INSURANCE & RISK MANAGEMENT

RISK IS MOVING FASTER THAN THE MODELS.

AI, continuous underwriting, new exposure and the reinvention of the insurance promise.

THE BUSINESS PROBLEM

“We need a keynote connecting AI, accelerated risk, underwriting, claims and distribution with real insurance-industry experience.”



ARCHIVE PHOTOGRAPH | COMPLETE FRAME

THE CLIENT NEEDS MORE THAN A TRENDS SPEECH.

The insurance industry was built to understand and price risk through historical evidence. Now the exposure, the data, the customer relationship and the operating model all change at once.

PRESSURE 1

RISK VELOCITY

Climate, cyber, synthetic evidence, technology liability and connected-system exposure can outpace traditional cycles.

PRESSURE 2

CONTINUOUS INTELLIGENCE

Connected assets and AI turn periodic underwriting and reactive claims into more current signals and options for prevention.

PRESSURE 3

THE TRUST ECONOMY

Fraud, algorithmic decisioning and digital distribution increase the value of transparent human judgment and governance.

PRESSURE 4

A NEW INSURANCE PROMISE

Move beyond transferring and settling loss toward anticipating, reducing and managing risk with customers.

ONE CONNECTED STORY. FIVE PRACTICAL MOVES.

A tailored keynote built around the decisions this audience must make next.

01 Why risk now moves faster than historical models

02 AI across underwriting, claims, fraud and customer experience

03 From predict and price to prevent, personalize and partner

04 Distribution, actuarial talent and the evolving human role

05 Think Big. Start Small. Scale Fast: action with strong guardrails

THESE FORCES DO NOT ARRIVE SEPARATELY.

They collide in strategy, finance, operations and the day-to-day reality of people.

CONNECTED FORCE 1

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TEN CLIENT ENVIRONMENTS. TEN DIFFERENT PROBLEMS.

Why a decades-long client record matters more than a generic industry-trends keynote.

EXPERIENCE, NOT NAME-DROPPING

Each of the next ten pages explains a real engagement, the audience or client context, the strategic challenge, the keynote messages and why that experience matters to a future client. These are historical speaking examples, not claims that clients deployed the technologies discussed.

Where the published record is incomplete, the scope is limited accordingly. Any adjacent-industry engagement is clearly labeled.

01 ZURICH | GLOBAL RISK MANAGEMENT SUMMIT

Corporate risk managers from major global organizations | Lucerne, Switzerland

THE CLIENT / AUDIENCE CHALLENGE

Risk executives were facing new AI-enabled exposures while still managing volatile, interconnected commercial threats. The audience needed a forward-looking map, not a discussion of insurance tools alone.

THE KEYNOTE MESSAGES

Jim framed AI as both promise and peril; explored synthetic data, new liability questions and accelerated risk; and connected technological disruption to the responsibility to recognize exposure earlier.

WHY IT MATTERS FOR A NEW CLIENT

Direct corporate-risk precedent: he can address global risk buyers and insurer leaders in the same strategic language.

SOURCE: JIMCARROLL.COM / PUBLISHED KEYNOTE ARCHIVE

02 VERISK | INSURANCE FRAUD MANAGEMENT SUMMIT

Specialist fraud and insurance-risk audience | Houston, Texas

THE CLIENT / AUDIENCE CHALLENGE

Insurers had relied on analytical tools for fraud detection, but generative AI was also changing the very evidence used to establish whether a claim was real.

THE KEYNOTE MESSAGES

The End of Reality: synthetic identities, manipulated media and AI-generated documentation; fraud as a machine-versus-machine problem; new priorities for evidence verification and trust.

WHY IT MATTERS FOR A NEW CLIENT

A focused use case for underwriting, claims and fraud teams; demonstrates depth beyond an executive-level technology overview.

SOURCE: JIMCARROLL.COM / PUBLISHED KEYNOTE ARCHIVE

03 BROKERS & REINSURANCE MARKETS ASSOCIATION

Insurance and reinsurance leadership and board audiences | Orlando and other sessions

THE CLIENT / AUDIENCE CHALLENGE

Brokers and market specialists needed to understand what AI could mean for the transfer, assessment and distribution of complex risk, without mistaking automation for strategy.

THE KEYNOTE MESSAGES

AI in insurance; evolving reinsurance markets; analytical decision support; disruption and acceleration of the insurance operating model; informed leadership response.

WHY IT MATTERS FOR A NEW CLIENT

Shows capability with specialized risk transfer and brokerage audiences whose priorities differ from those of retail life or personal lines.

SOURCE: JIMCARROLL.COM / PUBLISHED KEYNOTE ARCHIVE

04 NEW YORK LIFE

Life insurance leadership and professional audience | New York

THE CLIENT / AUDIENCE CHALLENGE

Life insurers needed to interpret changing financial-protection expectations, the rise of digital buying habits and the impact of intelligence on products and distribution.

THE KEYNOTE MESSAGES

Disruptive, transformative and innovative insurance; digital distribution; changing customers; data and the future of financial protection and advice.

WHY IT MATTERS FOR A NEW CLIENT

Demonstrates relevance to life-insurance leaders, where customer longevity and trust are central strategic issues.

SOURCE: JIMCARROLL.COM / PUBLISHED KEYNOTE ARCHIVE

05 LIMRA | LIFE INSURANCE INDUSTRY

Life insurance industry meeting | Arlington and other LIMRA programs

THE CLIENT / AUDIENCE CHALLENGE

Life executives confronted generational shifts in how protection is understood, purchased and delivered, alongside new digital competitors.

THE KEYNOTE MESSAGES

Data and a new generation of buyers; insurtech and distribution shifts; the continuing importance of human trust and adapting established life-insurance models.

WHY IT MATTERS FOR A NEW CLIENT

Industry-association evidence: a message able to reach diverse insurers, product lines and executives rather than a single company.

SOURCE: JIMCARROLL.COM / PUBLISHED KEYNOTE ARCHIVE

06 CHUBB | INSURANCE LEADERSHIP

Property and casualty insurance audience | Phoenix, Arizona

THE CLIENT / AUDIENCE CHALLENGE

A carrier audience needed to look beyond conventional actuarial assumptions toward connected risk signals and changing insurance models.

THE KEYNOTE MESSAGES

Real-time insurance; hyper-connected data; telematics; customer expectations; the emerging potential for different pricing and underwriting approaches.

WHY IT MATTERS FOR A NEW CLIENT

Direct commercial and P&C relevance, with a long historical view of emerging insurance operating models.

SOURCE: JIMCARROLL.COM / PUBLISHED KEYNOTE ARCHIVE

07 GORE MUTUAL

Insurance brokers and distribution leaders | Toronto

THE CLIENT / AUDIENCE CHALLENGE

Broker partners were facing technology-enabled disintermediation and the question of how to remain indispensable when transactions move online.

THE KEYNOTE MESSAGES

The disruption of insurance distribution; how digital convenience changes buying expectations; creating value through specialized service, insight and relationships.

WHY IT MATTERS FOR A NEW CLIENT

An effective bridge between carrier innovation and the channel-level question: what does the customer still need a professional for?

SOURCE: JIMCARROLL.COM / PUBLISHED KEYNOTE ARCHIVE

08 FM GLOBAL | CLIENT CONFERENCE

Commercial property-risk and insurance client audience

THE CLIENT / AUDIENCE CHALLENGE

Commercial risk leaders needed to understand how changes to buildings, production assets and infrastructure would change the risks they insure.

THE KEYNOTE MESSAGES

The future of insurance risk; smart buildings, new materials, manufacturing facilities and infrastructure trends as drivers of future exposure.

WHY IT MATTERS FOR A NEW CLIENT

Shows the ability to work with insured commercial clients and connect risk trends to the physical assets behind a policy.

SOURCE: JIMCARROLL.COM / PUBLISHED KEYNOTE ARCHIVE

09 INDEPENDENT INSURANCE AGENTS

Insurance agents and broker-channel audience | Austin, Texas

THE CLIENT / AUDIENCE CHALLENGE

Digital alternatives and possible platform entrants raised the question of what an agent or intermediary should do differently.

THE KEYNOTE MESSAGES

Disintermediation, changing consumer behaviour, disruption of P&C and life distribution, and a shift toward insight, advice and customer service.

WHY IT MATTERS FOR A NEW CLIENT

Direct front-line channel relevance: not merely the view from carrier headquarters.

SOURCE: JIMCARROLL.COM / PUBLISHED KEYNOTE ARCHIVE

10 HIGHMARK HEALTH | BENEFITS & WELLNESS

Healthcare and employee-benefits executives | Pittsburgh

THE CLIENT / AUDIENCE CHALLENGE

Benefit leaders needed to interpret scientific, demographic and wellness trends that were reshaping group insurance and employer obligations.

THE KEYNOTE MESSAGES

Connected health, evolving wellness models, changes in care delivery, and how new health information can alter future insurance and benefits decisions.

WHY IT MATTERS FOR A NEW CLIENT

Expands the proof base into health plans and employee benefits, showing why a mixed-sector insurance summit benefits from broad experience.

SOURCE: JIMCARROLL.COM / PUBLISHED KEYNOTE ARCHIVE

THE AUDIENCE LEAVES WITH A PLAYBOOK.

A shared understanding of change and a credible next move.

OUTCOME 1

CONNECT THE TRENDS

See which changes reinforce each other and why they matter to this specific industry.

OUTCOME 2

TEST OLD ASSUMPTIONS

Recognize the business models and decisions that were built for a world that no longer exists.

OUTCOME 3

DISTINGUISH SIGNAL FROM HYPE

Understand what is established, what is emerging and where scenario thinking is more useful than a claim.

OUTCOME 4

ACT WITH GUARDRAILS

Select focused experiments, decision owners, risk controls and measures for learning and scale.

THE CLIENT EMAIL. THE RESPONSE.

An illustrative inquiry and a ready-to-adapt response for the bureau.

ILLUSTRATIVE CLIENT INQUIRY

We have an insurance leadership summit bringing together carriers, brokers, reinsurers, risk executives and distribution partners. We need a speaker who understands our industry history and can connect AI, changing customer expectations, real-time data and accelerating risk to practical decisions. This cannot be a generic AI keynote.

SUGGESTED BUREAU REPLY

Jim Carroll would be a strong match for your insurance & risk management event. Rather than a generic AI talk, Jim connects the industry's operating realities to technological, customer and market change. His three-decade track record includes the ten relevant client examples in this briefing. He would tailor the program to your audience, connect the trends to your strategic choices, and close with a practical plan for responsible action.

RESEARCHED. RELEVANT. ACTIONABLE.

The future is explored from the industry outward, not from a canned slide deck inward.

STEP 1

LISTEN

Understand the event, the decision-makers, the business issues and the questions people need answered.

STEP 2

RESEARCH

Combine archival experience with the client context, industry developments and meaningful signals.

STEP 3

CONNECT

Choose examples from the right segment, separating observed evidence from plausible future scenarios.

STEP 4

DELIVER

Provide a fast, visual, memorable story that leaves a common language and a practical next move.