



**SIENA**  
Partnership

# Insights from The Hub

Q&A with the experts – Joost de Jonge



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## Motivation

### What do you see as the core motivations driving AI adoption across industries?

We are seeing a clear shift with our clients.

At the start of 2024, motivation seemed very much driven by cutting through the hype. Initially, there was just a desire to demonstrate the value of AI on anything, but - with the tech evolving so quickly - that shifted in Q3/Q4 to a focus on finding high-value use-cases.

With value to be found and adoption increasing, we see clients now moving towards scaling, through the use of agent platforms (to coordinate multiple AI agents operating on a process), which amplifies the need for structured guard-rails and increased oversight.

Lastly, and rather excitingly, we are seeing our first clients explore their strategy towards an agent economy. Although it may seem futuristic, we believe this is timely, with the current pace of change.

## Innovation and Experimentation

### What's the most effective approach for companies to pursue innovation and experimentation with AI?

With the technology moving so fast, future success will be all about smart experimentation and embedding valuable outcomes quickly into robust operating models.

In this new reality, here's what really works for our clients:

- A structured approach to innovation, with many short stage gates. It is imperative to find valuable ideas quickly, focus on delivering value and control cost.
- Be ruthless (in a good way :-). No emotional attachments to ideas or path dependency, just facts and metrics. If an idea does not work, halt it.
- A balanced mix of exploring novel use-cases whilst building the foundational frameworks to firmly embed (future) AI capabilities in an organisation.

- Continuous innovation. An idea that is not viable today, might well be in a few months' time. Innovation is no longer static and has become an iterative, ongoing process.
- Emotional safety. Maybe the odd one out in this list, but in order to find value, firms need to be able to challenge every single aspect of their business, including cultures and operating models. Forward projection of past success is increasingly irrelevant for many firms.

## **Resource Allocation and Skill Development**

**How can companies build the necessary workforce for AI initiatives? How do resource requirements and capabilities change as AI capabilities grow?**

**And what challenges do companies commonly face when building and retaining a skilled AI workforce?**

Ah, the million (or trillion?) dollar question! Nobody has a crystal ball to predict what the future workforce will look like. But there is some predictability, especially in the short-term.

Although AI is starting to disrupt knowledge work, it still requires significant human oversight, to assure both correct outcomes and regulatory compliance. From this, valuable skills are deep domain knowledge (to assess the quality of AI generated outcomes) and a deep understanding of company processes, data and tools. Naturally, there is (and will be) a lot of demand for the necessary skills to implement, build, scale and manage agent platforms (which includes change management).

We believe more intangible skills, like curiosity, imagination, interpersonal and commercial skills, will be hardest to disrupt and will prove valuable in the long run.

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## Obstacles and Challenges

**What are the main obstacles you observe companies facing in AI adoption?**

**And in the context of AI, how are companies navigating concerns around data privacy, ethics, and regulatory compliance?**

The obstacles companies encounter are very similar to past instances of disruptive change (e.g. Digital Transformation), yet there is one major difference...the sheer pace of change. And external factors - like the geo-political uncertainty - are not making it any easier.

These are some of the things we see playing out in the market: Regulatory, with the impact of regulation (DORA, EU AI Act and GDPR) becoming more predominant, privacy and ethical considerations are increasingly foundational in AI adoption. And we may see an even bigger divergence in approach between Europe and the US.

Workforce adaptation and organisational resistance. With the disruption of knowledge work,

businesses need to focus on building trust and empowerment for the workforce to drive the change. And a critical driver of achieving that is the use of materialised efficiencies for top-line growth, not just enhancing the bottom-line.


Organisational size dynamics and appetite for change. Who will be able to act faster: large organisations with large budgets and established processes, policies and workforces, or smaller organisations, with smaller pockets, less operational efficiency. but an ability to scale-up fast? Only time will tell.

## Communication and stakeholder engagement

**How best can companies communicate and embed AI initiatives to gain acceptance, understanding and, where necessary, adoption across all levels of the organisation and with external partners/stakeholders?**

Apart from building trust, an approach we see working well with our clients is to quickly demonstrate the value of AI by removing - what we call - cognitive

drudgery. Use of AI to enhance or automate repetitive, boring tasks and free up capacity to perform high value-add activities, creates excitement and reduces scepticism. But that unfortunately is not achieved by focussing on low-level activities and implementing sub-par AI applications, it requires a (structured and targeted) effort. Yet, when benefits become tangible, measurable and thus real, communication and adoption suddenly become a lot easier.



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## Strategy and Market Positioning

### What's the best strategy at this time in terms of AI adoption?

### Looking outside of the insurance world, are there any examples of brilliant AI adoption that insurers could embrace?

Unfortunately, there is no silver bullet. Most of our clients require a tailored approach based on their specific context, capabilities, and objectives, yet we tend to take a structured (AI-enabled) approach.

Usually, we start with a short discovery process to map a client's value stream to identify pain-points and ideate AI use cases which are then prioritised. For London Markets Insurance there are opportunities for AI adoption literally throughout the entire value stream, from initial risk assessment to claims management and from operational

efficiencies in claims processing to enhanced data analytics and actuarial insights. It is just a matter of exploring them.

My favourite example of AI adoption outside insurance? How AI is disrupting music creation. Something that I saw as romantically magical and quintessentially human, turns out to be just a combination of very predictable and repeatable patterns. We just finished a Proof of Concept in this industry and the results were truly astounding! And most excitingly, patterns found in this (or any!) industry could cross-pollinate to other domains too!

## Future Outlook


### What three top trends do you see shaping the future of AI?

Again, there are several. The trends on our (and our clients) minds: In 2025, the world will start moving

from compute constraint to compute abundance. The investment in data centres this year is unprecedented and will be the foundational driver for AI. Coupled to that are (exponential) increased model capability and an ongoing decrease in cost, which explains why we think the agent economy is not that far in the future.

Human ability to deal with rapid change. This was always going to be an accelerator or limiter, and even more so in these extra-ordinary times. Historically these have been our best and our worst traits!

This year, we will see the rise of agent platforms. This will enable us to move from assistive AI to process automation and will bring significant opportunities for businesses to scale (up or down). This is where AI will cement its ability to generate sustained competitive advantage and drive tangible benefits to those who seek it first.



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## Contact us

If you would like to discuss how to get started with AI or get greater benefit from your existing AI initiatives, we'd love to chat.



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