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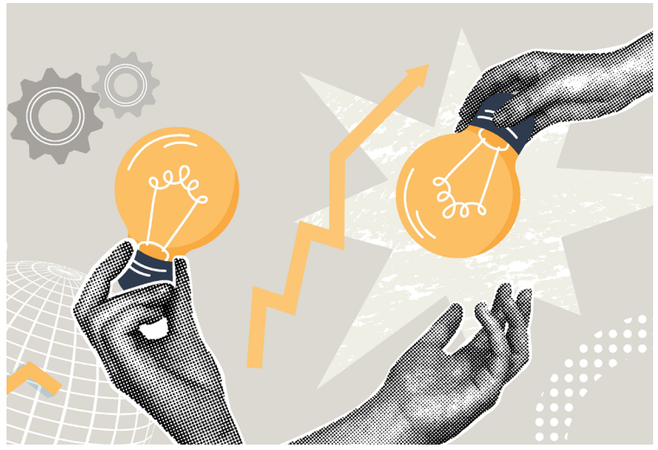


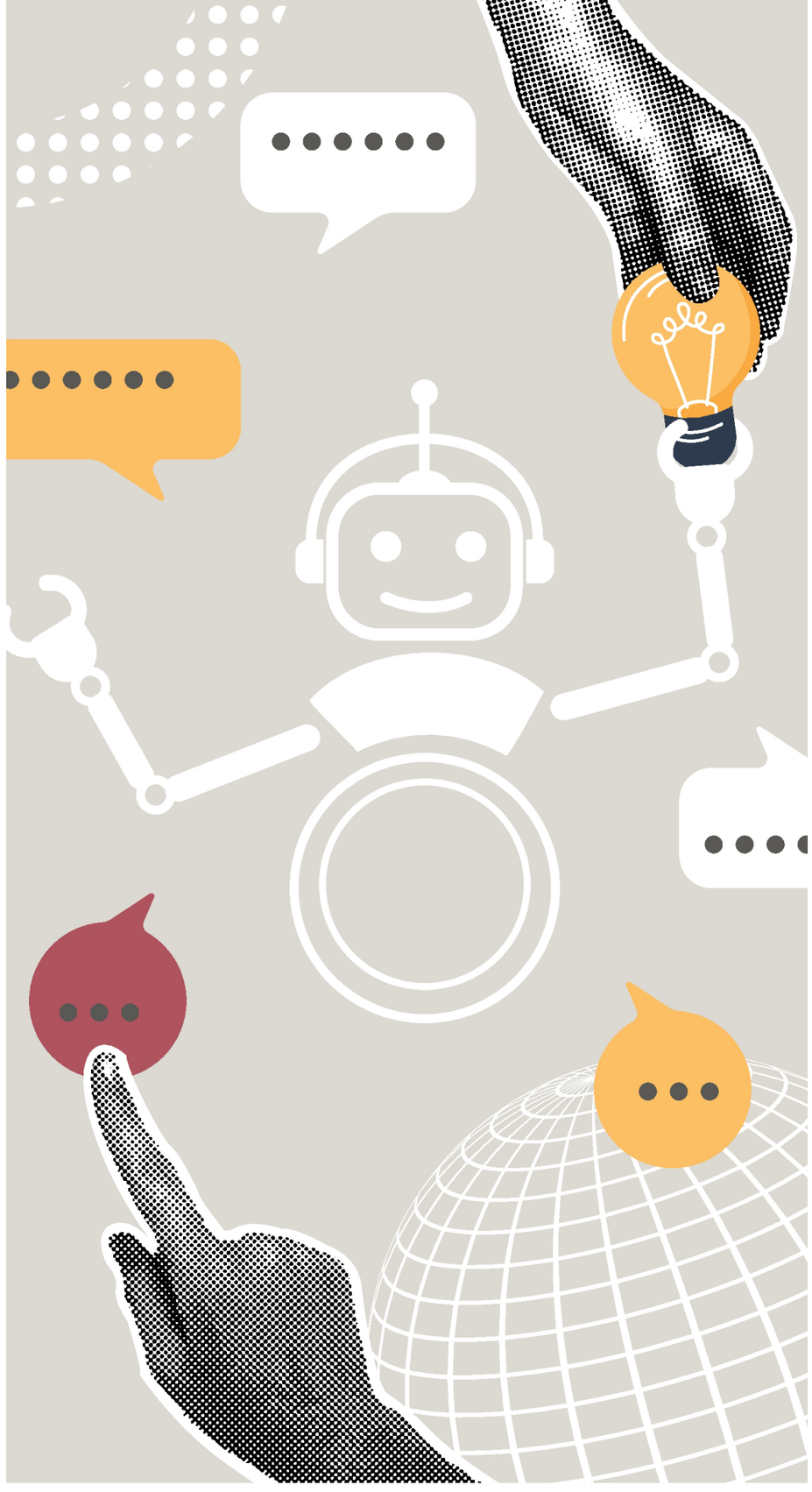
The Race is On
As of 2024, the global hyper-personalization market is valued at over $19B (USD) and is projected to grow 16% year-over-year.

ARTIFICIAL ILLUMINATION

Across industries, enterprises are having an AI light bulb moment, sparking better thinking and bigger wins.

By Cody Cerny & JW Dobbe

Enterprises across financial services, healthcare, insurance, medtech, and biopharma are leveraging AI and data-driven tools and tech to hyper-personalize the customer experience. But, what actual tools are major organizations utilizing, and what business impact is AI delivering? Most importantly, for senior executives yet to experience their light bulb moment—why should they care?



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Across industries, businesses are deploying AI-driven predictive modeling, advanced machine learning, and immersive technologies to curate experiences that feel almost psychic in nature. The result? Higher customer retention, stronger brand loyalty, and a distinct competitive edge.

From financial services and insurance to energy, healthcare and beyond, let's examine how hyper-personalized technologies and tactics are reshaping industries worldwide.

AI Advisors & Predictive Wealth Management in Financial Services

The financial services industry is undergoing a quiet revolution. At the heart of it? AI Advisors and Predictive Wealth Management tools that are redefining how firms compete, grow, and serve clients.

Vanguard is leading the charge, using AI to democratize wealth advice—scaling personalized financial planning to a broader market with minimal human touchpoints, according to *Financial Times*. Meanwhile, Tiger Brokers has embedded DeepSeek's large language model into its trading platform, providing clients with AI-powered financial analysis, says Reuters. And at Citi, the recent hire of AI veteran Dipendra Malhotra signals a clear commitment to data-driven wealth innovation, notes *Business Insider*.

The payoff is already visible. A Wipro survey cited by *Fintech Finance News* found that 77% of wealth firms saw improved decision-making from AI tools, and 76% reported greater operational efficiency. AI isn't just faster—it's smarter, helping advisors deliver hyper-personalized strategies at scale.

For firms not yet on board, the urgency is growing. As WealthManagement.com notes, "AI levels the playing field by providing

scalable, low-cost advice that rivals even premium human advisory services." This is especially critical as younger, tech-savvy investors demand digital-first, always-on experiences. Additionally, the toolbox is diverse. Robo-advisors automate portfolio management; predictive analytics forecast client needs and market shifts; AI chatbots handle complex queries in real time. Risk platforms preempt market turbulence with precision. According to Netguru and JumpApp, these tools aren't experimental—they're market-ready.

Bottom line? The age of AI-driven financial advice has arrived—and waiting on the sidelines may no longer be a sound strategy.

In Energy, AI is Powering the Next Competitive Edge

The energy industry is getting smarter—and fast. AI-driven smart grids and personalized consumption tools are no longer futuristic concepts. They're already giving forward-thinking U.S. and global energy companies a real competitive edge.

Take Capalo AI. This Finland-based startup has created AI-powered "virtual power plants" that predict renewable energy flows and optimize storage. According to *Business Insider*, they've just raised $4.1 million in seed funding to expand operations—proof that smart money is chasing smart power.

In the U.S., Verdigris Technologies uses AI to reduce energy waste in commercial buildings. Meanwhile, GridBeyond, based in Dublin, leverages AI to manage distributed energy resources and accelerate the path to net-zero. And Creos Luxembourg is implementing smart grid tech that dynamically manages decentralized electricity production, boosting grid reliability.

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What's the impact? AI tools are driving significant operational efficiencies by reducing outages, enabling predictive maintenance, and cutting transmission losses. Personalized tools, like the 'Energy Saver' app featured in *The Times*, are helping consumers save hundreds annually through customized energy advice.

For energy firms not yet adopting these technologies, the window is closing. AI enables highly accurate demand forecasting, improved integration of renewables, and substantial cost savings. Not only does this tech improve operations—it builds resilience in a volatile market.

Across the sector, AI isn't just about efficiency—it's about future-proofing. Energy executives who embrace smart grids and intelligent consumption tools today won't just survive—they'll lead.

AI Is Also Reshaping Competitive Strategies in Healthcare

Across the globe, leading providers are using AI-driven precision care tools to diagnose earlier, treat smarter, and operate more efficiently than ever before

Northwell Health, New York's largest healthcare provider, built iNav, an AI tool that flags patients at risk for pancreatic cancer. According to "Catching Cancer Early", published in *TIME*, iNav slashed the time between diagnosis and treatment by 50%—a transformative leap in care delivery. On the global stage, *Financial Times* reports that M42 in Abu Dhabi has sequenced over 800,000 genomes under the Emirati Genome Programme, opening the door to mass-scale personalized medicine and new pharmaceutical partnerships.

These tools aren't just improving lives—they're boosting margins. A

2023 BMC Medical Education study found AI in clinical workflows cuts costs, increases diagnostic accuracy, and reduces human error. *The Journal of Translational Medicine* echoed this, showing providers using AI are delivering more precise treatments with fewer resources.

So why should executives act now? AI-enabled care is already replacing one-size-fits-all medicine with scalable, data-driven personalization. The risk isn't adopting too early—it's falling behind.

IBM Watson Health supports personalized care plans by analyzing provider notes and EHRs. Google's DeepMind brings machine learning to radiology, flagging abnormalities in medical scans.

For healthcare leaders ready to move, Michigan Tech University recommends starting with focused pilots—like clinical decision support or imaging—and building out data and training infrastructure from there.

Regardless, AI-driven precision care may be a strategic imperative—and the smartest providers are already reaping the rewards.

AI in Biopharma is Forging a New Frontier

Artificial intelligence is no longer a future bet—it's the new backbone of innovation in biopharma. Global

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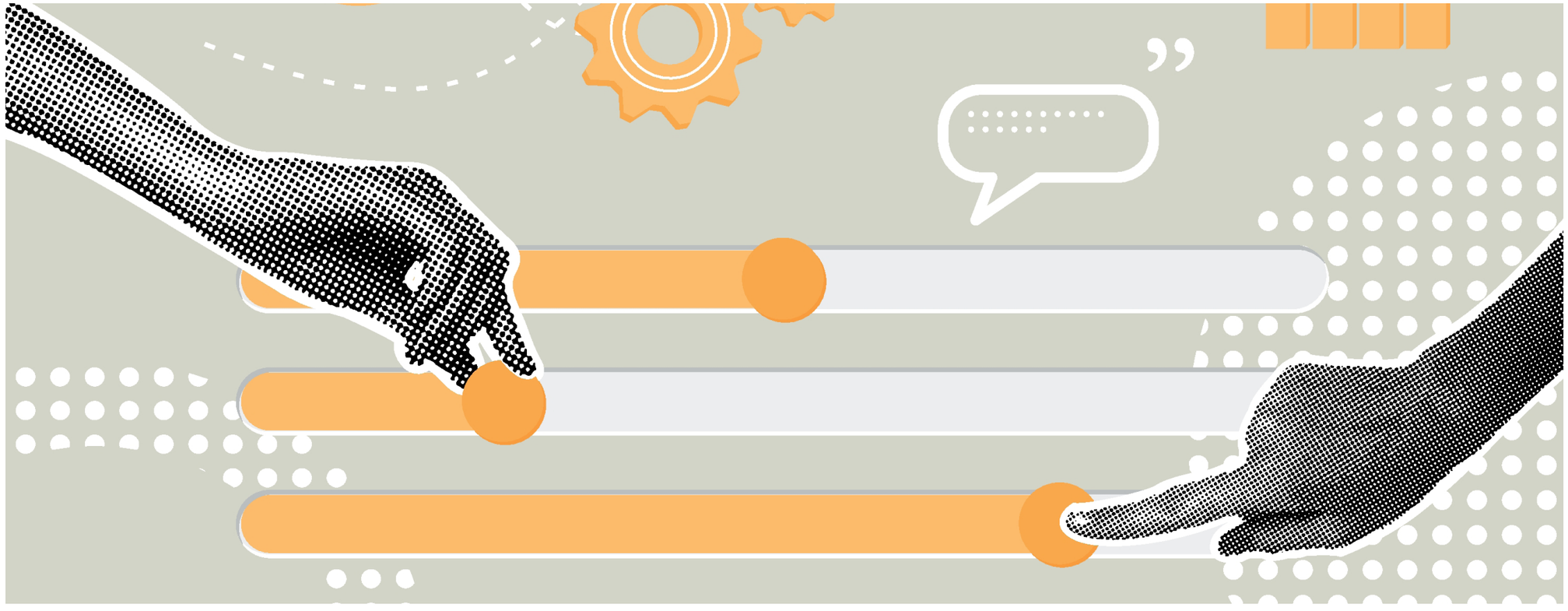
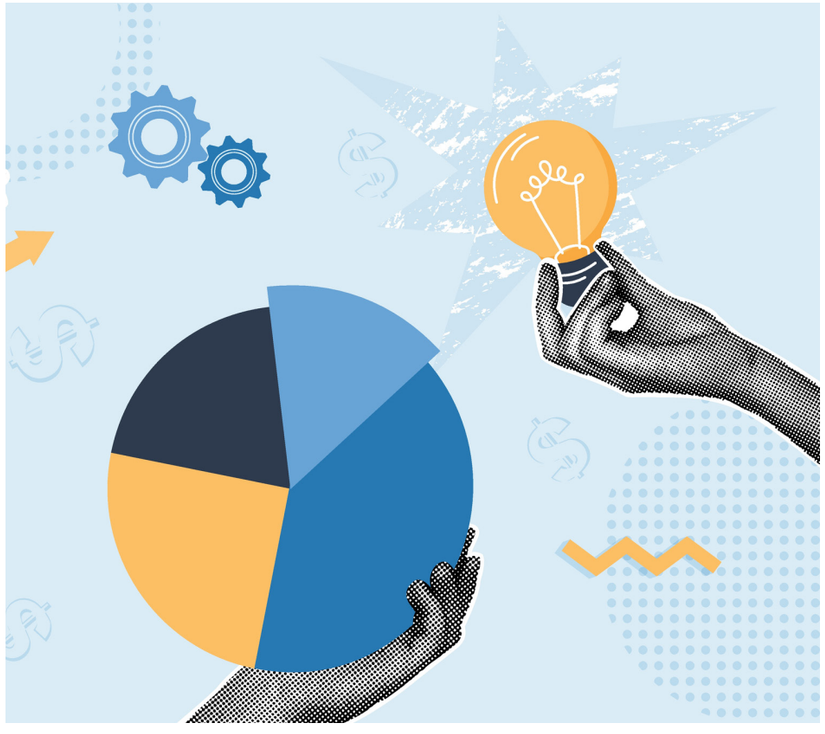


giants are leveraging AI to accelerate drug discovery, drive personalized therapies, and unlock operational breakthroughs that give them a serious edge.

Pfizer is at the forefront. Through collaborations with AI firms like CytoReason and Tempus, the company used AI to fast-track COVID-19 drug development, including Paxlovid. According to *Coherent Solutions*, these tools helped Pfizer identify targets and optimize trial populations faster than ever before. Meanwhile, AstraZeneca announced a multi-billion investment in China, which includes a new AI and data science lab to fuel early-stage R&D, as reported by *The Guardian*.

Why the rush? A recent study in *Frontiers in Artificial Intelligence* shows that AI can reduce drug discovery timelines by up to 80%, significantly lower R&D costs, and improve the accuracy of target identification—changing the economics of drug development entirely. *The Journal of the American Medical Association* adds that regulatory bodies are increasingly open to AI-informed drug development, easing integration barriers.

The tools are just as cutting-edge. For instance, DeepMind's AlphaFold predicts protein structures at scale, revolutionizing disease target discovery. Model Medicines' GALILEO platform analyzes 3D protein interactions to uncover novel drug candidates. Moreover, these tools aren't just theoretical—they're transforming pipelines. According to the Information Technology and Innovation Foundation's *Harnessing AI to Accelerate Innovation in the Biopharmaceutical Industry*, published in 2024, AI is rapidly redefining benchmarks in biopharma innovation—and companies that delay adoption may fall behind industry leaders.



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For those ready to take the first step, begin by identifying where the biggest impact lies: high-friction processes, inefficiencies, or data-rich opportunities ripe for transformation. From there, partner with specialists who understand both the technology and your industry. When executed strategically, AI delivers outcomes that are tangible, repeatable, and tied to value creation.

Hyper-Personalization Is Sharpening Medtech to be Smarter, Faster

MedTech innovation is already here, and companies like Medtronic, Boston Scientific, and GEHealthcare have solidly embraced emerging tech.

For executives, the path forward is no longer speculative—it's strategic. The first step is to pinpoint high-friction processes where AI can deliver immediate, measurable value—be it streamlining workflows, improving customer experiences, or accelerating R&D.

Speaking to *Insigniam Quarterly* in our Winter 2024 issue, Raj Thomas, President of Endoscopy at Medtronic says technologies like AI, cloud computing, robotics, and the rise of personalized care are driving transformations in MedTech, and "they're not just promising—they're disruptive in the best possible way."

"Personalized care is where I see the most exciting potential," says Mr. Thomas. "The ability to offer treatments and procedures tailored to each patient's unique biology and lifestyle is revolutionizing medicine. We're moving away from generalized care and into an era where every patient receives what's right for them—better outcomes, faster recovery, and a more human-centered approach to healthcare. That's what makes this so powerful; it's not just about the technology, it's about improving lives in a deeply

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personal way. That's the kind of future we're working toward, and it's why we're so excited about the path ahead."

Additionally, *GlobeNewswire* reports that Tempus AI, Inc. saw its year-over-year revenue growth accelerate to 35.8% in the fourth quarter of 2024, driven by demand for AI-enhanced diagnostics.

For firms still on the sidelines, the message is clear: Moody's predicts that AI will help medical device companies expand their portfolios and revenue streams while gaining efficiencies and curbing costs in the next two years. At the same time, the FDA is evolving its regulatory stance to encourage responsible AI integration, creating a smoother path to market.

The tools driving this shift include advanced AI imaging platforms, wearable sensors with predictive analytics, and decision-support systems that analyze complex patient data. These technologies are already empowering clinicians and improving care in real-time.

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AI-Driven Personalization Is Reshaping Global Insurance

Forget the old model of risk pools and generic products—AI-powered hyper-personalization is turning insurance into a precision business. Leading global insurers are using AI to tailor policies, streamline operations, and dramatically improve customer experiences. Allstate is embracing generative AI to humanize its customer communications. According to *The Wall Street Journal*, the company now uses OpenAI's GPT models to write clearer, more empathetic messages, reducing churn and increasing customer satisfaction. *SandTech* reports that Zurich Insurance is leveraging real-time customer intelligence and predictive analytics to detect fraud and personalize offers with surgical precision. Meanwhile, ExlService Holdings—a rising player in insurance tech—saw accelerated growth after shifting from BPO to AI-led services.

From financial services and insurance to healthcare and biopharma, the next five years will belong to companies that act *now*. AI and data-driven personalization isn't just a technical upgrade—it's a new operating model.

The payoff is measurable. AI is cutting processing times, lowering fraud rates, and boosting NPS scores. According to market research firm ARIQX, AI and emerging technologies can reduce processing times by up to 50% and improve risk assessment accuracy by 30%. Additionally, a study by *MIT Technology Review* found that companies utilizing AI in customer service experienced a 25% increase in customer satisfaction scores and a 30% reduction in service costs.

The Age of Hyper-Personalization: Tech-Driven Growth and the Executive Imperative

From financial services and healthcare to insurance, MedTech, and biopharma, AI-powered hyper-personalization is redefining how businesses create value. What began as experimental pilots is now scaling across entire industries—reshaping everything from product development to patient care to underwriting.

The technology's growth trajectory is staggering. MarketsandMarkets projects the global AI in healthcare market will soar from $14.92 billion in 2024 to $164.16 billion by 2030, fueled by demand for precision diagnostics, tailored therapies, and smart medical devices. In financial services, their forecasts project AI will generate more than $190.33 billion in additional revenue by 2030, with hyper-personalized digital experiences at the forefront. The International Data Corporation—a global market intelligence firm—reports that AI could contribute up to $19.9 trillion to the global economy by 2030, underscoring its transformative potential across sectors.

For executives, the path forward is no longer speculative—it's strategic. The first step is to pinpoint high-friction processes where AI can deliver immediate, measurable value—be it streamlining workflows, improving customer experiences, or accelerating R&D.

Equally important is investing in the data foundation. High-quality, integrated, and secure data is the fuel that drives AI's predictive power. Finally, organizations must ensure their people are prepared—training teams to understand and trust AI tools, and embedding a culture of innovation that supports scalable adoption.

The next five years will belong to companies that move now. Hyper-personalization isn't a technical upgrade—it's a new operating model. The winners will be those who embrace it early, scale it boldly, and leverage AI to deliver value in a meaningful way. **IQ**