REAL INSIGHTS by INDATECH

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GET REAL WITH DATA

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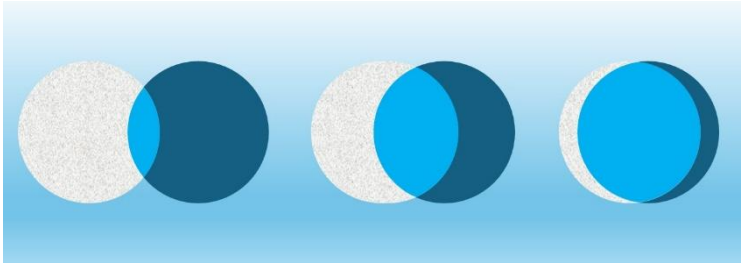
White Noise



The insurance sphere has been delivering an invaluable service to its customers for decades, if not centuries for some companies. This service has continued to evolve, and the last decade has seen more data and technological advancement than ever before.

So now, enters a new sphere. It seems like Insurtech events are happening all around the world on a monthly, if not weekly, basis. But with this new sphere, comes a lot of white noise.

If you're an industry executive, how do you navigate through this and bring clarity to your own spere?

The value AI can bring to the industry is indisputable. Two streams have evolved. One, new entrants into the insurance ecosystem that were created entirely because AI was coming onto the scene, and another, from the incumbents - established service providers - incorporating AI into their offerings to take advantage of this new science either as a way of enhancing existing services or from fear of losing market share if they didn't. Either way, the market is getting crowded, and the white noise sphere is getting bigger and noisier.

Message in a bottle

If you're part of the white noise, you need more than a message in a bottle floating in the ecosystem, hoping someone will stumble upon it. Otherwise, your treasured solution might end up getting lapped by others or buried forever.

As an independent, I have regular conversations with both spheres that are working diligently to intersect to create clarity for the insurance industry. I've been learning about many of the interesting new applications coming onto the scene as well as from the insurance industry, who are not shy about sharing their specific interests and objectives.

As the insurance industry is navigating through the white noise of Insurtech, clarity is slowly happening, but this will take time. We're still in the early stages and will likely never reach a full eclipse status. There will always be white noise that isn't able to offer clarity in its messaging, and some areas of the market that feel more comfortable with the status quo and less progressive in their business approach.

If you're an Insurtech, how do you differentiate yourself from competitors and keep your investors happy? It may take some innovative thinking, some serendipity or maybe the right partnership. Maybe you need a stall in the right stable.

The year of the horse

In honour of this being the year of the horse, you could think of the insurance data and technology space as a stable of thoroughbreds.

If you're an insurance executive looking for the right stallion to saddle up and take you on your next journey, look no further.

Do you want to improve your climate risk exposure management (think of the 2025 OSFI B-15 Guideline)? Are you drowning in Excel spreadsheets, and can't get your rate changes out fast enough? Are your adjusters struggling to manage hundreds of pages of claims documentation? Have you heard of entity resolution? Are you training your underwriters to use AI to build risk profiles? Do you ever wonder what pre-existing environmental hazards might lie under or around your insured exposures? Are you thinking about the new Ontario Auto Dealership Point of Sale insurance program?

Come into the Indatech Stable, where, like data, the horses are REAL – Reliable, Expected, Accurate and Legitimate.

Roch

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