

Edition January 2025 EN

What's up next What's next What's next

2016

2019

2022

2025

What's up next
Technology trends to inspire your next move
Insurance and beyond

ERGO

ERGO

The ERGO Innovation Lab works on the forefront of new technologies and services regarding insurance, risk and finance. Located at the Merantix AI Campus in Berlin, the team is continuously challenging the status quo of the insurance industry. With industry-shaping projects, influenced by technology and digital trends.

SL * I

Space and Lemon Innovations (SLI) is a specialist for technology and digital trends. Growing trends only. Trend scouting in two dimensions: +12 months and +7 years. Founded in 2016, SLI works in the heart of the start-up ecosystem at betahaus co-working space in Hamburg and Berlin. Innovation in digital, tech, AI, digital consumer habits. Always in search of opportunities, close to the business of their clients.

PREFACE

Today's tech is magical. Hardware and software that helps with once-tedious tasks, making it fast and easy to deal with them.

And innovation does continue! It is not always visible in the busy day-to-day of life but it is there, steadily augmenting our professional and personal lives. The future is exciting.

This report describes a selection of tech trends with strong momentum. Growing momentum. And: these trends are not science-fiction. Every day they are progressing, pushed by talented and ambitious people working on them. The topic selection in this report is a result of the 2024 collaborative trend work between ERGO Innovation Lab and Space and Lemon Innovations. Each chapter stands for itself, summarising the current trajectory of a technology-driven trend concisely, for 2025 and beyond. Always with a transfer to potential insurance industry applications at the end.

Viewed in aggregate, the chapters provide a glimpse of upcoming tech innovation to inspire new ideas. Framing possibilities for business growth, based on technology and changing consumer habits.

Take a step back and get inspired. What you will make out of these insights has the potential to be magical.

What's up in
at's up next

About the trend selection process

At ERGO Innovation Lab, we systematically monitor and assess emerging technological trends to identify those with the greatest relevance to the insurance industry. Together with our partner Space and Lemon Innovations, we apply a structured and forward-looking approach to ensure that only the most impactful trends are prioritised:

We focus on digital technology trends that are already active in key geographies, such as Germany, USA, France, the Nordics and UK, where they drive tangible impact

Only trends backed by measurable market activity, such as significant venture capital investment, are included in the analysis

Trends are evaluated for their impact to the insurance industry, particularly their potential to address specific use cases, challenges or unlock new opportunities

For high-priority trends, we collaborate with ERGO business units to further validate their potential, refine use cases and, where feasible, create prototypes or strategic blueprints to explore, refine and share practical implications

For this publication, we have selected a carefully balanced mix of technology trends. They range from those with immediate short-term impact in 2025 up to those with growing momentum over the next 36 months. Together, they offer a glimpse into the future of insurance and the technologies that will shape it.

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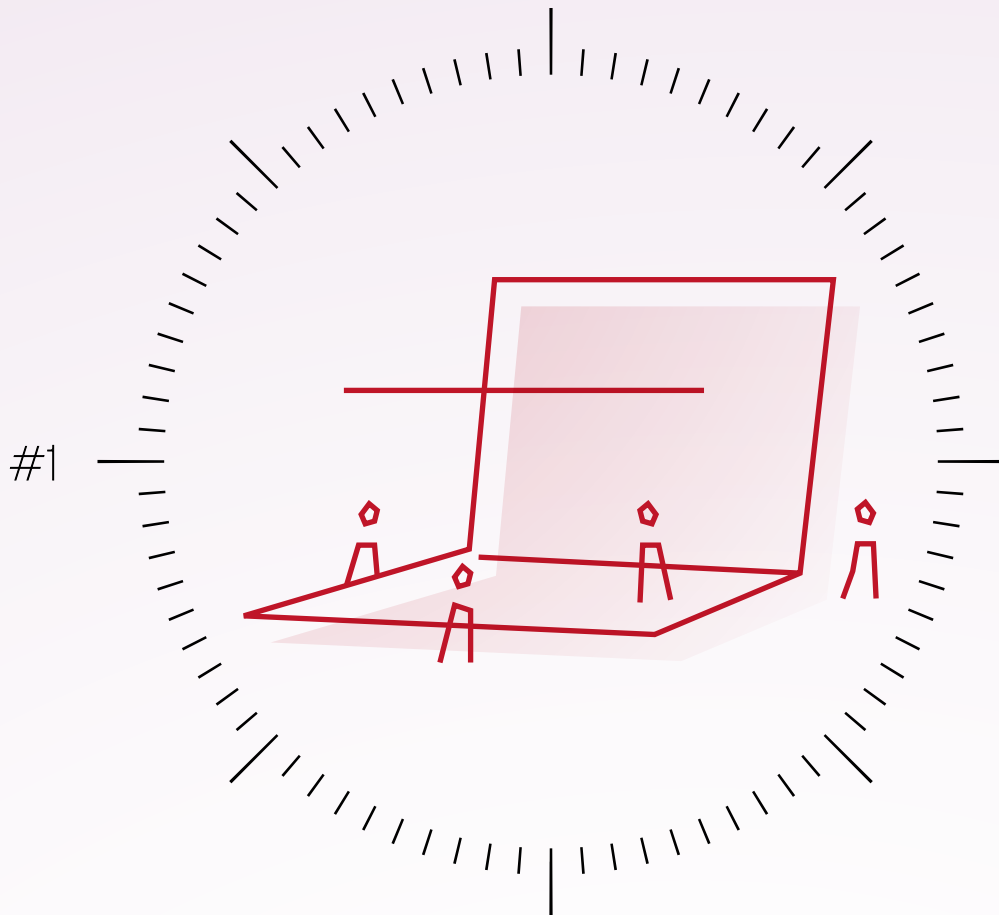
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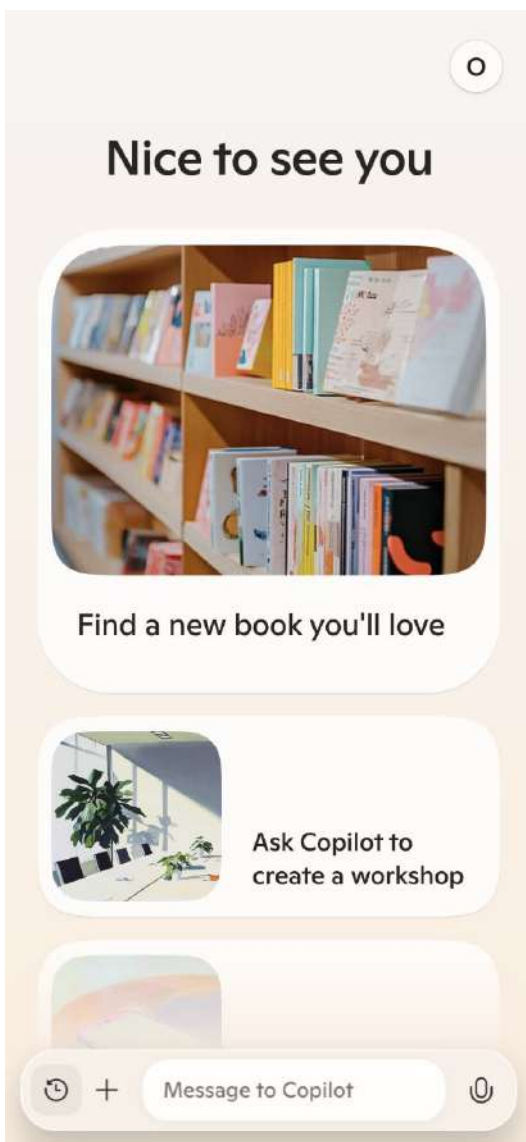
The computer that works for you



Invisible assistants
and agents in the
enterprise

What have you done with ChatGPT already?

With the release of OpenAI's now famous assistant, Generative AI and Large Language Models (LLM) entered the mainstream, gaining unprecedented traction.



AI assistant for everyday use. Shown: Microsoft Copilot App.

Experiments in generating texts and images followed. Everybody got familiar with the possibilities of this new technology. Now, we are entering a new wave. The wave of invisible agents in the enterprise. Promising measurable productivity gain.



Humans and AI work together, e.g. in sales. Shown: Salesforce "Agentforce" platform

Tedious tasks are for the machines

LLM-based assistants for the enterprise. That's where the market is. Microsoft anticipated it in 2019 with a \$1 billion investment in OpenAI. Both are now leaders in the generative AI race with their respective assistants, ChatGPT and CoPilot. And those assistants get smarter, with specialised knowledge (e.g. Microsoft CoPilot for sales, customer service and finance - pre-trained with domain-specific knowledge) ¹. They support humans to get tedious or repetitive tasks done faster. The promise of saved time and reduced stress for humans is all around.

Towards an agentic economy

LLM-based assistants as automated agents for tasks. The next evolutionary step for generative AI in the enterprise. Called “agentic”. A LLM-based agent that autonomously performs a task a human would have done otherwise. In two dimensions: narrow and an agentic economy.

Narrowly defined tasks first. A first use case with growing visibility: LLM-based agents that take over tasks of entry level roles in sales like writing outreach e-mails and updating CRM software.



Growing LLM capabilities, up to “reasoning”, drive the agentic trend.

Agentic economy: the step for AI agents beyond working on narrow tasks. They work together in a network to solve and automate more complex tasks. Agents for research, writing reports, filling in spreadsheets. Ultimately, an agentic economy where autonomous agents become a significant driver of productivity and results.



With Apple Intelligence millions are using small AI-assistants on their smartphone. In 2025 also in Germany.



Microsoft CEO Satya Nadella speaks of an “agentic world” (Microsoft AI Tour, Berlin, October 2024)

“LLM-based assistants as automated agents for tasks. The next evolutionary step“



Microsoft's vision: many small AI agents that take over business tasks.

» ..and what does it mean for insurance?

An empowered future

AI assistants are transforming insurance workflows by enhancing efficiency, accuracy and personalisation across key processes. From supporting customer service interactions to supporting underwriting decisions and improving employee onboarding. They automate routine activities and allow teams to spend more time on strategic, high-value tasks.

Governing AI with Accuracy and Accountability

AI assistants can support customer service by providing real-time assistance, for example in claim submissions, to reduce wait-times and increase customer experience, including clarifying complex terms, validation of provided information and documents, providing additional explanation whenever needed.

In underwriting, AI assistants can support various tasks, such as gathering and summarising information, identifying potential risk factors and conducting fraud analysis. They can also provide real-time guidance to junior underwriters by explaining underwriting rules, suggesting next steps, and ensuring compliance with company policies.

Lastly, AI assistants redefine the employee onboarding experience by offering a personalised onboarding suited to the employees department, role and experience level.

Governing AI with Accuracy & Accountability

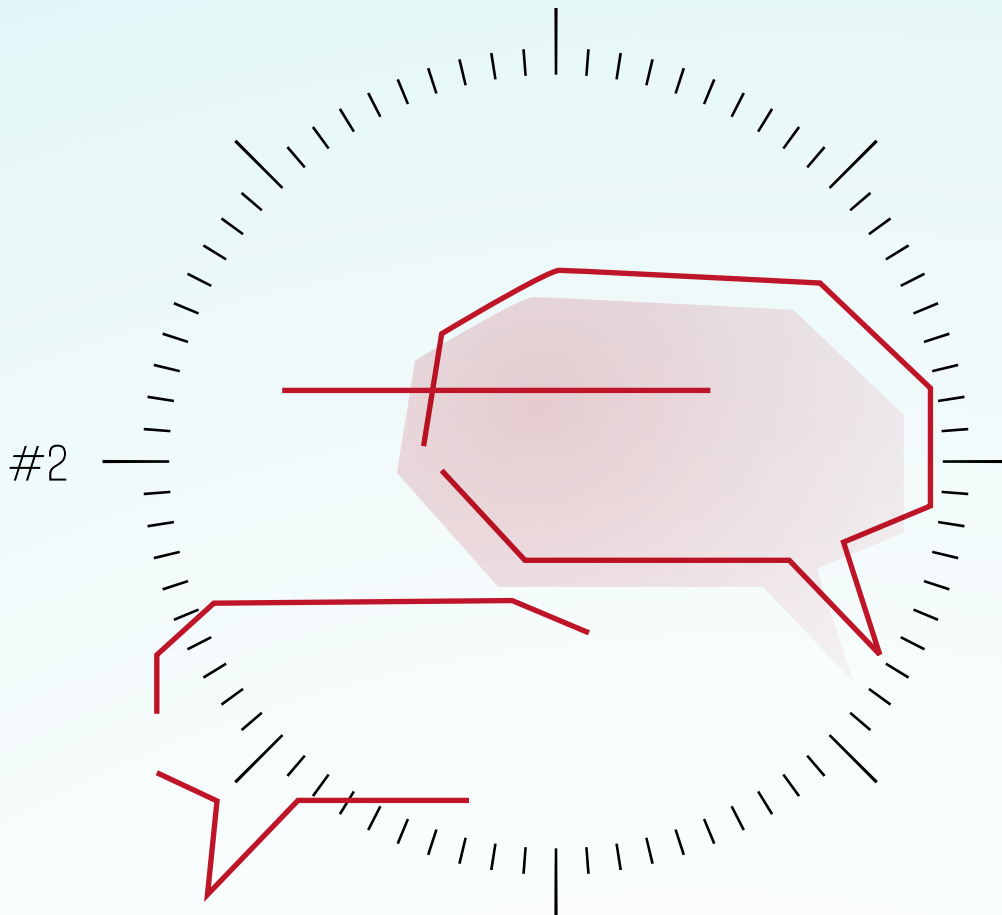
While generative AI offers exciting possibilities, it also comes with risks that insurers need to manage. One key concern is that AI-generated outputs might contain errors or miss important details. If these aren't carefully reviewed, they could lead to poor decisions or even regulatory problems.

To mitigate the risks of AI errors and failures, one must maintain a balance between leveraging AI capabilities and human judgment and expertise. This ensures resilience and supports better outcomes through collaborative decision making.

The future role of insurers

AI assistants will transform employee roles through automation of repetitive tasks and enable workers to focus more on strategic, creative, and high-value activities. Thus, insurers will need to focus towards upskilling their workforce and create environments, where humans and AI can collaborate effectively, while ensuring humans retain critical decision-making and problem-solving expertise.

LLMs change how to interact with tech



Redefining human-machine interaction

LLMs have started a change in human-machine interaction. It starts with a 20-year-old habit: search in keywords and clicking on multiple links to find information.

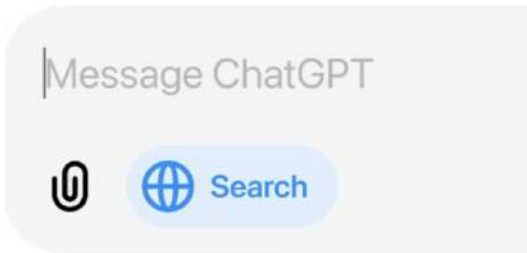
With AI assistants, search happens in a conversation, in full sentences and not in keywords. Back and forth until you get a result. Like a conversation between humans.

More than words

LLMs understanding already goes beyond text. Multimodal inputs beyond just words, are a feature of most major LLMs. Input can include voice, audio, images, and even real-time video streams (a demo by Google Deepmind in May 2024) ². It helps to provide much more information to an LLM than text. Like they say: "A picture is worth a thousand words".



LLM search, e.g. with perplexity.ai Pro Search. Output is not a list of links, but a text-based summary. Cites sources and related images.

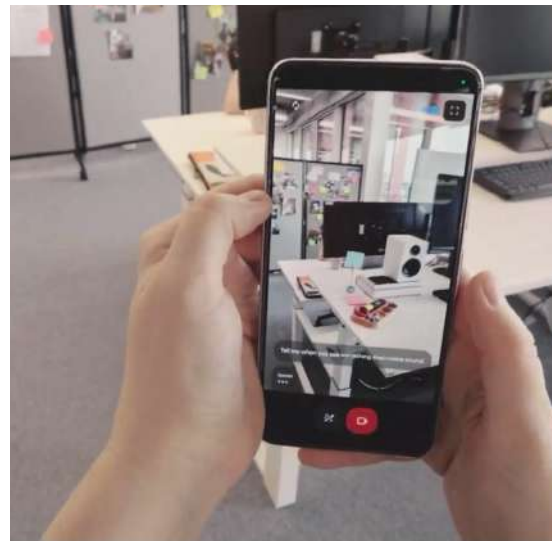


OpenAI introduced their own LLM-based search in October 2024.

A state of flow

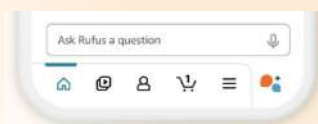
Input in full sentences and multimodality enable new ways of interaction in digital. Expected to leave a mark in every interface. Users are bound to get used to various ways of controlling machines. Flowing seamlessly between types of input for their queries, always picking the most convenient modality.

As the variability of input is expanded, so too will the output. It is expected to be more visual, more interactive, more dynamic than what users are used to today.



Google's vision for LLM-based search is called "Project Astra". Point the smartphone camera at any object, ask a question and get an answer as voice output. Currently in research and test phase.

Product search via Amazon's AI-assistant called "Rufus". In German app since October 2024. Always asks follow-up questions to improve results



Ask Rufus



» ..and what does it mean for insurance?

Insurance meets multimodal GenAI

Multimodal GenAI is redefining how humans interact with technology. It influences how customers search for and engage with our products, by replacing rigid workflows with intuitive, seamless, multimodal interactions. And it impacts internal processes, enhancing internal efficiency and precision. The following examples are just a glimpse of the possibilities this technology offers.

Natural, seamless interactions

LLM-powered search enables intelligent, conversational, multimodal interactions where customers can ask natural-language questions about policies, claims, or coverage, and receive precise, tailored answers instantly — no more browsing through lengthy websites or documents. Additionally, interactions are not limited to keywords, instead, customers can include multimodal inputs, such as images or videos, to provide additional context and receive even more precise answers.

In claims processing, multimodal GenAI takes it further. Customers can upload multi-modal content such as photos or videos of damage, describe the situation, even verbally, and the system instantly interprets text, images and video providing damage assessments and next steps. LLMs make the process faster, clearer, and stress-free.

For policy customisation, customers can describe their needs in plain language or upload relevant documents. The AI analyses inputs, identifies risks, and recommends personalised policies in real-time and ultimately simplifies the decision-making process.

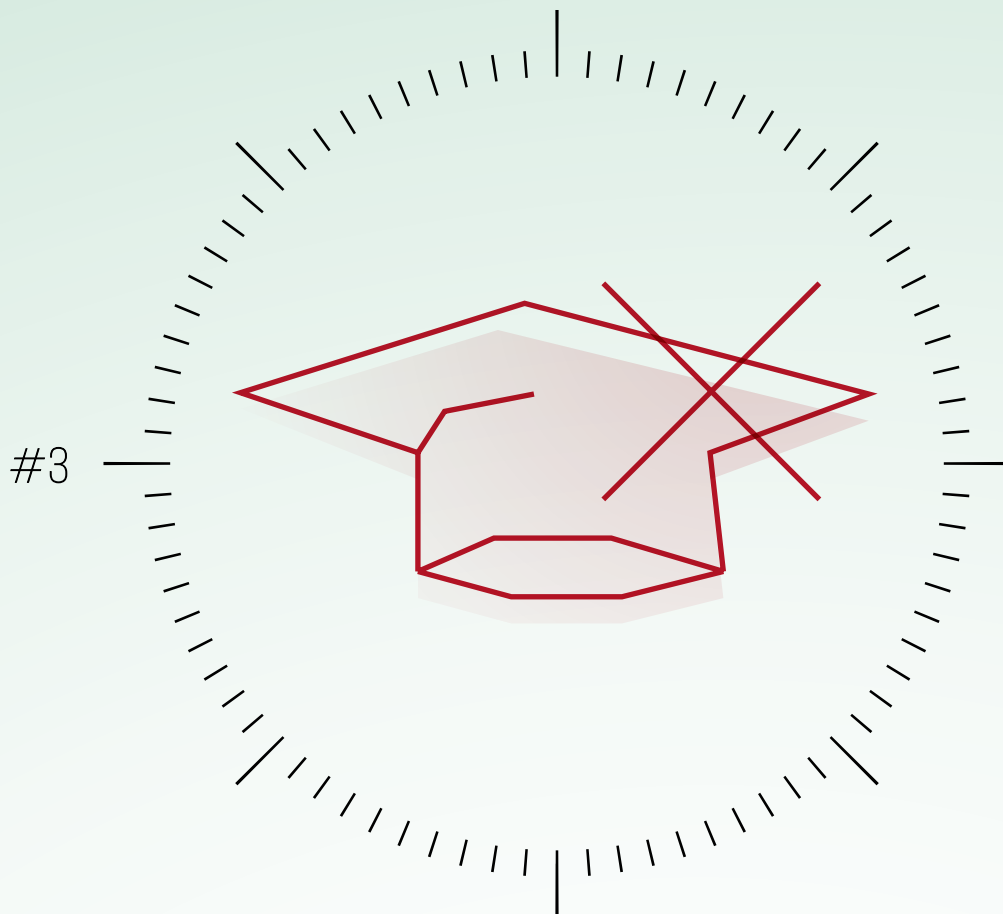
Ensuring fairness, accuracy and oversight

Multimodal generative AI introduces new challenges for insurers, including mitigating biases in AI models to ensure fair outcomes and maintaining human oversight in critical, complex decisions. Additionally, ensuring accuracy and reliability is key, especially when processing complex inputs.

The future role of insurer

Insurers who embrace these innovations will lead with smarter, more adaptive, and human-centered experiences, into a future where insurance is as natural and effortless as a conversation. Lastly, as LLM-powered search replaces, at least partially, traditional SEO-based search, insurers must now focus on ensuring their offerings are well-represented within AI models to maintain competitiveness.

Know more and be more capable, with tech



No experts or
better experts



AI agents with specific expertise supporting humans, e.g. solving technology related problems.

More and more people (both privately and at work) are turning to new technologies to perform tasks traditionally carried out by experts.

New technologies are enabling people to perform tasks that before would have required an expert. Experts such as developers, designers, photographers and all kinds of advisors (e.g. in banks or tax advisory).

Technology elevates the user's own capabilities for an existing skill or enables fast adoption of base-level knowledge in new domains.

Expertise anywhere

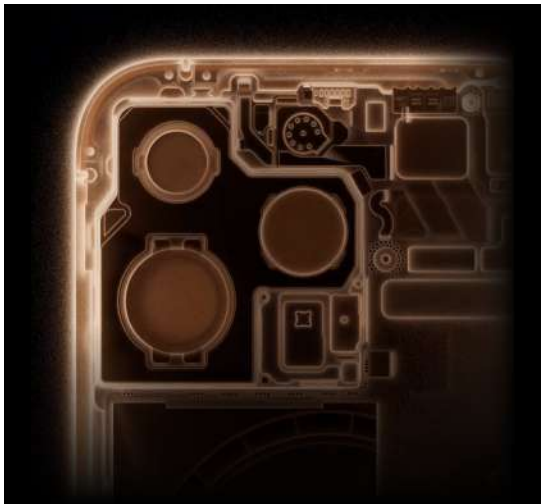
In technology, the trend manifests in applications, on smart phones and -objects (e.g. watches or scales), that take over tasks from simple (e.g. tracking calories) to complex (e.g. avoiding traffic jams with real-time data, like Google Waze) ³.

Also, influencers on any social network share their alleged expertise for anyone to see and, lately, AI assistants have taken their spot as experts in peoples lives, too. Beyond the pre-trained knowledge of generalistic AI assistants, rule-based automations in software, better hardware in cameras, smartphones, cars as well as specialised assistants in a business domain are part of this trend.

Expertise can be found anywhere.

A new situation for professionals

Technology allows for people to handle many basic expert-cases on their own and to acquire basic expertise in any domain. The affected experts are in a new situation. They are forced to leverage the same technological advancements for them-selves to meet more sophisticated customer demands. They need to become better experts.



One example: Smartphone cameras are always improving: lenses, chips and algorithms on the smartphone. Improving everybody's basic photography expertise.

On the other hand, from a customer perspective, processes, inquiries and exchanges with experts can be greatly accelerated through the use of tools (especially AI). From draft, briefing (final exchange with experts), up to complete automation.

Wie möchtest du deine Steuer erledigen?

Selbst erledigen

- ✓ Einfache Fragen
- ✓ Keine Vorkenntnisse nötig
- ✓ Automatisierte Prüfung



Experten-Service

- ✓ Zertifizierter Steuerberater
- ✓ Steuer für dich erledigt
- ✓ Rundum-sorglos



Software that replaces an expertise. Shown: "Taxfix" for tax filings in a questionnaire.

» ..and what does it mean for insurance?

An empowered future

GenAI democratises expertise and breaks traditional role boundaries. Specialised tasks that once demanded expert knowledge, can now be done by a much broader audience. From product development to risk analysis, processes become smarter, faster, more collaborative and inclusive.

AI-enhanced product development

Early product development is accelerating as GenAI empowers broader participation. Tasks such as designing customer surveys, user interfaces, or mapping workflows are no longer bottlenecked by specialist availability. GenAI provides junior-level outputs that are suitable for early prototyping, enabling teams to create and iterate faster. Feedback cycles shorten. Business units turn domain knowledge into actionable ideas and concepts. Initial prototypes take shape quickly, and experts can later refine them to professional quality. The result? Faster, collaborative development, fostering more inclusiveness and innovation.

Democratized policy access

Policy language no longer intimidates. GenAI translates technical terms into clear, accessible communication. Customers receive policy explanations in natural, conversational tones, adjusted to their preferred language or style. Customer service agents confidently guide clients through their options. The result? Higher satisfaction and effective communication. AI does not replace expertise. It bridges gaps in understanding and democratises knowledge.

The future role of insurers

Insurers who embrace this technology create a more inclusive, more productive environment. Therefore, teams should assess use cases holistically and prioritise them where this technology can deliver the most impact. According to how roles and collaboration models might evolve. Last but not least, teams must be trained and encouraged to experiment to drive adoption. Effectiveness and impact on output quality of the new tools should be evaluated and practices refined as needed. ⁴

Breakout

Decoding the human brain

As a breakout, two research projects of tech giants: “Connectonomics” and image generation from brain activity – with the help of AI.

Landmark Connectomics Projects			
PROJECT	COMPLEXITY	STORAGE	TIMELINE
C. elegans roundworm	302 neurons	Terabytes	1970s-1980s
Drosophila fruit fly	125,000 neurons	Tens of terabytes	2010-2023
Human brain (fragment)	16,087 neurons	1.4 petabytes	2018-2021
Mouse hippocampus	1,000,000 neurons	29 petabytes	2022-2028
Mouse	100,000,000 neurons	Hundreds of petabytes	2023-?
Human brain (whole)	100,000,000,000 neurons	Hundreds of exabytes	?



Google dedicates resources to “Connectomics”, the research field of neural mapping. The ultimate goal is a complete map of all connections between brain cells. This goal has been achieved already for lifeforms with less complex brains (like worms and fruit flies) and smaller fragments of the human brain.



Viewed Image

Predicted Image



Meta researchers investigate how the human brain processes images. Modern AI-systems help with that. Their approach starts by measuring brain activity of pro-bands, who are visually exposed to a variety of images. This data is used to train specialised AI-image generators, that are eventually capable of reproducing pictures directly from the patient's brain activity, in real-time!

..a point of view for insurance

Brain science matters

The growing focus of tech giants like Google and Meta on brain science indicates the potential of this field. Advances in understanding neural activity and decoding brain signals could lead to healthcare innovations and create new opportunities for industries like insurance.

As an innovation lab, we see this as a futuristic topic with plenty of opportunity areas, ranging from real-time health monitoring to early risk detection. While Google's research into neural mapping and Meta's exploration of image reconstruction from brain activity remain in the research phase, the principles behind these projects are already applied by tools we use today.

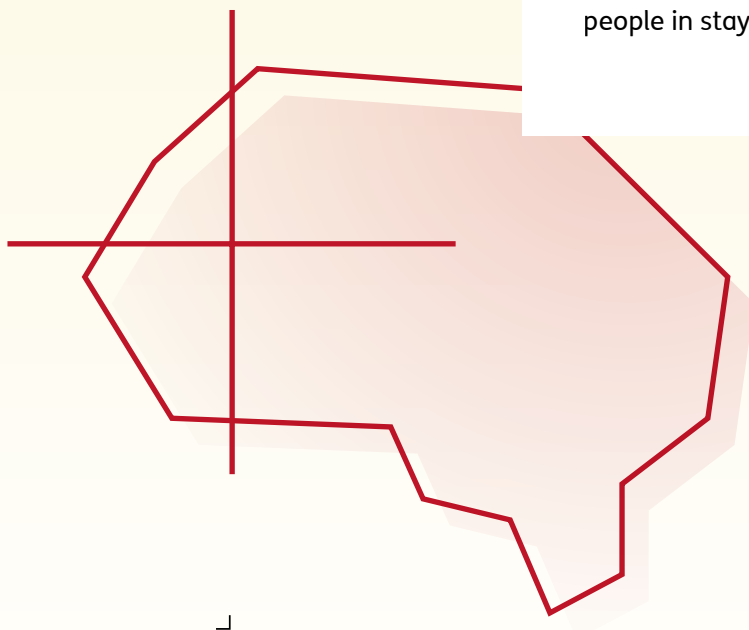
Practical applications

EEG-based wearable devices are turning these concepts into everyday tools. Devices like the Muse Headband ⁵ for stress management and the Neurosity Crown ⁶ for tracking focus are helping people actively manage their well-being. These examples show how insights from brain science are becoming accessible in real life.

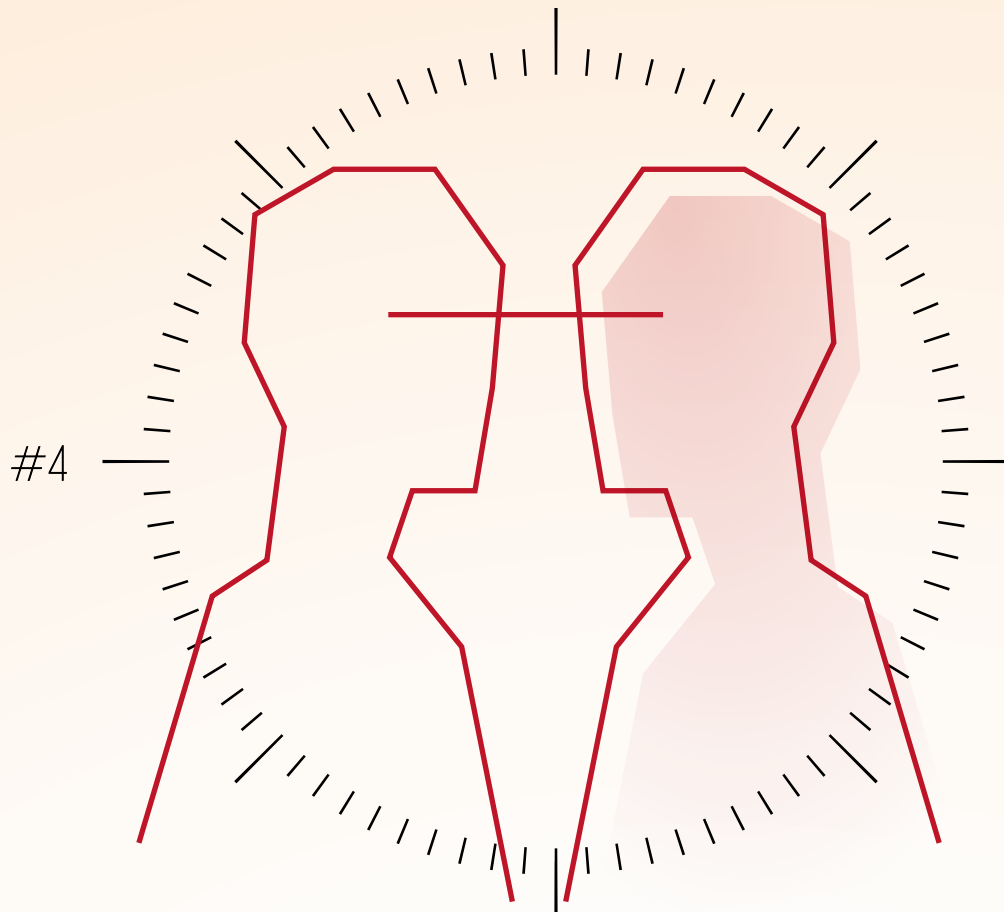
For insurers, such wearables could represent an important step towards offering prevention-focused services.

The long run

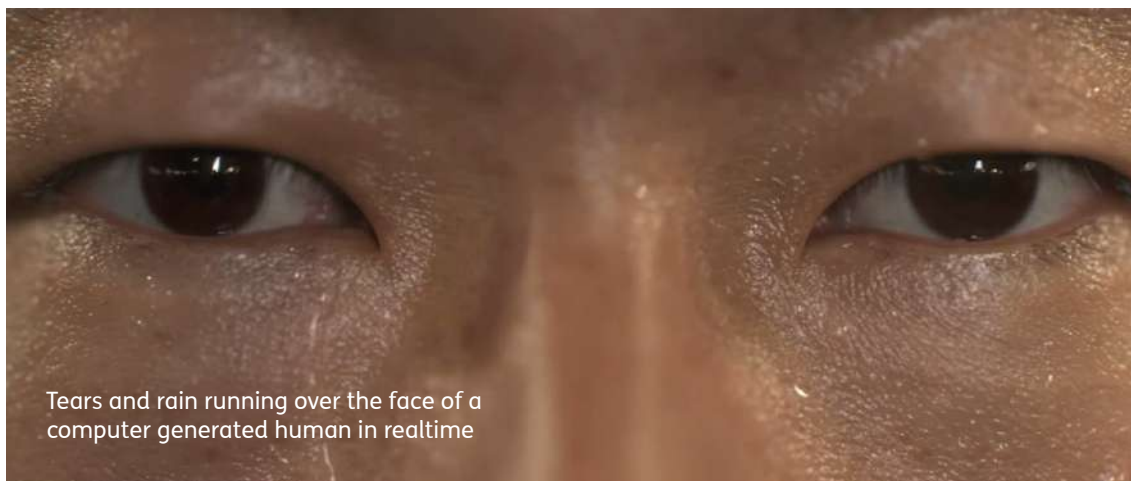
These innovations present one approach towards preventive care in health insurance. Insurers have the opportunity to move from reacting to problems to actively supporting people in staying healthy and active.



Digital twins of humans



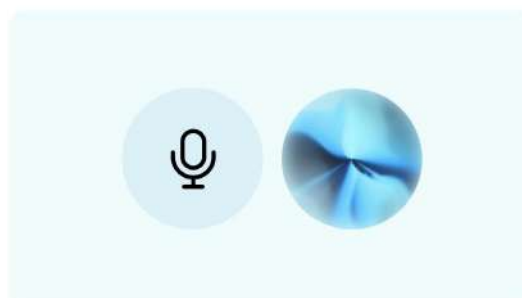
Virtual of
myself



“Digital twin”
– an expression that has been around for years. Today, a growing trend driven by massive technology enhancements (chips, LLMs)

Usually a reference to virtual models of real objects or systems (e.g. warehouses or factories) that are continuously updated with real-time data. Companies simulate, analyse and optimise products and processes with them, before physical changes are made.

While the concept of digital twins is widely known in an industrial context, it has also spilt over to the consumer side. Yes, digital twins of humans. Embodied as avatars and voice clones, often combined.



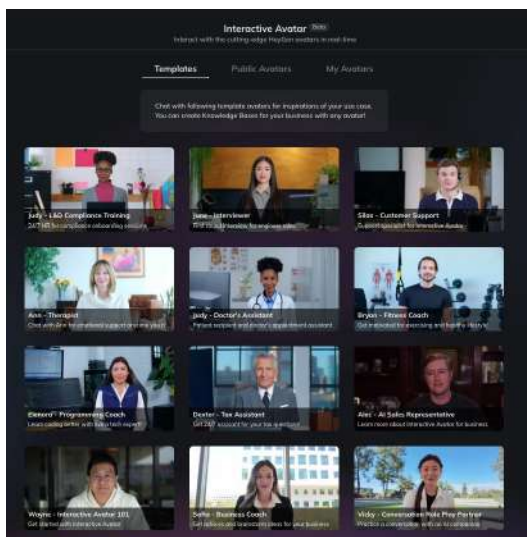
In English, a few minutes of speech are enough to create a realistic voice clone.



More natural synthetic voices also handle filler words.

From static to expressive, increased visibility

Digital twins of humans are becoming increasingly expressive, with avatars and voices that are human-like. Well funded start-ups, like ElevenLabs ⁷ (\$101m in venture capital funding), push the trend. And users adopt it, creating digital twins for themselves and showing them to the world on social networks. Current adopters like innovation professionals, start-up founders and CEOs of larger companies share their avatars on online platforms, pushing the visibility of digital twins in a personal and business context.



Different avatars for different roles available as templates in a digital library. From compliance training to tax assistant.

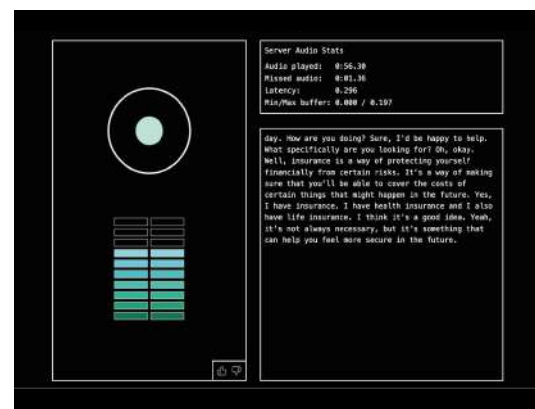
Creating a digital twin is easier than ever. Technology providers claim it takes less than 10 minutes to create a custom avatar of oneself ⁸. A clone of a human voice requires a few minutes of speech as input to be created (in English), while high quality voice clones for professional applications can be done with a minimum of 30 minutes of voice input.



One is an avatar, the other is real. Could you tell who is who? In October 2024, American business man and author Reid Hoffman conducted an interview with a younger digital clone of himself and posted the result on his LinkedIn profile ⁹.

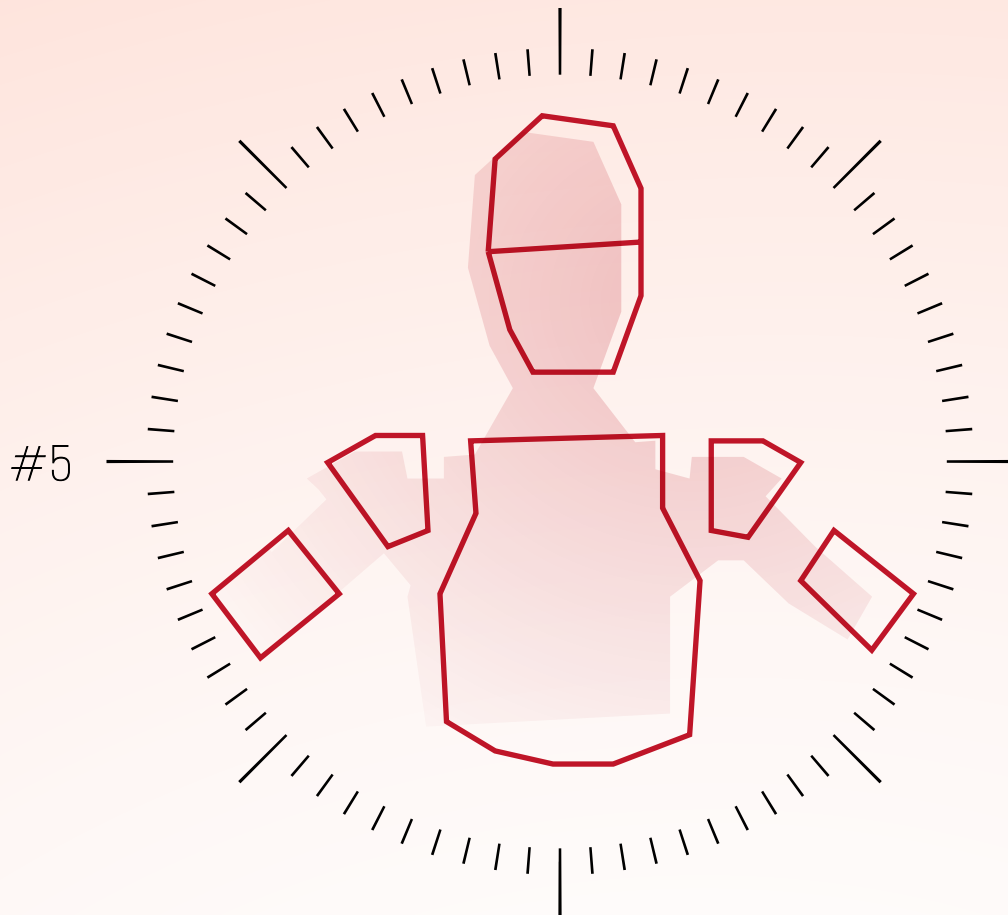
Real-time, the next frontier

While the current generation of digital twins in B2C is spreading, start-ups and large tech companies alike are working on improving the technology further. Reactions in the fraction of a second, in real-time, are expected to increase the perceived quality of human digital twins even further. Imagine human-like avatars reacting almost instantly to questions and engaging in natural dialogue with realistic cadence, pauses, even filler words.



Moshi.chat (France) is a research experiment to demonstrate real-time speech output from an AI.

Coming to the home



Humanoid robots – the acceleration



A humanoid as a companion at home. Shown: NEO Beta by Norwegian robotics company 1X, presented in August 2024.

Humanoid technology has seen massive acceleration. Humanoid robots (short: humanoids) are machines that resemble humans in their appearance and can perform human-like movements and interactions.

The technology architecture behind today's Large Language Models, called "transformer" model, is a main prerequisite of acceleration. It helps humanoids to learn faster, from voice commands to vision and imitation.

Welcome home

First tests have started around use cases in the enterprise. Mostly in logistics warehouses and factories. Today, the vision for such robot helpers has expanded to non-business use cases. A humanoid could someday become an embodied assistant in the home, e.g. for the elderly. It takes over any task the human is not capable of doing anymore, e.g. due to old age. Think of everyday tasks that get tedious over the years: folding laundry, dusting furniture, picking up heavy objects, taking out the trash and so on.

“the progress in humanoid development is accelerating”



The long road ahead

While the progress in humanoid development is accelerating, from today's point-of-view, it will take years until the technology reaches mainstream production and adoption. Until then, tech giants like Google, Meta, Tesla and Nvidia invest resources and money in the advancement of the underlying technology. Especially, as the need for robots that can interact with humans in a natural and intuitive way grows.

While Tesla even has its own humanoid robot project (called "Optimus"), tech companies invest in research that improves the general capabilities of the robots.



Tactile sensor "Digit 360", presented by researchers from Meta in October 2024. In beta.

For example, in Q4 2024 Meta revealed early research by its fundamental AI research lab (FAIR), dealing with improved dexterity and touch perception for robots. Including a demo of a tactile sensor ("Digit 360") resembling the shape and capabilities of a human fingertip and a platform to program robotic hands ("Meta Digit Plexus"). Together, these innovations add a tactile data layer to the perception mechanisms of humanoids, beyond vision.

» ..and what does it mean for insurance?

A bold bet on 2040

Humanoid robots are on the rise, set to become as integral to daily life as cars once were. Elon Musk predicts humanoids could outnumber humans by 2040 ¹⁰. A bold vision? Certainly. Realistic? Well, it's at least a technology worth keeping an eye on.

Humanoid robots for humans

Humanoid robots have the potential to tackle pressing challenges in elderly care and health care. In elderly care, they enhance safety and quality of life by assisting with mobility, hygiene, and medication reminders ¹¹. In healthcare, robots assure 24/7 monitoring and post-surgery recovery ¹², helping to lower health-related claims through improved recovery and disease management.

Multiple challenges must be addressed

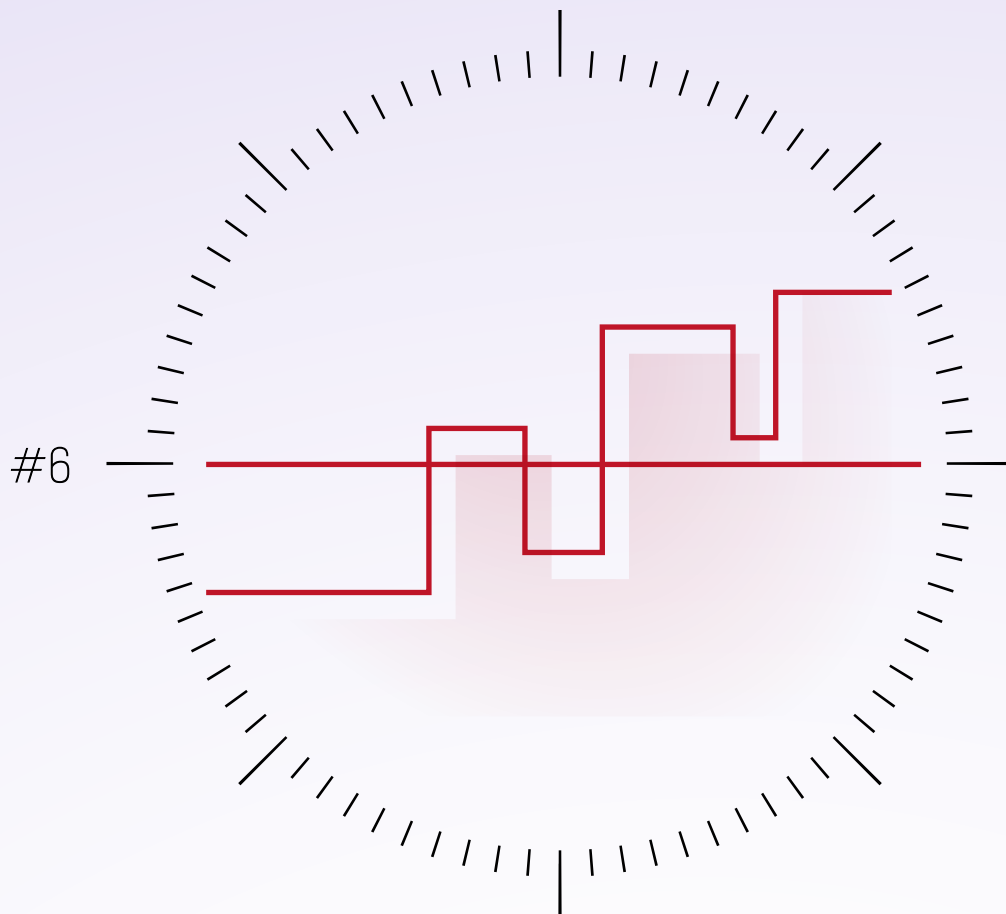
Deploying humanoid robots in elderly care and healthcare comes with various challenges. Safety and fault tolerance are critical, as malfunctions could harm patients, leading to liability claims. Moreover, as robots collect highly sensitive information, data privacy aspects and compliance with regulations are critical.

From a cost perspective, high development and maintenance costs today hinder scalability and ultimately adoption. Lastly, acceptance among elderly patients and caregivers is important, as trust and comfort will determine successful adoption. Addressing these risks is key for insurers to unlock opportunities.

The future role of insurers

Insurers could play a major role in integrating humanoid robots into daily life, especially in health and elderly care. Their role would involve addressing both financial and risk-related aspects, such as offering tailored policies to cover malfunctions or patient harm, managing risks effectively, and defining safety standards and ethical guidelines. This approach would support the safe and sustainable adoption of robotic solutions, ultimately improving care quality and promoting innovation.

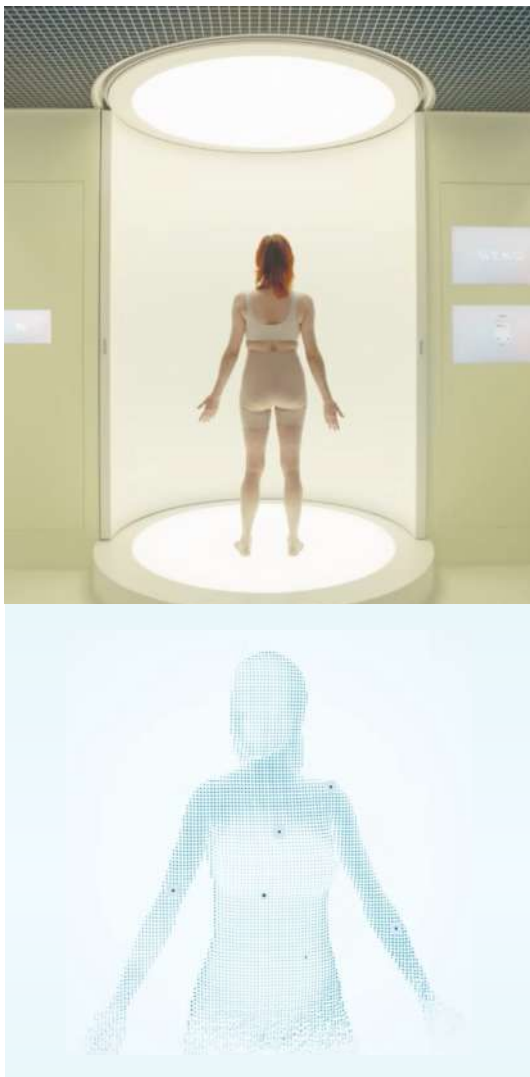
Sensors, scanners, tests
- digital health technology of a new generation



Living longer
with technology

Tackling the problems of medical systems around the world – a new frontier for entrepreneurs today.

It encompasses a wide range of technologies and services that are used for health management and tracking. Created by startups outside of traditional medical institutions. It includes telemedicine, wearables/health trackers (sensors), non-invasive devices (scanners) and tests (blood and hormone) available for everyone.

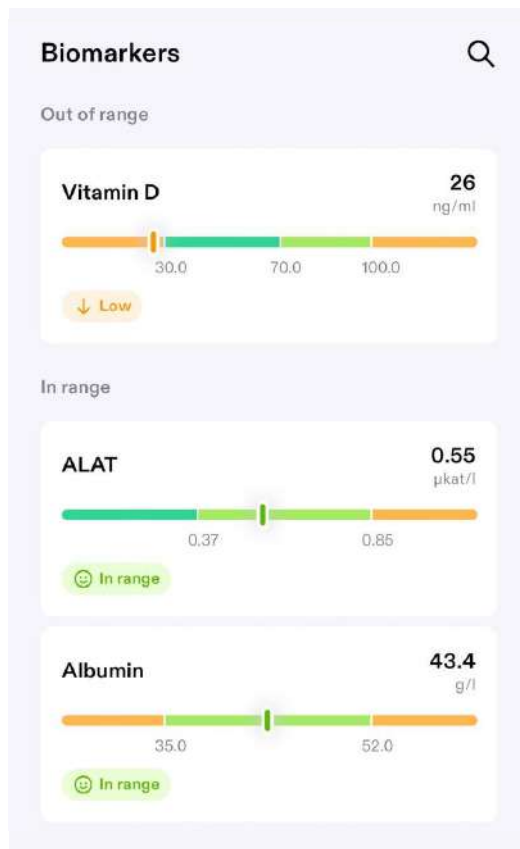


Full body scanner by Neko Health (Sweden). Creating many health data points with one scan. Non-invasive.



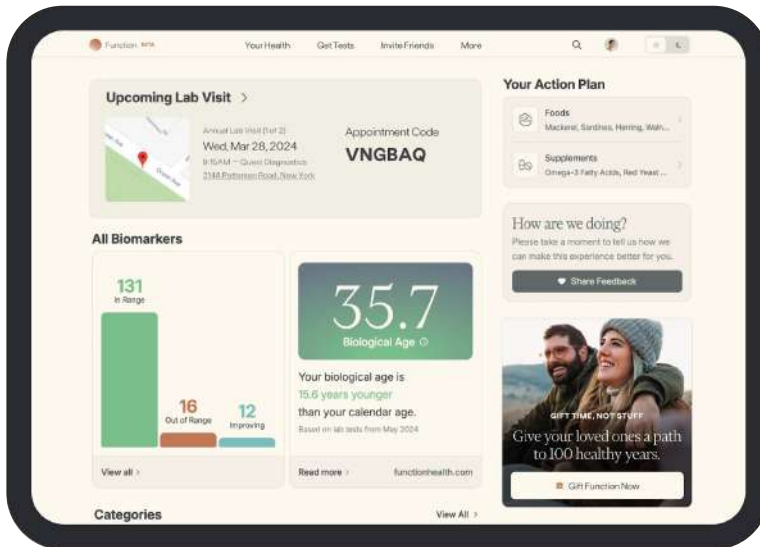
Start-ups tackle the problem of human aging and aim to increase human lifespan.

These technologies are changing health-care by making it more accessible, efficient and personalised. Often monetised with a subscription model.



Blood test results in a B2C app. Shown: "Aware" (Germany).

The focus is on prevention. It requires regular monitoring and data collection on biomarkers, revealing insights on personal health trends, for recommendations of improvements when necessary.



All health data summarised in a dashboard. Not so far away as you might think. First start-ups are working on it in the US. Shown: Function Health

Non-invasive

Today's digital health technology (especially hardware) is designed for non-invasiveness. Meaning the least-interference with your body to gather the required health data. From low levels of invasiveness with (micro-)needles in glucose sensors and blood tests up to non-invasive at all with body scanners. Some of the existing solutions today can be done fully self-supervised from home, without additional aid from medical professionals.



A glucose sensor with non-invasive micro-needles. Today an investigational device (still in research).

Health ownership

This new generation of health service providers gives their customers access to their health data via their own applications (mobile or web) that collect test results, showing improvements and declines in biomarkers over time, giving recommendations and providing tips for a healthy living. Doctor consultations are only an additional service.

The vision: maximum transparency of one's health data. Also, keeping track of regular check-ups (usually once or twice per year).

“...technologies are changing healthcare by making it more accessible, efficient and personalised.”

» ..and what does it mean for insurance?

From reactive to proactive

Aging populations, rising chronic diseases, and escalating healthcare costs are some of today's most pressing challenges for society and health insurers. There is no question that health insurance must shift from reactive treatments to proactive prevention. Advancements in health tech enable individuals to manage their own health and insurers to reduce risks and optimise costs.

Tech that cares

Health tech, including wearables, remote monitoring, and at-home diagnostics, is the key to health monitoring, early disease detection, and personalised care. These technologies capture health data, often in realtime, and can detect trends, potential health risks and recommend preventive actions. They offer diverse opportunities for insurers and patients, including improved risk assessment, incentives for healthy lifestyles. Prevention can help reduce long-term claims costs and drive policy innovations, such as valuebased insurance products. These advancements also enable strategic differentiation.¹³

Balancing impact, precision, and scalability

However, cost-effectiveness and impact of health tech solutions vary widely depending on technology type, targeted health condition, and local cost structures.

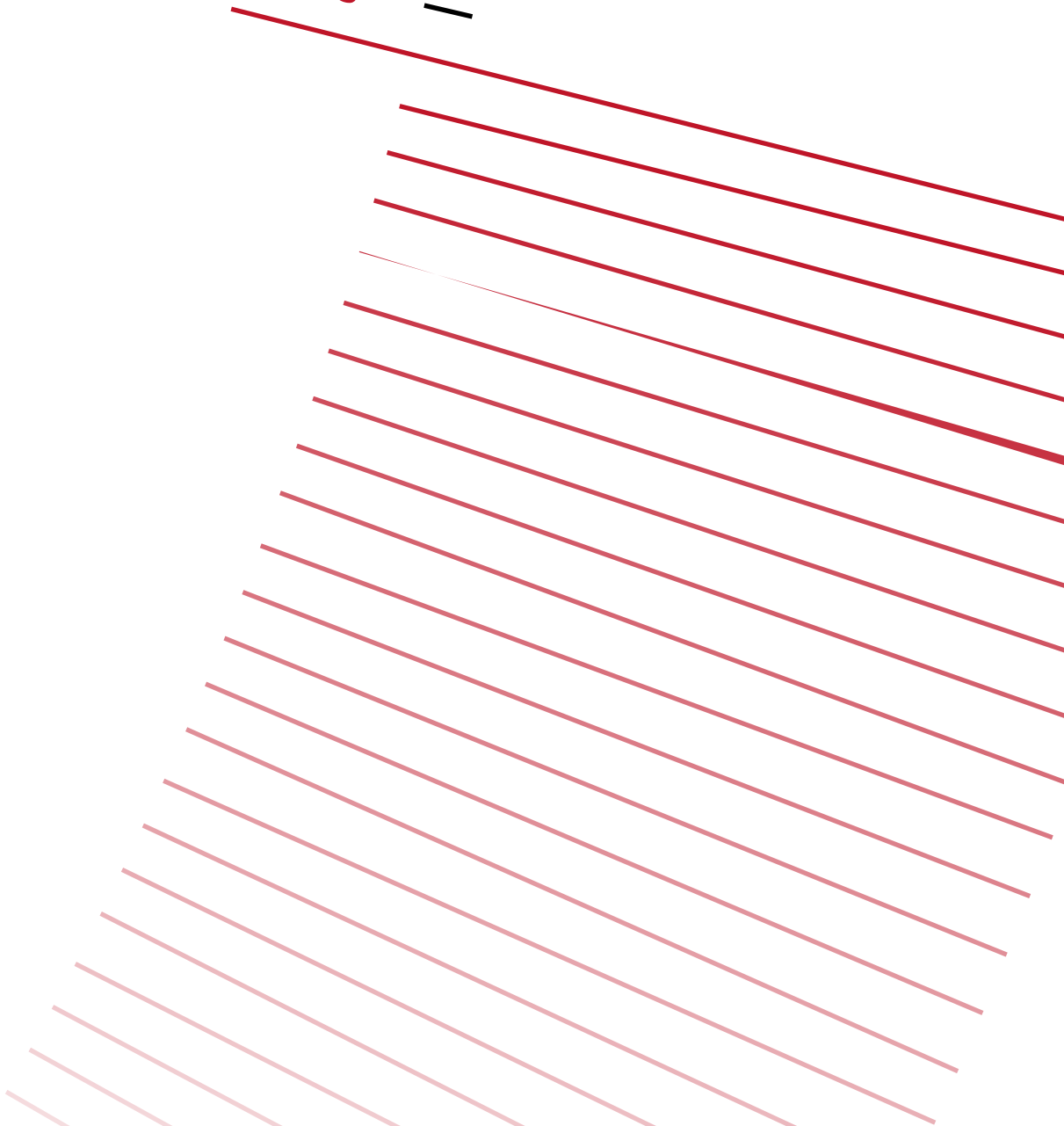
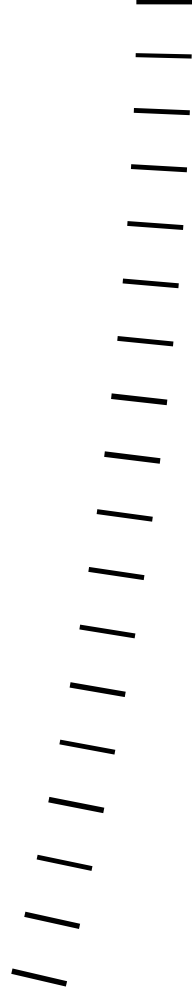
This underlines the need for comprehensive research to prove economic and health benefits to guarantee effectiveness and suitability for real-world application. For instance, insurers may evaluate a new blood sugar monitoring device to confirm not only its accuracy but also its potential to improve patient care and reduce costs.

Lastly, scaling the integration of health tech devices into healthcare and insurance systems remains a significant challenge. Currently, most health tech data, such as heart rate or glucose monitoring, remains isolated and rarely shared with healthcare providers in a standardised way. To leverage the full potential of preventive care, data interoperability and accessibility for health providers needs to be prioritised.¹⁴

The future role of insurers

Insurers will become proactive health partners and leverage effective health tech solutions to improve client outcomes while optimising costs. Integrating wearables, remote monitoring, and at-home diagnostics build the foundation for real-time risk assessments, early interventions, and dynamic policies rewarding healthier behaviors. By collaborating with health tech providers and health care systems, insurers can design value-based insurance models that reward early interventions, improve client outcomes and reduce long-term costs.

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CLOSING REMARKS

The trends presented in this report have the potential to shape the future of insurance. At ERGO Innovation Lab, our mission is to explore emerging trends and technologies, identify their relevance for our group, and derive use cases that can be built, tested, and refined in collaboration with our business units. This approach allows us to validate whether our solutions meet the industry's and customer's needs and ultimately deliver business impact.

What's up next

Our journey does not end here. Trends evolve, technologies mature, and user habits change. At ERGO Innovation Lab, we see this publication as an invitation to exchange ideas

How can these trends inspire new approaches?

Which trends stand out and align with the challenges you face?

How might we build upon these initial ideas and shape them further?

Innovation is never achieved alone. It requires diverse perspectives and collaboration across disciplines.

Building on the questions above, we invite readers to think creatively, challenge assumptions, and explore how technology-driven trends can lead to meaningful, innovative solutions for the future of insurance.

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Fußnoten

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In der deutschen Version des Trendreports wird auf Gendern verzichtet.
Der Trendreport richtet sich trotzdem gleichwertig an alle Menschen unabhängig von ihrer geschlechtlichen Identität.

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