante.

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Xtract>



Irish Insurtech Report 2025

6th November 2025 4:00pm Platform x, KPMG



Contact Us







InsTech.ie is co-funded by the Government of Ireland and the European Union through the ERDF Southern, Eastern & Midland Regional Programme 2021-2027 and the Northern & Western Regional Programme 2021-2027. This funding will help us to maximise enterprise collaboration and stimulate the growth and development of the Insurtech cluster in Ireland.









