Signals from the Future

NINETY.

INSURANCE CHOICE AWARDS

Consultancy of the Year
2019, 2020, 2021 & 2022

Nick.

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NINETY | the insurance innovation experts

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60+

Tier one insurance carrier clients

30+

Global insurance innovation awards

400+

Insurance innovation projects delivered

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An observation:

In insurance, we spend most of our time looking backwards, rather than forwards.

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A question:

Would your business have acted differently if it had seen Gen AI coming in 2015?

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A truth:

The future isn’t silent.

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10x signals from the future for insurance to listen to

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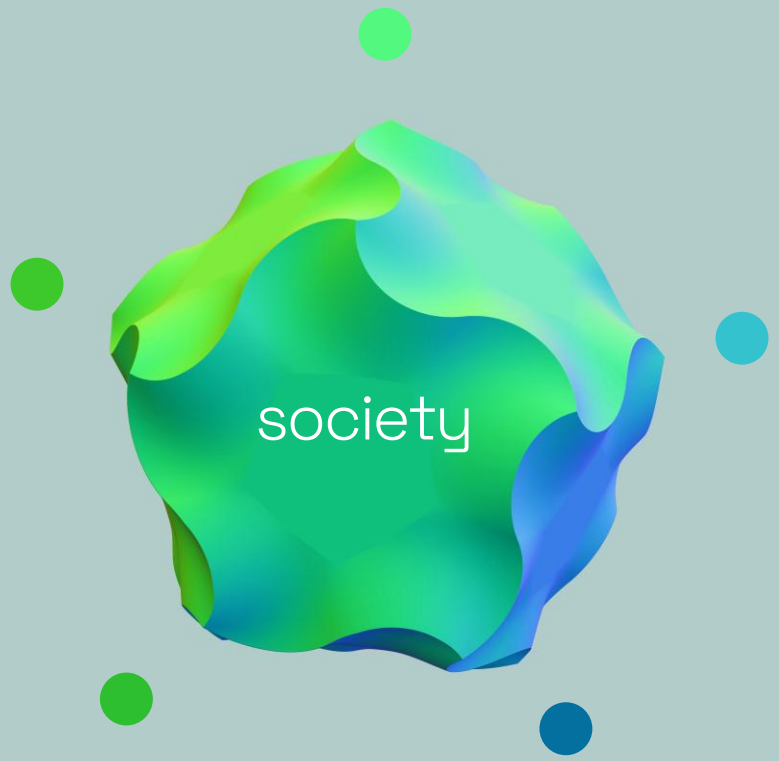

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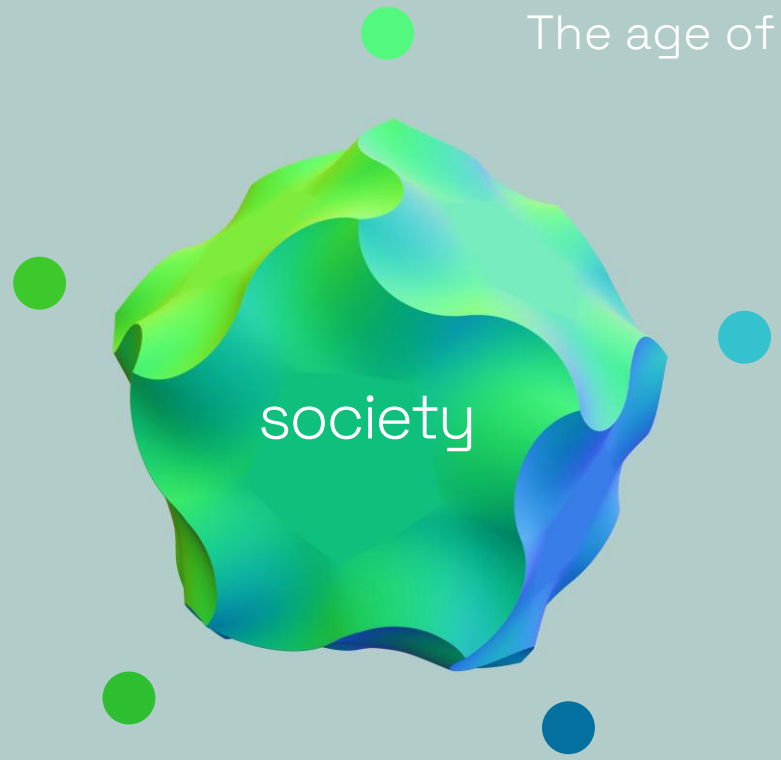
The age of enough

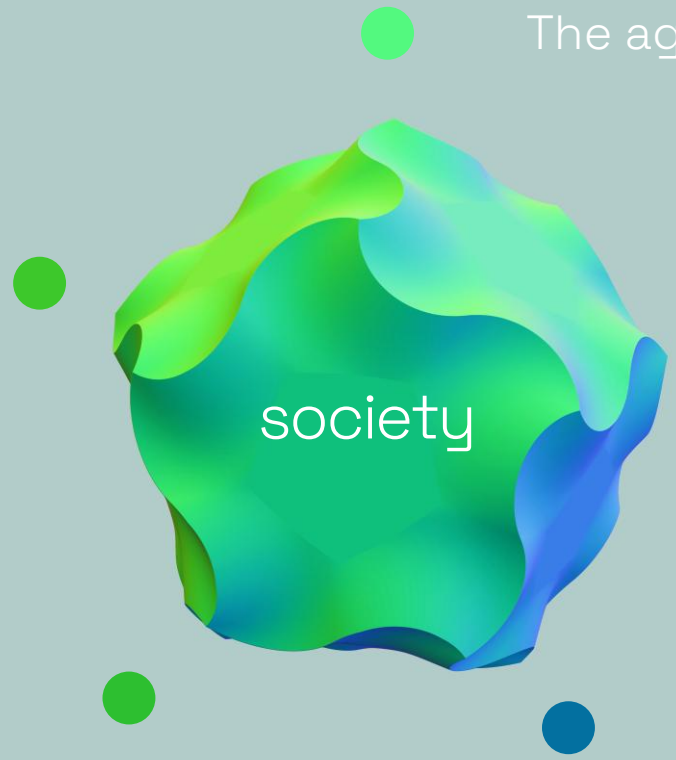


The age of enough

People are tired. They're rejecting constant hustle in favour of contentment. Choosing slower lives, smaller homes, shorter commutes.

The winners of tomorrow won't sell speed or scale, **they'll sell simplicity, freedom, and peace of mind.**

That means fewer add-ons, more clarity. Less complexity, more value. **A shift from cover that enables growth to cover that enables life.**



The age of enough

The attention economy is ending

The attention economy is ending

Burnout is becoming baseline. Every ping, scroll, and swipe chips away at attention spans and emotional bandwidth.

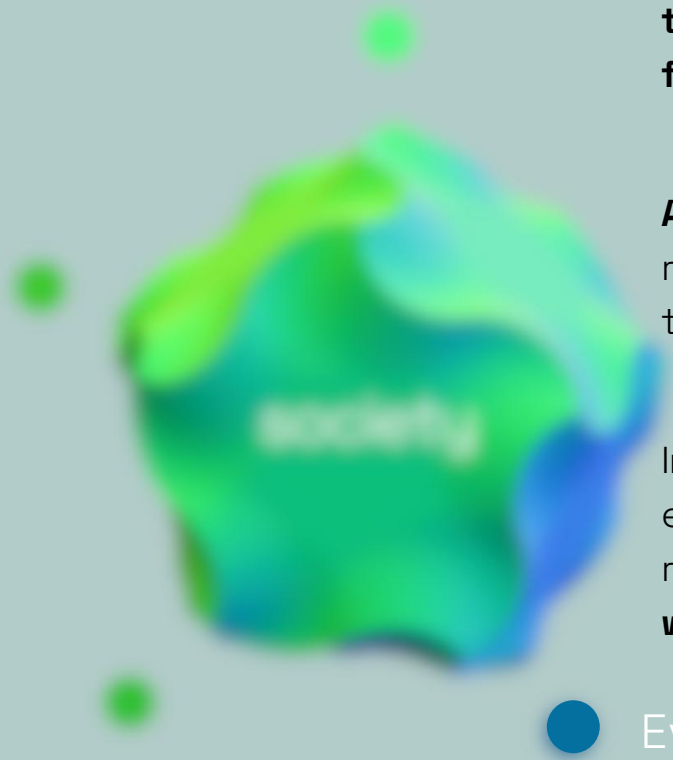
This isn't just a mental health story, it's a risk story. Cognitive overload leads to mistakes, accidents and poor decisions.

Insurers will need to rethink prevention with empathy. Can you protect what people can no longer manage themselves?

The age of enough

The attention economy is ending

Everyone’s living emotionally online



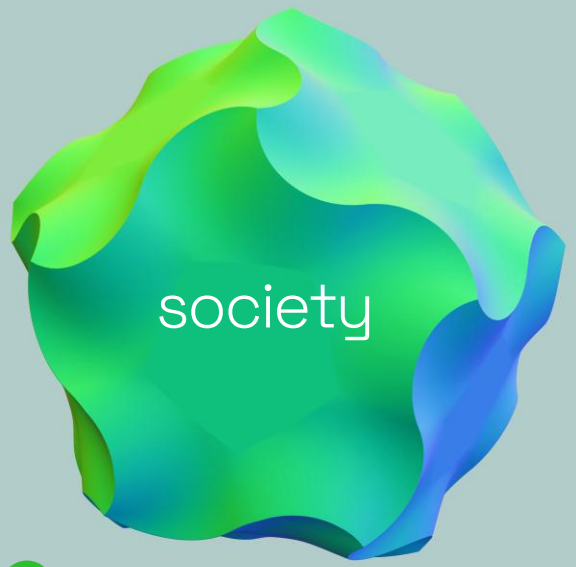
We curate who we are, polish every post, but **behind the scenes, it's fuelling anxiety, comparison and fractured identity**.

As more of life happens online, new risks emerge, from reputation loss to deepfakes, from influencer lawsuits to digital burnout.

Insurers will need new models of protection, for emotional identity, not just digital assets. Cover that responds to **who we are and how we appear to the world**.

Everyone's living emotionally online

The age of enough



The attention economy is ending

The loneliness epidemic

Everyone’s living emotionally online

People are more connected than ever, and lonelier than ever; solo founders, gig workers, single households and threadbare networks.

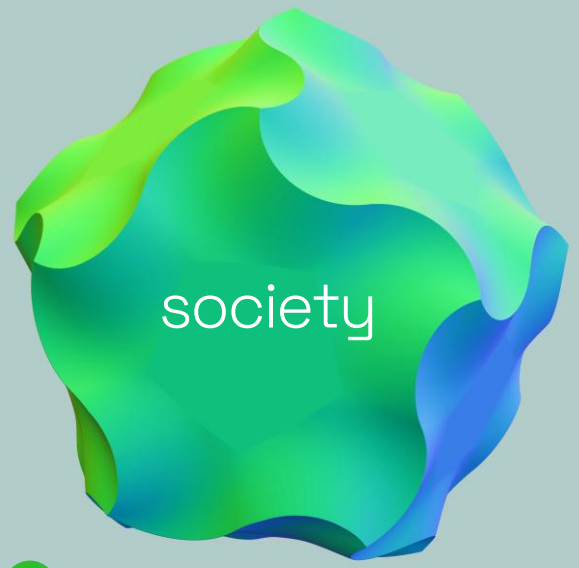
Loneliness isn't just sad, it's risky. It leads to worse outcomes, higher costs, and poorer decision-making.

Insurance might need to start designing for interdependence, where **cover strengthens the networks around the customer, not just the individual** at the centre.

The loneliness epidemic

The age of enough

The meaning-shaped economy



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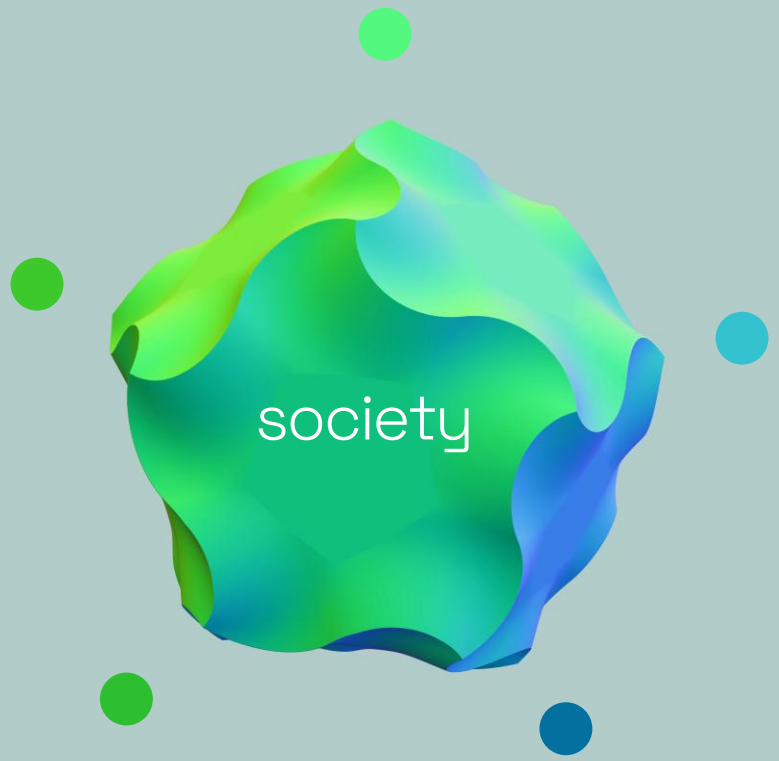
The meaning-shaped economy

Consumers choosing products that align with their values. Employees demanding work that matters. Boards being held accountable for their impact.

This isn't about ESG; it's about existential clarity. **People want to know what you stand for and why you exist**.

Insurers who design with purpose at the core; not as PR but as proposition, **will win trust, talent, and long-term loyalty**.



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Trust becomes the product

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Trust becomes the product

In an age of deepfakes, AI voice clones, and synthetic content, **we won't know what's real unless we build trust in**.

Tech-driven decisioning (like AI in claims or underwriting) **must now feel as safe and personal as a human conversation.**

Emotional design, explainable AI, and trusted interfaces are no longer nice-to-haves – **they're the product.**

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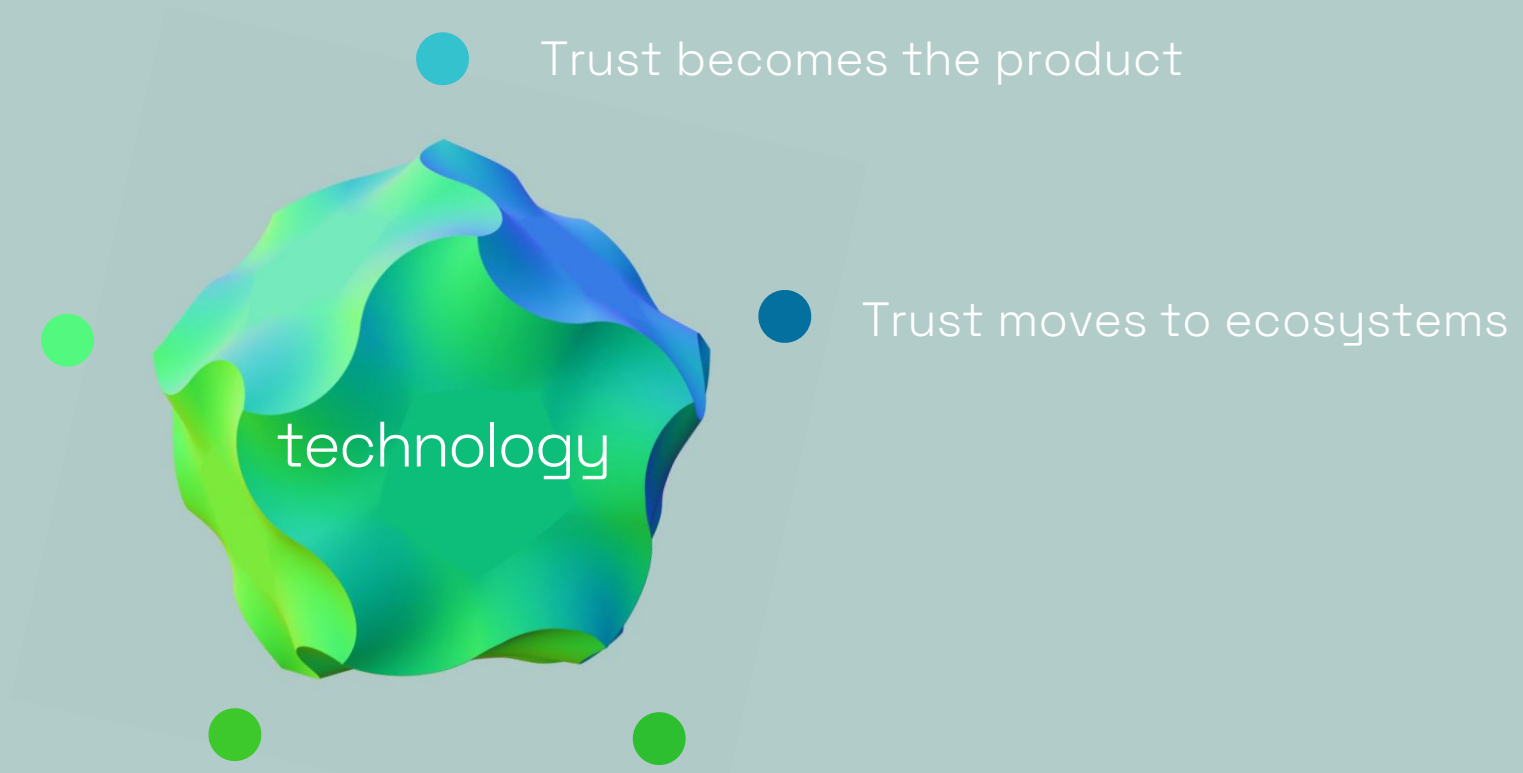
Trust becomes the product
Trust moves to ecosystems
technology

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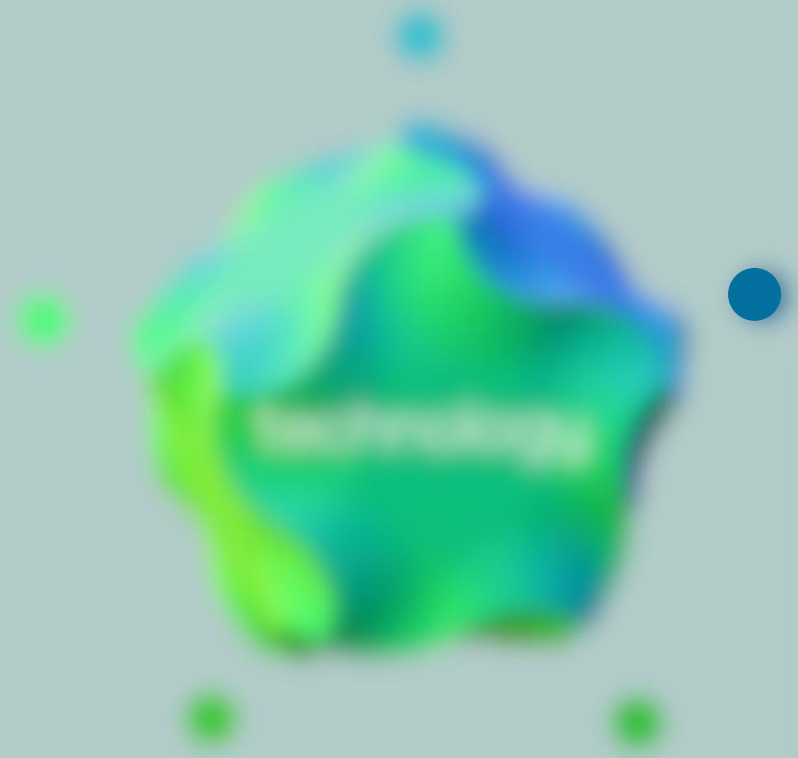

Trust moves to ecosystems

Most people now **trust their phones more than their insurers** to look after their data, payments, even their lives.

Insurance won't be searched for, **it'll be served, via APIs, inside trusted platforms.**

The future is embedded ambient and one tap away. We need to build insurance that **lives where trust already is.**

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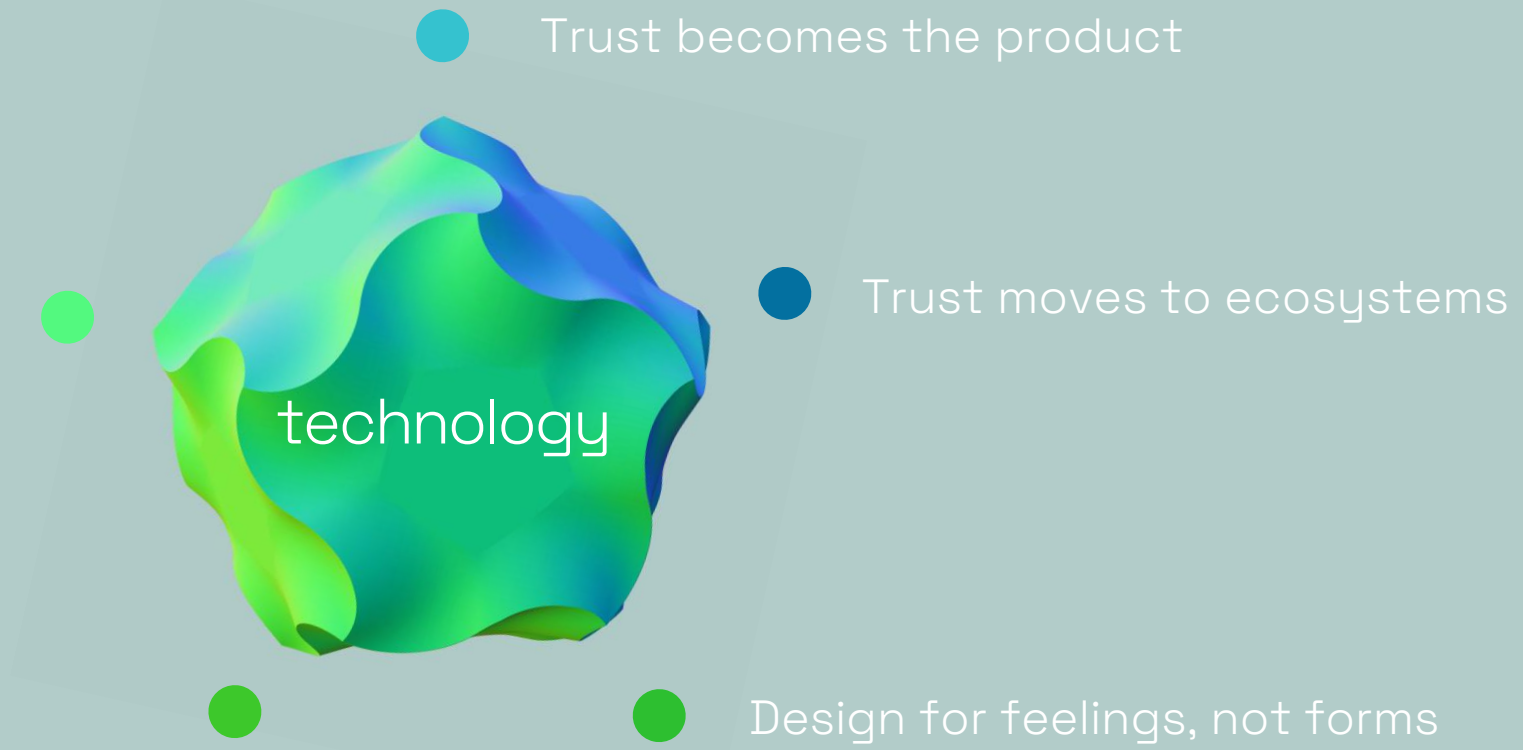
Trust becomes the product
Trust moves to ecosystems
technology
Design for feelings, not forms

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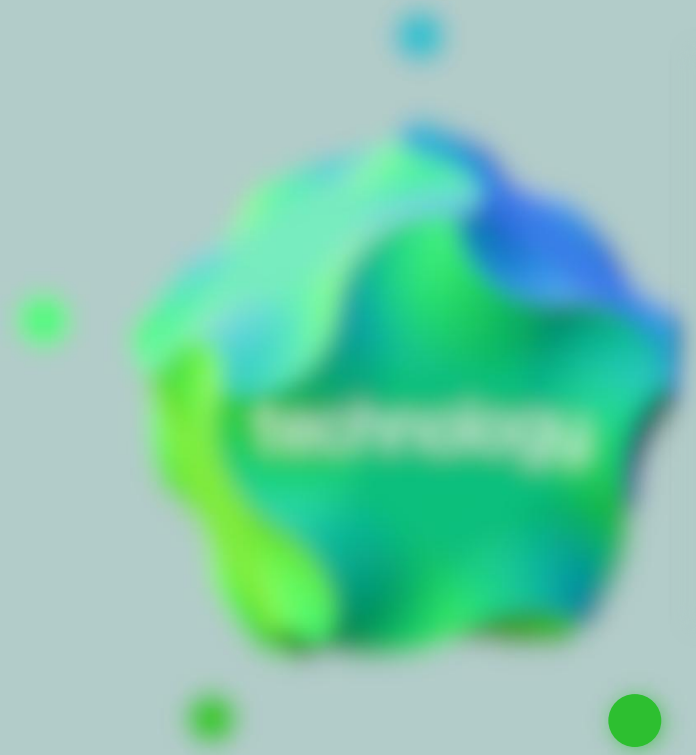

Interfaces now shape emotions, from mood-tracking apps to AI therapists, **people are used to tech that listens and responds**.

InsurTech most often isn't cold and transactional – **it's winning on warmth, not technology.**

If your chatbot increases cortisol, **you've already lost the customer**.

Design for feelings, not forms

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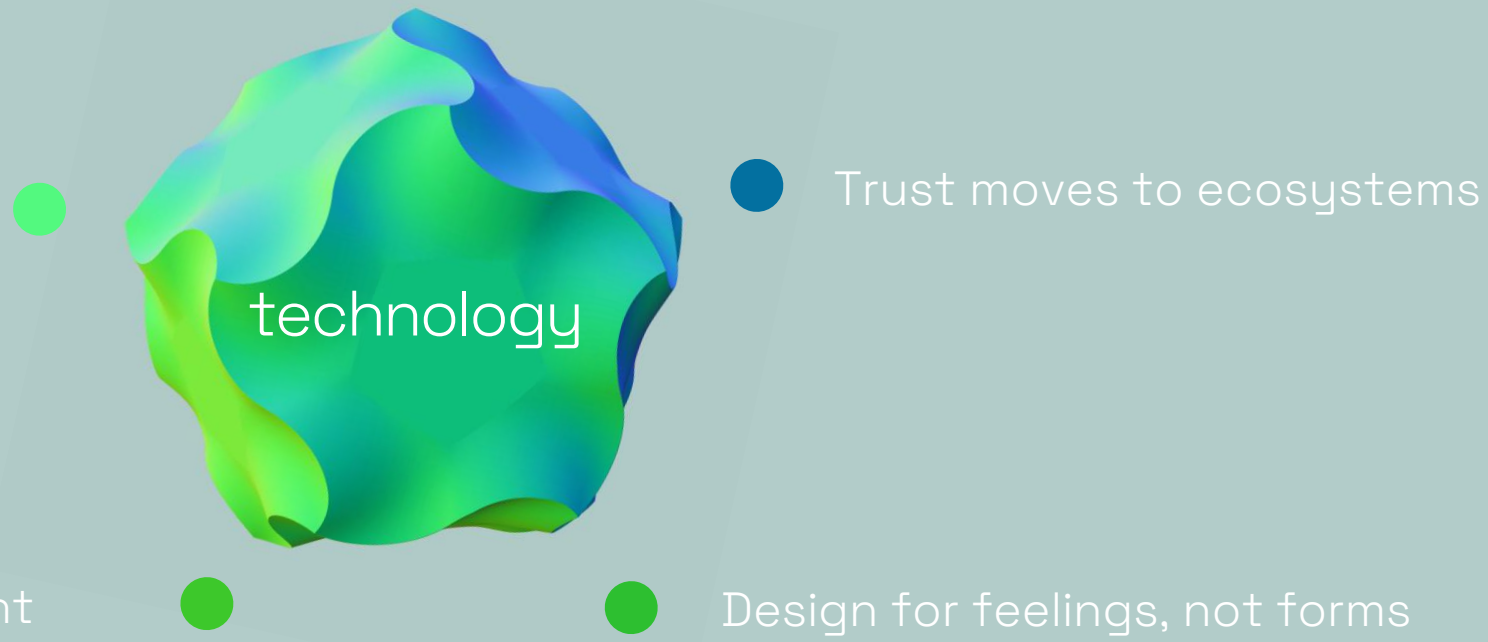
Trust becomes the product
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Age is irrelevant
Design for feelings, not forms

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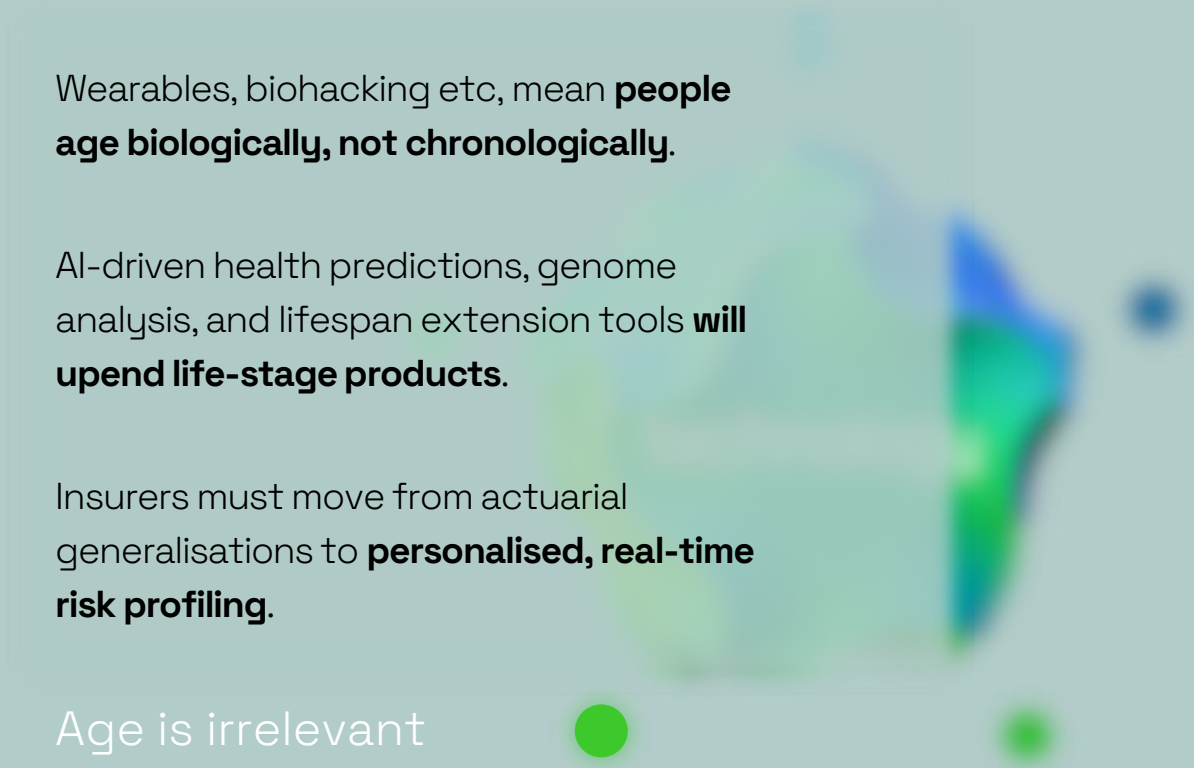
Wearables, biohacking etc, mean **people age biologically, not chronologically**.

AI-driven health predictions, genome analysis, and lifespan extension tools **will upend life-stage products**.

Insurers must move from actuarial generalisations to **personalised, real-time risk profiling**.



Age is irrelevant

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Trust becomes the product

The collective customer

Trust moves to ecosystems

Age is irrelevant

Design for feelings, not forms

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The collective customer

Web3 tools, DAOs, and decentralised risk pools are **making mutual insurance digital again**.

Communities now **organise around hashtags, not postcodes**, and they're building their own safety nets.

Insurers should enable this, **or risk becoming invisible**.

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So what?

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You can’t pick a winner so don’t try

Jeff Bezos

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> You can’t pick a winner

Jeff Bezos

But you can increase
your chances of success
by paying attention
to the relevant signals.

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A question:

Which signals are you ignoring today,
that your competitors will act on tomorrow?

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explore more with our Futurescapes report

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Thank you.

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