

Change



Can you review my website?



So I took a look



Lots of nice images

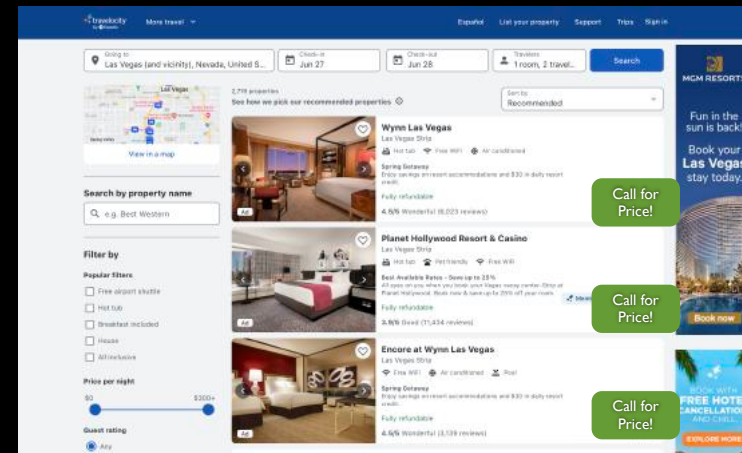


Pri ad dicat posidonium. Ei ius quas
prodesset, ex mel periculis prodesset,
commodo consequuntur his id. Natum
omittam salutandi mea ne, id nec vero dicant
ponderum. Ne soluta philosophia mel
verterem disputationi et. Optio natus
maiestatis in duo, ea equum prodesset
percipitur mea luctus et dolorum te. His
probo detestatur an, qui et vidisse epicurei
et, ius omnis impetus labitur id.

Way too many words!

Mea magna decore corrumpit ne, ne tritani
patrioque inciderint qui, ad velit virtute
eripuit eum. Te discere eligendi delectus pri.
Stet disputando qui ei, usu idque voluptaria
eu. Sea ut maiorum liberavisse, per in case
illud molestie

But it didn't have



Wasn't
Mobile



Couldn't
Book



"I want them
to call!"



Simplify



You don't need to change your core product



Create another website



Online Pricing and Booking

San Clemente OnLine Limo!

Let the two sites compete



SILENCE

"How old
are you?"

"55"



“If you don’t
change I don’t
think you’ll make
it to retirement.”

BANKRUPT

“How did you go bankrupt?”

“Two ways.

“First Gradually...

Then Suddenly”

Ernest Hemmingway
The Sun Also Rises



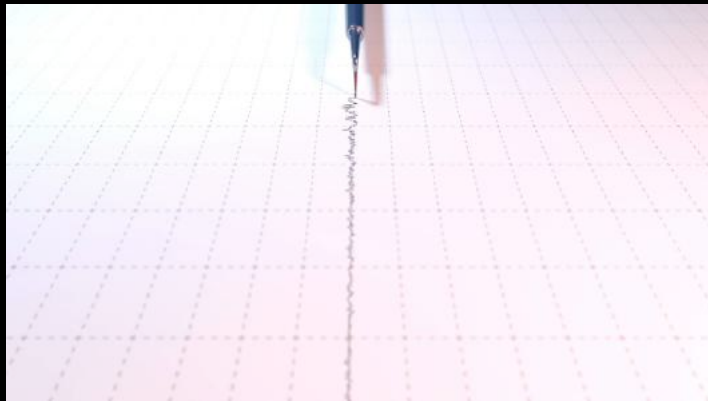
terryjones.com/live

- Notes
- Slides
- Review me
- Buy a book
- Take a poll

Perhaps everything is great!



Tremors



“Neither RedBox nor Netflix are even on our radar screen in terms of competition”

CEO Blockbuster
2008

But aren't things moving faster?



What if disruption is coming?



tbjones.com/live

It is a difficult time to be a leader

Speed of
change
Information
Overload



Lack of
certainty
Talent

Twitter:Terrellbjones

I can't take more...



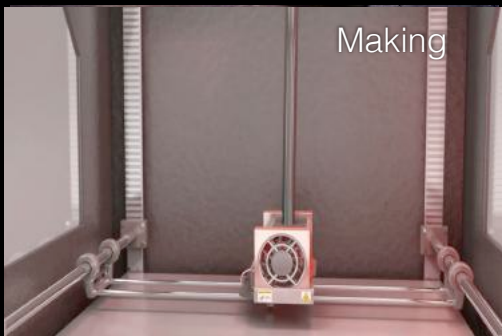
But you must!

You are going to have to be

- *Faster*
- *Cheaper*
- *More Connected*
- *New Models*
- *New Technology*



It's critical to understand
In the world of AI



Lets look back at disruptions

1880 to 1920 - Technological Change

Horse Power



Light from Oil



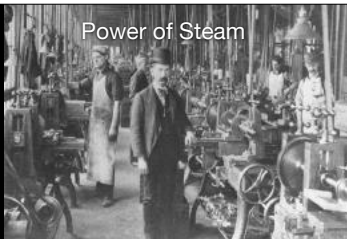
Speed of Horse



Speed of Wind



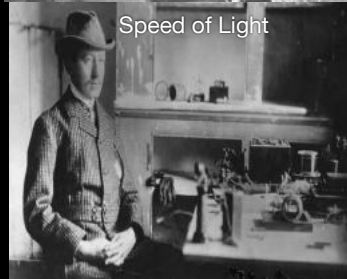
Power of Steam



Electric Light



Speed of Light



80 Mph Trains



Dislocation

Agriculture = 50%

Manufacturing = 15%

1920

Professionals = 6%

1880

Manufacturing = 30%

Agriculture = 15%

1920

5%

Agriculture = 5%

Today
Professionals = 58%

Workforce went from 17mm to 170mm

Impact of AI on Labor

**39 Million
Jobs Eliminated**

But different!

**41 Million
Jobs Created**

McKinsey Survey

70% of Jobs Re-Invented!

All By 2035!



In the age of Ai
The ability to learn may
be more important than experience

How do we succeed when
change is this fast?



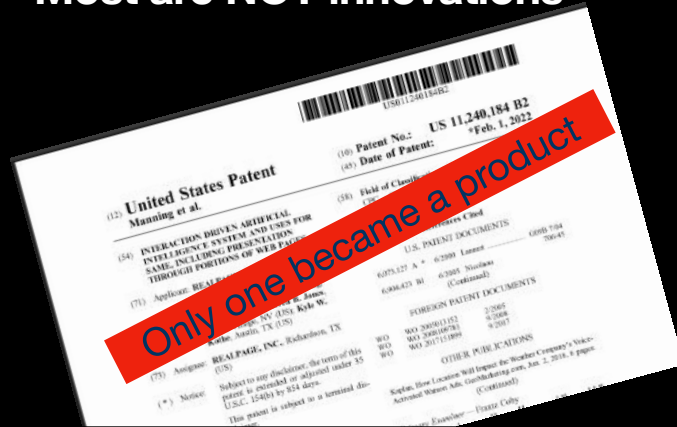
Innovate



“Creativity is about **thinking up**
new things.
Innovation is about **doing**
new things”

Theodore Levitt

I'm the holder of six U.S. Patents-
Most are NOT innovations



14 years ago I wrote a book on innovation



What's changed?



Team Size!



2,000 People



200 People



4 People

Two guys and an AI



Focus on your strength - Outsource the rest



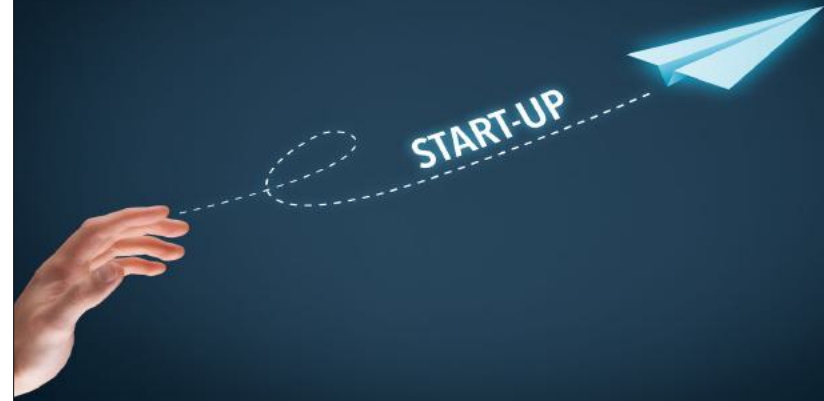
Ecosystems & Outsourcing



What hasn't changed?

Tim[⊖]less

It starts with a dream



How big a dream?

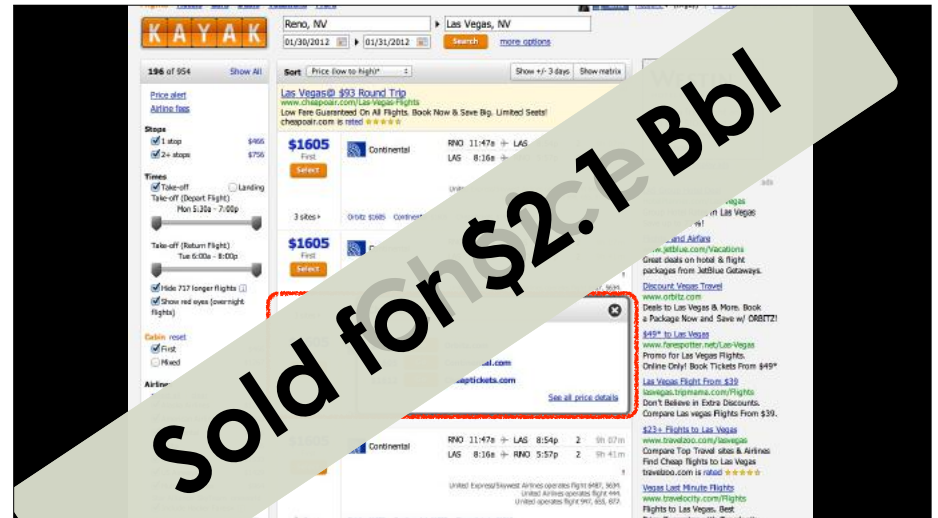


"A thousand songs in my pocket"

Steve Jobs



You don't have to change the world to cause disruption



Ok you have the dream...are you an entrepreneur?

Qualities of an entrepreneur



Are entrepreneurs...

Born?



Or Made?



They can be made....

But you require the right ingredients



Common Wisdom

Entrepreneurs are creative



Entrepreneurs are seekers of



- Adventure
- Opportunity
- Learning
- #1 Open to new experiences

HBR

Entrepreneurs Enjoy Risk



No...but they are comfortable with it



HBR

Entrepreneurs are more ambitious



No but...They need to
'own' projects



HBR

Entrepreneurs are natural sales people



HBR

So Entrepreneurs are

- Creative and open to new things
- Learners
- Comfortable with risk
- Need ownership
- Are natural sales people



Innovation in a large company?

What are the barriers?

A tall, modern glass skyscraper with a red band near the top, set against a clear blue sky. A red diagonal banner is overlaid across the image.

Innovation in a large company?

What are the barriers?

A tall, modern glass skyscraper with a red band near the top, set against a clear blue sky. A red diagonal banner is overlaid across the image.

After all you have...



The collage consists of four main elements: a large pile of US dollar bills on the left, a circular word cloud in the top center with 'BRAND' in large yellow letters and other terms like 'RECOGNITION', 'IMPRESSION', 'MARKETING', 'LOGO', 'ADVERTISING', 'MANAGEMENT', 'LOYALTY', and 'IDENTITY' in smaller blue letters, a black silhouette of a factory with smoke on the right, and a group of diverse people holding large white letters that spell out 'CUSTOMER' at the bottom.



After all you have...

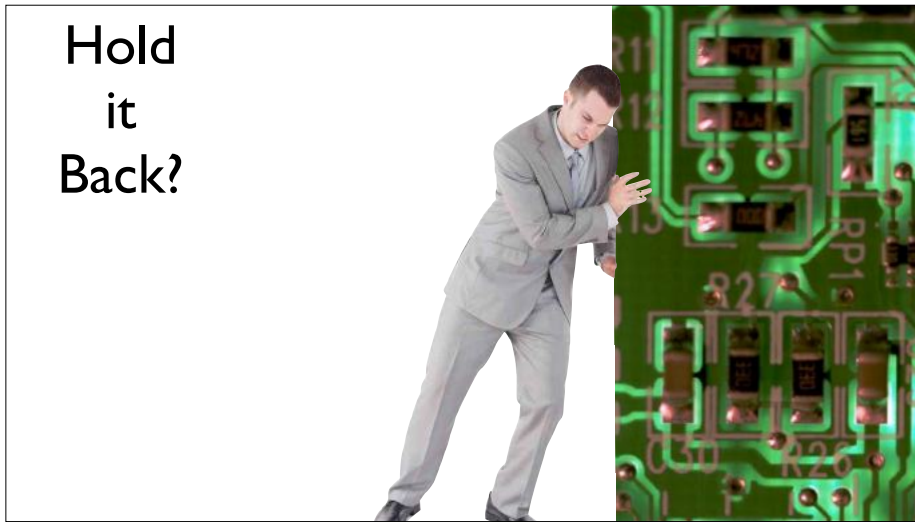


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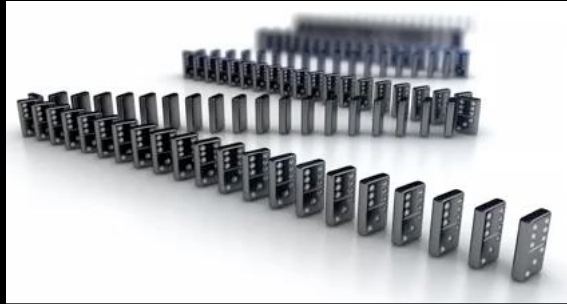
A man in a dark suit and a red bow tie stands on the edge of a jagged, grey rock. He is blindfolded with a black cloth. His arms are extended forward, palms down, as if feeling his way through the air. The background is a dramatic sky filled with heavy, dark grey clouds, with a sliver of lighter, yellowish light visible near the horizon. The word "Risk" is written in a large, white, sans-serif font in the upper right portion of the image.

A man in a dark suit and a red bow tie stands on the edge of a jagged, grey rock. He is blindfolded with a black cloth. His arms are extended forward, palms down, as if feeling his way through the air. The background is a dramatic sky filled with heavy, dark grey clouds, with a sliver of lighter, yellowish light visible near the horizon. The word "Risk" is written in a large, white, sans-serif font in the upper right portion of the image.





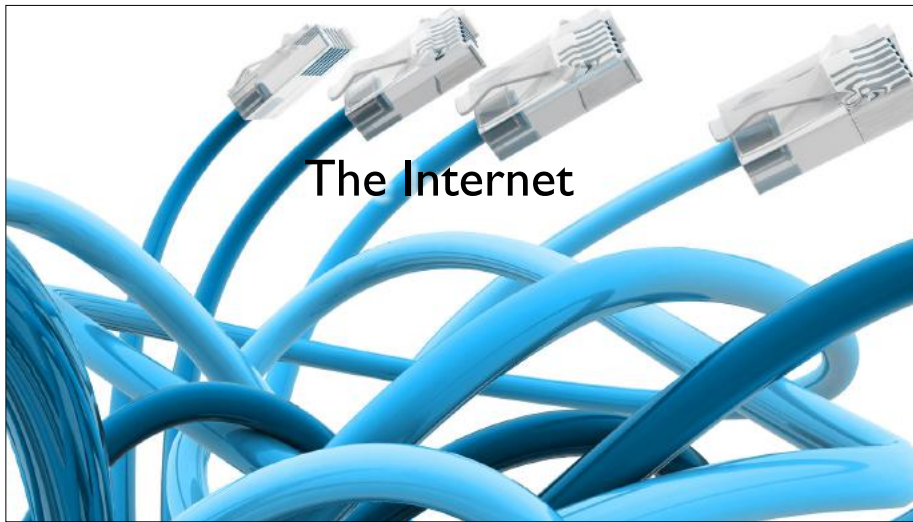
You
can
act!



So disruption from AI is here...



Look
Back



Users create information

Made
it
flow
two
ways

Information



People started
writing

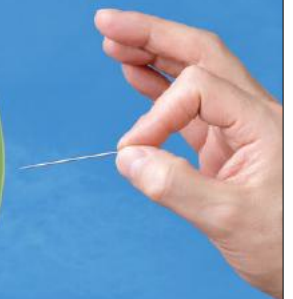
And selling



• *New Model*

- Sharing
- Free/Sharing
- Sharing/Cheap
- Free/Sharing
- Free/Ad Based

DISRUPTION!



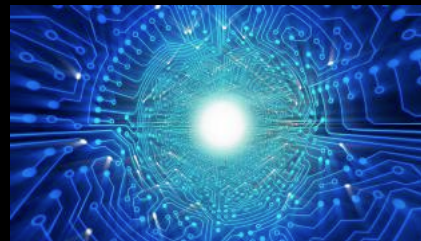
Wiring the world sped things up!



Telephone network took 74 years
to reach 50 million users

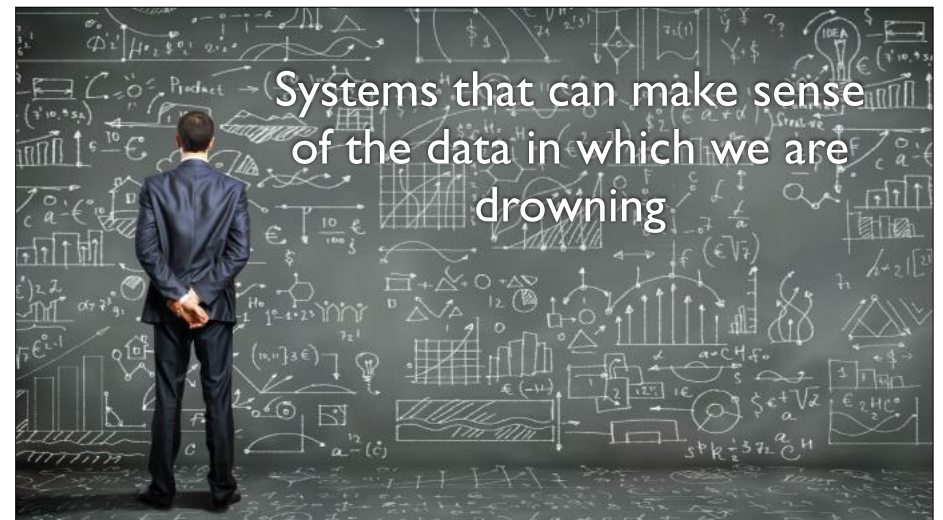
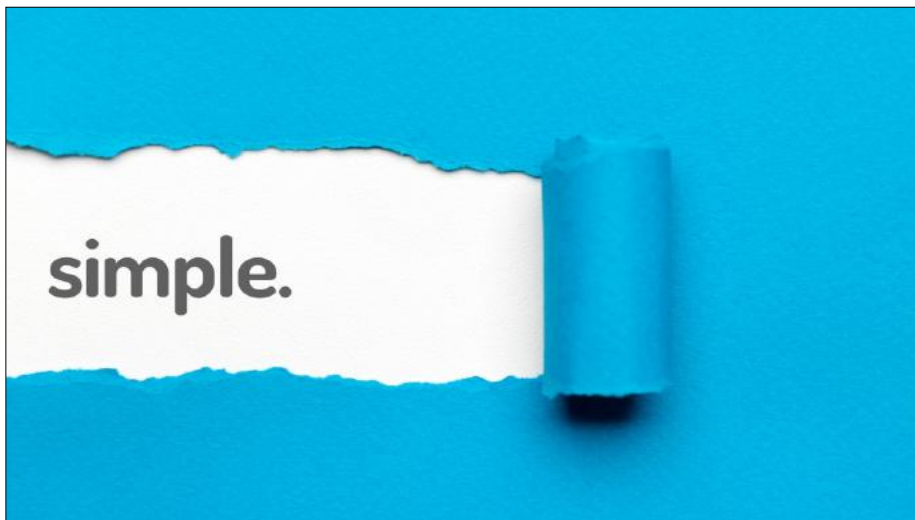


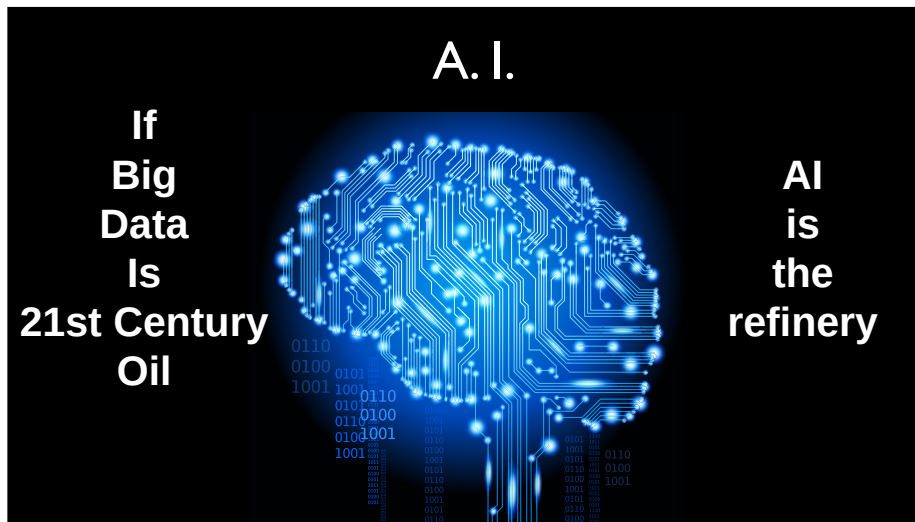
Torrent



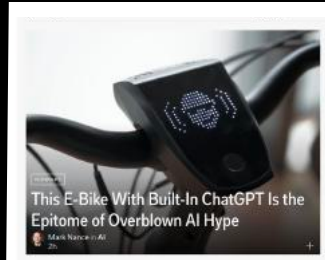
90% of the world data
created in the last three years



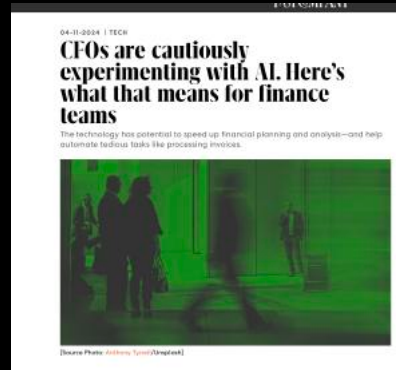




Extreme Hype?



Even CFOs!



Why AI now?

3 Reasons

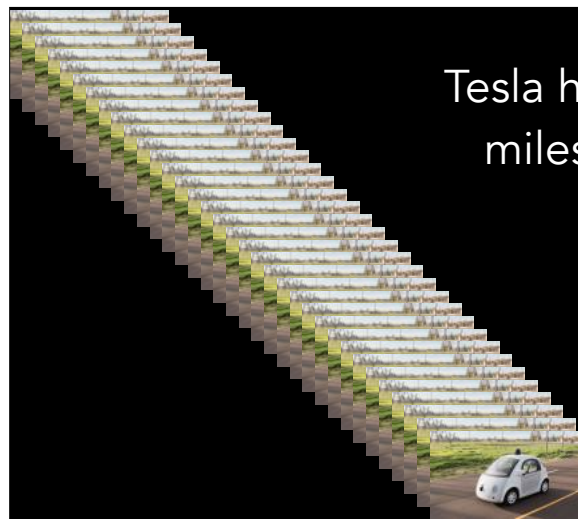


Learning Systems

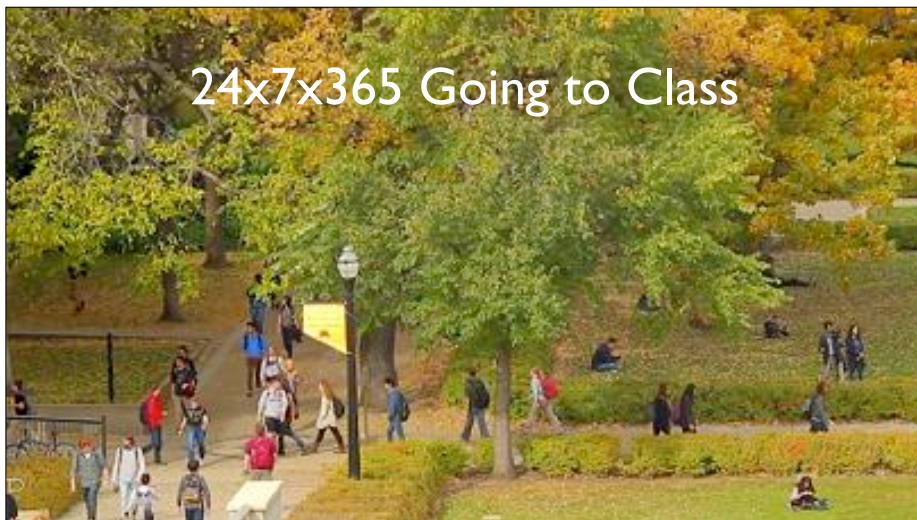




Tesla has 10 BILLION
miles of learning!



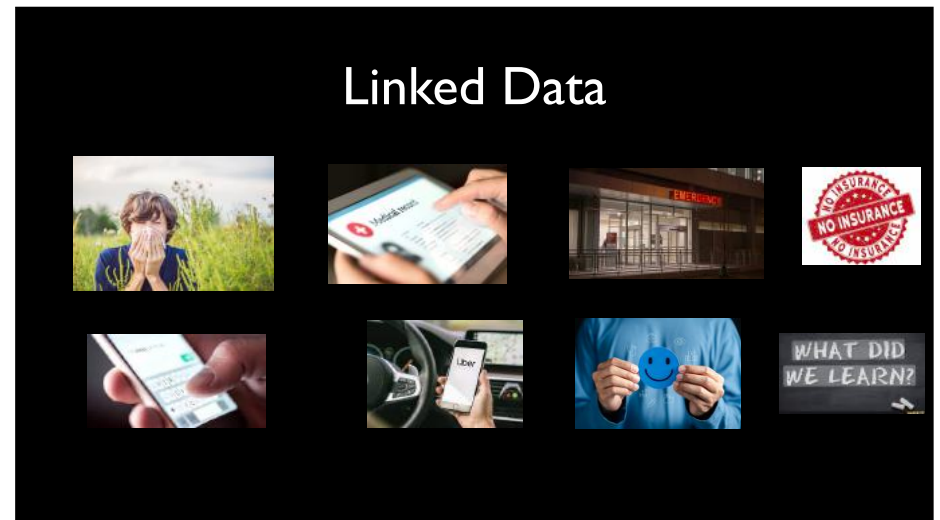
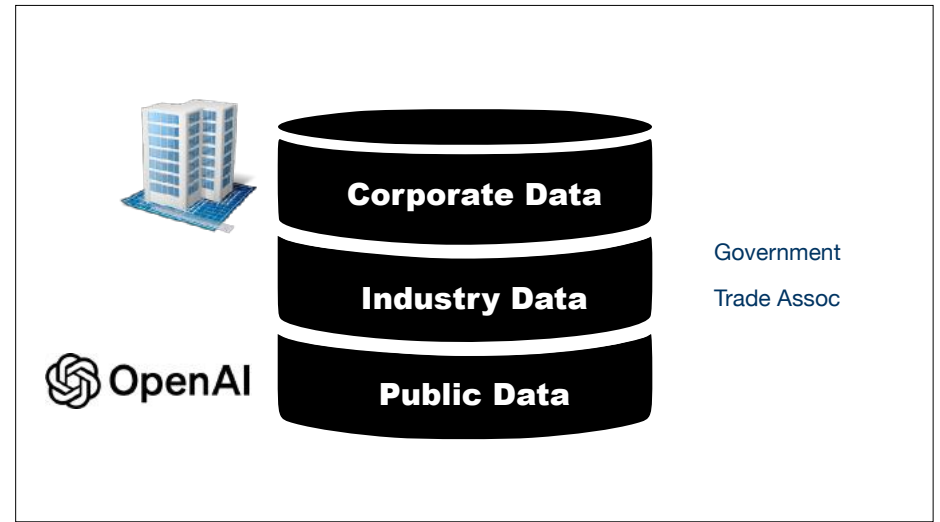
24x7x365 Going to Class



It's all about
instant learning
from your customers







“The new gold rush isn’t models. Its proprietary data and the window to stake your claim is closing”



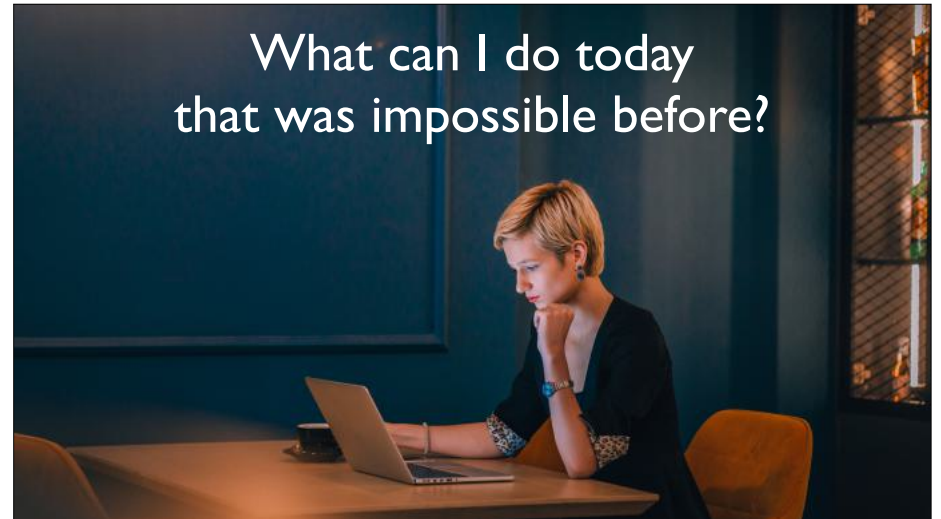
Glass Half Full



What magical new service could you create?



What can I do today that was impossible before?



Glass Half Empty



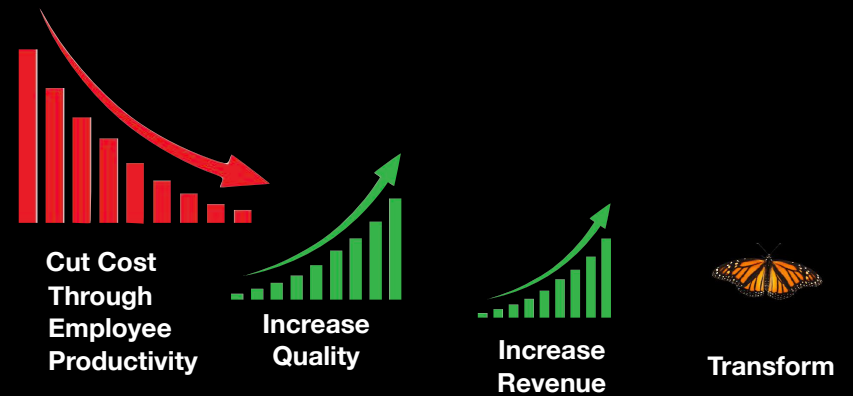
What new trend or technology could put me out of business?



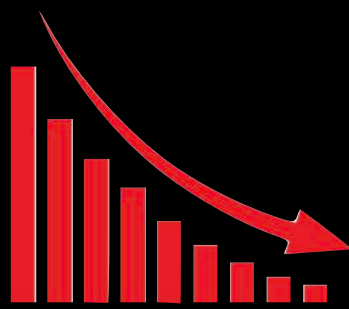
AI makes it better



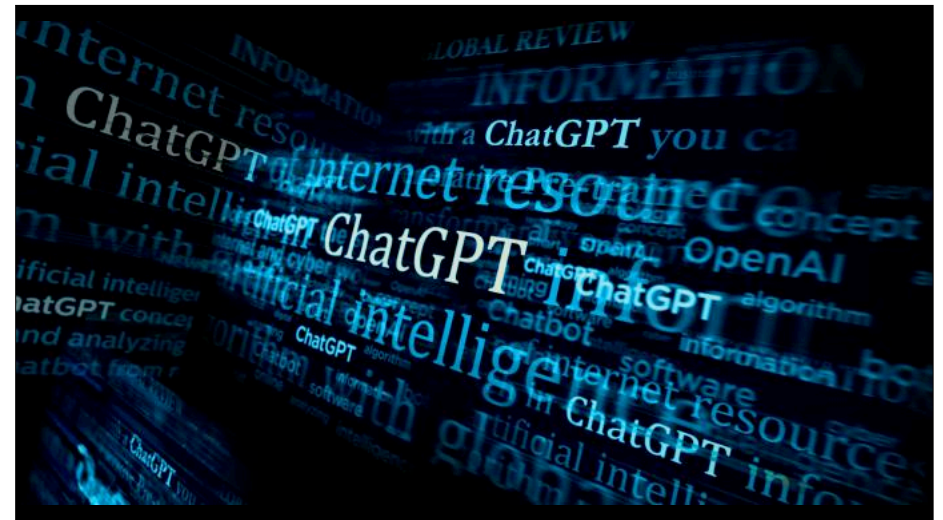
How are companies using AI?



Individual Productivity

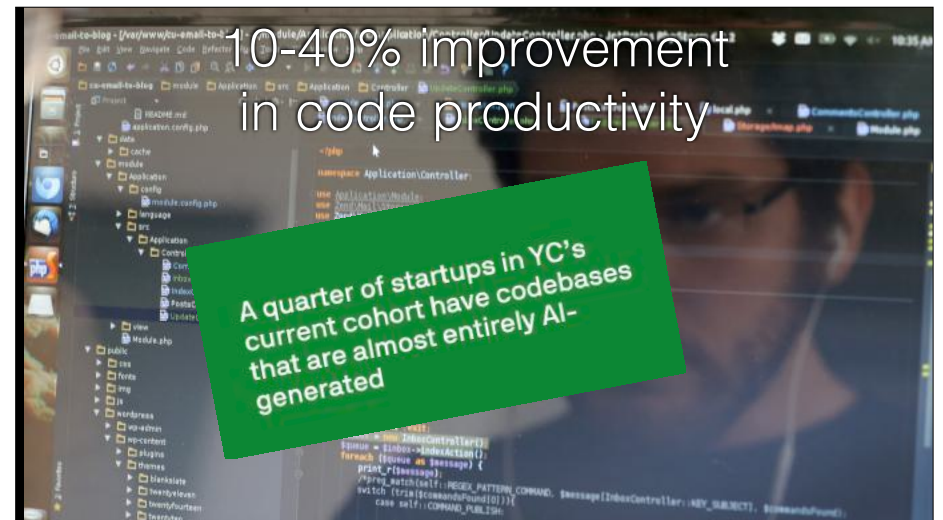


Cut Cost



- Outline steps to validate a business idea
- Write a marketing plan for (XX) business
- Create (##) social media ads for (XX) business
- Write an article about 3D printing in (XX) business
- Write a press release about (XX)
- Create a sales pitch to a prospect
- Write a (length) blog post about the future of our industry
- Write a user manual for product.
- Write a response to a customer complaint
- Discuss an exit strategy for (XX) business
- Write a job description for (XX)

How many of you have used it?



10-40% improvement
in code productivity

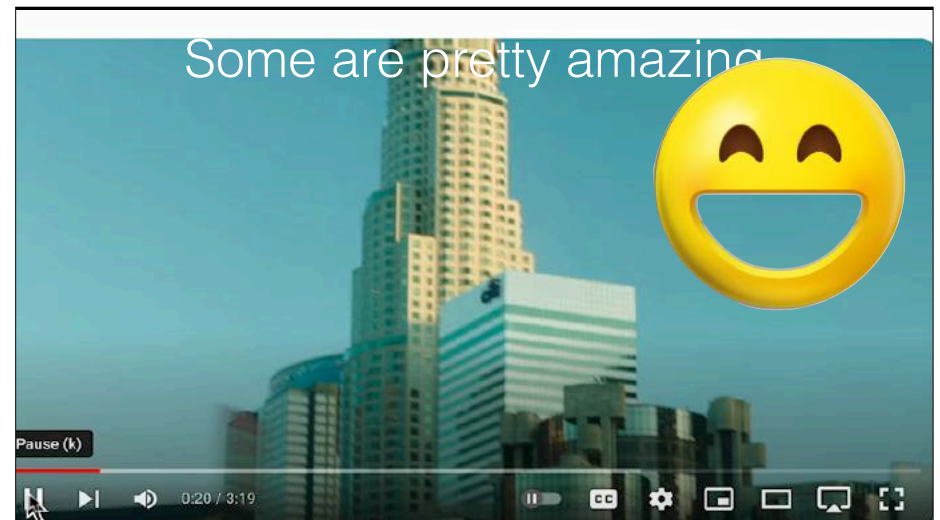
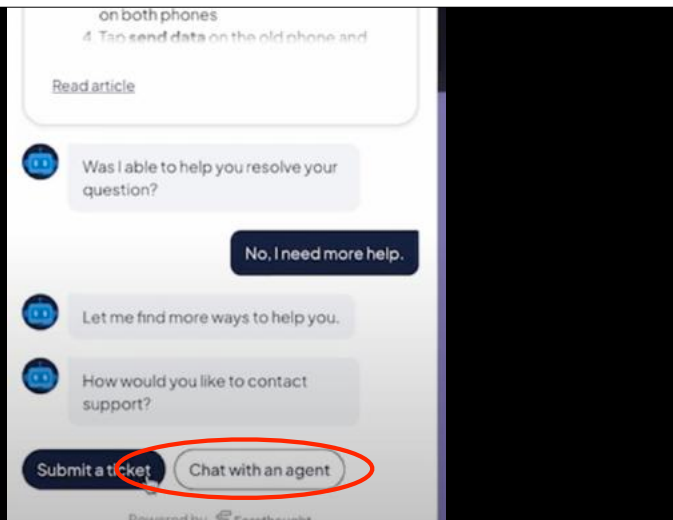
A quarter of startups in YC's
current cohort have codebases
that are almost entirely AI-
generated

AI Customer Service

- Pros
- Limited understanding
- Lack of empathy
- Glitches
- User Frustration



Too
many
end
like
this



No just productivity



Reimagine Process



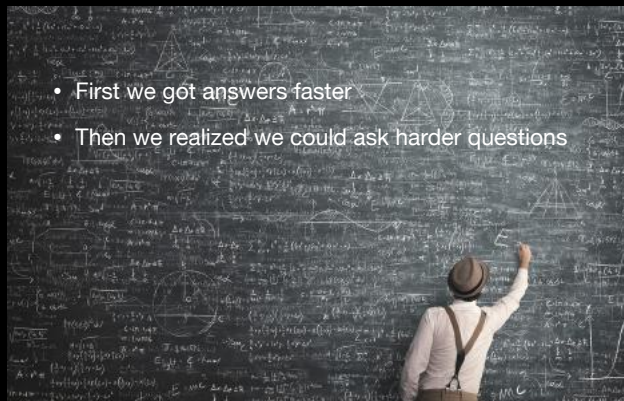
British Columbia Investment Management

- Increased productivity by 10-20% for 84% of Microsoft users
- While increasing job satisfaction by 10% for 84% of users

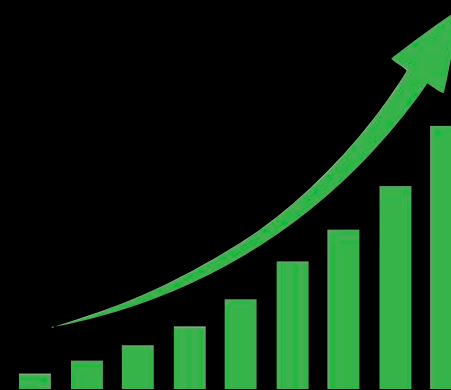
Because they also redesigned the workflow!



A leader of a three letter agency



- First we got answers faster
- Then we realized we could ask harder questions



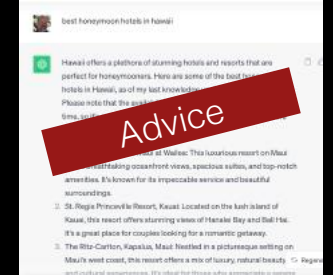
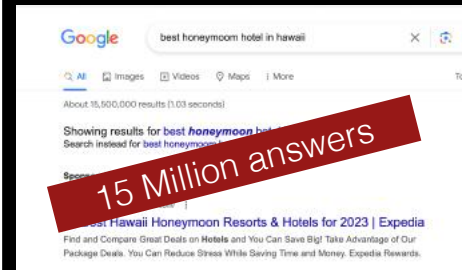
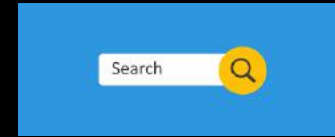
Increase
Revenue

AI is the new UI

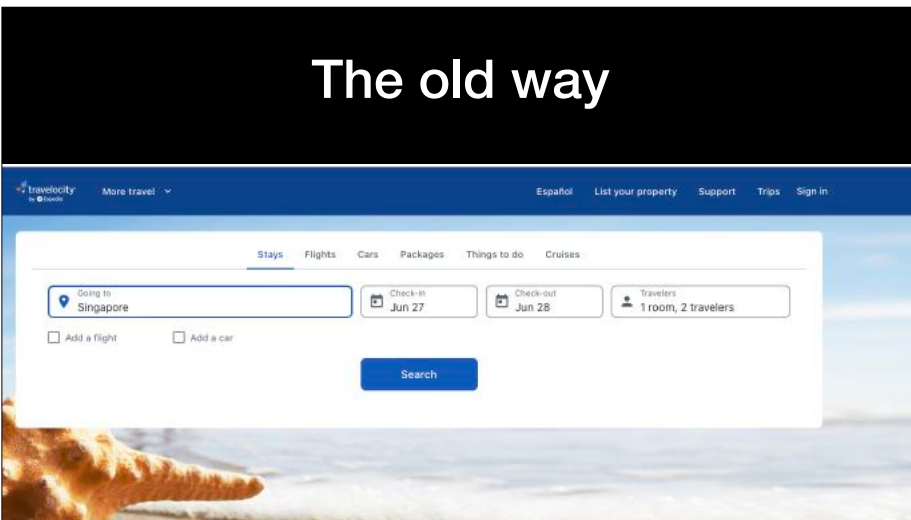


It's called search

Not find!

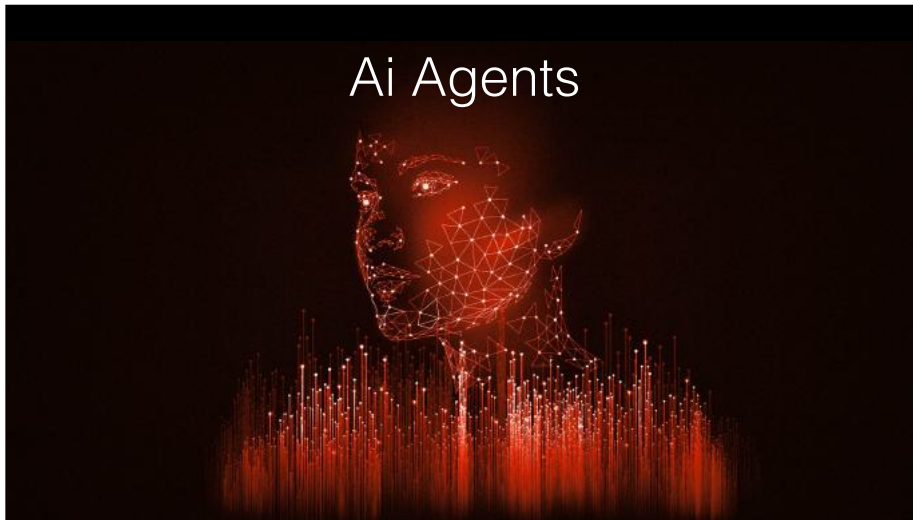
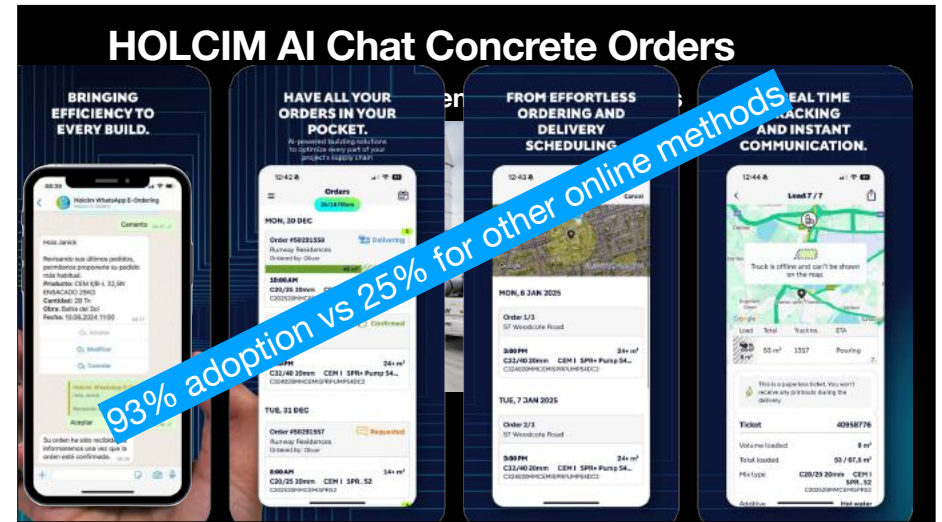
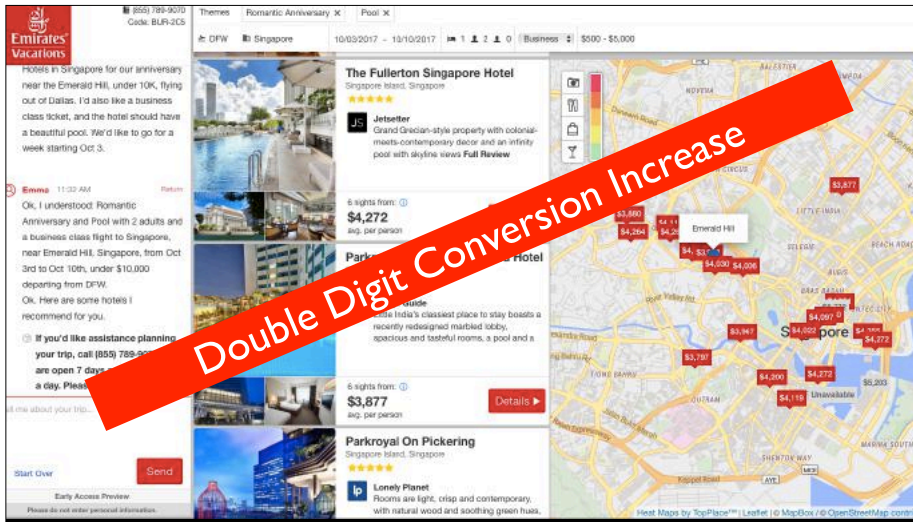


The old way



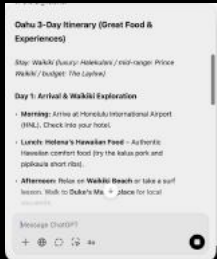
Conversational Commerce





"Plan my vacation"

Plan my trip



Tesla Price Auction Autobidder



Agents at a Bank

- Writing credit risk memos by hand
 - 1-2 days gathering data from dozen sources
 - Analyze multiple interdependencies
 - Write 20 page memo to support lending
- Multi agent system
 - Identifies and ingests data
 - Provides qualitative and quantitative insights
 - Produces report (and integrates prior memos, and previous feedback)
- Decisions are 30% faster and risk memo revenue up 30%



Knit together complex legacy infrastructure



Transformational AI



Combining Technologies



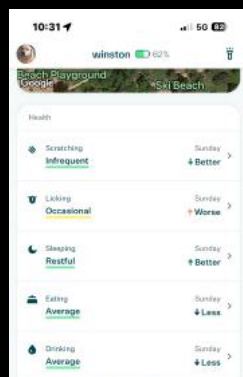
I.O.T



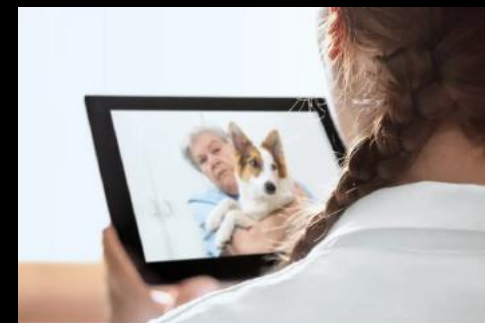
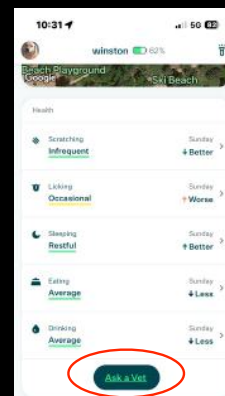
50 Billion by 2035



First diagnostics



Then lead-gen



Robotics



Robotics



Predictive Analytics



From Reporting To Action



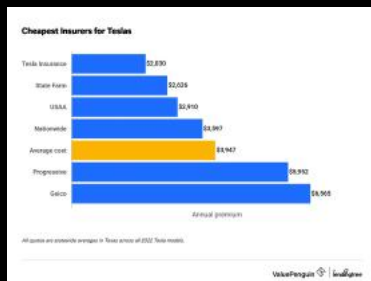
Penske Trucking

- 446,000 Vehicles in Fleet
- Prevented 90,000 Breakdowns
- Reduced MTTR by 15min-1hr



TESLA | INSURANCE

Tesla wrote \$900mm in auto last year



Sensors & AI = Five Senses



See



Touch



Smell



Taste



Hear

Taste



- Sensors can sniff out fraud in Whisky
- Even identify brands with 96% accuracy



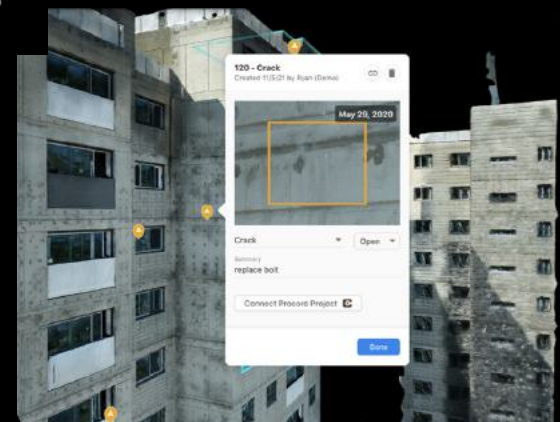
Smell



Methane Sniffing Drone



Defects



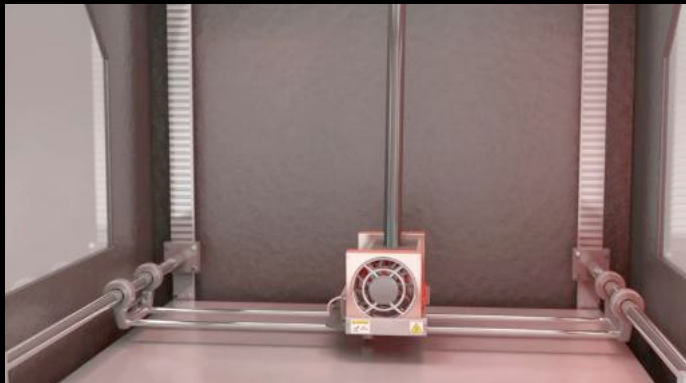


Bread is
conveyed
from the
freezer



We have extreme labor shortages
from time to time during our seasons.

Additive Manufacturing



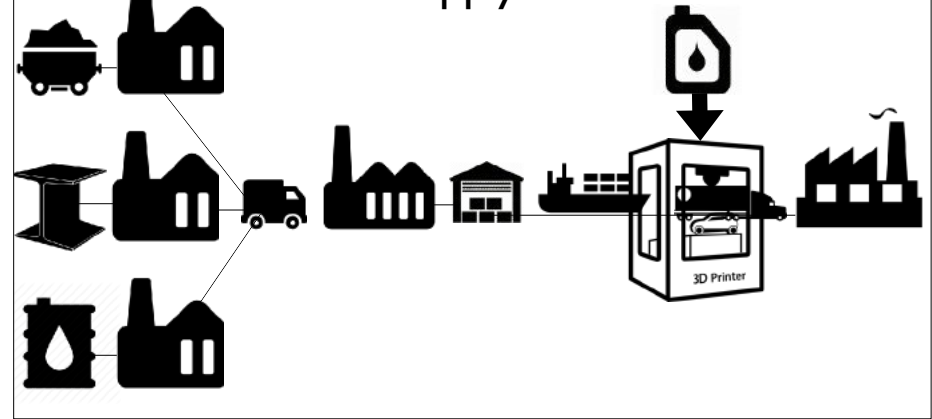
40% Mass Reduction
20% Decrease Weight



Jet Engine Fuel Nozzle



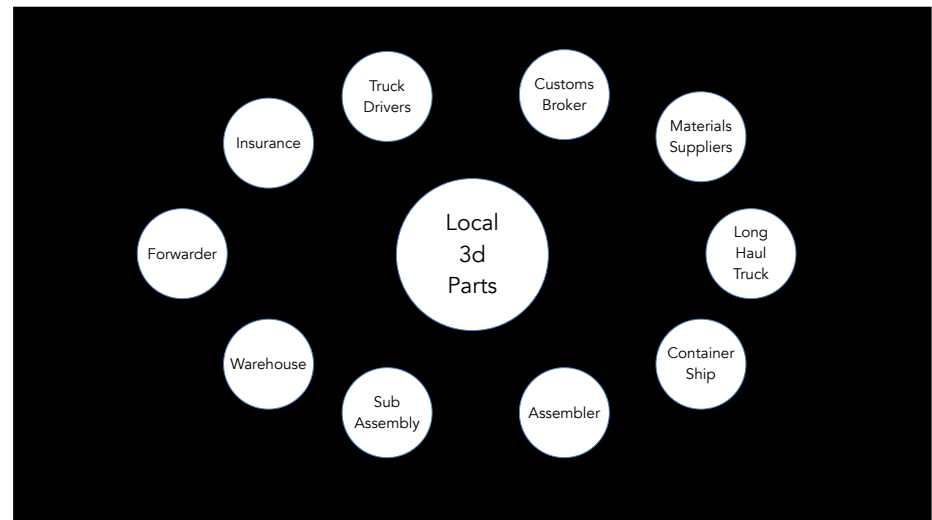
Part Supply Chain



Manufacturer Benefits



- Cheaper
- Lighter (25%)
- Stronger (5X)
- Faster (1 Year Faster to Market)
- No Inventory
- Fewer Sub Parts to Maintain (-20 Parts)
- Etc



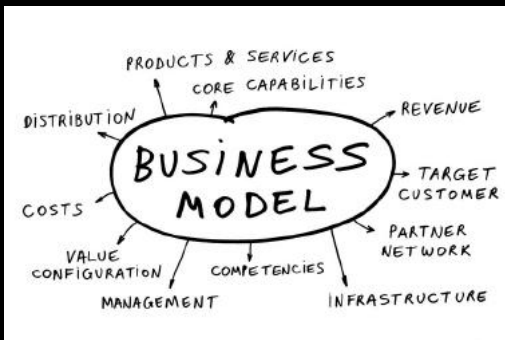
Better to be the disruptor!



“If you don’t like **change**, you’re going to like **irrelevance** even less.”



New Business Models



OPA

Other People’s Assets

Amazon Traditional



Add amazing software



Used Books

Traditional No Company

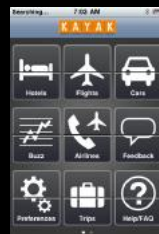


Add amazing software



Travelocity

Search for Products



BILLION

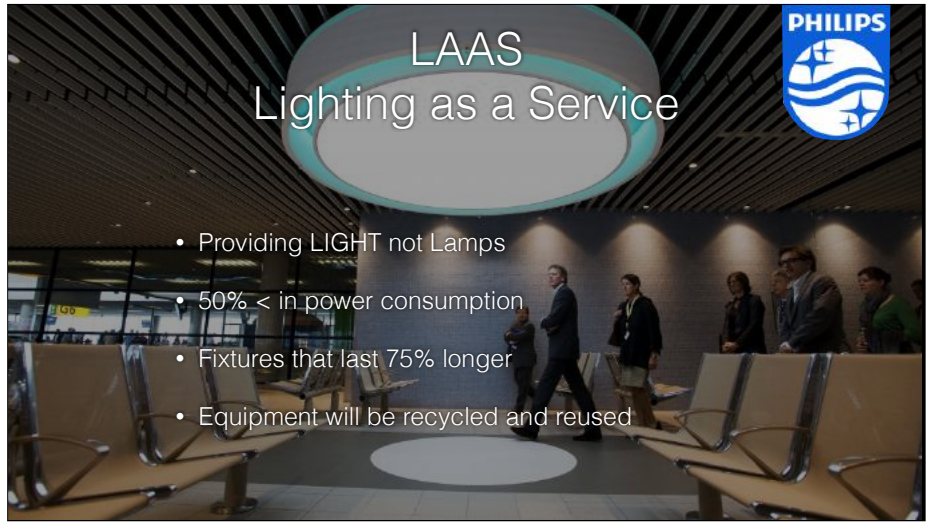
ONI

Outcomes Not Iron

LAAS Lighting as a Service



- Providing LIGHT not Lamps
- 50% < in power consumption
- Fixtures that last 75% longer
- Equipment will be recycled and reused



Experience Disruptors

- ~~Nokia~~
- ~~Apple Music~~
- NCR
- BMW
- ~~Yellow Cab~~
- ~~Uber~~
- ~~Gillette~~
- Sealy
- Nieman Marcus
- Apple
- Spotify
- ~~Sony~~
- UBER
- Warby Parker
- Ring
- Dollar Shave Club
- Casper
- Stitch Fix

Change how we buy & use

What's the new model?





Internet of Things The Next Growth Driver for Insurance Industry



DESIGNED BY: INDUSTRY.CO.IN

Playing to their strength

- They know industrial processes
- They know inspection
- They know how to measure risk
- And they are comfortable with it

Analyzed Millions of Insurance Claims

Our AI Platform Products

4SeeCharlee

Predict & Prevent

Forecast attorney involvement, litigation, severity, and reserves with precision. Access real-time insights through sleek dashboards and reports, streamlining workflows and reducing costs.

DocuCharlee

Document Intelligence

Effortlessly extract, summarize, and analyze risk from documents, emails, and unstructured data. Get instant results with smart alerts, detailed summaries, and contextual insights.

Ask Charlee

Search & Discover

Seamlessly search claims data, documents, predictions, and exposure insights. Instantly access claim lists, KPIs, graphs, and reports—delivering the information you need, when you need it.

FindCharlee

Identify & Flag

Meet our Suspicious Claims solution: Detect potential fraud with precision. Claims are scored, flagged, and delivered via dashboards, reports, and alerts—helping reduce fraud and enhance efficiency.

Crosby - AI law firm that reviews contracts in 1 hour



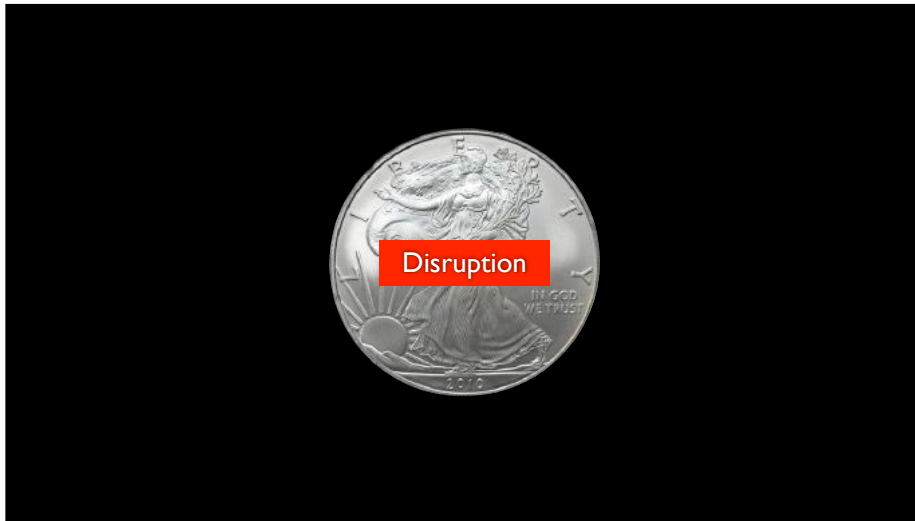


From one perspective: A disruption



From another perspective: An innovation





Check the mirror



Risk



AVOID

ACCEPT

RISK

REDUCE

TRANSFER



I Started My Career As A Receptionist in a travel Agency - 50 years ago



1st Startup



2nd Startup



Sold to American Airlines





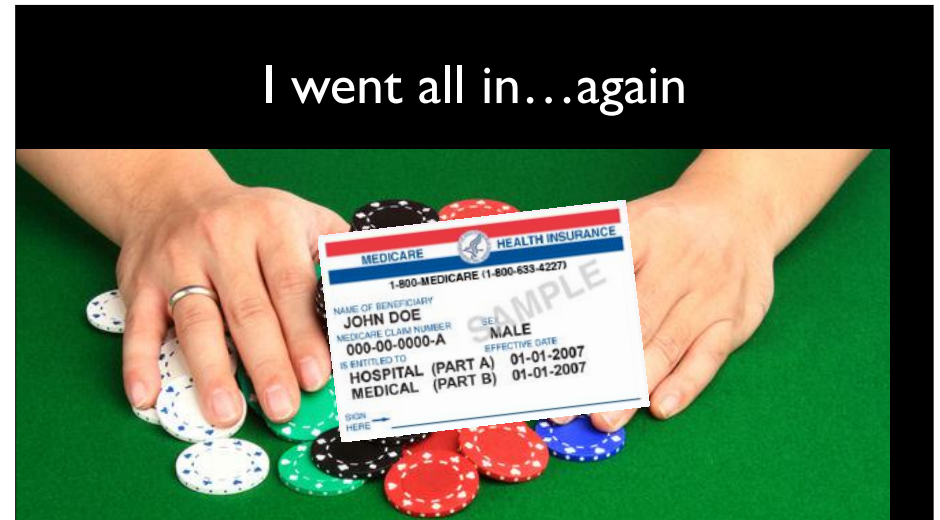
18 Years AA

- Director



Big Risk





Ran outta money



Operating at full throttle



Take the first risk!



Check the mirror..again



Sentries



Listen To Your Customers!

- The Phone Booth Is A Symbol
- Every person in every job required to listen to two customer calls per month
- Must discuss root cause at staff meeting



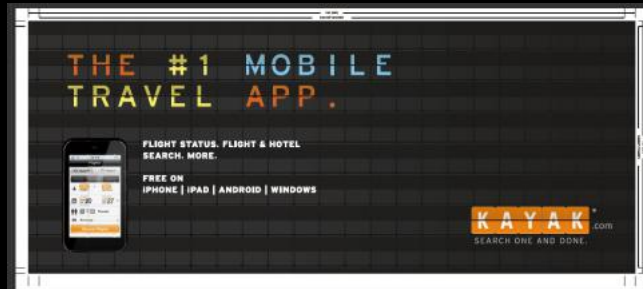
Paul English, CTO

KAYAK



Clay in the customer's hands

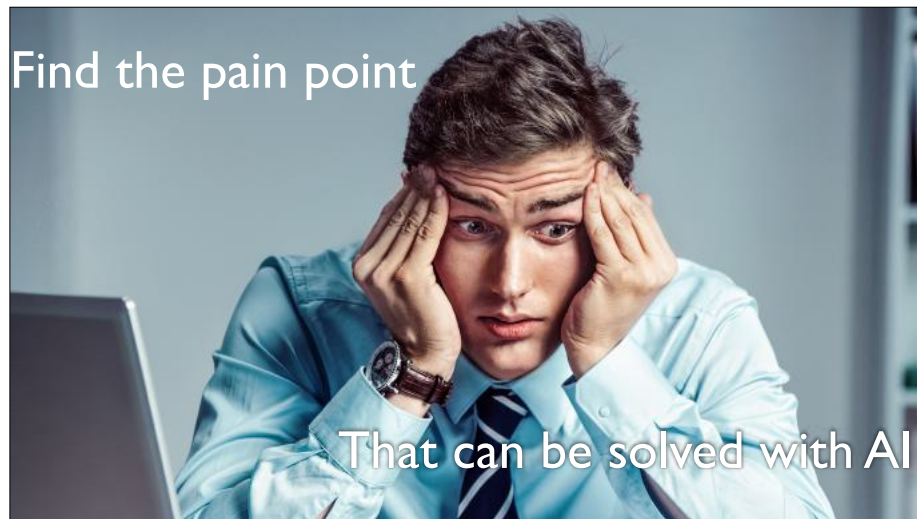




75,000,000 Downloads

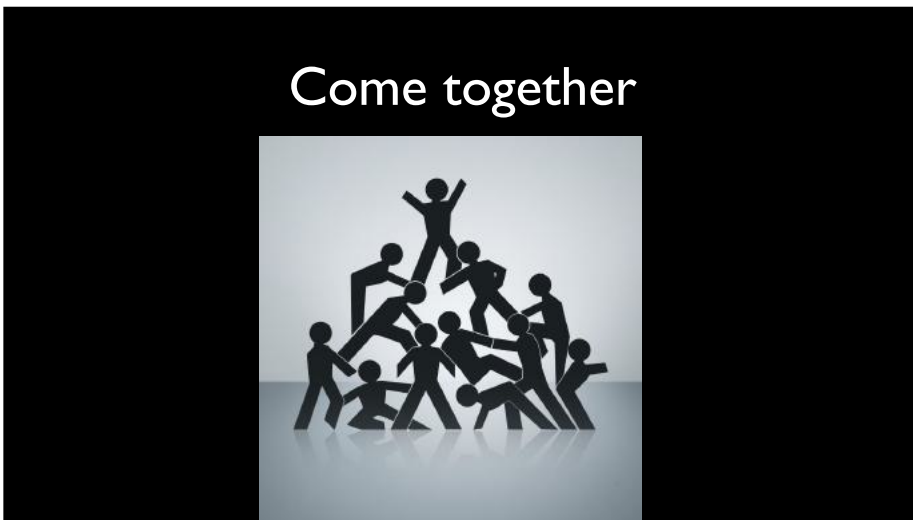
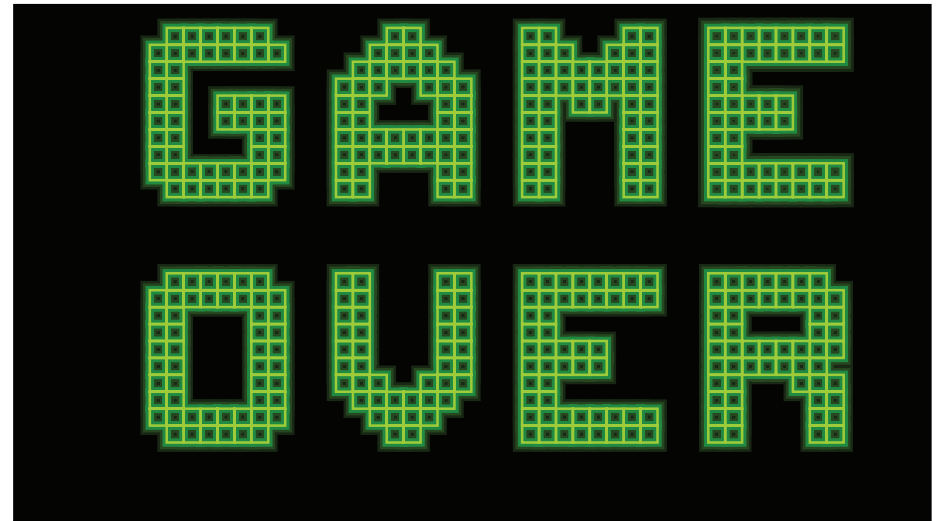


Find the pain point



That can be solved with AI





Apple didn't invent

They made them better



Why can't I buy a concept car?





“Established organizations view
disruption as a threat”



Experiment



When you fail.....



Kill projects...NOT people



Coach

Early on we built a CD Rom based travel product

Spent \$1 million dollars

Lost \$1 million dollars

"What did you learn?"



Everyone needs a coach



Watch the films!



It's all about the team



This New World requires Old World knowledge mixed with youthful exuberance







One
Person
CAN
make
all the
Difference



Satya Nadella
Microsoft



Jensen Huang
Nvidia

One Persistent Guy Beat Us



Doubled Their Sales!



Keep teams small



“The *last* 25 years were all about who could build things
the **cheapest**.
The *next* 25 will be all about who can make things
the **smartest**”



Antoine van Agtmael

See the world in a new way



The very best candle
makers didn't invent
the light bulb!

Oren Harari

Lessons learned

A close-up photograph of a baby with light brown hair and blue eyes, looking intently at a tall stack of books. The baby is wearing a light blue long-sleeved shirt. The books are stacked vertically, with some spines visible, including one with a red spine and another with a yellow spine. The background is a plain, light color.

AI is more than GPT

3D Printing

I.O.T.

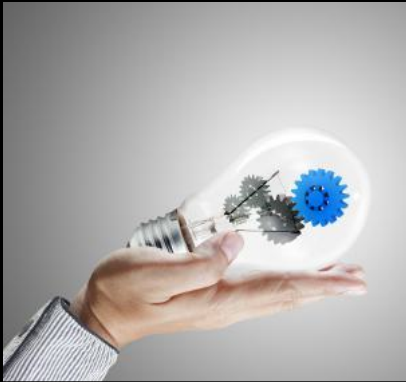
VR/AR

Robots

Digital Twins

Analytics

New Products



New Business Models

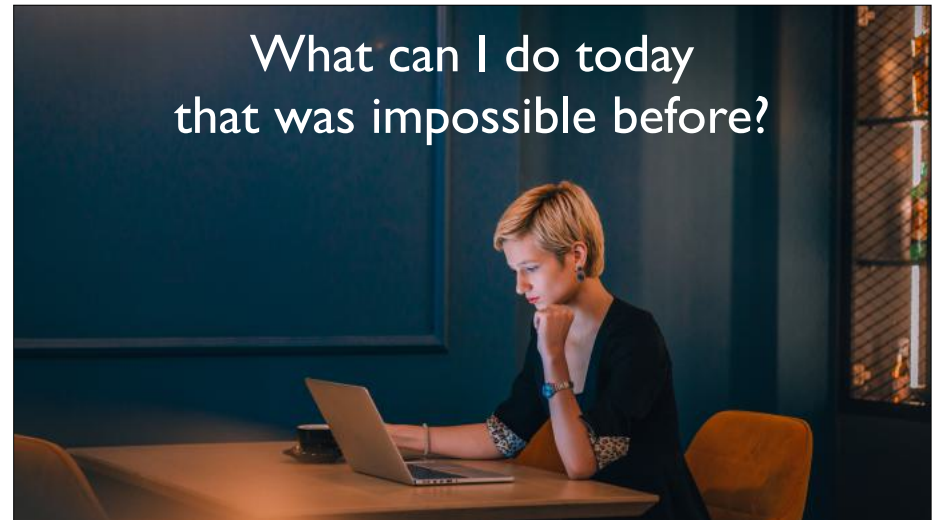


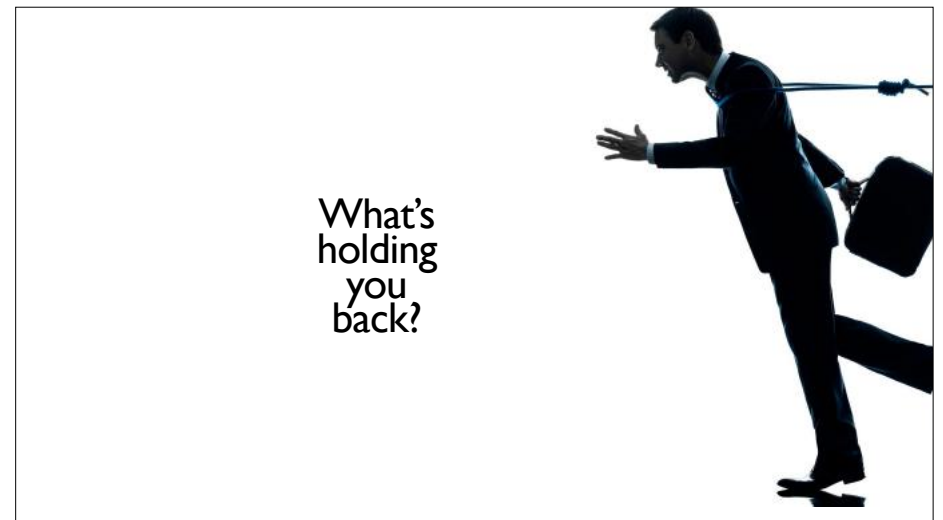
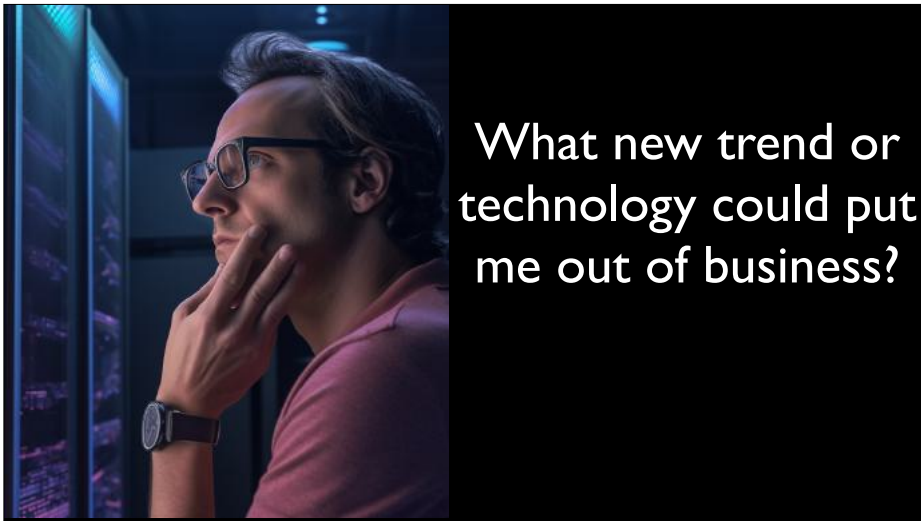
New Revenue

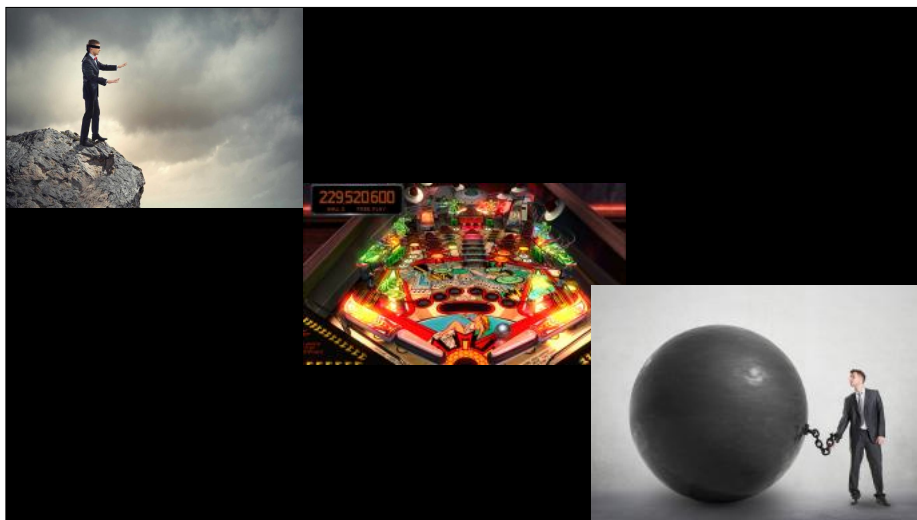


terryjones.com/live

What can I do today
that was impossible before?







The opportunities are out there



You can win in transitions



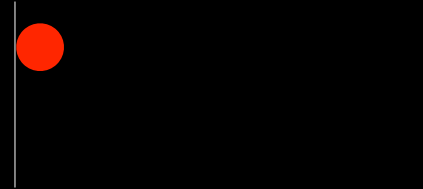
It won't be easy!



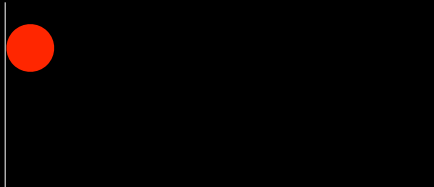
But you've got the tools



“Finite players play within boundaries



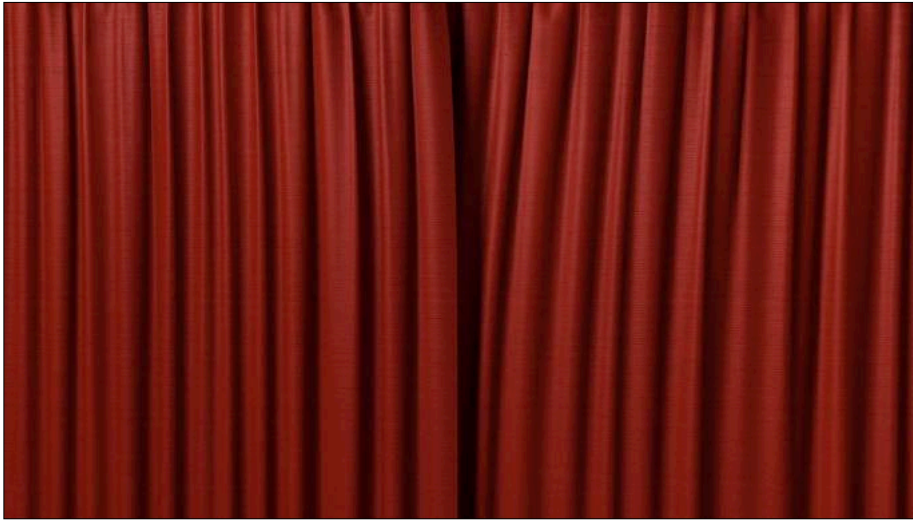
Infinite players play with Boundaries”



“The Future Is
A Foreign Country.
They Do Things
Differently There”

Arthur C. Clarke





Travel Agent
Product Marketer
CIO
CEO
Chairman
Served on 20 Boards
Venture Capitalist
Author
Speaker



“Kapil Jain
CEO and Managing Director, @Clear

AI alone will not create a lasting moat. Competitive advantage will come from embedding AI into the fabric of the enterprise – combining domain expertise, data, and operational rigor to transform how decisions are made, work is created, and value is delivered.