# Earnix strengthens London Market ties with AI-driven underwriting innovations



Earnix, a prominent global provider of AI-driven decisioning solutions for insurance, has recently joined the London Market Forums (LMF), signalling a stronger commitment to the specialty insurance sector and the broader London market. With an established presence in personal and commercial lines, Earnix aims to deepen relationships through meaningful collaborations within the London Market ecosystem.

As insurers grapple with increasingly complex risks and the surge in digital distribution, there is a growing need for advanced technologies that integrate smoothly with legacy systems while maintaining essential human oversight. Earnix offers expertise in data-driven, real-time decisioning, incorporating cutting-edge generative and agentic AI tools designed to elevate underwriting capabilities. These technologies support smarter, scalable, and more efficient underwriting practices tailored to the specialised needs of the London Market.

Adrian Coupland, Head of EMEA at Earnix, highlighted the strategic importance of this move, stating that the LMF offers “a platform fostering open dialogue and genuine collaboration,” where Earnix can contribute insights from its success in personal lines. He also emphasised how AI innovations, including Internet of Things (IoT) applications, could further enhance specialty insurance.

Roger Oldham, Founder of the LMF, welcomed Earnix’s involvement, praising their “deep knowledge of AI-driven innovation” and eagerness to engage with practitioners to improve underwriting, operational processes, and customer engagement through technology.

This partnership aligns with broader trends identified in the insurance industry. Recent surveys reveal that a significant majority of insurers—over 70%—plan to implement AI models that utilise real-time data within the next two years. This shift underscores a pressing need for advanced decisioning solutions that not only drive profitability but also navigate evolving regulatory landscapes and modernisation challenges.

Earnix’s AI-driven offerings extend beyond the London Market. The company has launched innovative platforms like Earnix Lending Plus, which combines pricing analytics with credit risk decisioning automation to streamline loan pricing and approvals, thereby enhancing efficiency without dependence on IT teams. Additionally, its generative AI-powered Earnix Copilot, known as ‘Alix,’ provides powerful support for underwriting and pricing decisions by automating routine tasks, generating coding solutions, and enabling “what-if” scenario analyses, fostering strategic agility.

Earnix’s collaboration with partners such as Hexaware IT services further illustrates the company’s commitment to transforming insurer capabilities. By integrating Earnix’s AI and data analytics, insurers can refine risk evaluations, reduce losses, ensure compliance, and maintain competitive pricing models that respond dynamically to shifting risk profiles.

Moreover, Earnix has expanded its support to Managing General Agents (MGAs) by joining the Managing General Agents’ Association (MGAA). This partnership is aimed at equipping MGAs with advanced technological tools to drive innovation and growth, reflecting Earnix’s broader mission to empower diverse segments across the insurance value chain.

As the London Market continues to evolve amid technological disruption, Earnix’s membership in the London Market Forums highlights the critical role of cross-market collaboration in fostering innovation and knowledge-sharing. Through active participation in LMF’s community events and roundtables, Earnix is positioned to contribute significantly to shaping the future of specialty insurance, driving smarter decision-making, operational efficiency, and enhanced customer outcomes.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://insurance-edge.net/2025/06/17/earnix-joins-london-market-forums/)
* Paragraph 2 – [[1]](https://insurance-edge.net/2025/06/17/earnix-joins-london-market-forums/), [[4]](https://www.theaiinsider.tech/2025/02/20/earnix-introduces-ai-powered-copilot-alix-to-transform-decision-making-in-insurance-and-banking/)
* Paragraph 3 – [[1]](https://insurance-edge.net/2025/06/17/earnix-joins-london-market-forums/), [[5]](https://www.businesswire.com/news/home/20241104507752/en/Earnix-Survey-Reveals-Majority-of-Insurers-Plan-to-Implement-AI-Predictive-Models-Within-Two-Years)
* Paragraph 4 – [[2]](https://www.businesswire.com/news/home/20241001665421/en), [[4]](https://www.theaiinsider.tech/2025/02/20/earnix-introduces-ai-powered-copilot-alix-to-transform-decision-making-in-insurance-and-banking/), [[7]](https://www.reinsurancene.ws/ai-driven-earnix-copilot-launches-to-boost-productivity-and-business-performance/)
* Paragraph 5 – [[3]](https://hexaware.com/press-release/earnix-and-hexaware-partner-to-accelerate-insurance-pricing-transformation/), [[4]](https://www.theaiinsider.tech/2025/02/20/earnix-introduces-ai-powered-copilot-alix-to-transform-decision-making-in-insurance-and-banking/)
* Paragraph 6 – [[6]](https://b2bdaily.com/fintech/how-will-earnixs-ai-solutions-transform-the-mga-insurance-landscape/)
* Paragraph 7 – [[1]](https://insurance-edge.net/2025/06/17/earnix-joins-london-market-forums/)

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## Bibliography

1. <https://insurance-edge.net/2025/06/17/earnix-joins-london-market-forums/> - Please view link - unable to able to access data
2. <https://www.businesswire.com/news/home/20241001665421/en> - Earnix, a global provider of intelligent decisioning SaaS solutions for financial services, announced the launch of Earnix Lending Plus, an AI-driven platform combining advanced pricing analytics with automated credit risk decisioning. This platform enables lenders to streamline loan pricing and approvals using machine learning-based credit scorecards, facilitating rate updates and credit policy improvements without IT dependency. It also allows lenders to simulate the impact of credit and pricing strategies, enhancing efficiency and profitability.
3. <https://hexaware.com/press-release/earnix-and-hexaware-partner-to-accelerate-insurance-pricing-transformation/> - Hexaware, an IT services and solutions provider, partnered with Earnix, a global provider of AI-based SaaS pricing and rating solutions for financial services. The collaboration aims to improve underwriting efficiency, reduce losses, ensure regulatory compliance, and maintain a competitive edge through effective pricing strategies. By integrating Earnix's advanced data analytics and AI-driven models, insurers can evaluate individual risk factors precisely, creating more accurate and dynamic pricing models that adapt to real-time data and reflect changes in risk profiles promptly.
4. <https://www.theaiinsider.tech/2025/02/20/earnix-introduces-ai-powered-copilot-alix-to-transform-decision-making-in-insurance-and-banking/> - Earnix introduced Earnix Copilot, 'Alix', an advanced generative AI-driven agent designed to enhance decision-making processes for insurance and banking organisations. Alix leverages AI to drive productivity, efficiency, and innovation, empowering users to streamline underwriting, pricing, and rating operations. It enables users to access best practices, automate data imports, generate Python code, and create multiple what-if scenarios, fostering strategic decision-making and operational agility. The AI assistant draws insights from the Earnix Knowledge Forum, allowing teams to refine pricing and underwriting models with greater speed and accuracy.
5. <https://www.businesswire.com/news/home/20241104507752/en/Earnix-Survey-Reveals-Majority-of-Insurers-Plan-to-Implement-AI-Predictive-Models-Within-Two-Years> - Earnix, a leading AI platform for intelligent decisioning SaaS solutions in the insurance and financial services industries, announced its third annual survey on the state of the insurance market, the 2024 Industry Trends Report. The survey of over 400 global insurance executives uncovered key findings, including that more than two-thirds (70%) of respondents expect to deploy AI models that make predictions based on real-time data in the next two years. The survey also highlighted challenges such as regulatory compliance and the need for modernization in the industry.
6. <https://b2bdaily.com/fintech/how-will-earnixs-ai-solutions-transform-the-mga-insurance-landscape/> - Earnix, a global provider of intelligent decision-making SaaS solutions for financial services, has officially become a Supplier Member of the Managing General Agents’ Association (MGAA). This alliance aims to support the innovation and growth of MGAs with advanced technology solutions. The MGAA represents over 400 Managing General Agents (MGAs) in the UK and the Republic of Ireland, playing a pivotal role in promoting innovation and growth in the insurance sector. Earnix's participation underscores its commitment to equipping MGAs with technology to deliver greater value to their clients.
7. <https://www.reinsurancene.ws/ai-driven-earnix-copilot-launches-to-boost-productivity-and-business-performance/> - Earnix, a global provider of AI-based SaaS pricing and rating solutions for financial services, announced the launch of the Earnix Copilot, 'Alix', created to enhance productivity and performance with artificial intelligence. This generative AI-driven agent is designed to supercharge decision-making within the Earnix platform, driving exceptional business outcomes and unmatched productivity for insurance and banking organisations. With the Earnix Copilot, users can leverage Alix to access best practices, automate data imports, generate Python code, and create what-if scenarios, fostering strategic decision-making and operational agility.