Accenture Research Report

How insurers drive revenue by deploying AI with intent

Five actions turn ambition into growth

Authors

Anand Premsundar

Managing Director - Global Data and AI Insurance Lead

Connect with Anand

Anand serves as executive sponsor for generative AI (gen AI) and leads data and AI for Accenture's global insurance practice. With over 20 years of experience, he partners with senior leaders at insurance carriers to define and execute data and AI-led transformation strategies. Anand holds patents in customer lifetime value, telematics and the application of gen AI across the insurance value chain. He specializes in digital strategy and transformation driven by AI, machine learning and advanced analytics, with deep expertise in translating complex business challenges into data-driven solutions.

Ravi Malhotra

Senior Managing Director - Global Insurance Lead

Connect with Ravi

Ravi leads Accenture's global insurance practice and has spent over 20 years helping leading insurers become more competitive. He works with clients across North America, Europe and Asia Pacific on challenges related to growth, operational effectiveness and large-scale transformation. A frequent speaker and writer on digital disruption and the future of insurance, Ravi brings deep expertise in shaping strategy and driving change across the industry. He holds a BS and MBA from Northwestern University.

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Most insurers are investing in AI technologies primarily to improve how they run their existing business, and are seeing real results. Gains in gross written premiums are being driven by better pricing, personalization and cross-selling.

These are important, but the next maturity leap in AI adoption will carry far greater implications for long-term success. That's because this leap will focus on growth, according to our most recent Pulse of Change study.[1] In fact, 85% of the 218 C-suite leaders we surveyed in the insurance industry across 20 countries now believe revenue growth is becoming a more significant benefit of AI for their organizations, up from 68% two years ago.[2]

The challenge for insurers is to keep improving current practices while simultaneously building the new channels and workflows needed to deliver competitive, higher-value customer outcomes in the years ahead.

Our survey findings, coupled with our current client work, offer insights on how to do that. We also spoke directly with senior executives accountable for data, AI, technology and business transformation (see the Research Methodology box on page 6 or the About the Research section at the end of this report for further details).

> **Broadly, we found insurers need to move away from an "AI everywhere" approach toward one that deploys "AI with intent" to reinvent the business.**

When applied strategically, AI presents insurers with a game-changing opportunity to shift from reactive service providers to proactive, industry-leading enterprises.

Specifically, our findings indicate that five interrelated actions support this transformation:

Action 1 **Align AI deployment to the business strategy** to ensure it directly supports enterprise-wide goals.

Leading insurers prioritize use cases tied to strategic differentiators. For example, using agentic AI to automate commercial underwriting submissions, dynamically price specialty risks or proactively identify claims leakage and fraud.

Action 2 **Expand AI skills across the workforce** to combine technical and business knowledge.

Increasing AI fluency across underwriting, claims, actuarial and distribution teams helps domain experts demonstrate where AI can add real value when deployed with purpose. Underwriters, actuaries, claims handlers, fraud investigators and brokers all need sufficient AI skills to confidently redesign workflows, challenge outputs and uncover new risk insights with their tools.

Action 3 **Evolve the talent ecosystem** to include people-led, agent-to-agent workflows.

AI agents will triage first notice of loss (FNOL), gather documentation, coordinate repairs and escalate exceptions to human adjusters. In distribution, they can support brokers with quote comparison, policy servicing and personalized recommendations. This frees people to add uniquely human value: considering contextual nuances, applying situational judgment and listening empathetically to clients. It also creates space for more creative, forward-thinking work, particularly in approaching insurance as a life and lifestyle need rather than simply a product.

Action 4 **Adopt a two-speed data strategy** to modernize legacy systems while supporting AI.

Legacy data and fragmented systems still undermine AI ambitions. Scaling requires enterprise-level rewiring. That's why companies need a two-speed strategy where short-sprint wins unlock growth and deliver immediate efficiency gains while the organization builds enterprise-grade capabilities over the longer-term for sustained value creation.

Action 5 **Formalize a proactive compliance mindset** to turn ethical design into a competitive advantage.

Regulators are increasing scrutiny of algorithmic bias, explainability, pricing fairness and the use of external data in underwriting and claims. Insurers that formalize governance early—through transparent model documentation, human oversight, auditability and ethical design—can turn trust into a competitive differentiator.

This report examines how insurers are using AI today and explores each action in detail.

Research methodology

To explore the potential impact of AI in all its forms in insurance and discern how to maximize its return on investment, we surveyed 263 senior insurance executives (89 Property and Casualty [P&C], and 100 Life and Annuity [L&A] and 74 multi-line) with direct accountability for AI, data, technology and business transformation. We also conducted 15 in-depth interviews with industry executives from Asia Pacific (Dai-ichi), Europe (Admiral, Allianz, AXA, Generali, Munich Re, Zurich) and North America (Liberty Mutual, MetLife, New York Life, Progressive, State Farm, The Hartford, Travelers). All subsequent datapoints featured in this report relate to this research unless otherwise indicated. Our research experts review and validate the generative AI outputs with traditional research methods where possible, applying Accenture's Responsible AI standards.

The critical context

AI and data initiatives are having a positive impact, but struggle to deliver enterprise-wide value. AI is delivering revenue growth gains. Eighty-one percent of the insurance organizations we studied have achieved at least a 5% improvement in gross written premiums from AI and data initiatives so far. Of this group, 7% have achieved improvements of more than 20%, driven by better pricing, personalization and cross-selling (see Figure 1).

Figure 1: AI and data initiatives are delivering results

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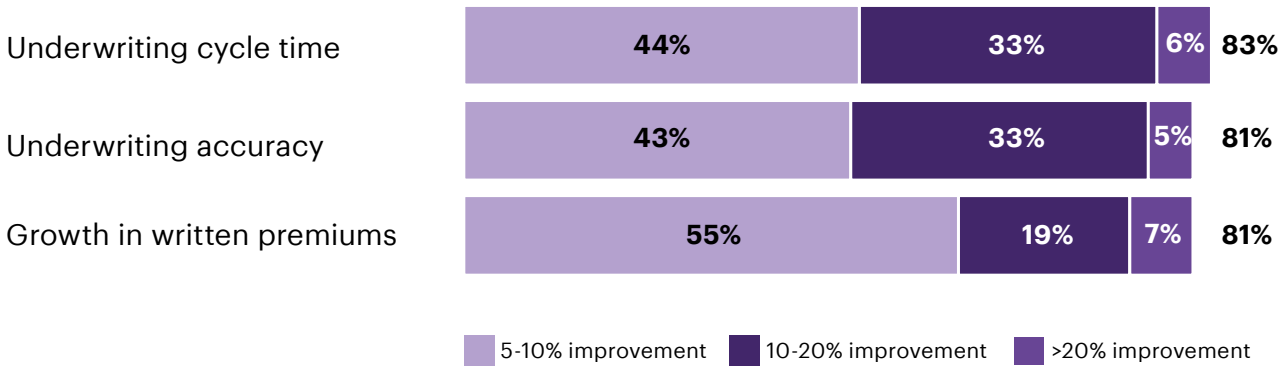

Source: Insurance AI survey, Accenture, October–November 2025. Respondents were asked to indicate the results their organization has achieved from data and AI initiatives across selected KPIs.

As insurers continue using AI to improve the bottom-line, they're also achieving faster underwriting cycle time and improving accuracy and pricing, resulting in lower loss ratios. They're doing this by scaling repeatable, high-value use cases in areas such as underwriting and claims where data is stronger and returns are clearer. Many have moved beyond proof of concept and are building the processes, governance and infrastructure needed to support scaling.

As one industry executive noted, "Underwriting and claims are where gen AI has already shown 30–40% productivity improvements. We start there because the data is clean and the ROI clear." So, AI is delivering measurable impact in core areas of the value chain, as organizations learn from well-defined use cases and extend into more complex domains.

The most effective approaches rely on standardization, with shared data models, consistent metrics and unified governance. The following use cases offer examples of specific gains in quoting and response time, underwriting, policy servicing and claims handling:

One carrier achieved faster and more efficient quoting by enabling **distribution agents**. To get there, the organization first built a strong data foundation by integrating CRM, policy administration and third-party data to provide a 360-degree view of customers and leads. Executives then leveraged that data foundation to develop gen AI support for people working across the sales funnel: trend-based concept generation for campaigns, personalized content for nurturing leads and personalized product recommendations. The results? Significantly higher (30-40%) conversion rates, plus a 3-5% increase in the value of new business.

Another insurer **redesigned underwriting**, unifying fragmented, unstructured datasets to accelerate insight generation. That organization started by building foundational technology capabilities, including cloud infrastructure. Executives then employed business simplification tools (codified risk controls, user experience design, workflow integration) and enabled more effective prompt engineering with a library schema and an evaluation framework. Finally, they implemented minimum viable product processes across select strategic lines of business and geographies.

These steps helped the insurer realize 10-20% growth in new business premiums and reduce its time to quote by more than 80%.

A third insurer transformed **policy servicing** activities by deploying AI, gen AI and agentic capabilities to help employees lower the cost of service and improve customer experience.

This organization's activities included: automating document classification and data extraction workflows; implementing dynamic policy generation templates and ensuring consistent adoption across all product lines. As a result, the insurer achieved a 42% reduction in handling time (with an average of 30 minutes saved per case). It reduced cycle time by about 60% (from about five days to about two days). It also unlocked about 5% FTE capacity. Ultimately, it improved both straight-through processing and enterprise scalability.

A fourth insurer reformed **claims handling** by deploying a bespoke gen-AI-powered assistant to offer employees new levels of support. The organization first conducted analysis and synthesis of claims input files by processing structured data, documents and communications used by adjusters. It then generated structured and unified natural language summaries covering property loss details, associated contracts and contact history. By decoupling the existing technology architecture to operate independently of legacy claims systems, it ensured minimal disruption and low dependency on existing applications.

This organization quickly realized 25-35% time saving on simple claims ("desk-settleable"). It realized 35-45% time saving on complex claims, such as those requiring expert appraisal. Additionally, it reduced claims leakage by 0.5-1.5%, and reduced the average time-to-first-offer by 30%.

Despite these proven use cases, our survey found that less than a third (32%) of insurance executives placed 'Driving revenue growth and business expansion' as one of the top-three areas driving their AI and data investments.

In most cases, the enterprise as a whole is still missing out. It's time to begin taking a more holistic approach. Doing so would drive revenue growth, business expansion and productivity targets far more purposefully; it would also address the need for sustainable, inclusive insurance. For example, sharpening pricing models or streamlining underwriting improves performance locally—but without feeding those insights into distribution, product design and cross-sell strategies, insurers forgo the compounding growth effect that comes from linking risk intelligence directly to revenue decisions.

Market leadership requires orchestrating AI across the enterprise, seeking connections among initiatives and anchoring every activity to measurable business outcomes.

Only 32% of insurance executives cite revenue growth and business expansion as a top-three driver of AI and data investments.

Organizations that scale AI effectively with the intent to drive enterprise-wide gains will bring new products to market faster. They will operate with more productive and AI-literate workforces. They will build capabilities that are embedded across the enterprise, making them harder to replicate. Ultimately, the advantage will not come from adopting AI, but from how deliberately it is scaled across the business.

The following five actions set up the backbone needed for that effort to succeed.

Action 1

Align AI deployment to the business strategy

to ensure it directly supports enterprise-wide goals

Currently, just 23% of insurers have achieved enterprise-wide AI integration (see Figure 2 on page 12).

Most organizations still separate AI strategy from execution. Business leaders define ambition, but delivery sits largely within data, AI and technology teams. The organization offers abundant training, but not necessarily the training that helps people use AI proactively to meet business goals. Ownership of the technology therefore splits, and so does investment. Budgets fragment between centralized initiatives focused on training and platforms and decentralized efforts driven by individual business units or corporate functions. The approach offers flexibility, but it comes at a cost.

What's needed is a clear link between business strategy, talent strategy and technology strategy. Insurers need to treat AI as a business capability tied directly to outcomes and clarify accountability accordingly. This requires aligning discrete strategies, investment and execution and scaling use cases across the enterprise rather than solely within isolated functions.

Figure 2: Use of AI is expanding across multiple functions but not yet enterprise-wide

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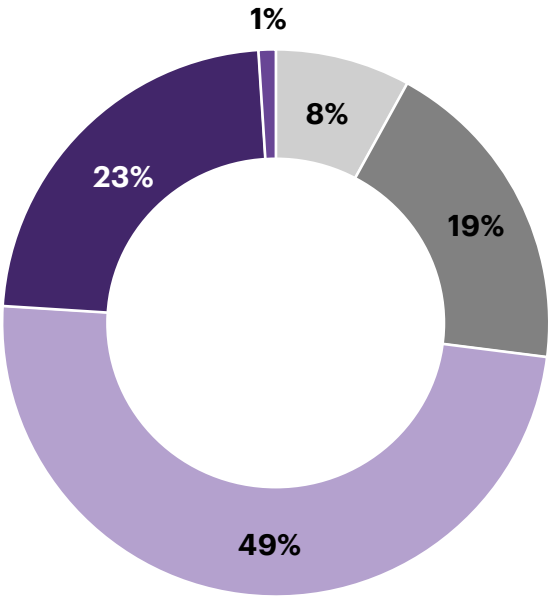
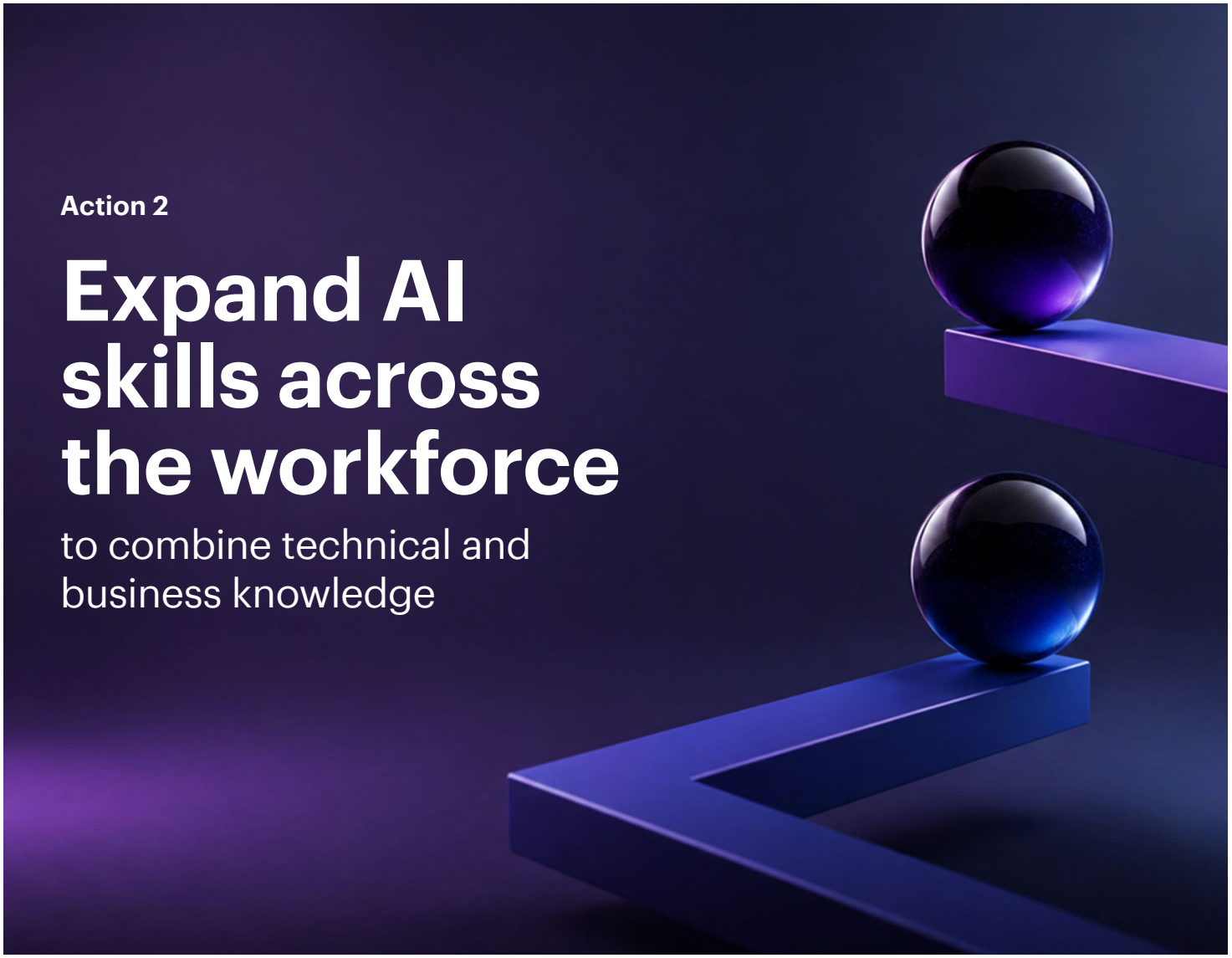


Source: Insurance AI survey, Accenture, October–November 2025. Respondents were asked to indicate the stage of AI transformation their organization is currently in.



Action 2

Expand AI skills across the workforce

to combine technical and business knowledge

AI has captured leadership mindshare faster than any technology in decades, but most organizations haven't redesigned work, metrics or mindsets to capture the value. As a result, adoption races ahead in some cases, but value creation lags.

That's because speed in deploying AI does not necessarily translate into effective, proactive use. People are the critical enabler of return on investment from AI deployment; employees can and should co-create the future with AI. And people are eager to work with it. The onus is on organizations to build on that eagerness by building trust—in the technology, and in the organization's intentions regarding its use. In part, that means addressing employee concerns—such as job security, workload and the ethical use of AI—quickly and transparently.

Critically, it also means responding with data and practical support so people understand how the technology works, how it can help them achieve business goals, and how it can create new opportunities in their work and careers. As a Senior Technical Architect at a large insurer put it, "People readiness is more difficult than the technology itself. The challenge is helping employees see AI as an enabler, not a threat."

Recent research from Accenture shows that organizations reshaping work and the workforce with AI at the core are 4x more likely to build an adaptable workforce that can shift quickly across roles, and 7x more likely to strengthen organizational culture.[3]

If there is no trust, there is no adoption or value realization. Learning also needs to start at the top. Senior executives need to move beyond sponsorship into hands-on engagement. When they understand how AI systems work, where they add value and where risks emerge, they foster alignment and confidence—and are far better positioned to weave AI into the fabric of work, culture and decision-making, responsibly and pervasively.

> **"People readiness is more difficult than the technology itself. The challenge is helping employees see AI as an enabler, not a threat."**

Figure 3 details significant gaps that organizations need to address, including technical AI foundations, machine learning operations and data engineering and governance. These disconnects limit how effectively organizations can scale AI. Implementing enterprise-wide AI learning among traditionally business-minded staff can go a long way toward closing the most critical skills gap of all: the ability to translate AI into business value. Currently, 83% of insurers report moderate to severe shortfalls in that area.

Figure 3: Insurers have ranked the most critical skill gaps they are facing

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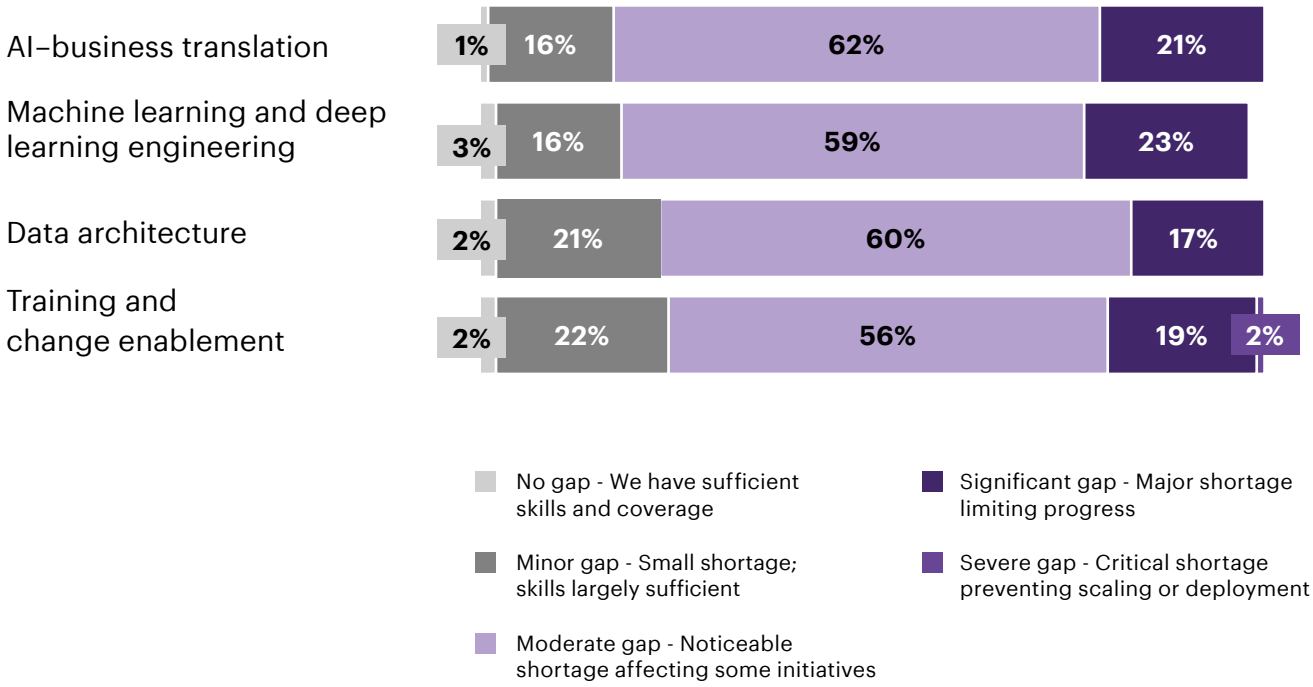


Source: Insurance AI survey, Accenture, October–November 2025. Respondents were asked to rank their organizations' data and AI skill gaps.

An important piece of the puzzle is accessibility. While 70% of insurers run targeted skills initiatives, only 14% have scaled these programs across the enterprise. AI capability remains concentrated in small groups, with limited enterprise-wide upskilling across underwriting, claims, actuarial and operations. What's needed is a shift from "AI for some" to enterprise-wide fluency where all employees understand how to interpret, supervise and challenge AI outputs as part of their core roles.

AI upskilling is not just about better prompting or faster automation. It depends on understanding how AI works in your own particular context and why it produces specific outcomes. As one executive told us: "AI literacy across the workforce is still low. We're training people, but most weren't hired for this era—that's the real bottleneck."

70%

of insurers run targeted skills initiatives, but only 14% have scaled these programs enterprise-wide.

Case study

Generali sought to address the skills bottleneck directly by integrating emerging technologies like AI into employee workstreams, while preparing their people to adopt advanced digital skills and take on new roles within the company.

To that end, senior leaders launched We LEARN, a comprehensive program designed to reinvent their learning strategy and reskill their global workforce of over 82,000 people.[4] The program began by identifying essential workforce skills for the future, spanning data strategy, data ethics, generative AI and sustainability.

Employees can now access an on-demand learning platform offering over 200 courses across 25 languages, spanning everything from classroom and virtual learning to gamified modules and animation. We LEARN also helps employees shift to future-ready careers through "mini-masters" programs and targeted training in areas like data science and cybersecurity.

Underpinning it all, a new platform and mobile app give employees seamless access to Generali's full learning catalog, along with the ability to register for courses and track their learning history.

The results speak for themselves:

100%
Engagement

1,200
Senior managers trained on gen AI, making continuous upskilling a shared commitment

32.7
Training hours completed per employee

Insurance leaders need to be transparent about what is expected from their people as AI becomes part of day-to-day delivery. Insurers already have strong underwriting expertise, growing data science capability and defined regulatory frameworks, but the connections between them remain underdeveloped. Without people who can translate across these dimensions, AI remains embedded in isolated workflows, confidence in automation remains limited and governance becomes reactive rather than designed.

Rise of the hybrid role

Hybrid roles are emerging to bridge this gap. Functions like data stewardship, prompt engineering and AI product management are becoming formalized to sustain the use of responsible AI at scale.

Key examples include:

Insurance AI value strategists, who build AI strategy, operating model blueprints and roadmaps to identify opportunities across the insurance value chain.

AI workforce transformation experts, who connect AI and business strategy with changes to talent, operating model and culture.

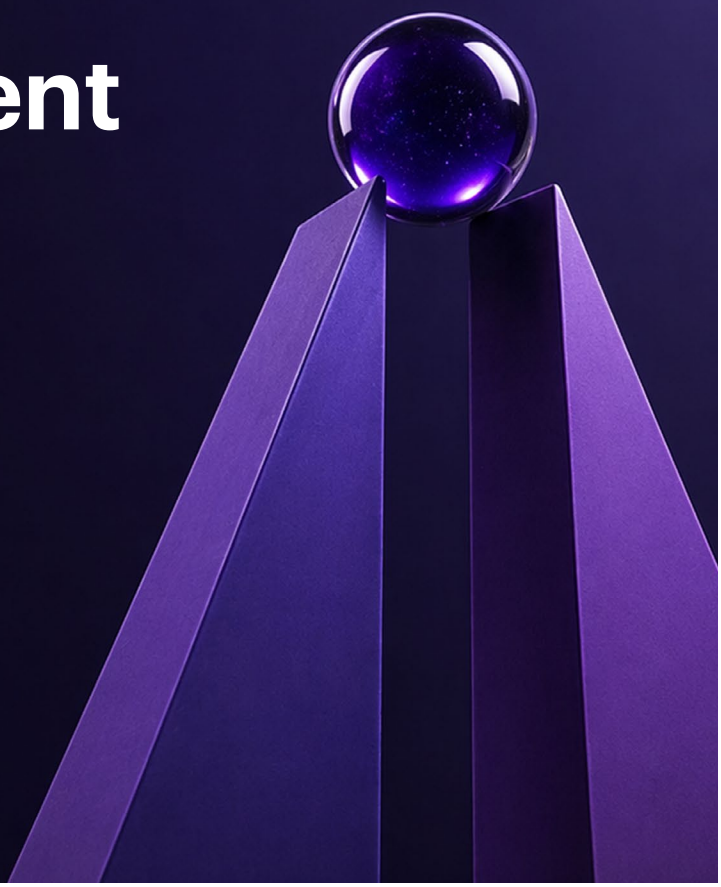
Insurance AI decision scientists, who use insurance domain expertise to design and implement AI-based decision-making frameworks and models.

As one executive put it, “We’re building internal talent with both technical and business backgrounds: people who can interpret model outputs and understand context.”

Action 3

Evolve the talent ecosystem

to include people-led, agent-to-agent workflows



For insurers, AI agents that act with initiative represent a significant shift, transforming them from reactive service providers into proactive, intelligent enterprises. However, the future of insurance does not hand over the reins to AI. It requires people thoughtfully leading agent-to-agent execution. Autonomy without oversight creates risk and the trust challenge remains.

Only 6% of companies fully trust AI agents to handle core business processes,according to a Harvard Business Review Analytic Services report.[5]

Clear oversight builds trust. People-in-the-lead models, supported by strong explainability, allow leaders to set guardrails for how agents operate and to audit what they did, how and why.

Employees can then shift from repetitive manual work to higher-value activities such as oversight and decision review in underwriting, empathetic listening and relationship-building in commercial and specialty, and contextual interpretation in complex claims investigations. Real transformation happens when speed and accountability advance together.

Agentic orchestration is the next step. Our survey shows that 68% of insurers believe integrating AI agents into core workflows will transform roles (see Figure 4 on page 21). By embedding agentic capabilities into core operations, insurers can streamline workflows and create new approaches to engagement, risk assessment and decision-making. Connecting multiple AI agents coordinates tasks across functions and links them with existing systems under unified governance and data standards.

Strong process design and risk controls ensure that autonomy enhances efficiency without undermining oversight, for example, making sure certain cohorts are not discriminated against or systematically priced out of the system by AI, exacerbating the problem of insurance redlining. Ethical design fosters automation that supports enhanced and equitable customer experience. As one AI executive said, "We see agentic AI as the next step, connecting the pieces. The goal is end-to-end automation, but we're doing it incrementally."

68%

of insurers say integrating AI agents into core workflows will transform roles.

This shift enables insurers to move from siloed tools to a connected system that coordinates underwriting, claims, operations and customer engagement through shared models and platforms. In doing so, it redefines both productivity and performance. Efficiency gains still matter, but the focus moves to higher-value human contribution. Orchestration connects data, systems and workflows across functions, enabling end-to-end processes with audit trails and human checkpoints, while modernization continues in parallel. Human empathy remains central, with AI enabling people to focus on whether the outcome truly serves the customer.

Figure 4: AI is expected to reshape operating models, governance, roles and required skills

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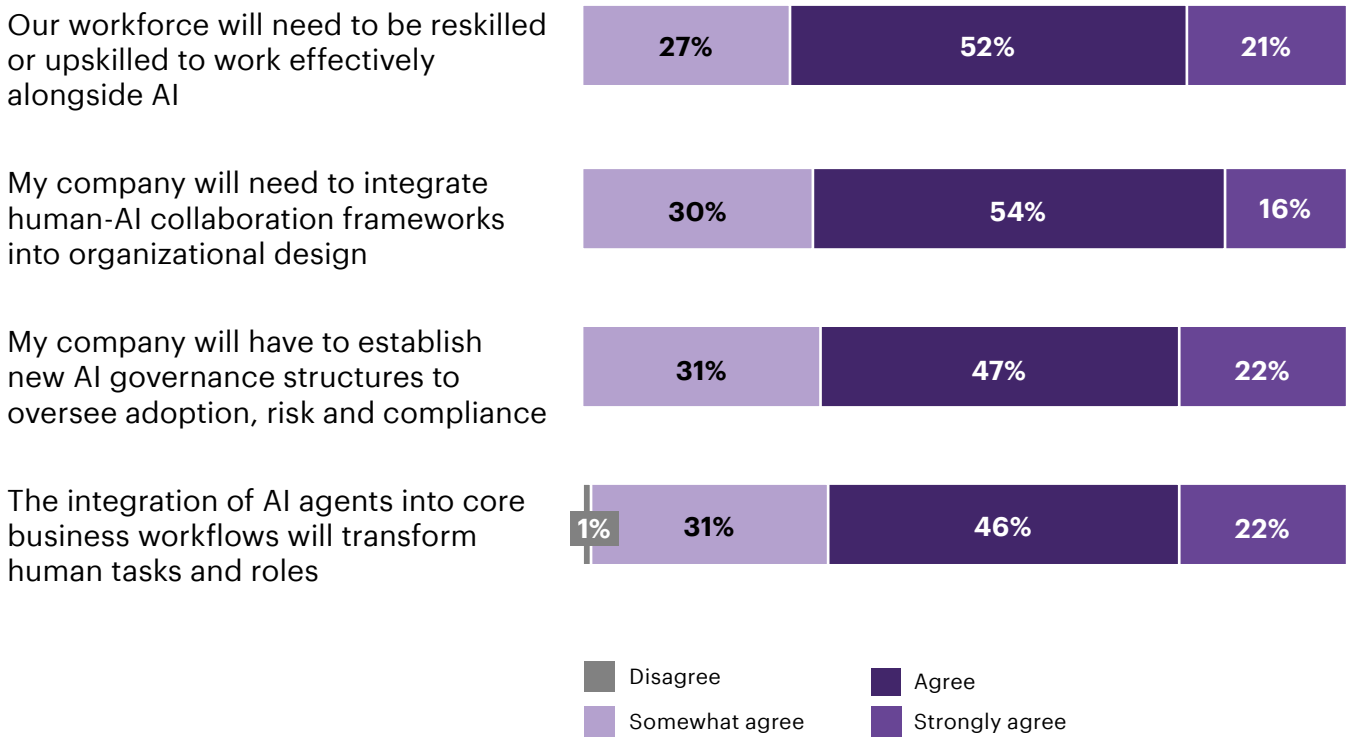

Source: Insurance AI survey, Accenture, October–November 2025. Respondents were asked to assess how much they agreed with the way AI is expected to impact operating models, roles, people's skills and governance frameworks.

Case study

Zurich Spain's experience building an AI-enabled operating model offers an example.

Leaders at Zurich Spain saw an opportunity to use AI to raise speed and consistency in broker-facing work while freeing underwriters and operations teams for higher-value judgment. They built an AI-enabled operating model so that agents, led by humans, could execute complete processes such as developing SME and liability quotations directly from broker emails.

The organization then scaled these capabilities across underwriting, document triage, sales support and broker interactions, treating them as daily operational tools, not one-off experiments. To drive adoption, Zurich invested in enablement and embedded AI directly into people's evolving workflows.

Among the results:

Zurich deployed more than 15 gen AI use cases across the value chain

Eighty-seven percent of employees use AI daily and 84% have completed general and role-specific AI courses

Quotation turnaround dropped from hours or days to minutes, improving conversion rates and broker satisfaction

Automated document triage reached 81% to 95% accuracy, reducing classification costs and accelerating downstream processes

The organization freed 60,200 hours per year through automation, processing 4,500 tasks daily

Action 4

Adopt a two-speed data strategy

to modernize legacy systems while supporting AI technologies

Legacy data and fragmented systems still undermine AI ambitions. Our research shows 50% of insurers cite legacy integration (see Figure 5 on page 24) as their primary challenge when it comes to deploying appropriate data and AI at scale, followed by access to sufficient high-quality data (45%).

Scaling requires enterprise-level rewiring. That's why companies need a two-speed strategy, where short-sprint wins deliver immediate efficiency gains while the organization builds enterprise-grade capabilities over the longer term for sustained value creation.

Companies can achieve this two-speed strategy by building orchestration layers that connect legacy systems with agentic AI. For example, a new underwriting or actuarial solution could benefit from claims experience and deeper insights drawn from claims data. For the quick win, multiple AI agents could be employed to work across functions, while also linking to existing core systems.

Figure 5: The challenges respondents face to deploy data and AI at scale

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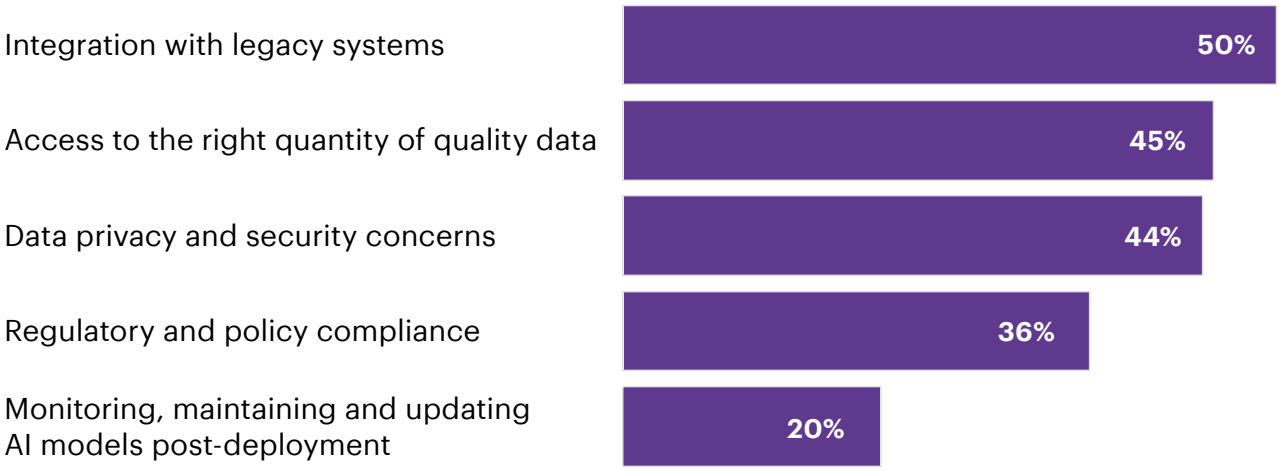

Source: Insurance AI survey, Accenture, October–November 2025. Respondents were asked to select the top-three challenges their organizations face to deploy data and AI at scale.

Meanwhile, the insurer can move ahead in a more measured way to modernize systems, integrate data and ensure interoperability across processes to prepare to expand advanced AI use cases. Many insurers are building centralized data platforms and cloud infrastructure to create a single source of truth, while adopting open architectures that allow faster integration of new AI tools and data sources. As a Director of Enterprise Initiatives at a large insurer put it, "There's a 'garbage in, garbage out' reality. AI use cases are actually helping expose the inconsistencies that need to be fixed first."

Leading organizations are adopting hybrid build-buy models, with limited outsourcing to retain strategic control. Most are building core capabilities in-house to retain control over data, risk and intellectual property, while selectively leveraging external vendors. The most advanced organizations design architectures where centrally built models can be deployed and adapted locally with minimal friction. This allows them to scale AI consistently while respecting local risk and regulatory requirements. Orchestration becomes the capability that connects fragmented systems and enables consistent execution across the enterprise, even when foundations are not perfect.

> **"There's a 'garbage in, garbage out' reality. AI use cases are actually helping expose the inconsistencies that need to be fixed first."**

Action 5

Formalize a proactive compliance mindset

to turn ethical design into a competitive advantage

Insurers increasingly face risk across three fronts: underwriting, investing and operations. This is why AI-enabled risk management is becoming mission-critical.

Added to this, insurers are seeking greater control over their technology and data. This is driving interest in sovereign AI capabilities that reduce dependency on external providers and strengthen control over risk, intellectual property and compliance. In addition, whereas human advisors require certification (they pass exams, operate under supervision and remain accountable for their decisions), AI agents performing regulated work cannot be certified in the same way. These factors combined are prompting insurers to formalize responsible AI frameworks grounded in fairness, transparency, accountability and explainability.

Therefore, it is unsurprising that more than half of the insurance executives we surveyed (56%) have already implemented formal AI governance frameworks (see Figure 6). This institutionalization also reflects a shift from reactive compliance to proactive ethical design, establishing governance as a core differentiator.

Figure 6: Insurers are implementing multiple oversight and governance mechanisms

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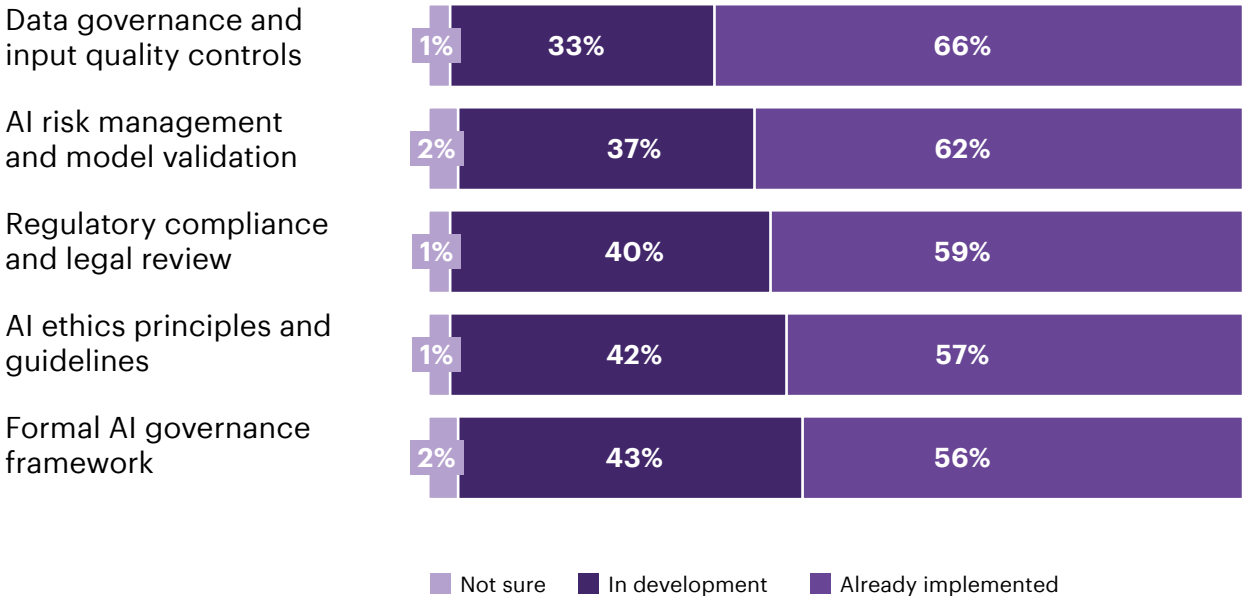

Source: Insurance AI survey, Accenture, October–November 2025. Respondents were asked which governance and oversight mechanisms their organizations are implementing.

As regulators will not approve or permit AI-enabled processes without understanding them, insurers are investing in transparency and engaging proactively with them.

Governance functions now span compliance, data ethics and model risk, integrating AI oversight into existing risk management structures. Tiered governance frameworks classify AI use cases by risk level and impact, adjusting oversight accordingly. A global Head of Data Management put it this way: “We’re establishing frameworks that ensure compliance readiness—when new regulation comes, we’ll already be there."

A proactive compliance mindset enables agility in low-risk automation while maintaining rigorous checks for high-risk or customer-facing applications. It builds trust and enables faster innovation.

> **“We’re establishing frameworks that ensure compliance readiness—when new regulation comes, we’ll already be there.”**

The path to AI-native insurance

The transition to AI-orchestrated insurance follows a predictable progression across workforce, value-chain workflows, data and digital core and the decision engine. What separates leaders from laggards is disciplined execution—sequencing foundation before scale and embedding governance from day one.

The majority of insurers plan to continue increasing AI investment at a measured pace, with spending patterns that favor steady expansion over transformation. This approach will drive incremental gains, but bolder moves are needed to secure lasting advantage. Organizations that tie AI directly to profitability outcomes, align it to business priorities and scale it across the enterprise with purpose will move ahead of the pack.

Table 1: A 36-month transition to AI-native insurance

	Foundation phase | First 12 months	Scale and orchestrate | Next 24 months
Workforce	**Launch an AI literacy and fluency program** across underwriting, claims, distribution and service with mandatory modules on model risk, responsible AI principles and human-in-the-lead protocols. **Identify 15–20 high-consequence roles** (chief underwriters, senior claims adjusters, actuarial leads) and redesign their workflow into human and agent teams.	**Institutionalize hybrid profiles** — AI product managers, prompt engineers, data stewards and model-risk officers embedded within each business line, not just central functions. **Redeploy capacity freed by automation** toward customer-facing, judgment-intensive work (relationship management, complex claims, broker advisory). Track redeployment, not headcount reduction.
Workflows	**Prioritize 2–3 P&L-moving domains** with clear ROI: gen AI-led underwriting, digital FNOL & claims triage, or distribution agent enablement. Target proof of value in 3–6 months. **Codify tribal knowledge** such as underwriting guidelines, claims decision rules and service playbooks into structured prompts and rule libraries that agents can consume.	**Redesign end-to-end claims and underwriting flows:** remove redundant approvals, embed agents for triage, routing and document synthesis and publish new decision rights with guardrails. **Scale across LoBs and geographies** using modular, reusable solutions. Move from POC-per-product to platform-per-capability (intake, summarization, recommendation, decision support).
Data and digital core	**Within 60 days, audit enterprise architecture:** map data flows, integration debt, security posture and agent-readiness across distribution policy admin, claims and billing upfront. **Stand up a unified 360° data foundation** (CRM, policy, claims and third-party) on cloud-native infrastructure. Lock in 1–2 hyperscaler and tooling partners with shared value accountability.	**Modernize toward open, modular architecture**: decouple AI services from legacy core, expose APIs, retire monoliths in waves. Rebalance tech spend from run to reinvention. **Institutionalize data products and federated governance:** domain-owned datasets, certified metrics, lineage and quality service level agreements.
Decision engine and governance	**Select 2–3 high-value decisions** to industrialize—risk selection & pricing, claims liability assessment, next-best-action for agents. Build the data, signals and controls behind each one. **Establish a tiered responsible AI framework**—fairness, transparency, accountability, explainability—with mandatory human-in-the-lead for all customer-facing and policy-altering decisions.	**Own the decision engine as a balance-sheet asset,** with a single accountable executive and P&L tied to decision quality, not just throughput. **Convert every key decision into a self-learning capability:** track cycle time, accuracy, frequency, loss-ratio impact and risk-adjusted outcomes. Move to human-in-the-lead models, supported by strong explainability.

How Accenture can help

Accenture helps insurers adapt through AI, advanced technologies and smarter operating models—delivering tangible incremental gains while connecting AI investments to enterprise-wide transformation. We can help you reimagine work and workforce, accelerating reskilling, adoption and value realization with your people. Accenture turns agentic commerce into a real advantage.

We help define the best strategy—agent of choice, choice of agents, or both—and connect that strategy to the operational and technical changes required to execute it. That means designing agent-enabled experiences that feel genuinely useful to customers and building the digital foundations—cloud, data, AI, security and integration—that allow agentic commerce to scale reliably and responsibly, with the governance and guardrails that sustained trust requires.

Accenture's Reinvention Services help organizations move from early experimentation to durable advantage with the speed and confidence the moment demands. We help insurers achieve higher conversion rates in distribution, higher growth rates in new business premiums and substantially faster time to quote, improvements in operational efficiency and reductions in claims leakage. In doing so, we help clients build the foundations required to excel today and sustain success in the future.

About the research

Our research included a survey of 263 senior insurance executives (89 P&C, 100 L&A and 74 multi-line) conducted in October–November 2025 with direct accountability for data, AI, technology and business transformation:

APAC: Australia (11), China (14), Japan (20)

Europe: France (22), Germany (33), Italy (17), Spain (12), United Kingdom (33)

Americas: Brazil (13), Canada (24), United States (64)

We also conducted 15 in-depth interviews with executives from Asia Pacific (Dai-ichi), Europe (Admiral, Allianz, AXA, Generali, Munich Re, Zurich) and Americas (Liberty Mutual, MetLife, New York Life, Progressive, State Farm, The Hartford, Travelers).

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Accenture helps the world's leading enterprises reinvent by building their digital core and unleashing the power of AI to create value at speed for organizations across industries. Our strategy is to be the reinvention partner of choice for our clients and lead in the safe, widespread adoption of AI, and to be the most client-focused, AI-enabled, great place to work in the world. We bring together the talent of our approximately 799,000 people with proprietary assets and platforms, deep process and industry expertise, and leading ecosystem relationships to deliver end-to-end solutions and measurable outcomes at scale. Through our Reinvention Services, we offer broad expertise across Cybersecurity, Digital Core, Finance, Industry and Enterprise, Song, Supply Chain and Engineering, and Talent, with advanced capabilities in AI and Data, Industry and Process, and Technology. We serve approximately 9,000 clients and generated approximately $70 billion in FY25 revenue.

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