

# SPECIAL REPORT: **THE FUTURE OF AI IN INSURANCE**

Revealing how insurers are investing in and integrating AI

Produced in partnership with:

**CLEARWATER**  
ANALYTICS.





# CONTRIBUTORS



**Pentti Tofte**  
Staff SVP, Head of Data  
Analytics  
**FM Global**



**Erin Culek**  
Head of Strategy & Corporate  
Development  
**Guardian**



**Russell Page**  
CIO  
**Hagerty**



**Joe Emison**  
CTO  
**Branch Insurance**



**Francisco Diazluna**  
Chief Information Officer  
**Producers National**



**Patrick Gallic**  
VP of Business Innovation  
**Tokio Marine HCC**



**Rose Hall**  
SVP Head of Innovation  
**AXA XL**



**Kevin Horwitz**  
VP, Innovation  
**RLI Insurance**



**Bill Wilkins**  
VP, Chief Risk & Analytics  
Officer  
**Safety National Casualty  
Corporation, a subsidiary  
of Tokio Marine Insurance  
Group**



**Wendy Crosley**  
Global Director of Underwriting  
Automation & Transformation  
**WTW**



**Bipin Chadha**  
VP Data Science  
**CSAA IG**



**Souvik Das**  
CTO  
**Clearwater Analytics**

# FOREWORD



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**Souvik Das**  
CTO  
**Clearwater Analytics**

As we navigate the dawn of a new technological era, it's clear that AI – particularly generative AI or gen AI – is not just an emerging trend, but the cornerstone of innovation in the insurance industry. This shift is not merely about integrating technology. It's about mastering its potential to transform how we manage risks and better serve customers.

Gen AI is making its mark by automating routine tasks, synthesizing complex data, and enhancing decision-making with AI-driven insights. At Clearwater Analytics, we're at the forefront of this revolution, integrating gen AI into our cloud platform. We're aiming to empower insurers to use a natural language interface to access their reports, assess risk, and answer their questions regarding their data in the Clearwater system.

This report, 'The Future of AI in Insurance,' goes beyond the surface to explore both the opportunities and challenges of gen AI. While the potential for efficiency gains is immense, integrating AI into existing systems presents complex challenges, especially as the technology is evolving rapidly.

The report reveals a stark divide across the industry. Those who have embraced AI are reaping benefits while others risk falling behind.

Gen AI, with its ability to analyze and learn from vast amounts of data, offers insurers unprecedented opportunities to spread their investment risk, enhance the stability of their portfolios, and create product offerings that add to the bottom line. To empower insurers with real-time insights based on market conditions and investment data, we're bringing Clearwater Insights to the market, a gen AI-based product based on Clearwater's \$6.4 trillion in assets to provide proprietary and customized insights into benchmark performance specific to each organization's portfolio. In a true apples-to-apples comparison, insurers and institutional



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investors, among other industries, will be able to understand how their portfolios are performing in comparison with other industry leaders.

As the report reveals, a successful AI implementation requires careful planning and collaboration. Our findings show varying degrees of ease in AI integration, underscoring the need for strategic partnerships with providers like Clearwater Analytics. Our solutions are designed to streamline data compilation, reconciliation, and reporting, freeing teams to focus on strategic initiatives. With our market leadership and technological expertise, we are dedicated to assisting insurers in effectively navigating these challenges.

As the industry leverages AI's capabilities, we must not overlook the human element. While AI can efficiently process claims and underwrite policies, having a human in the loop provides an essential governance principle to assess the quality of output that generative engines create.

In conclusion, AI in insurance is not a future concept but a present-day necessity. It's a journey demanding foresight, strategic planning, and openness to change. We invite you to explore this report, challenge your views, and join us in shaping the future of investment management.

As we stand on the precipice of a new era in technology, one thing is certain: AI is here.



# 1. AI INVESTMENT TRENDS FOR THE INSURANCE SECTOR

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2023 was widely described as the year of generative AI. Hailed as a transformative technology across the economy, companies developing generative AI solutions and models such as OpenAI attracted billions of dollars of investment. While generative AI generated significant hype – and in some cases trepidation – alternative forms of artificial intelligence have been utilized by economic sectors for years, if not decades.

AI and other associated technologies such as machine learning stand to be transformative for insurers. Francisco Diazluna, *Chief Information Officer* at **Producers National**, said it was clear that while AI will initially be an “important competitive advantage”, it will become “a need to continue to be relevant in the marketplace”.

## ACTIONABLE INSIGHTS

- Interest in AI as a technology investment is growing among insurance providers, with generative AI proving of particular interest. Insurance organizations not currently using or planning to use generative AI within their business are outliers within their industry, as what may now be a competitive advantage could soon become a necessity to stay relevant.
- Insurance professionals tend to expect greater increases in generative AI investments than other sectors. Insurance organizations could, therefore, regard generative AI as having a deeper role to play in business operations – claims being the most mentioned department for generative AI implementation.

To understand the adoption of AI from the insurance sector, we undertook two separate surveys: one exploring more general technology adoption and benchmarking and a second survey dedicated to generative AI. Details for both surveys can be found in the Methodology section.

Respondents to our technology benchmarking survey suggested that AI had not been a high priority technology for investment in the previous two years. Some 39% of respondents indicated that their organization had invested in AI between 2021 and 2023, placing the technology as the eighth-most popular technology for investment, ahead of just conversational interfaces and IoT devices, sensors and/or telematics.

AI was also somewhat short of the two most popular technology investments in cloud storage and analytics, both of which were selected by just under two-thirds (65%) of respondents. (Figure 1)

**39%**

of respondents indicated that their organization had invested in AI between 2021 and 2023

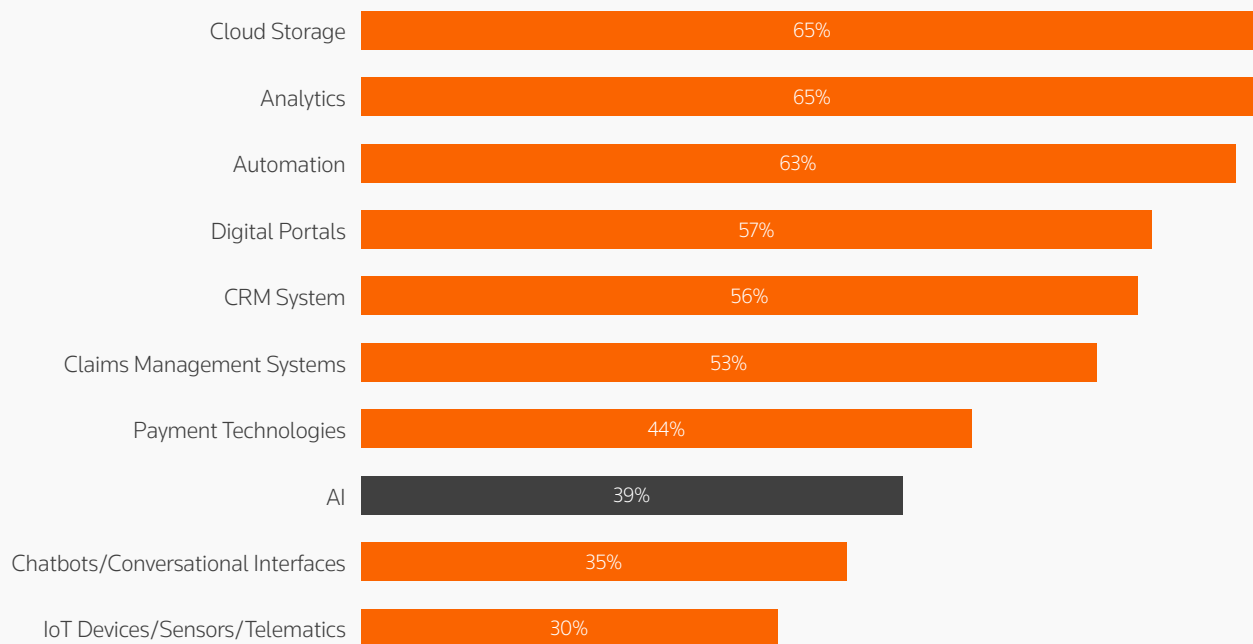


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**Figure 1**

### AI was not amongst the most popular technologies to have been invested in by insurance companies in the past two years

% of respondents indicating technologies invested in from 2021 to 2023



When asked which technologies their organizations are planning to invest in over the coming three years, however, AI climbs up our rankings table. AI was selected by just over one-third (34%) of respondents, a share sufficient for the technology to climb to become our third most selected technology, behind analytics and automation. (Figure 2)

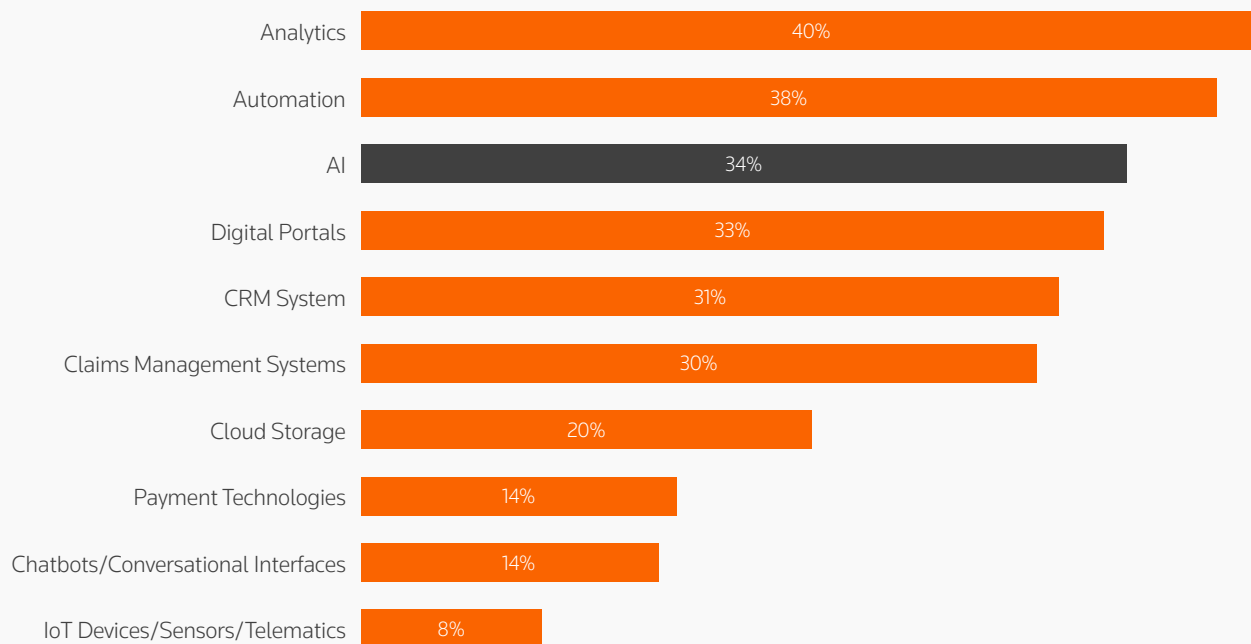
**“AI IS INHERENTLY NEITHER GOOD NOR BAD, NEITHER RIGHT NOR WRONG – IT’S THE HUMAN INTERACTION, INTERPRETATION, AND USE OF AI THAT RENDERS IT ONE WAY OR ANOTHER”**

**- Rose Hall, SVP Head of Innovation, AXA XL**

**Figure 2**

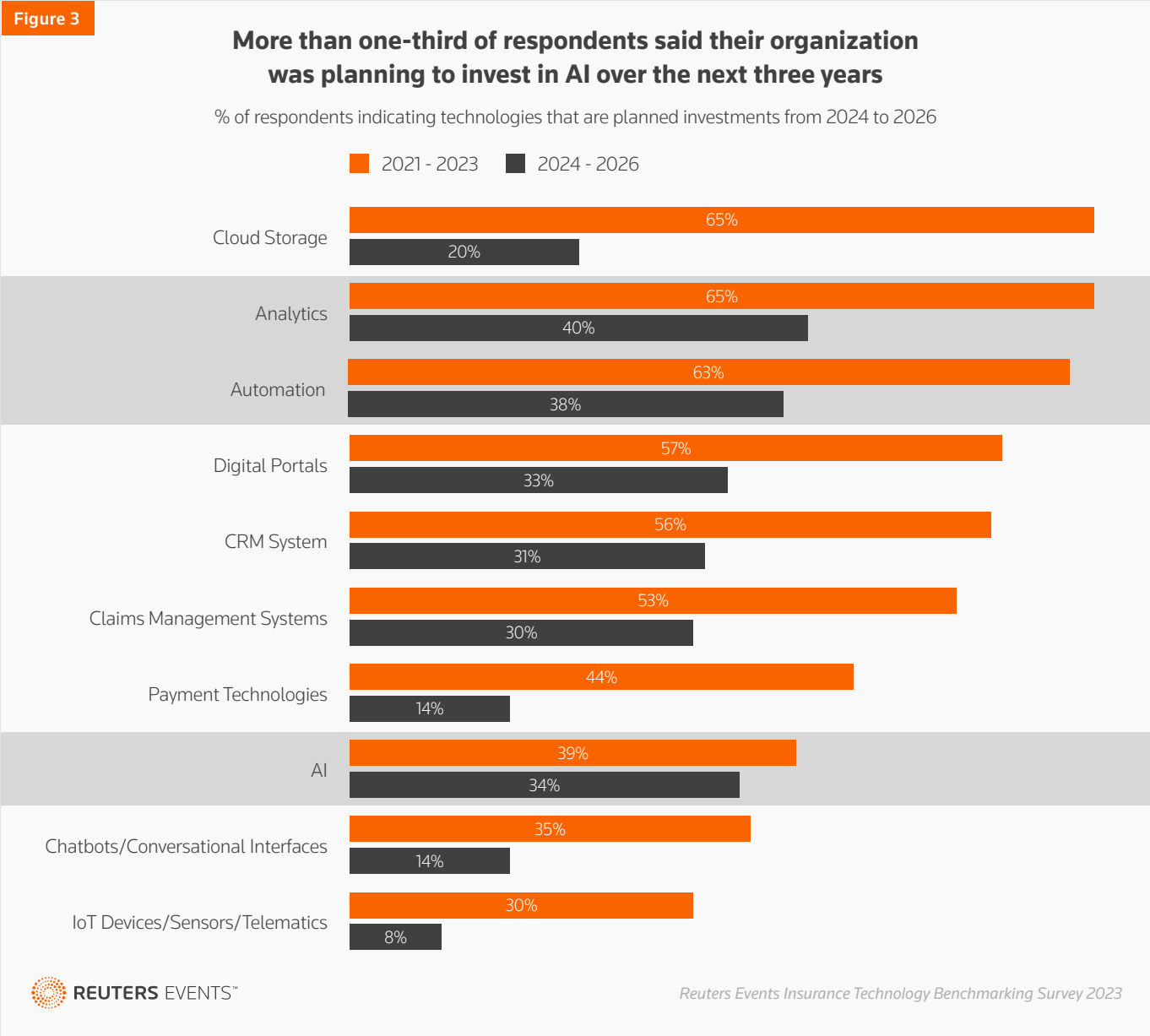
### More than one-third of respondents said their organization was planning to invest in AI over the next three years

% of respondents indicating technologies that are planned investments from 2024 to 2026



While AI was selected by a smaller share of respondents for future investments compared to previous investments, this is true across the entire pool of technologies. This is perhaps representative of uncertainty for future technology investments, something which is particularly true for fast-moving and quickly evolving technologies such as AI.

The below chart highlights the growing popularity of AI among our sample of insurance industry professionals for future investments, particularly against those technologies that received similar levels of sentiment for previous investments, such as chatbots or payment technologies. (Figure 3)



Rather than viewing AI as a technology domain or system to be implemented such as CRM, Policy Administration, Claims, HRMS, etc., the companies that will lead the pack view AI as a versatile and potentially ubiquitous technology that can and should be applied to address challenges across and within these domains.



Russell Page, CIO  
HAGERTY





To caveat the survey results, responses were gathered from industry professionals in early 2023, just as the generative AI trend was beginning to accelerate. As such, we may expect the results to our survey to be markedly different today.

Such a difference is also highlighted by the results of Reuters Events' Generative AI Opportunity Review 2023 survey, which was conducted in October 2023. That survey received more than 4,000 participants across different economic sectors, yet when segmenting for insurance professionals, the results highlight significant appetite to use or adopt generative AI over the next 12 months. Furthermore, an overwhelming majority – 84% – of respondents from the insurance industry said they expect generative AI investments to increase over the next three years. (Figure 4)

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### THE GENERATIVE AI VENDOR LANDSCAPE

Within the Reuters Events Generative AI Opportunity Review 2023 survey, we asked respondents to list any specific vendors or organizations that they were currently working with or planned to work with. Microsoft and OpenAI were the two most popular organizations, and this is true for the insurance industry. Google and AWS were the third and fourth most popular organizations respectively. Insurance professionals responding to the questions also referenced organizations that were not specifically mentioned by other respondent groups, including, but not limited to, Adnovum, Shift Technology, Guidewire and Cortical.io. While the generative AI vendor race is strong, insurance leaders should partner with vendors that are strategically using generative AI inside their solutions to improve efficiencies.

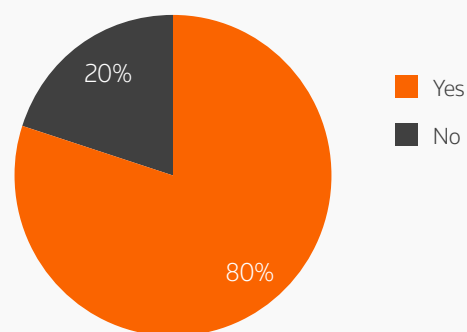


Figure 4

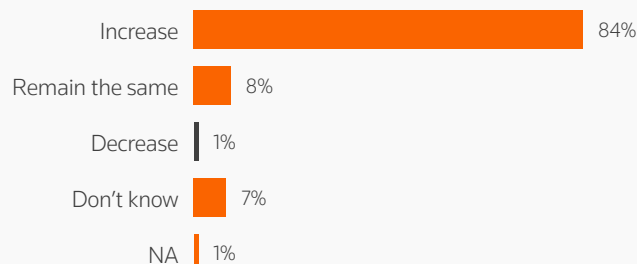
### Investments in generative AI are largely expected to grow in the next three years

% of insurance sector respondents indicating current use of generative AI tools and expectation of investments increasing over the next three years

#### Does your organization use Generative AI technology or plan to use it in the next 12 months?



#### How do you expect the investments related to Generative AI technology to change in the next three years?



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While the initial use cases of AI in claims, customer service, and process automation mark significant strides, the revolutionary transformations in the insurance industry await early adopters. Beyond the basics, these pioneers have the opportunity to explore groundbreaking applications—predicting customer behaviors, offering tailored recommendations to underwriters, and leveraging diverse data sources for strategic decision-making.



**Wendy Crosley**, Global Director of Underwriting Automation & Transformation

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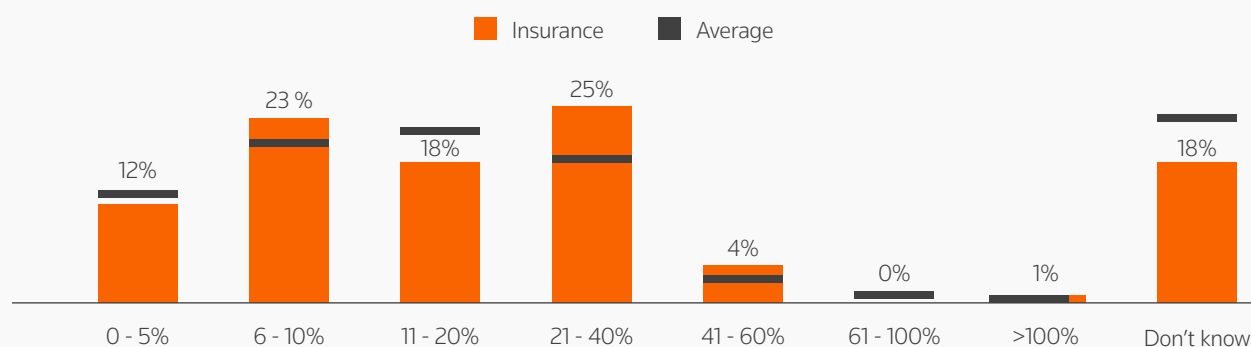
With specific regards to generative AI, insurance professionals responding to the Generative AI Opportunity Review 2023 survey indicated that the growth of investments in generative AI over the next three years could be more substantial in insurance than other economic sectors.

The below chart shows that 25% of respondents said that they expect their organization's investments in generative AI to grow by between 21 – 40% over the next three years, higher than the average recorded across all 4,000+ respondents. (Figure 5)

Figure 5

### A quarter of insurance professionals surveyed expect generative AI investments to grow by 21 - 40% in the next three years

Share of insurance respondents indicating expected growth of generative AI investments over the next three years



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*\*Note: The average indicates the average for respondents from certain industries (including software/technology, legal, telecommunications, healthcare, oil and gas, banking/finance, utilities, pharmaceuticals, automotive, insurance, transport/logistics/supply chain, renewables, public sector/government/education/NGO, manufacturing (non-food manufacturing), and media.*

The survey also revealed that claims departments are the division or function most likely to be focusing on implementing generative AI into their business processes, selected by 23% of respondents. (Figure 6)

There is, however, a range of views regarding where generative AI could best be utilized by insurers, at least in its current form. While **Producers National's** Diazluna sees generative AI being best used for process improvement and general employee productivity, Joe Emison, CTO at **Branch Insurance**, says: "The easiest implementations of "AI" today are in summarizing and/or searching significant volumes of text with good, but not perfect, accuracy. This capability tends to be of limited use in underwriting and claims. It has significantly better use in customer support."

**"AI PROGRAMS CANNOT BE SUCCESSFUL WITHOUT A ROBUST DATA INFRASTRUCTURE. WE HAVE INVESTED IN PREVIOUS YEARS IN GETTING OUR INFRASTRUCTURE READY FOR AI"**

- Bipin Chadha, VP Data Science, CSAA IG



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Bill Wilkins, VP, Chief Risk & Analytics Officer, **Safety National Casualty Corporation**, says that generative AI has "changed the perception of usefulness and possibilities", defying previous notions of difficulty within organizations. "Claims organizations have typically been on the cutting edge of technology and Generative AI is no different. As the kinks are worked out, it will expand to other areas," Wilkins says.

Figure 6

### Claims is the most popular focus for implementing generative AI among insurance professionals

The leading functions or divisions to be implementing generative AI for insurance professionals



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## Q&amp;A



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CTO  
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**While AI/ML technologies have been around for some time, 2023 saw a surge in interest for generative AI. What should insurers be aware of before deciding to implement generative AI?**

Before implementing generative AI, insurers should first understand that this technology is not a silver bullet. It is a powerful technology that can enhance operations, but it requires a clear strategy and understanding of its capabilities and limitations. Insurers should also be aware of the data requirements for generative AI. It thrives on large, diverse datasets, so insurers must ensure they have the necessary data infrastructure in place. Lastly, insurers should consider the ethical implications of using AI, including issues around bias, transparency, and data privacy.

**What steps can insurers take before implementation of AI/ML tools to ensure this process runs as smoothly as possible?**

First, insurers should establish a clear vision and strategy for AI implementation, including defining specific use cases and expected outcomes. Second, they should partner with industry leaders in data infrastructure and management, as AI requires high-quality, diverse data to function effectively. Third, insurers should build or rely on the necessary technical

expertise to manage AI projects. Finally, insurers should consider teaming with industry leading vendors to guide them through the implementation process.

**We found a diverse range of vendors being mentioned with regards generative AI. Is there anything in particular that needs to be considered by insurers when selecting a partner(s) for generative AI?**

When selecting a partner for generative AI, insurers should consider the vendor's experience and track record in the insurance industry. They should also evaluate the vendor's technical capabilities, including their ability to integrate AI solutions into existing systems. In addition, insurers should consider the vendor's approach to data privacy and security and their commitment to ethical AI practices.

Insurers should also consider the scalability of the vendor's AI-based solutions. As the insurer's data and computational needs grow, the system should be able to scale accordingly. Furthermore, insurers should look for vendors that offer ongoing support and training to help them maximize the value of their AI investment.

**Can you discuss the potential risks and ethical considerations insurers should be aware of when implementing generative AI?**

The implementation of generative AI brings several potential risks and ethical considerations. These include data privacy and security risks, as AI systems often require access to sensitive information. There are also concerns about algorithmic bias, which can lead to unfair outcomes if not properly managed. Furthermore, the use of AI in decision-making processes raises questions about transparency and accountability. Insurers must address these issues proactively to ensure ethical and responsible use of AI.

**How do you envision generative AI evolving in the next five years, and what should insurers do now to stay ahead of the curve?**

In the next five years, I envision generative AI becoming more sophisticated and pervasive in the insurance industry. We can expect advancements in areas like natural language processing, predictive analytics, and personalized customer experiences. To stay ahead of the curve, insurers should invest in AI literacy across their organization, rely on a robust data infrastructure, and foster a culture of innovation and experimentation. They should also keep a close eye on emerging AI trends and regulatory developments to ensure they are prepared for the future.



## 2. USE CASES FOR AI

With investment sentiment for AI within the insurance sector growing, it is important to understand where insurance organizations expect to utilize the technology, why such investments are being prioritized and how the success of any investment will be measured.

The below heatmap highlights which insurance process or department is expected to be the applicant of any technology investment. (Figure 7)

As the chart highlights, investments in AI are largely being intended for use within claims (43%) or underwriting (38%) processes, given their ability to increase the efficiency of related tasks. As the previous chapter highlights, claims was the most-mentioned function or division focusing on implementing generative AI today, followed by customer service.

We can also extract from the heatmap that AI is the second-most popular technology being applied to underwriting, beside Digital Portals, and above the average application figure across our pool of technologies of 26%. We can therefore conclude that organizations looking to improve the efficiency of their underwriting process are more likely to invest in AI than other technologies on our list.

### ACTIONABLE INSIGHTS

- Generative AI – and AI in general – is most commonly being applied to claims processes, with underwriting the second most commonly mentioned department for AI implementation.
- AI investments are largely being driven by operational efficiencies – either increasing output or saving costs – and, as a result, success is being measured in terms of profitability and/or productivity. Insurers looking specifically for operational efficiencies must therefore consider AI as a viable option.

Regardless of the possible function or use case for AI, Russell Page, CIO at **Hagerty**, says insurers should regard the technology as one that could be applied ubiquitously across businesses.

Assessing the objectives for investing in AI more holistically, the most commonly cited driver for AI investments is to increase operational capacity or volume of business, selected by more than one quarter (26%) of respondents. The second

Figure 7

### AI is largely intended for use within the claims and underwriting processes, our respondents indicate

Heatmap indicating the insurance processes technology investments are being applied to

	Analytics	CRM System	Digital Portals	Claims Management Systems	Automation	Cloud Storage	AI	Payment Technologies	Total
Claims	30%	22%	43%	86%	31%	41%	43%	60%	40%
Underwriting	29%	24%	41%	17%	37%	22%	38%	18%	26%
Marketing	24%	51%	35%	8%	21%	31%	17%	23%	26%
Pricing	16%	6%	8%	3%	16%	8%	5%	10%	9%
Actuarial	16%	5%	6%	1%	4%	7%	10%	0%	6%
Other	6%	9%	11%	3%	15%	12%	10%	8%	9%
All of the above	3%	1%	0%	0%	4%	7%	0%	3%	25

most common driver was to reduce operational costs (17%), followed by improving external customer experiences and targeting new customer groups, cited by 14% of respondents each. (Figure 8)

The success of investments in AI is largely being measured by an organization's profitability or productivity following an investment. Those two measures were selected by 33% and

22% respectively, indicating that organizations are expecting investments in AI to have a direct impact on their bottom line. (Figure 9)

Our research therefore indicates that investments in AI are being made for targeted improvements in the profitability and efficiency of specific departments within insurers, namely claims and underwriting. This contrasts with other

Figure 8

### Increasing operational capacity or volume of business is the primary objective for investing in AI

% of respondents indicating their primary objective for investing in AI in the previous two years

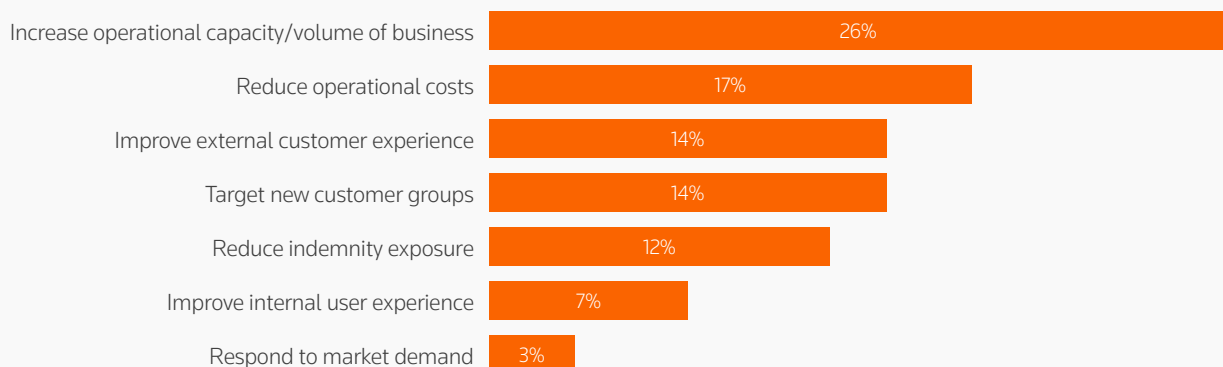
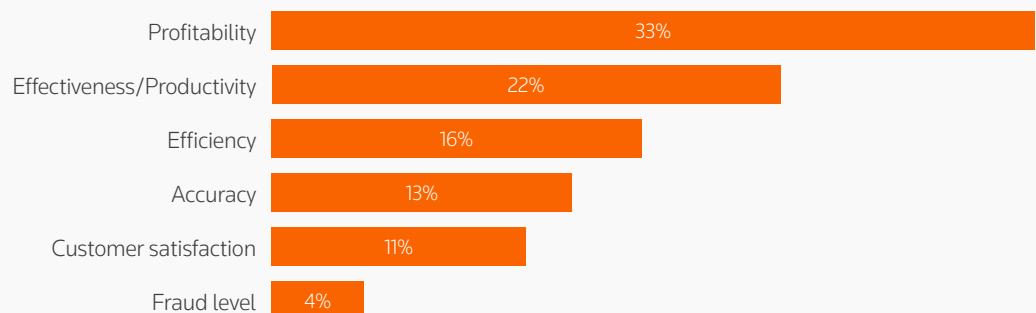


Figure 9

### Operational profitability is the most important criteria for measuring the success of investments in AI

% of respondents indicating their criteria for evaluating the success of AI investments



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Our strategic investments in artificial intelligence have surpassed our initial expectations. However, it's important to note that our implementations have been targeted and specific, aligning with our core business objectives.



Kevin Horwitz, VP, Innovation

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technologies profiled within our research, such as digital portals or CRM systems, which have more holistic aims and intended outcomes.

To that end, insurers looking to increase the efficiency of their claims and underwriting processes can realistically look to AI tools and technologies as a viable option. There must be careful consideration afforded to other factors before making such an investment, however, with implementation and budget key to success.

There is, however, an expectation that new use cases for AI will emerge as experience with the technology grows. Wendy Crosley, *Global Director of Underwriting Automation & Transformation*, **WTW**, says: “While the initial use cases of AI in claims, customer service, and process automation mark significant strides, the revolutionary transformations in the insurance industry await early adopters. Beyond

**“I DO LOOK FORWARD TO USE CASES WHERE “AI” CAN MEET THE HYPE WE’RE READING ABOUT TODAY, BUT I SUSPECT WE’LL HAVE TO HAVE A MUCH BETTER UNDERSTANDING OF WHAT “AI” ACTUALLY DOES WELL ENOUGH, WITH LOW ENOUGH ERROR RATE, TO PUT IN PRODUCTION FIRST”**

**- Joe Emison, CTO, Branch Insurance**

the basics, these pioneers have the opportunity to explore groundbreaking applications—predicting customer behaviors, offering tailored recommendations to underwriters, and leveraging diverse data sources for strategic decision-making.”



### 3. EXPERIENCES OF AI WITHIN THE INSURANCE INDUSTRY

An important factor for any technology investment is the ease – or difficulty – with which it is implemented. We surveyed our respondents on how easy or difficult they found implementing the pool of technologies, and the chart below details their responses.

As the chart highlights, (Figure 10) AI was found to be among the more difficult technologies for insurers to implement, with more than half (51%) ranking the technology as either difficult or very difficult to implement. One possible action to take from this is the need for detailed implementation plans and collaboration with technology teams and/or third parties to help with integrating AI tools into business-as-usual operations.

While nobody within our respondent base scored the technology as very easy to implement, 20% did rank it as easy – making the technology the third easiest technology to implement according to our respondents. Only cloud storage and payment technologies were found to be easier to implement than AI.

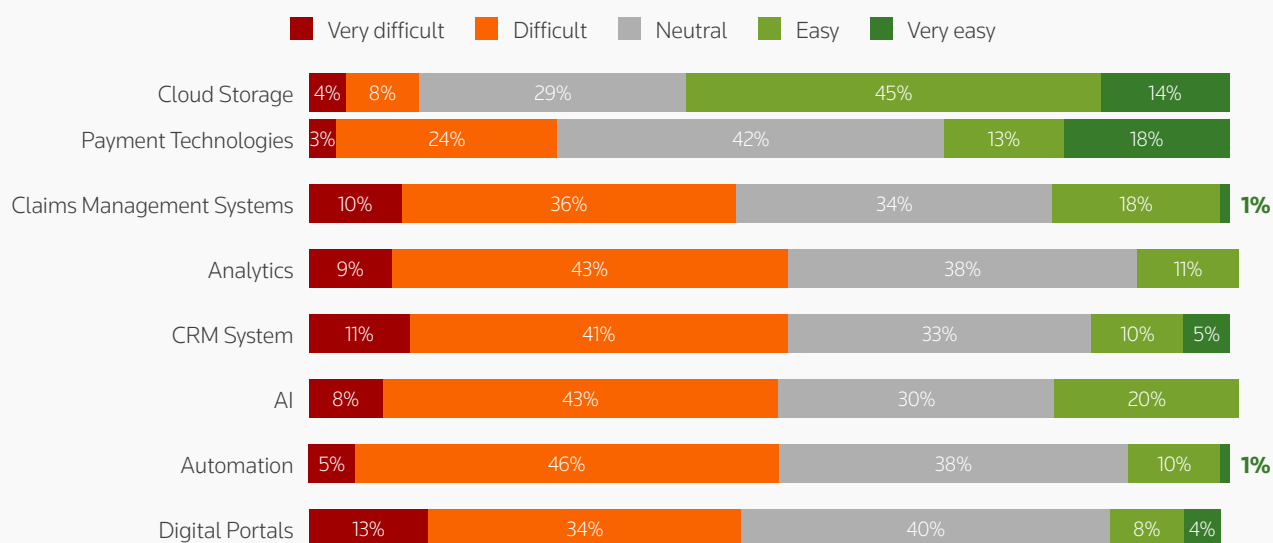
#### ACTIONABLE INSIGHTS

- While 20% of respondents said AI was ‘easy’ to implement, it was statistically among the technologies scored as most difficult to implement by our respondents. Careful integration plans and collaboration between internal and external teams are critical to the success of any AI integration.
- A majority of insurance professionals that have already invested in AI said those investments have either met or exceeded expectations; however, AI received the highest share of respondents to state that they had no opinion or it was too early to say whether expectations had been met. Therefore, we may conclude that professionals seeking more immediate returns on investments may not be satisfied with AI.

Figure 10

#### Operational profitability is the most important criteria for measuring the success of investments in AI

% of respondents indicating their criteria for evaluating the success of AI investments



While AI may be associated with difficulties over its implementation, it leads the pack of insurance technologies with regards to coming in on budget. Of our respondents, almost two-thirds (60%) said their investment in AI came in on budget, with just 10% saying it did not. (Figure 11)

While almost one-third (31%) of respondents said they did not know if the investment came in on budget, that figure is the lowest recorded amongst our pool of technologies and somewhat below the average, leading us to conclude that there is more certainty regarding AI investments meeting budget expectations than is felt for other technologies. We also asked respondents to determine whether or not technology investments had met their organization's initial expectations. (Figure 12) While a slim majority (57%) of respondents to have invested in AI said the investment had at least met expectations (26% exceeded, 31% met), it was the lowest ranked technology among our pool to have received this score as the chart below illustrates.

While that may be the case, just 10% of respondents to have invested in AI said the technology had failed to meet expectations. Instead, around one-third (33%) of

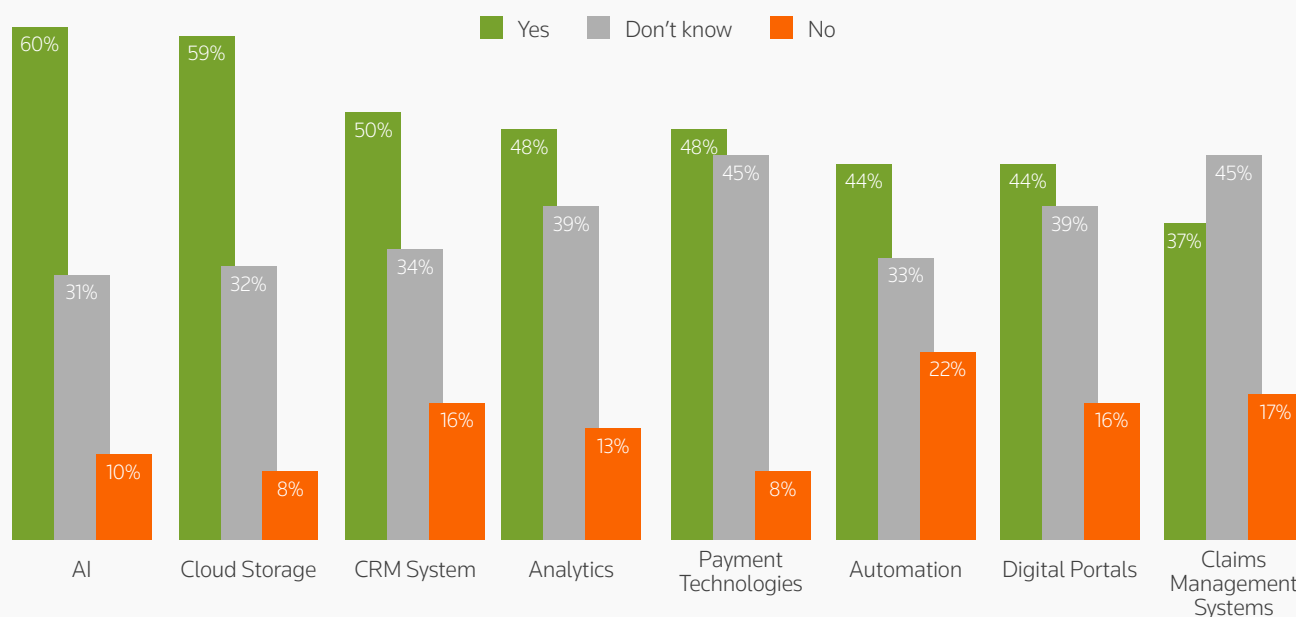


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**Figure 11**

### AI was the most successful technology investment of those mentioned for coming in on budget

Respondents indicating the success of technology investments coming in on budget



respondents said they either had no opinion or it was too soon to form an opinion in this regard. It may therefore be the case that AI is regarded as a longer-term investment that will take sufficiently longer to deliver measurable results, far more so than other technologies in our pool such as automation or payment technologies.

**“VERY RARELY DOES A TECHNOLOGY HAVE THE POTENTIAL TO TRANSFORM EVERY CORNER OF YOUR ORGANIZATION, BUT THAT’S WHAT WE SEE WITH GENERATIVE AI”**

- Erin Culek, *Head of Strategy & Corporate Development, Guardian*

Targeting specific purposes for implementing AI must be considered. This should therefore be an important consideration for insurance professionals and organizations when considering their technology options. If returns and efficiencies from investments are to be sought relatively quickly, then AI may not be the most beneficial technology that will drive quick returns.

## REGULATORY AND GOVERNANCE ISSUES ON THE HORIZON

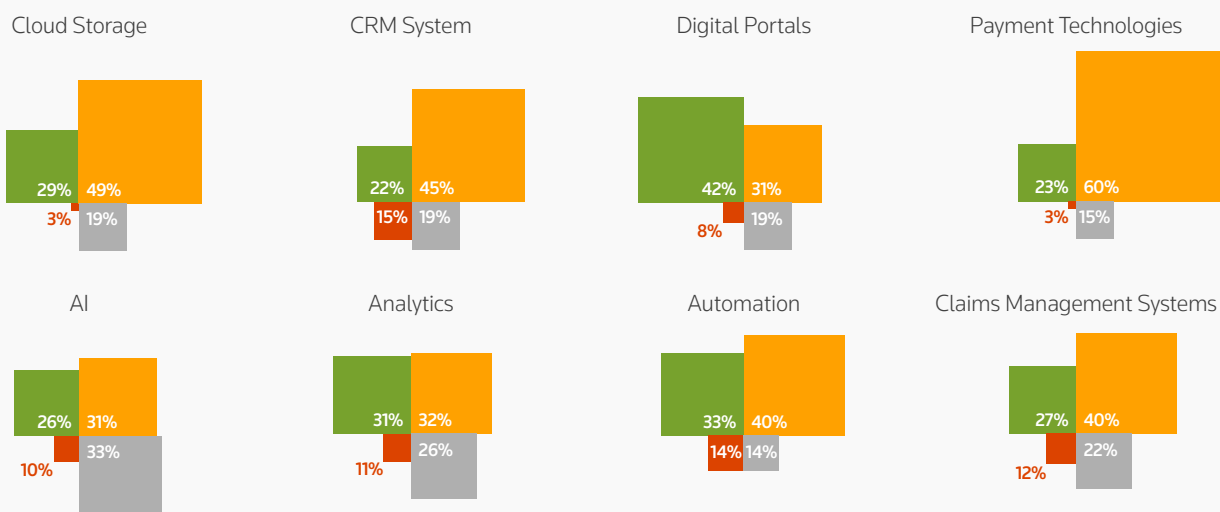
AI, and in particular generative AI, is a rapidly evolving technology that requires comprehensive understanding before it is integrated into business-as-usual operations. Insurance industry experts spoken to for this report stressed the need for insurers to be mindful of the regulatory and governance issues that may arise as integration accelerates. Patrick Gallic, *Vice President of Business Innovation, Tokio Marine HCC*, says: “Robust AI policies, training for AI users, and a strong AI use governance structure are vital to letting businesses adapt in tandem with swift technological progress. Without a proactive approach to AI policies, businesses risk becoming entangled in bureaucratic obstacles.” His view was supported by Pentti Tofte, *Staff SVP, Head of Data Analytics, FM Global*, who says: “We expect AI to play an increasing role in providing meaningful insight about risk, but at the same time, organizations must ensure the effective management and governance of AI models as they are integrated into many domains within their organization.”

Figure 12

### AI investments largely either met or exceeded expectations but some are yet to reach a conclusion

Respondents indicating the success of technology investments in meeting initial expectations

■ Exceeded ■ Met ■ Too soon/no opinion ■ Failed



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## ACTIONABLE INSIGHTS

- Interest in AI as a technology investment is growing among insurance providers, with generative AI proving of particular interest. **Insurance organizations not currently using or planning to use generative AI within their business are outliers within their industry**, as what may now be a competitive advantage could soon become a necessity to stay relevant.
- Insurance professionals tend to expect greater increases in generative AI investments than other sectors. Insurance organizations could, therefore, regard generative AI as having a deeper role to play in business operations – claims being the most mentioned department for generative AI implementation.
- **Generative AI – and AI in general – is most commonly being applied to claims processes**, with underwriting the second most commonly mentioned department for AI implementation, despite a lack of industry-specific solutions suiting this capability.
- **AI investments are largely being driven by operational efficiencies** – either increasing output or saving costs – and, as a result, success is being measured in terms of profitability and/or productivity. Insurers looking specifically for operational efficiencies must therefore consider AI as a viable option.
- While 20% of respondents said AI was ‘easy’ to implement, it was statistically among the technologies scored as most difficult to implement by our respondents. Careful integration plans and collaboration between internal and external teams are critical to the success of any AI integration.
- **A majority of insurance professionals that have already invested in AI said those investments have either met or exceeded expectations**; however, AI received the highest share of respondents to state that they had no opinion or it was too early to say whether expectations had been met. Therefore, we may conclude that professionals seeking more immediate returns on investments may not be satisfied with AI.



## METHODOLOGY

This report has been produced using the results of two surveys conducted by Reuters Events in 2023. Both surveys were conducted online via web forms.

The Reuters Events Generative AI Investment Review 2023 was conducted in October 2023 and a total of 4,139 respondents from across multiple economic sectors responded to the survey. For the purposes of this report, we have segmented and extracted respondents who identified as working within the insurance sector, which totaled 120 respondents.

The Reuters Events Insurance Technology Benchmarking Survey was conducted in the first quarter of 2023, engaging senior professionals across the insurance industry. A total of 600 professionals responded to the survey, 500 of which were users of technology in the insurance market and 100 of which were technology vendors.

Of our respondents, 56% are board members or in senior organizational leadership or management positions within their respective organizations. Just over half (52%) described themselves as being substantially involved in technology investment decisions.

A total of 82% of respondents are based in North America (59% United States and 23% Canada),

Nearly one-quarter (23%) of respondents work for organizations with annual net premiums in excess of \$5 billion, while a further 21% of respondents are at organizations with net premiums in the \$1 – 5 billion range.

Respondents operated in a variety of insurance markets, with 78% providing property and casualty insurance, 40% offering commercial or specialty insurance, 34% offering life and health insurance and 15% providing reinsurance products.

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- **Achieve True Customer-Centricity:** Navigate evolving customer expectations with frictionless journeys, personalized products, and omnichannel distribution to foster trust and loyalty
- **Bolster Profitability:** Thrive through disruption with a flexible business strategy, innovative partnerships, and a growth-oriented culture to drive resilience across the organization

Join us at #FOIUSA 2024 to uncover new opportunities for insurance, unleash the combined power of data, technology, and AI, and ultimately, better serve the customers we protect.

“

***Packed agenda of great industry leading information that is both timely and right-sized.”***

– Michael Gamble, Chief Operating Officer Institutional Life, New York Life

## The Senior Executives Leading the 2024 Speaker Line-Up



**HISCOX**  
encourage courage

**Kevin Kerridge**  
CEO  
Hiscox USA



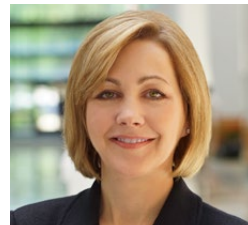
**DELTA DENTAL**

**Sarah Chavarria**  
President & CEO  
Delta Dental of California and Affiliates



**AMERISURE**

**Amjed Al-Zoubi**  
Chief Information Officer  
Amerisure Insurance



**TRANSAMERICA**

**Jamie Ohl**  
President, Individual Solutions  
Transamerica



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**Rick McCathron**  
President & CEO  
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