Global Innovation Awards 2025 - Finalist

Submission Category: Predict & Prevent

1.   LOGISTICS

Submission Title	Digital Commercial Platform: Transforming Insurance at a Time of Polycrisis
Company Name	AXA
Impact: **What is the scope of the problem being solved, whether for your employees, customers, industry, or society?**	The world is in the grip of a polycrisis. Climate change, political instability, cybercrime and other systemic threats are no longer isolated. They collide. They amplify. They overlap. A wildfire can cause a power outage that triggers a cyberattack that disrupts a supply chain. For insurers, this means traditional risk models – which rely on static, historical data – are no longer fit for purpose. They cannot account for the complex interdependency of today's risks, nor the escalating pace of change. They cannot respond in real time. For clients, it means rising vulnerability and a widening protection gap. Many assets and communities are now seen as 'uninsurable.' AXA Digital Commercial Platform (DCP) was built for this moment. It is a single, AI-powered system that helps organizations monitor, predict, prevent and respond to a range of interlocking risks – from wildfires to cyber threats – with precision, confidence and ease. It brings together hundreds of datasets, cutting-edge technological solutions, world-class human expertise, and sophisticated training programs to turn fragmented risk information into holistic, useful insights. As a case study, consider Geoclaims, one of the platform's most powerful tools. It's a breakthrough in catastrophe intelligence. It uses satellite imagery, AI and on-the-ground indicators to predict and assess natural disasters as they unfold. It supported AXA's claims teams and clients during Spain's devastating Valencian floods, providing real-time insights on water levels in inaccessible areas, enabling effective triage, faster support, and more intelligent capital allocation. Just months later, it played a pivotal role in response efforts during the record-breaking Los Angeles wildfires. The commercial impact of AXA Digital Commercial Platform can be measured in the millions. The human impact – helping people to recover quickly from disaster – is also vast. But not all threats are visible from space. Cybercrime, now ranked just behind climate change and geopolitical instability in AXA's Future Risk

	Report, represents an equally urgent challenge. In 2023 alone, cyberattacks affected more than 343 million people, with business email compromise accounting for $2.9 billion in losses. DCP addresses this crisis head-on with its cyber risk solution. This includes: a diagnostic tool to pinpoint vulnerabilities; a curated 'medicine cabinet' of software to address them; and the Cyber Academy – a first-of-its-kind training programme that turns client workforces into 'human firewalls.' By fusing education, diagnostics, and access to the world's best cyber defence tools, DCP protects clients against threats they cannot always see – but which can be just as devastating as a storm or fire. This is what 'predict and prevent' looks like in action. AXA Digital Commercial Platform isn't just forecasting risk, but it's reducing harm, restoring confidence, and closing the protection gap. Across sectors, regions and risk types, the societal impact is massive. This is risk intelligence for a world on edge. It is the means of restoring order to the chaos.
Creativity: **How does this innovation stand apart from alternatives in the marketplace?**	AXA Digital Commercial Platform is the insurance industry's answer to the platform economy. Like Uber or Airbnb, it brings together disparate services into a single, intuitive interface – giving users a 'one-stop shop' for complex needs. In DCP's case, those needs are existential. In a world of accelerating risk, organizations do not just need coverage. They need foresight. They need training. They need tools that tell them what to do when everything goes wrong. DCP delivers exactly that – and no one else in the market does it in the same way. It combines Earth Observation data, environmental intelligence, advanced AI analytics, cutting-edge risk tools and specialist training programmes into one seamless experience. Its Geoclaims feature breaks cleanly with tradition by moving beyond probabilistic catastrophe modelling. Instead of relying on historical loss data, it provides daily, real-time updates on asset exposure, reporting information on everything from water depth in flooded buildings to smoke drift in wildfire zones. This enables action while events are still unfolding. It also allows teams to take a more proactive approach to gauging losses and ensuring effective support to the client. On the cyber side, its creativity lies not just in detecting threats but in transforming client behaviour. The Cyber Academy brings together elite minds, from former hackers to national security experts, to train users in real-world cyber defence. The diagnostic tool gives every client a bespoke vulnerability profile. The 'medicine cabinet' offers curated solutions tailored to those risks. Together, these innovations provide a closed loop of prediction, prevention, and protection – all in one place. Most platforms offer solutions to single threats. DCP is different: it recognises that today's risks are entangled. It speaks to the polycrisis. And it equips clients to thrive in it.
Scalability: **How can others, whether inside or outside the insurance industry, leverage this innovation to enhance its impact?**	AXA Digital Commercial Platform is built to scale across borders, sectors, and use cases. Its platform model, modular design and cloud-based infrastructure make it highly adaptable. Governments, corporations, and insurers can plug into it anywhere in the world. Because it integrates third-party tools, data sources, and partners, it grows stronger with time. The more it is adopted, the better it becomes. As new environmental data is added, Geoclaims becomes more predictive. As more users complete Cyber Academy training, the overall, societal 'human firewall' against cybercrime grows stronger. The platform's impact multiplies. Beyond the insurance industry, the DCP model has broader applications. Any sector dealing with large-scale, systemic, or fast-evolving risk – energy, logistics, public infrastructure – can benefit from its approach. Supply chains, vital to the world economy, are tracked by DCP through the Marine Intelligence

| | offering, which uses IoT to locate sea vessels anywhere in the world. Governments, and by extension taxpayers, are freed from having to step in and provide what would be inadequate cover in those areas perceived to be uninsurable due to climate risks. AXA DCP is rushing into the vacuum left by private insurers unable to deal with the polycrisis.

Ultimately, DCP contains a whole philosophy of preparedness. It rests on the principle that the world's risks are entangled and dynamic, and insurance must change to keep up by viewing those risks as a single, evolving polycrisis. By embracing integration, real-time intelligence and high-tech solutions, others in the industry – and far beyond it – can follow DCP's lead and close the protection gap for good. Indeed, DCP has called for greater industry collaboration, even among competitors. Insurers have a responsibility to ensure societal resilience, not just increase revenues. So this is not just an insurance solution. It is a civic one, and a global one. |
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| **Additional information:** | Important links to view:

https://www.axa.com/en/news/leaders-voice-axa-digital-commercial-platform

https://www.theinsurer.com/ti/viewpoint/the-climate-crisis-is-getting-worse-heres-how-insurance-is-helping/

https://www.intelligentinsurer.com/transforming-insurance-from-loss-remediation-to-defence-system

https://www.emergingrisks.co.uk/geospatial-tech-is-transforming-insurance/

https://www.project-syndicate.org/commentary/insurance-industry-must-embrace-ai-geospatial-technology-manage-risk-by-pierre-du-rostu-2025-04?h=NuHlhlXlQk2dUo6sjfjlnIU6%2bSbj5dYyUJbHWL1G0hY%3d& |