

NINETY.

Insurance Futurescapes 2024



We're the insurance innovation experts.



Just a few of the companies we've helped innovate.



90%

of profits donated to
alleviate global poverty.

91%

Now investing in AI

79%

Feel behind the curve

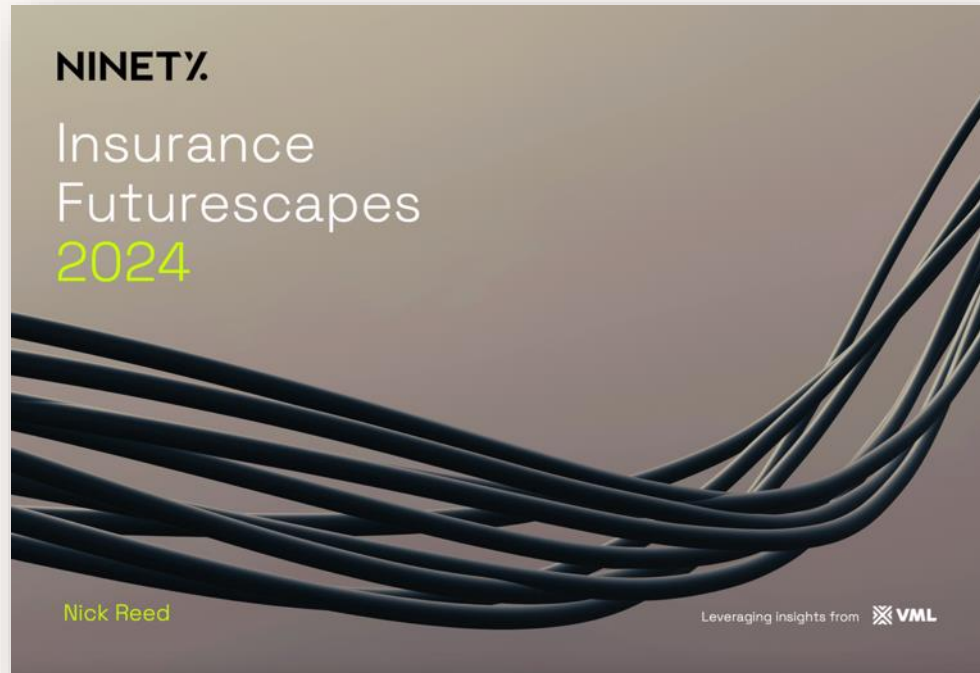
In insurance, the way we usually predict the future is by looking to the past.

Other industries don't work this way.



SAMSUNG

PEPSICO



NINETY.



100 future trends
for society

10 future trends
for insurance

Our best attempt at predicting the medium-term future*

*not easy!

A close-up photograph of tree bark, showing a complex, layered, and cracked texture. The colors range from light tan to dark brown, with deep shadows in the crevices and highlights on the raised surfaces. The overall appearance is rugged and organic.

“We need to shift from seeing nature as a resource to seeing it as a partner with legal standing, capable of defending its own interests.”

Pablo Solón, Former Ambassador of Bolivia to the UN



New Zealand

The Whanganui River
has been granted legal
'personhood'

Ireland

Ireland has strong environmental values, and a national commitment to sustainability, making this trend relevant to the Irish market.



Protection for companies against lawsuits
filed on behalf natural entities.



Insurance that covers the cost of
ecosystem restoration



“Cities of the future won’t just be smart—they’ll be adaptive, responding in real time to the needs of both the environment and their inhabitants.”

Carlo Ratti, Architect and Urban Designer



Netherlands

Floating communities in
Rotterdam that change
with rising water levels

Ireland


Urbanization, climate change, and adaptive infrastructure are major concerns for cities like Dublin



Products that cover liability during transformation of dynamic infrastructure



Property insurance that covers climate-adaptive buildings,



“Artificial intelligence is becoming a crucial player in healthcare, able to scan and diagnose patients faster and with greater precision than human doctors.”

Harvard Medical School, AI in Medicine Report

USA

Google Health

Ireland

Ireland's thriving life sciences sector, particularly in med-tech and diagnostics, could drive the adoption of advanced AI-driven healthcare systems globally.



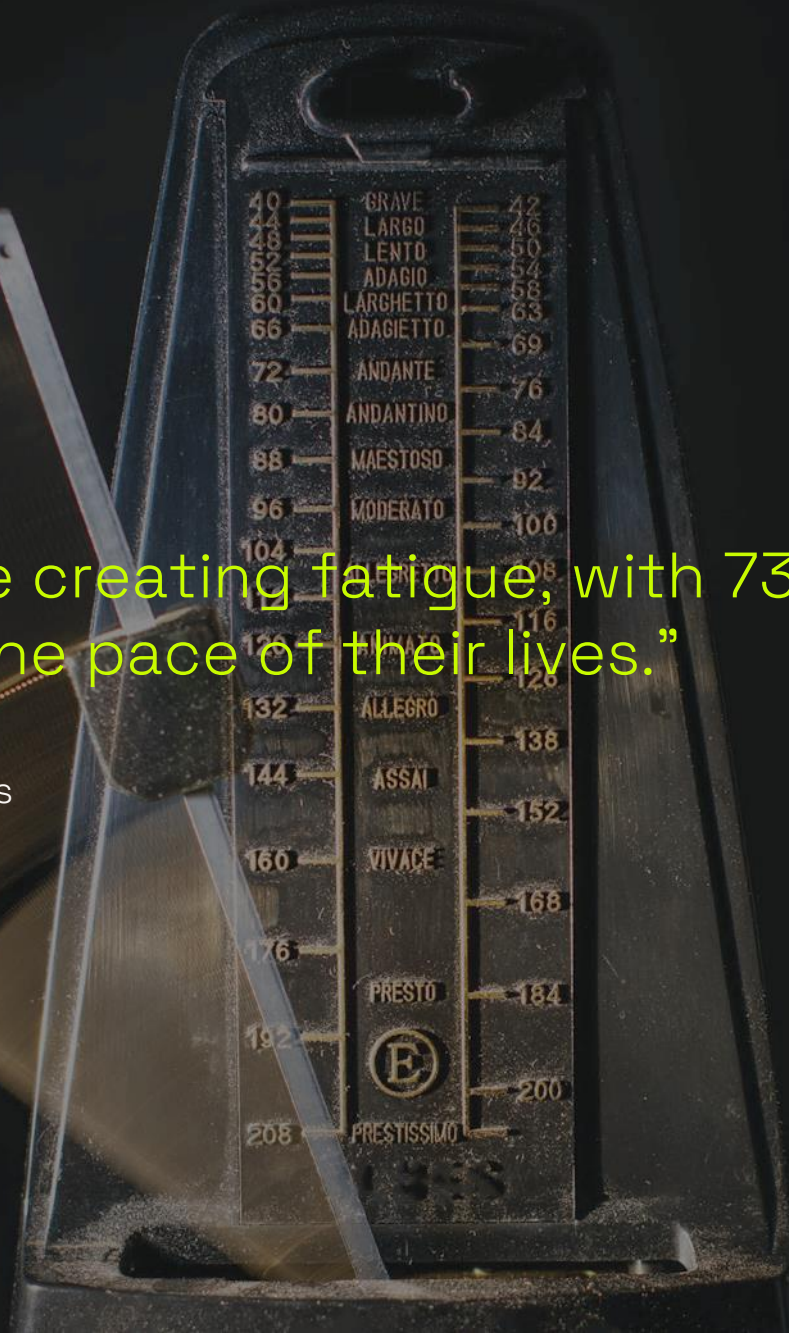
Cover for devices and software that monitor health



Cover for incorrect or misleading information provided by AI

“Fast-moving trends are creating fatigue, with 73% of people wishing they could slow down the pace of their lives.”

The Future 100, Decelerating Hype Cycles



Scandinavia

Gudrun Sjöden

FILIPPA K

Ireland

Trends towards slower consumption patterns in areas like fashion, food, and technology, reflect broader Irish social movements towards sustainability



Insurance for businesses who create long lasting goods

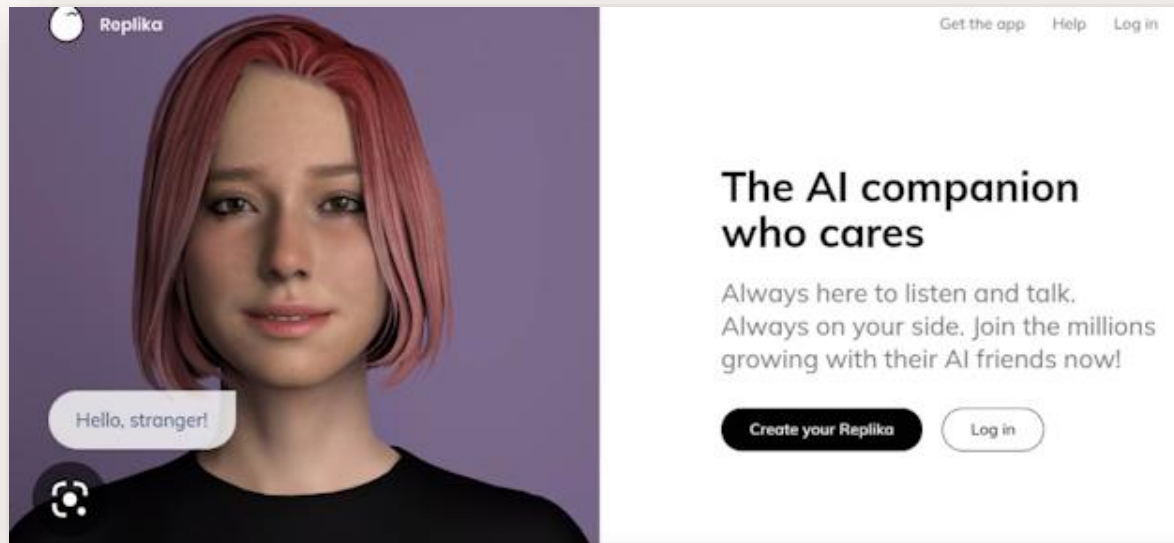


Insurance for people who's durable goods don't meet expectations



“The emotional dimension of well-being is as critical as physical health. As we advance, technology will increasingly focus on the mind as much as the body.”

Arianna Huffington, Founder of Thrive Global



South Korea

Emotional
support virtual
companions

Ireland

Mental health and emotional well-being are becoming more significant in Ireland, especially post-pandemic.



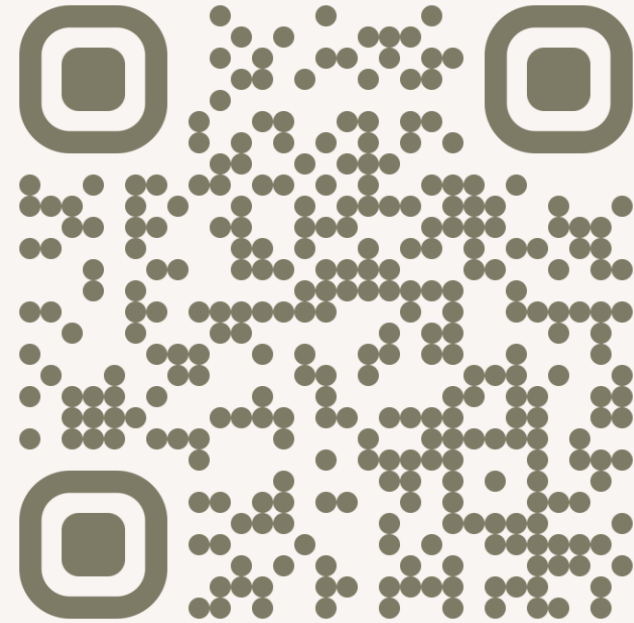
Insurance that provides emotional
therapies as a policy benefit



Cover for people who use AI companions
against physical or emotional loss

What can I do about this?

Get the report



bit.ly/ninetyfuturescapes

We're already thinking about what the future holds.
We'd love to hear about the future trends on your mind.

90

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Thank you.