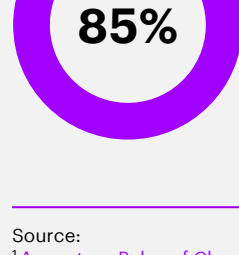


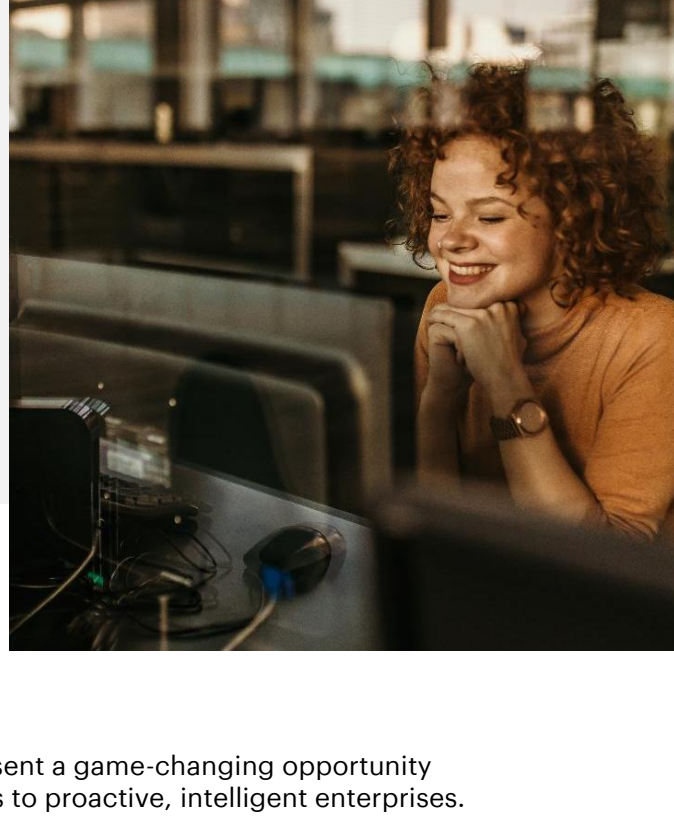
Five AI imperatives for insurance leaders

AI is increasingly seen as a driver of revenue growth



of C-suite leaders in the insurance industry now believe revenue growth is becoming a more significant benefit of AI for their organizations¹, rising from 68% in 2024².

Source:
¹Accenture Pulse of Change Survey, Wave 16, January 2026
²Accenture Pulse of Change Survey, Wave 11, January 2024



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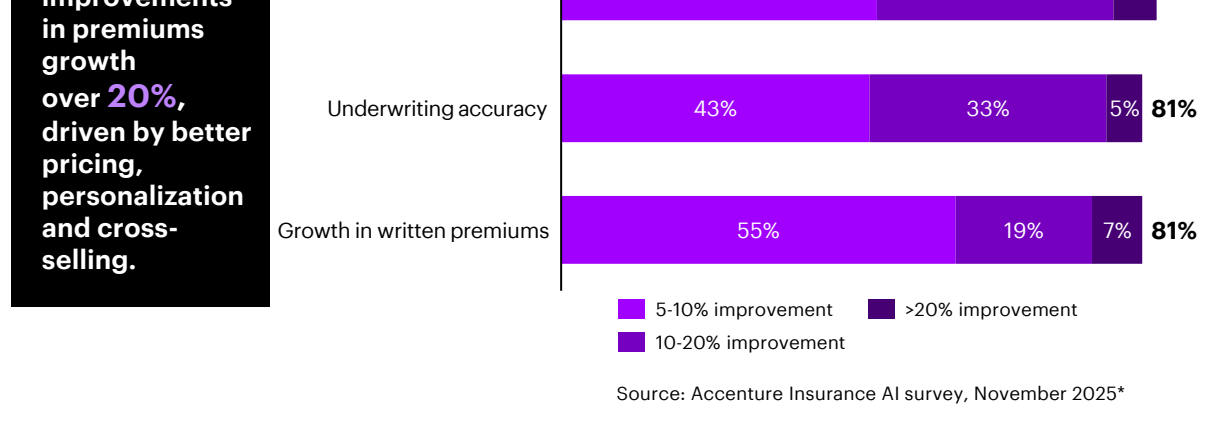
Research Snapshot

Generative AI, and agentic AI in particular, present a game-changing opportunity to shift insurers from reactive service providers to proactive, intelligent enterprises. To explore the potential impact of AI in all its forms in insurance and understand how to maximize its ROI, we surveyed **263 (133 P&C, 130 L&A)** senior insurance executives, conducting interviews with 15, across the Americas, Europe and Asia. All of the subsequent data points featured in this infographic relate to this research.*

AI is delivering measurable gains

81% of respondents have seen at least a 5% improvement in **growth in written premiums**

Q. What results has your organization achieved so far from data and AI initiatives across the following performance indicators?



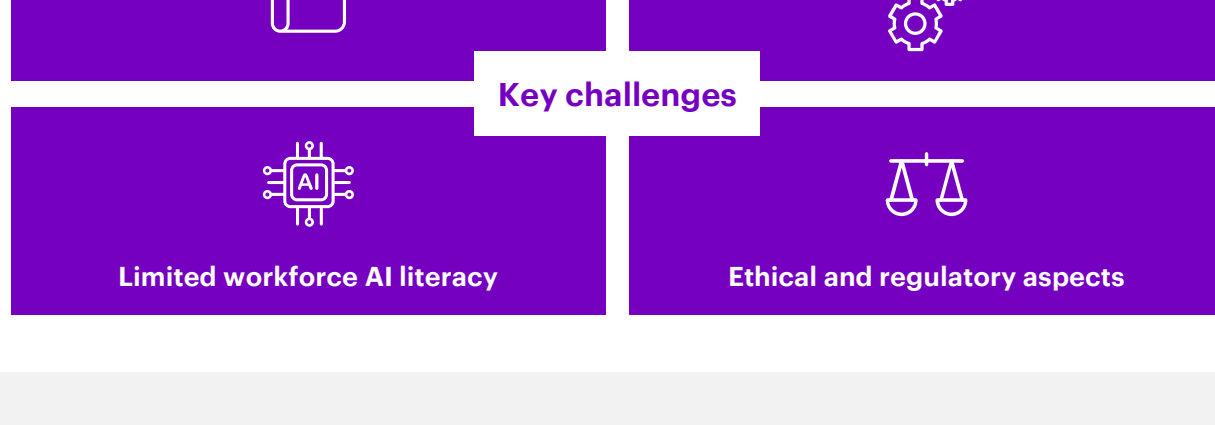
Fragmented objectives don't add up to a greater whole

While AI is seen as a growth driver, investments still skew more towards operational efficiency

Q. Which of the following best describes your organization's primary value drivers for data and AI investment? [Share of respondents, ranked top three]



Structural barriers continue to hinder scaled AI adoption



Five strategic imperatives to unlock AI's full impact:

- Align AI use to the business strategy**
to ensure it contributes directly to enterprise-wide goals.
- Adopt a two-speed data strategy**
to modernize legacy systems while supporting AI technologies.
- Expand AI skills across the workforce**
to combine technical and business knowledge.
- Evolve the talent ecosystem**
to include people-led agent-to-agent workflows.
- Formalize a proactive compliance mindset**
to turn ethical design into a competitive advantage.

01. Align AI use to the business strategy

AI, and especially Agentic AI, has to move from experimentation to aligning with the larger enterprise strategy and contribute to material impact on the P&L and Balance sheet.

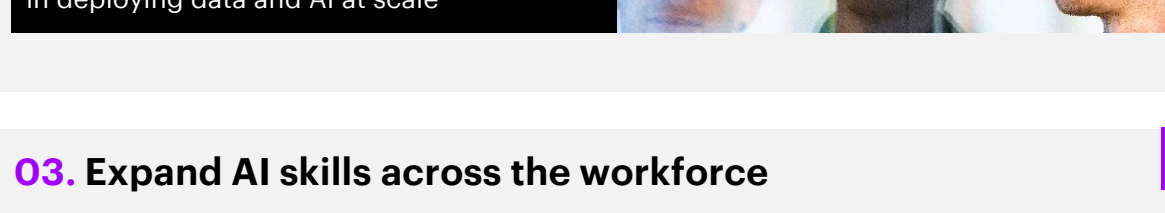
Q. Which of the following best reflects your company's current stage of AI transformation?



02. Adopt a two-speed data strategy

Quick wins for immediate efficiency gains, enterprise capabilities for sustained value.

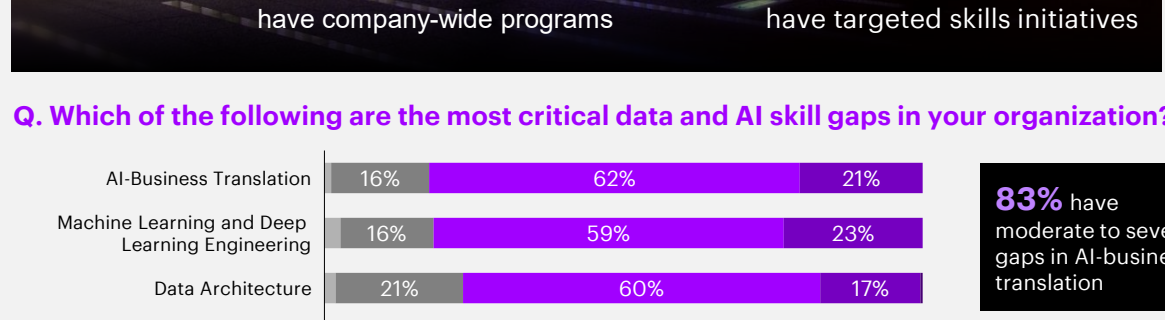
Q. What challenges are you facing to deploy data and AI at scale? [Share of respondents, ranked top three]



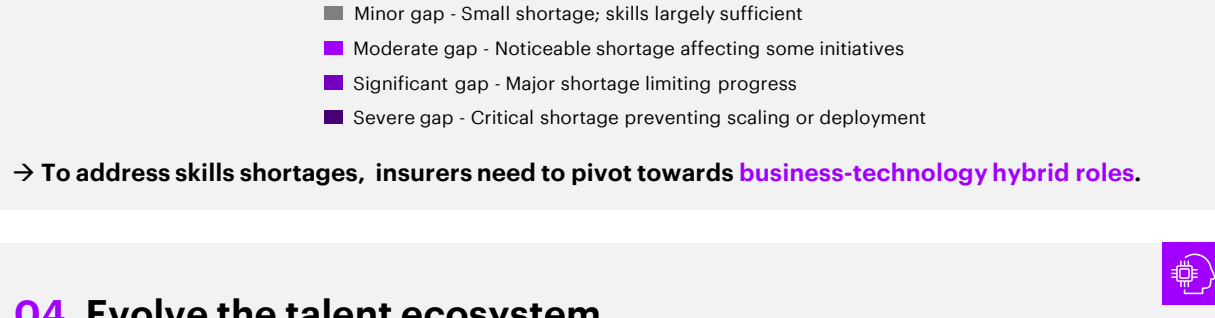
03. Expand AI skills across the workforce

Currently, skills are concentrated, not enterprise-wide

Q. Which of the following best describes your company's approach to developing workforce skills for data and AI?



Q. Which of the following are the most critical data and AI skill gaps in your organization?



→ To address skills shortages, insurers need to pivot towards **business-technology hybrid roles**.

04. Evolve the talent ecosystem

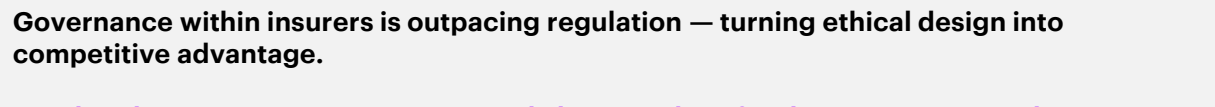
Introduce people-led agent-to-agent workflows

Q. To what extent do you agree or disagree with the following statements:

- 73% agree that their workforce will need to be reskilled/upskilled
- 70% agree that their company will need to integrate Human-AI collaboration frameworks into the organizational design
- 68% agree integrating AI agents into core workflows will transform roles
- 50% say some tasks will be fully automated

From near-term gains to enterprise advantage

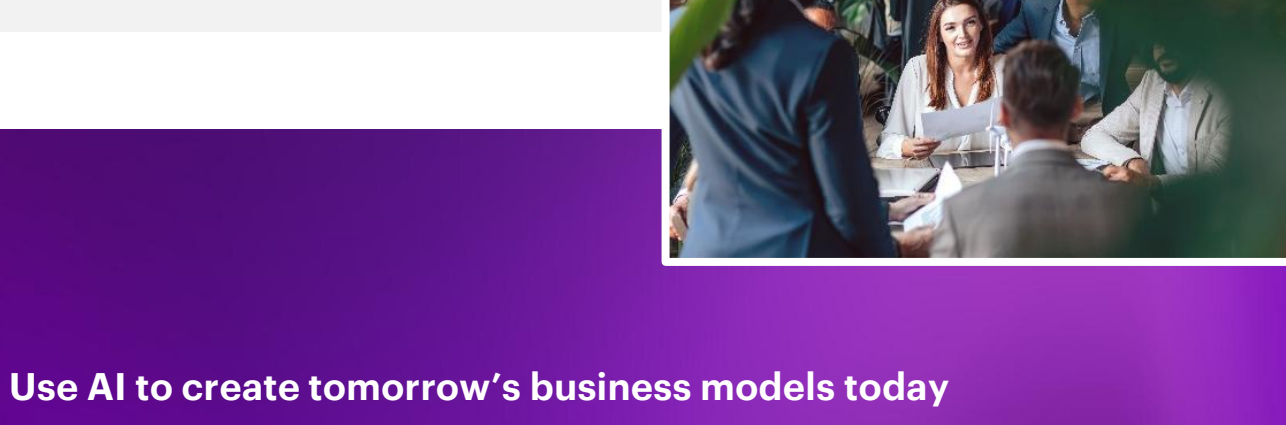
Quick wins	Ultimate aspiration
<ul style="list-style-type: none"> Embedded AI: Can improve operational efficiency within existing systems and workflows. Decision augmentation: Aiming to enhance underwriting and claims decisions through human and AI collaboration. 	<ul style="list-style-type: none"> Intelligent agents manage 70-80% of routine workflows, coordinating autonomously across systems and functions. Humans provide governance, validation, and empathy — focusing on oversight, judgment, and customer interaction. AI governance, data quality, and orchestration capabilities are fully institutionalized as core enterprise functions. AI is used to steer pricing and capital for enterprise-level optimization of the portfolio mix.



05. Formalize a proactive compliance mindset

Governance within insurers is outpacing regulation — turning ethical design into competitive advantage.

Q. What does your organization currently have in place for the governance and oversight of AI systems?



Use AI to create tomorrow's business models today

What our survey results demonstrate is that most insurers still use AI to run today's business better, but not yet to create tomorrow's business models for revenue growth. Our research also shows that successful AI implementation on five things: a strategic, P&L-driven growth focus, a two-speed data strategy while modernizing the tech stack, upskilling the workforce towards business-technology hybrid roles with people-led agentic workflows and treating proactive compliance as a competitive advantage.

Authors:

Anand Prensundar
 Managing Director
 Global Lead, Data and AI, Insurance, Accenture

Ravi Malhotra
 Senior Managing Director
 Global Lead, Insurance, Accenture

*Source: Accenture Insurance AI survey, November 2025
 Please note: Percentages have been rounded to the nearest whole number.