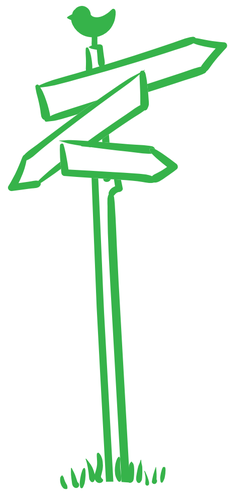
25 YEARS

sollers

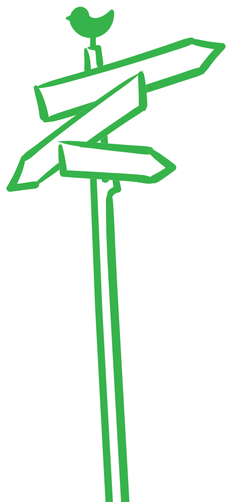
Beneath the Surface of AI in Insurance

Insight-Led, Experience-Driven

TABLE OF CONTENT



FOREWORD



FOREWORD

AI has become ubiquitous – accessible to everyone and delivering benefits far beyond the domain of a few specialized experts. As a result, today's insurance leaders are no longer asking if AI will transform the industry, but when and how. Building on our extensive experience at Sollers, we launched this AI survey to uncover actionable insights that will help insurers navigate this transformation.

Insurance Market Challenges

In general, every insurer is either implementing AI or exploring its potential for process automation. Yet significant hurdles remain:

- **AI knowledge gap vs decision making**
  Many organizations lack a clear understanding of AI's capabilities and struggle to make strategic decisions regarding AI initiatives and automation roadmaps. In such cases, companies can begin with organization-enablement initiatives focused on developing an AI-driven culture, providing training, and offering hands-on learning opportunities.
- **Business transformation & architecture redesign**
  True AI-driven automation can redefine an insurer's entire operating model – often necessitating a complete architectural redesign. Some insurers may be unaware of this scope or lack the expertise to manage such a broad transformation.

Sollers' Strategic Focus on AI

At Sollers, AI wasn't adopted overnight – it evolved through grassroots experimentation and executive sponsorship over many years. From internal proofs of concept to client engagements, AI has become one of our core strategic directions and service offerings. This deep commitment led our strategic board to commission this comprehensive survey.

Research Design Rooted in Expertise

Rather than a high volume, superficial questionnaire, we opted for in-depth, online or face-to-face interviews. Although this limited our sample size, it allowed us to gather rich, reliable data. The survey's structured questionnaire reflects our AI expertise and delivers nuanced, practical insights.

Behind the Curtain: A Detailed Mapping of AI-Automation Maturity

We looked behind the curtain and asked respondents about the actual status of AI development at a detailed level. In total, we identified 37 AI-automation use cases across various insurance processes and five business lines, allowing for a comprehensive assessment of AI adoption within the insurance market. Additionally, we identified 10 use cases specific to large language models (LLMs) and 6 focused on the use of AI in IT development and security. Insurers can leverage this information for benchmarking purposes.

Expert Commentary & Value Add

This report pairs aggregated survey data with Sollers' expert analysis. Charts alone only tell part of the story – our commentaries provide context, explain implications, and suggest actionable next steps.

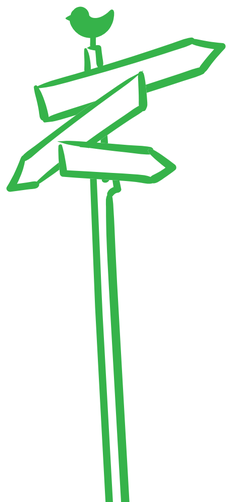
We Want to Hear from You

We hope this report inspires new ideas for AI-driven automation within your organization. We would greatly value your feedback – what insights resonated most with you, and what areas would you like us to explore in future research?

Piotr Kondratowicz
AUTHOR OF THE REPORT,
BUSINESS ARCHITECT
AT SOLLERS CONSULTING
piotr.kondratowicz@sollers.eu

EXECUTIVE SUMMARY

KEY INSIGHTS ON THE AI-DRIVEN TRANSFORMATION



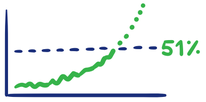
KEY INSIGHTS ON THE AI-DRIVEN TRANSFORMATION

Before presenting the detailed results of the Sollers AI Survey, we would like to provide an overview of the key conclusions drawn from our research and experience.

STRATEGIC PERSPECTIVE: WHERE INSURERS STAND TODAY AND WHAT TO EXPECT

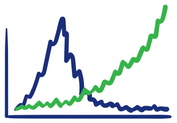
Growing Appetite for AI and Emerging Challenges

Experimenting with AI is relatively easy once companies find a way to start it - almost all of our respondents (97%) use some AI tools. This initial success often leads to a growing appetite for company-wide AI automation. However, new challenges quickly emerge, including the need for in-house AI expertise, redefining IT architectures, data and governance models, and guiding employees through fundamental changes in their ways of working.



AI's Increasing Role in Corporate Strategy

All insurers have gained some experience with AI, though their levels of advancement vary. On average, taking into account various areas, only 51% of our respondents have incorporated AI into their strategic agendas, but this is expected to be an increasing trend.



Evolutionary, Not Revolutionary Transformation

Rushing into AI implementation can be risky due to novelty of the technology and complexity of the automation. Insurers need time to learn, adapt, and pursue a gradual, evolutionary approach to company-wide AI transformation. On the one hand, they should plan for AI-driven automation; on the other, they must identify architectural gaps and develop a roadmap to address them, enabling more complex automation over time.

Obstacles from Legacy Architectures

In some cases, legacy systems and low levels of process digitalization can hinder AI-driven automation – though these issues may not be immediately visible, and the scale of challenge might vary for different insurers or business areas.

Data Obstacles

Many automation use cases, including AI, are driven by business logic, which relies heavily on data. Advanced AI and predictive analytics also require structured data as input. In contrast, deep learning models can generate new types of structured data by extracting information from documents, audio, and images. Thus, low data integration, weak data governance, and the absence of robust data solutions can hinder AI-driven automation- particularly when applied across an entire organization.

Forecast: 5 to 10+ Years for Full Automation

Given the tangible benefits already observed, widespread AI automation in the insurance industry is inevitable. A common question concerns the timeline. Depending on the in-surer and the specific area of AI implementation, we estimate, based on our expertise and Sollers AI Survey results, that full automation of business processes for major business lines will take between 5 and 10+ years for most insurers.

KEY INSIGHTS ON THE AI-DRIVEN TRANSFORMATION

KEY AREAS OF EXPECTED AI DEVELOPMENT

Based on our AI survey responses regarding the maturity of various AI use cases and Sollers' experience, we anticipate the following developments:

Primary Focus

The primary areas for AI automation are expected to be intelligent document recognition particularly in claims handling,the use of large language models (LLMs)to support experts, chatbots to enhance customer service, and AI for software development.

Insurers have already begun experimenting with intelligent document recognition for un-derwriting, and the appetite for AI in this area will only grow. Awareness of barriers– such as the low level of overall underwriting process digitalization – will drive insurers toward implementing underwriting workbenches.

Mid-Term Outlook

The accumulated know-how will enable insurers to leverage AI for call centre support as well as a broader set of processes that involve data extraction from unstructured documents. Other mid-term developments are the automation of claim inspections, which will require more specialized solutions, and touchless automation of claims handling process for standard claims.

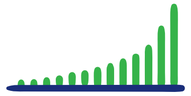
In underwriting, the focus will shift for AIto support underwriters in the entire process, particularly in automating the preparationof insurance offers for standard risks.

Long-Term Perspective

Over time, AI-driven automation in claims handling and underwriting will expand to cover non-standard risks and less frequent business lines. AI will help redefine how clients interact with insurers through digital (mobile and online) channels — though this is likely to happen only after insurers build AI capabilities, thoroughly test AI solutions, and upgrade their architectures.

AI Agents are an independent dimension in relation to the Sollers AI Survey results. Their development will progress across different business areas: the more advanced the AI automations, the greater the need to manage them within AI Agent frameworks. These frameworks are increasingly supported by platforms designed specifically for this purpose. We expect that over time they will become an integral part of advanced platforms supporting various aspects of process automation.

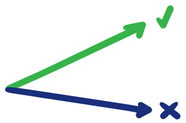
HOW TO START AND EXECUTE AI TRANSFORMATION



It Takes Time to Learn and How to Learn Faster

Our respondents showed high activity to support their organizations in developing AI Culture and learning AI Capabilities, and some stressed importance of learning AI and evolutive implementation (42% of our respondents). Understanding how AI will impact insurance processes and architectures requires broad and evolving expertise. Leaders at various levels need time to chart a course — to "map the new oceans" — before embarking on significant transformation journeys.

KEY INSIGHTS ON THE AI-DRIVEN TRANSFORMATION



The Role of Proof of Concept (PoC) for AI

As AI brings a far newer knowledge and greater impact on architectures than other technologies, PoCs play more important roles for AI than other types of digitalisation. AI PoCs serve three main purposes:

- They offer a safe environment to explore and learn how AI works and what it can enable.
- They allow you to test the effectiveness of AI for a specific business problem out-side a production environment, keeping costs low.
- They help assess the expected business benefits, providing valuable insights for future investments.

Thorough Analysis and a Solid Business Case

Need for analysis and developing business cases was indicated by 39% of our respondents. A well-grounded business case is always a best practice. It clarifies your rationale and helps you understand the potential impact on your organization.

Sometimes, your organization may not yet have the capability to conduct the analysis, or the benefits of certain types of automation may be difficult to estimate without prior experience. In such cases, start small, and treat the effort as a learning journey.

Data and Architecture

Automated decisions ultimately depend on data. Document data extraction is a key for insurers – it is implemented or being implemented in some form by 69% of our respondents. AI will extract and leverage new types of data, which in turn will create new automation opportunities — often requiring updates to system architecture to accommodate new functionalities. Revisiting your data strategy and strengthening related capabilities is a cornerstone of organization-wide AI-driven automation.

However, not all AI automation depends heavily on data; some can act as “point solutions” with limited architectural impact.

Make or Buy?

There is no one-size-fits-all answer — it depends on the insurer’s current architecture and AI maturity. That said, a few guiding principles apply:

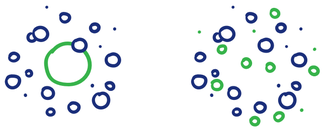
- Avoid building your own AI models from scratch — it’s time-consuming and resource-intensive. Use existing, proven AI AutoML models where possible.
- AI automation will require new capabilities for data handling, human-in-the-loop oversight, business logic integration, versioning, and governance. For broader implementations, consider whether AI-driven platforms could optimally complement your current architecture. 60% of our respondents implemented or are implementing an AI-driven platform.

KEY INSIGHTS ON THE AI-DRIVEN TRANSFORMATION

LLMs Are Gaining Popularity

Majority, 82% of our respondents use or implement a Large Language Model (LLM). LLMs are relevant in two key aspects:

- As tools accessible to a broad range of employees, supporting everyday tasks and helping them learn how AI works.
- As dedicated components in specific automation use cases, possibly requiring prompt engineering or fine-tuning, and proper governance. LLMs are easy to deploy, but they come with challenges – especially in ensuring recognition accuracy, which is critical for fully automated (touchless) processes.



Governance: A Long-Term Enabler

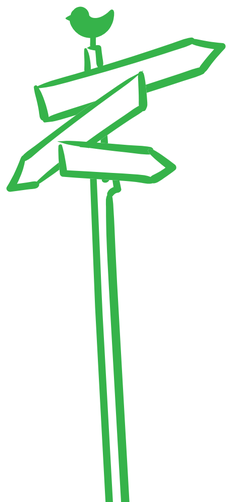
Neglecting governance can derail AI transformation, especially as complexity increases. A hub-and-spoke model appears most effective: it balances the need for company-wide standards and synergies with the flexibility to experiment and innovate at the project level. Establishing governance structures and processes takes time - don't postpone it; start in parallel with implementation. On average, across various areas, 54% of our respondents adopted centralised governance models, while 20% adopted decentralised ones.

AI IS NOT JUST TRANSFORMING INSURANCE TODAY

IT'S DEFINING THE FUTURE

EXECUTIVE SUMMARY

SOLLERS AI SURVEY RESULTS



SOLLERS AI SURVEY RESULTS

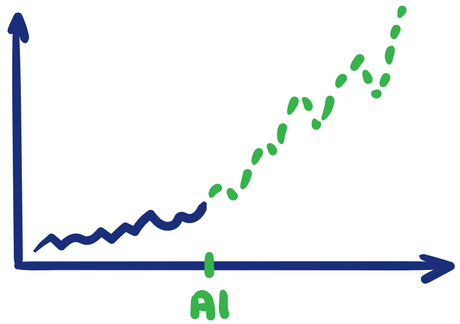
This section presents aggregated data from the survey with minimal commentary from Sollers. For in-depth insights and expert analysis, please refer to the main body of the report, where Sollers' expertise is applied extensively to interpret and contextualize the findings.

Introduction to the Sollers Comprehensive AI Survey

Leveraging Sollers' AI expertise and experience, we designed a comprehensive survey conducted through in-depth, face-to-face interviews with 35 non-life insurers. This qualitative approach enabled a deep dive into specific topics and yielded valuable insights. Respondents represent a broad geographical range, including DACH (Germany and Switzerland), North America (Canada and the USA), France, the Nordics (Finland, Sweden, and Denmark), the UK, and Belgium.

Expected AI Impact on Insurance Market Competitiveness

The chart presents respondents' views on the expected impact of AI on insurance market competitiveness over the next 3–5 years across specific business areas. On average, the perceived impact on overall market position was rated at 2.9.



Expected AI Impact on Insurance Market Competitiveness

Scale: 1 – minimal impact, 2 – moderate impact, 3 – significant impact, 4 – transformational impact, 5 – disruptive impact.

Chart base: 34 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

SOLLERS AI SURVEY RESULTS

Priorities for AI-Driven Automation

We surveyed 37 AI-enabled automation use cases, grouped into 11 automation areas, spanning various lines of business (car, private property, accident, SME, and corporate insurance) and processes (claims, sales and service in retail, and underwriting).

Based on the survey results, we classified the automation initiatives into 4 segments, as outlined here:

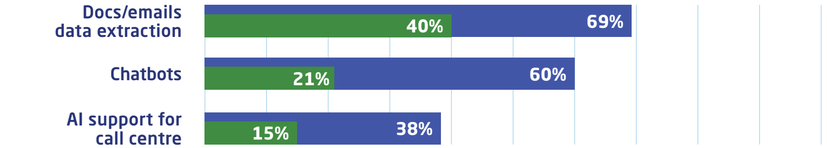
LLMs Are Widely Adopted

A significant 82% of respondents reported either already using or actively implementing large language models (LLMs) in at least one of the 10 surveyed scenarios.

Overview of Implementation Status of AI-driven Automation Areas

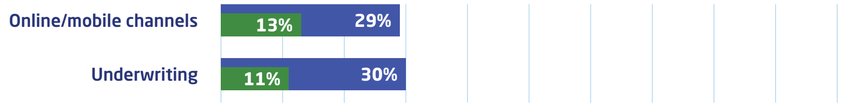
Currently Key Priorities

These automation cases are the most frequently implemented by respondents.



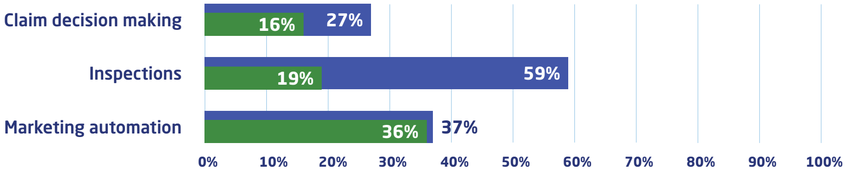
Expected Future Development

These cases see fewer current implementations due to complexity and interdependencies.



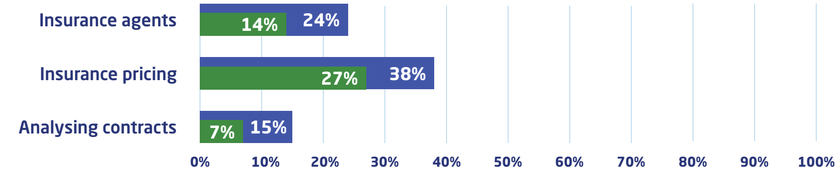
Key but Dependent

These areas are considered important but rely on other automations or require dedicated solutions.



Lower Priority or Expected Blockers

These are not expected to be a focus in the near future due to perceived challenges or limited value.



Legend for Aggregated Statistics

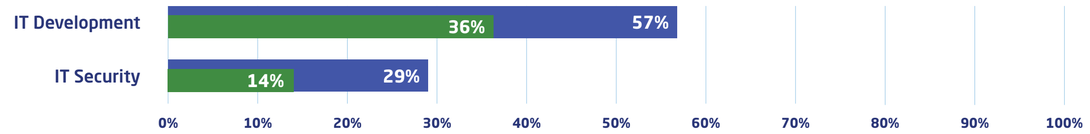
In the Sollers AI survey, for each automation category, we asked respondents to provide details on several specific automation cases.

- Percentage of companies that have implemented, or are in the process of implementing, at least one automation case in the given category.
- Average implementation rate across all companies, calculated as the average share of automation cases implemented or being implemented within that category (e.g., if a company has implemented 1 out of 4 cases, it contributes 25% to the average). Therefore, ● ≤ ●

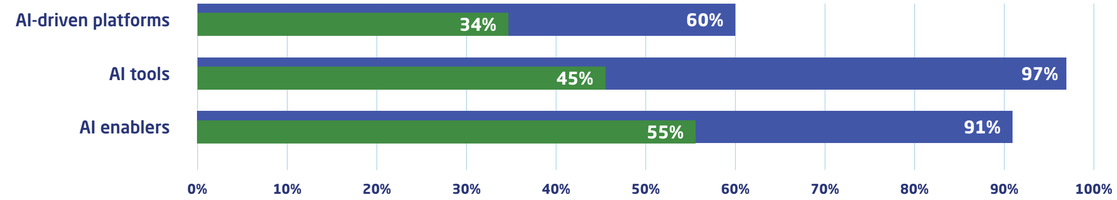
Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

SOLLERS AI SURVEY RESULTS

Usage of AI in IT



Usage of Different IT Solutions



Legend for Aggregated Statistics

In the Sollers AI survey, for each automation category, we asked respondents to provide details on several specific automation cases.

- Percentage of companies that have implemented, or are in the process of implementing, at least one automation case in the given category.
- Average implementation rate across all companies, calculated as the average share of automation cases implemented or being implemented within that category (e.g., if a company has implemented 1 out of 4 cases, it contributes 25% to the average). Therefore, ● ≤ ●

Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

AI for IT Development and Security

While expectations for using AI in IT are high, the current adoption rates among respondents remain moderate.

IT Architecture for AI

Usually, there are many opportunities within an organization to experiment with and apply AI relatively easily. However, a holistic approach to automation with AI involves more than simply adding AI components to the existing IT and business architecture – it may require its comprehensive redesign. A few key drivers include handling new data generated by AI, introducing new user interfaces, incorporating automated business logic, and redefining business processes. There's also the challenge of managing complexity and achieving synergies at scale.

AI-driven platforms (e.g., universal IDP platforms, underwriting workbenches with smart submission and claims workflows) offer a range of functionalities that can help address these architectural challenges. However, leveraging them effectively requires a structured and analytical approach.

Additionally, **AI enablers** – various non-AI IT components – are essential for supporting a holistic, AI-driven transformation.

SOLLERS AI SURVEY RESULTS

Governance – Competence Units Supporting AI-Driven Automation

AI automation introduces new domains for managing knowledge and architecture, and often requires expanding or redefining governance structures. Establishing governance and developing new competencies should be integral to an AI transformation strategy.

A centralized governance model is predominant, particularly in technical domains. However, many insurers have yet to establish governance frameworks across several critical areas.

IT, AI, Data, Cloud, and Compliance. These units are predominantly centralized, with 57-80% of respondents having either implemented or currently implementing centralized governance models.

Business Logic, Processes, and Customer Experience (CEX): These areas show a more balanced approach, with centralized governance in 26-34% of companies and decentralized models in 34-37%.

Business Transformation: This area is mostly centralized (46% vs. 20% decentralized). However, it also has the highest proportion of respondents (34%) who have not implemented or are not yet implementing governance for this domain.

Status of Governance Units

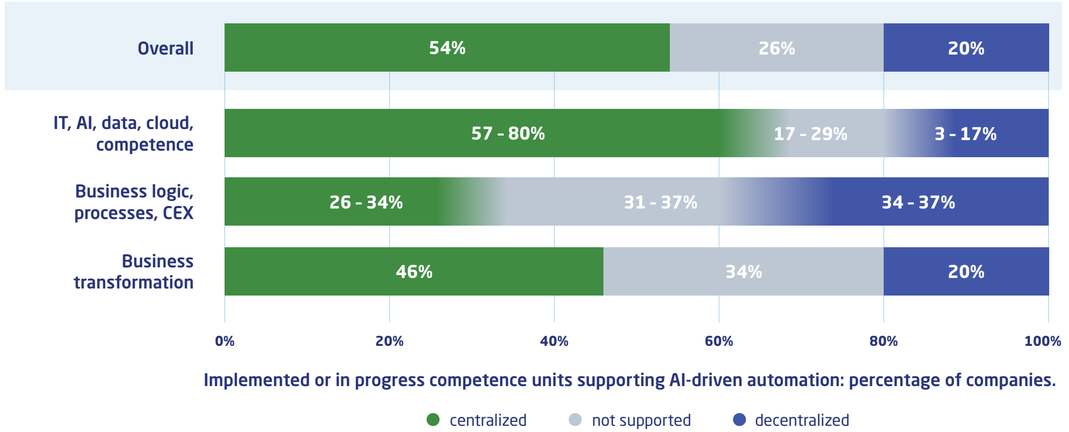


Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

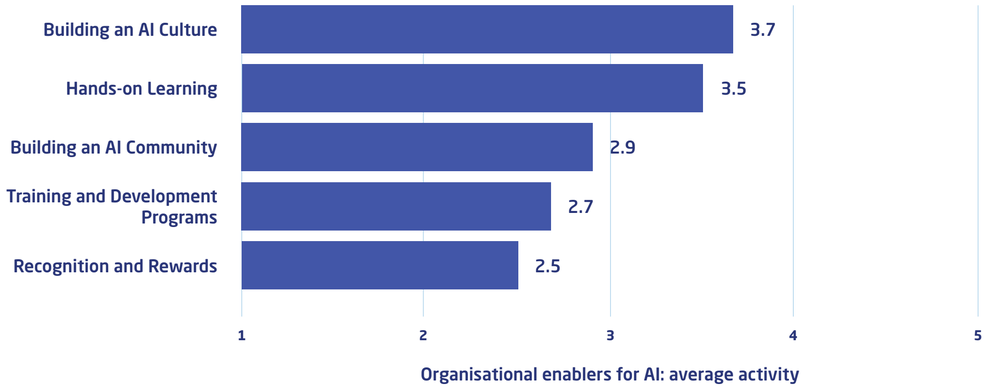
SOLLERS AI SURVEY RESULTS

Enabling the Organization for AI

According to our respondents, all surveyed insurers leverage a combination of internal and external resources to develop AI-related know-how and skills, although the proportions vary.

In the next survey question, we asked respondents what actions their companies are taking to prepare their organizations for AI adoption.

Organizational Enablers for AI: Main Categories



Scale: 1 – no activity, 2 – limited/spontaneous activity, 3 – some initial activity, 4 – regular activity but not yet in all the organisation, 5 – regular activity across the organisation.
Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

Key Lessons Learned from AI Automation

AI survey respondents shared a wide range of insights, a selection of which is presented below, grouped into five key categories:

- **AI models**
  There are many AI models available, and while they can be highly effective, it's essential to conduct R&D as part of each project to select the right one. AI models can hallucinate, so appropriate control mechanisms must be established. Plan for reversibility, and don't hesitate to leverage models from multiple providers. While LLMs are easy to use, they will not fully replace human interaction.

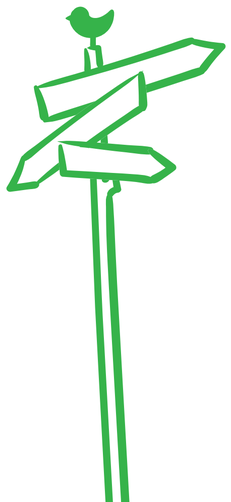
- **AI capabilities**
  Encourage AI experimentation, educate and motivate employees, and develop internal AI expertise for the future. Ensure project teams have a comparable level of AI knowledge to enable effective collaboration.

- **Architecture**
  Design end-to-end processes focused on transformation and efficiency. Establish a clear architectural vision, build strong data foundations, and don't overlook organizational enablers such as corporate culture and governance.

- **Business case**
  Begin with a proof of concept before committing to large-scale investment. Define a strong business case, recognize the complexity of implementation, and conduct a thorough analysis. Carefully evaluate costs and ROI, plan for resource-intensive efforts, and address data protection and compliance from the start.

- **Transformation**
  Adopt a gradual, evolutionary approach to AI implementation. Develop strategic awareness and a framework for selecting AI use cases. Balance centralized oversight with localized execution. Establish strong governance, integrate change management early, address trust issues in AI decision-making, secure executive sponsorship, and involve employee representatives from the outset.

ABOUT THE STUDY



ABOUT THE STUDY

Aim of the Study

The goal of this study was to provide practical knowledge on AI implementation. We aimed to paint a clear picture of where AI currently stands, where it is heading, and to understand insurers' perspectives on the challenges involved in implementing AI-driven automation effectively.

Respondent Profile

We interviewed industry professionals: board-level representatives and key managers of non-life insurers, such as AI Chief Officers, CIOs, and business area owners. The insurers belonged to larger insurance groups, with profiles illustrated in the following chart.

Covered Markets

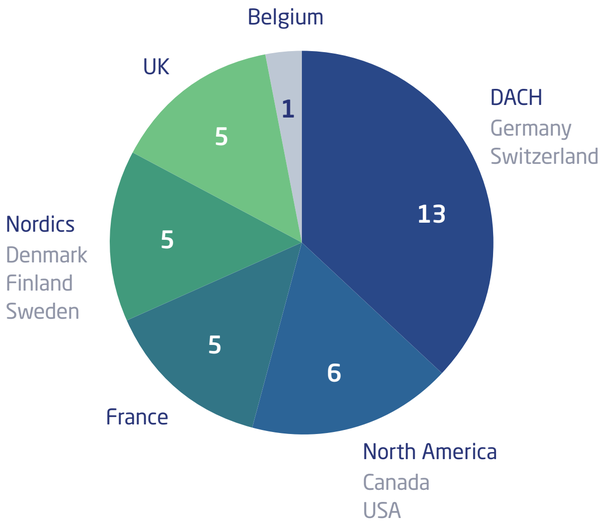


Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

Insurance Group Type

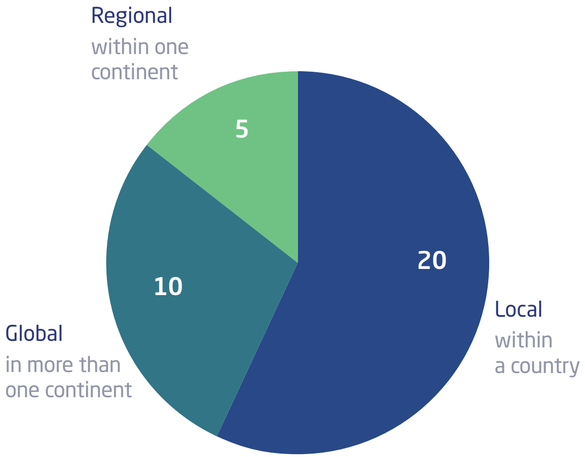


Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

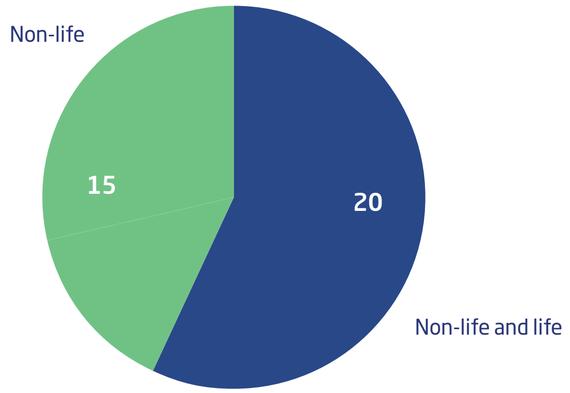


Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

ABOUT THE STUDY

Interview Approach

- **Online or face-to-face interviews:** Respondents engaged in in-depth discussions with our experts, which ensured a thorough understanding of each question and allowed them to provide nuanced answers. In some cases, they consulted with internal experts for additional input. Each interview lasted between 1.5 and 3 hours.
- **Verified survey responses:** After each interview, we sent the completed responses to participants for verification, ensuring accuracy.

Survey Question Design

To ensure reliable insights, we followed several key principles in designing the survey questions:

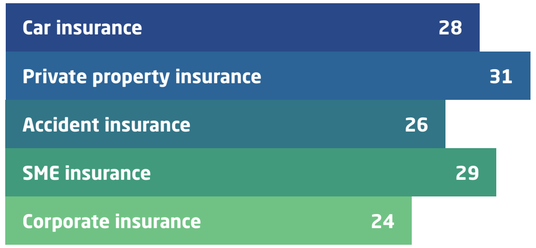
- **Structured questions across various topics:** These helped us explore different facets of AI-driven automation.
- **Detailed, closed-ended questions:** These enabled a granular view of each insurer's automation status, allowing easy comparison across companies. Respondents had the option to add custom categories, though this was rarely used.
- **An open-ended "lessons learned" question:** This provided space for sharing unique insights and experiences.

Survey Scope

The survey focused exclusively on the perspective of non-life insurance, allowing us to tailor research questions more specifically. Survey topics directly correspond to the Survey Results section, where one can explore the most interesting findings.

To better understand AI-driven automation, the first question examined different lines of business (LOBs; see chart) and insurance processes, including claims handling, retail sales and service, underwriting, and back-office operations.

Business Lines Covered By The Survey



Business lines covered: number of companies

Total respondents: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

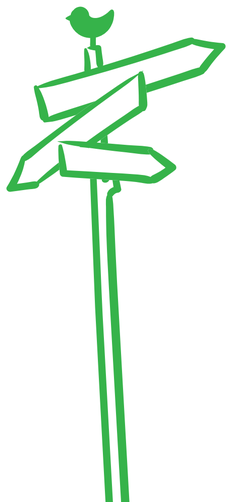
Timing

Interviews and data collection took place from April 2024 and into early 2025.

Data Analysis and Presentation

- All data remains fully anonymous; only aggregated statistics are shown in the AI Report.
- Not all potential charts are presented – we focused on the most insightful results.
- Market-level data is only shown when significant differences were observed.
- Each chart includes only those companies that answered the specific question, ensuring accuracy and relevance.
- When presenting implementation status data in charts where categories sum to 100%, we aggregated detailed status categories. Less meaningful ones – such as "Not yet considered" or "Status unknown" – are shown as white space to keep the focus on the most important information.

SOLLERS AI SURVEY RESULTS



01 THE IMPACT OF AI ON COMPETITIVENESS IN THE INSURANCE MARKET

Forecasting how AI developments and automation will impact the insurance market should be of great interest to insurance managers. However, such predictions remain challenging. To address this, the Sollers AI Survey provides qualitative insights into insurers' perspectives from three angles:

- **The competitive impact of AI on the market**
- **The role of AI on insurers' strategic agendas**
- **The perceived benefits of AI-driven automation**

This section presents insurers' opinions on how AI is expected to impact insurance market competitiveness over the next 3 to 5 years.

Bridging Perception and Action: AI in Strategic Agendas

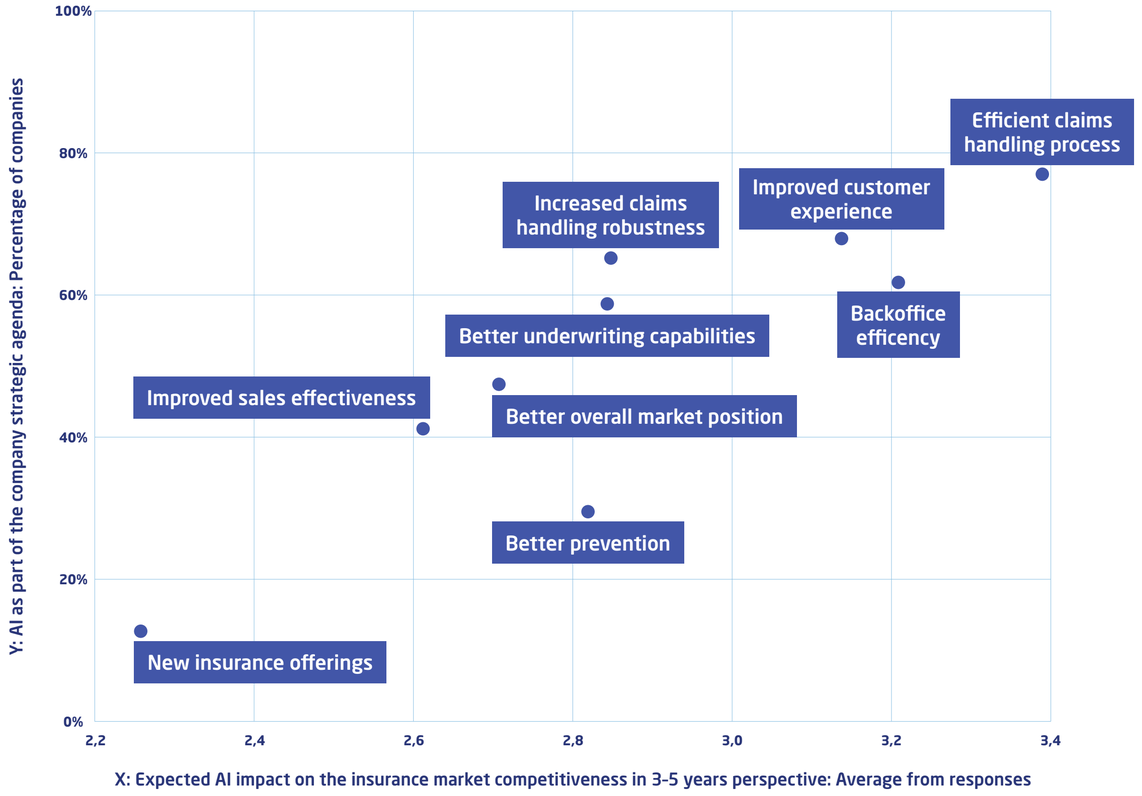
The chart below provides insight into the correlation between how insurers perceive AI's impact on market competitiveness and the extent to which AI is actually reflected in their strategic agendas.

In general, the two dimensions are aligned; however, two notable discrepancies emerge, which we aim to explain:

- **Increased claims handling robustness** – While many new AI technologies are emerging, machine learning for fraud detection has been around for decades. This may explain why it appears more prominently in insurers' strategic agendas.

- **Improved sales effectiveness** – There are many potential AI applications in sales. However, due to the complexity of justifying the business case and clearly linking it to market competitiveness, the impact may not be immediately visible. On the other hand, sales often receive stronger board-level focus, as they have a direct influence on company revenue.

Expected AI Market Impact vs. AI in Companies' Strategic Agendas



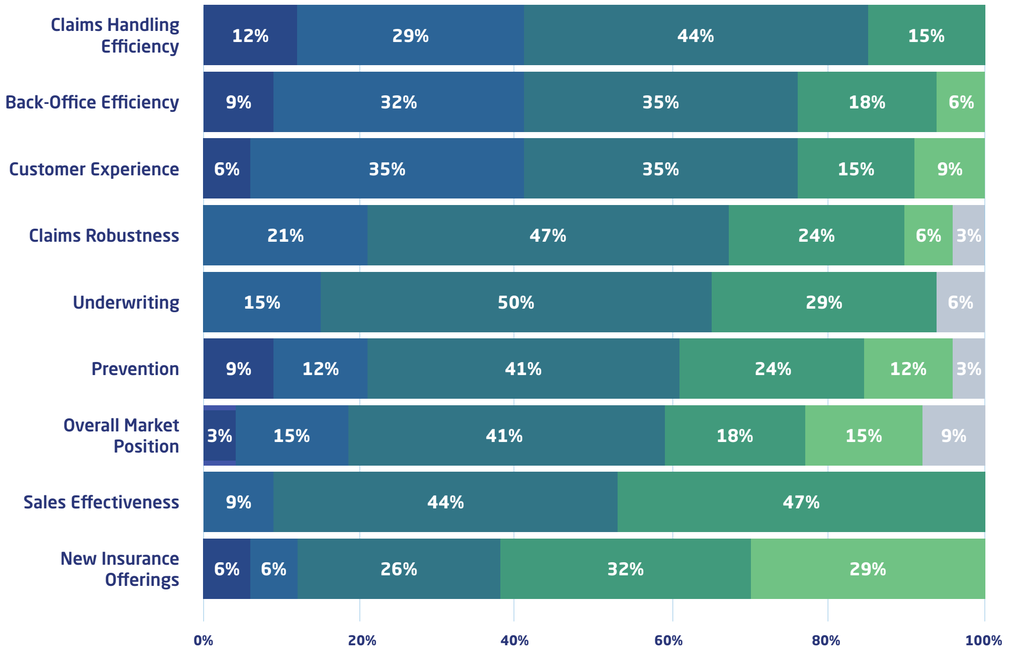
Scale for axis X: 1 – Minimal impact, 2 – Moderate impact, 3 – Significant impact, 4 – Transformational impact, 5 – Disruptive impact.

Axis Y: Percentage of respondents that selected any of the following options: AI transformation implemented or planned, single AI projects implemented or planned. **The other options were:** PoC, AI only in strategic focus, purposefully not in plans, not yet considered.

Chart base: 34 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

01 THE IMPACT OF AI ON COMPETITIVENESS IN THE INSURANCE MARKET

AI Impact on Insurance Market Competitiveness in a 3-5 Year Perspective



Expected AI impact on the insurance market competitiveness: percentage of companies

	Average AI impact	Hypotheses and Explanations
Claims Handling Efficiency	3.4	Highly digitalized and is currently the most AI-developed area in insurance.
Back-Office Efficiency	3.2	High expectations for automating repetitive tasks. However, processes are often non-standardized, resulting in continued reliance on manual work.
Customer Experience	3.2	A strategically important area from the customer perspective. It will benefit from AI-driven business process automation. Additionally, AI facilitates a redefinition of how insurers approach customer interactions.
Claims Robustness	2.9	Delivers direct business value. Predictive analytics has been used for decades, but recent AI advancements enable better data structuring and supports a more robust claims handling process – e.g., reducing human errors.
Underwriting	2.8	Underwriting for commercial insurance is generally more complex and less standardized than claims handling, and often has a lower level of digitalization. These may be reasons why insurers expect a lower AI impact in this area.
Prevention	2.8	AI applications in prevention are often case-specific and may depend on external processes beyond insurers' control.
Overall Market Position	2.7	Assessment of how AI will impact the overall market position of insurers, taking into account a combination of GWP, financial results, and prospects for future development.
Sales Effectiveness	2.6	Insurers are already using AI to support and automate customer sales communications. However, the impact on overall business outcomes and market competitiveness may be indirect.
New Insurance Offerings	2.3	Many past attempts – especially during the digitalization hype – aimed to redefine insurance offerings, but many startups and initiatives did not succeed. This transformation is likely to be a gradual, long-term process rather than a rapid shift.

5 – Disruptive Impact
AI will disrupt the insurance industry, leading to the rise of entirely new players and business models. Traditional insurers may face significant challenges to stay competitive in this new environment.

4 – Transformational Impact
AI will become a core driver of innovation and competitive differentiation in the insurance market. New business models, products, and customer experiences will emerge, fundamentally changing how insurers compete—and potentially reshaping market leadership.

3 – Significant Impact
AI will play a growing role across multiple areas of the insurance industry, driving substantial improvements in areas such as risk assessment, pricing, and customer service. This could meaningfully influence how insurers compete.

2 – Moderate Impact
AI will influence certain aspects of insurance operations, potentially improving efficiency or enhancing product offerings. However, the overall competitive landscape will remain mostly stable.

1 – Minimal Impact
AI is unlikely to significantly influence insurance market competitiveness over the next five years. Existing business models and competitive dynamics are expected to remain largely unchanged.

I do not have an opinion

Chart base: 34 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

01 THE IMPACT OF AI ON COMPETITIVENESS IN THE INSURANCE MARKET

Benefits of AI Implementation

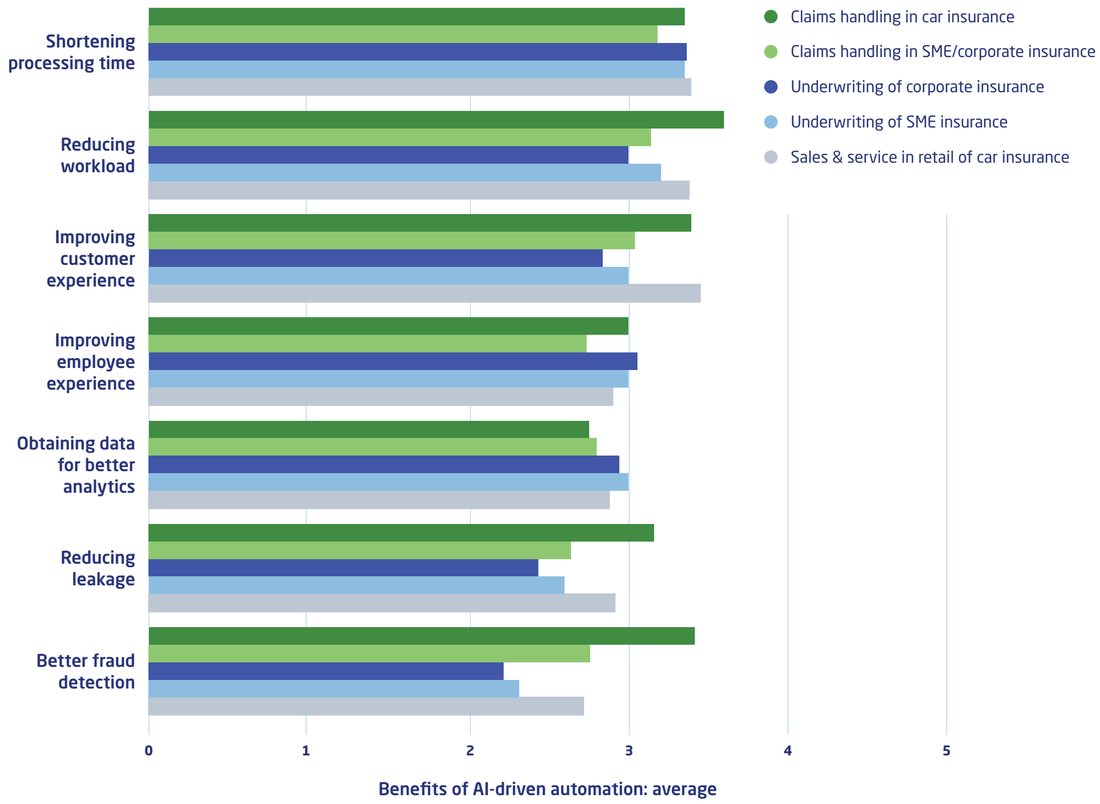
When approaching AI automation, it is essential to estimate the expected benefits to justify implementation costs, which can be significant due to the transformative nature of such initiatives.

The most straightforward benefits to quantify include **workload reduction, shorter processing times,** and **leakage reduction** (often measured as part of insurers' internal control processes). For example, reducing processing time can directly lower costs by minimizing substitute expenses – such as the cost of a replacement car.

Benefits related to **improving customer and employee experience** are more difficult to quantify in terms of a direct P&L impact. Nevertheless, they are commonly classified as important, likely due to their **strategic value.**

Lastly, **obtaining data for better analytics** is the least frequently prioritized benefit. While predictive analytics has been used for decades, access to structured data was limited. New AI technologies now enable insurers to extract valuable data from documents, supporting enhanced analytics for **tariff optimization, fraud detection,** and **process improvement.**

Benefits of AI-Driven Automation



Scale: 0 – none, 1 – very small, 2 – small, 3 – medium, 4 – large, 5 – very large.

Chart base: 27 companies in Claims handling in car insurance, 28 companies in Claims handling in SME/corporate insurance, 28 companies in Underwriting of corporate insurance, 31 companies in Underwriting of SME insurance, 27 companies in Sales & service in retail of car insurance.
Source: AI Survey 2024/2025, Sollers Consulting.

02 AI-DRIVEN PROCESS AUTOMATION OVERVIEW

This page provides an overview of the next 11 sections of the AI Report, which detail how insurers are leveraging AI to automate insurance processes. Notably, it also references around 50% of the data collected in our survey.

Typical Automations Across Key Business Lines

Drawing on our experience, we identified 37 common AI-driven automations in insurance and grouped them into 11 automation categories. While respondents had the option to add other types of automation, this feature was rarely used. We gathered data for major business processes across 4 key retail insurance lines, as well as SME and corporate insurance. This provided a detailed, comprehensive, and representative snapshot of how insurers are currently using AI to automate business processes.

Overview of the Results

This section presents an overview of the aggregated findings. Based on the survey results, we classified the automation categories into 4 levels of priority. The following pages highlight the most valuable insights from all survey questions related to AI-driven automation, including, where relevant, breakdowns by business line and market.

AI Automation Priorities

Current Key Priorities
These automation cases are the most frequently implemented by respondents.

Key but Dependent
These areas are considered important but rely on other automations or require dedicated solutions.

Expected Future Development
These cases see fewer current implementations due to complexity and interdependencies.

Lower Priority or Expected Blockers
These are not expected to be a focus in the near future due to perceived challenges or limited value.

Overview of Implementation Status of AI-driven Automation Areas

AI for:	Claims handling	Sales in retail	Underwriting	Back Office
chatbots	57% (25%)	52% (17%)	-	-
call centre	31% (14%)	36% (17%)	-	-
online and mobile channels	26% (12%)	29% (14%)	-	-
insurance agents	-	24% (14%)	-	-
marketing automation	-	37% (36%)	-	-
processing documents & emails	66% (46%)	56% (41%)	32% (21%)	-
claim decision making	27% (16%)	-	-	-
inspections	59% (21%)	11% (8%)	0% (0%)	-
insurance pricing	-	39% (32%)	22% (22%)	-
underwriting	-	-	30% (11%)	-
analysing contracts	-	-	-	15% (7%)

Legend for Aggregated Statistics X% (Y%)
In the Sollers AI survey, for each automation category, we asked respondents to provide details on several specific automation cases.
X% = Percentage of companies that have implemented, or are in the process of implementing, at least one automation case in the given category.
Y% = Average implementation rate across all companies, calculated as the average share of automation cases implemented or being implemented within that category (e.g., if a company has implemented 1 out of 4 cases, it contributes 25% to the average). Therefore, Y% ≤ X%.

Base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

03 AI-POWERED CHATBOTS

Digitizing customer communication through online chats is becoming a popular solution among insurance companies, helping to redirect traffic from traditional call centers. Survey results show that 62% of insurers already offer this communication channel to customers (regardless of AI usage), while another 15% are actively working on its implementation.

Exploring the Potential

AI-powered chatbots help gather initial information and address basic but frequent queries, enabling task automation and allowing human agents to focus on more complex cases. Additionally, AI-powered chatbots can guide customers to relevant information or direct them to the insurer's knowledge base. As a result, they redirect traffic from traditional call centers and relieve human consultants.

Depending on the level of AI adoption, chatbots may be used for different tasks. While using chatbots to answer generic customer questions is relatively common (presently around 42% of insurers), their use for more specific tasks, such as answering detailed questions or supporting processes like FNOL (First Notice of Loss) or claim updates, is much less widespread.

Challenges to AI Chatbots Adoption

Survey responses from insurers indicate that AI chatbots are rarely used in FNOL processes (only 8% of respondents utilize them) and in claims updates (used by 8% of respondents).

The relatively low adoption of AI in these processes is understandable: while AI may be effective for simpler products and tasks, its usefulness diminishes in more complex scenarios that require interpreting and validating data within integrated systems. As a result, the effort needed to develop an efficient AI chatbot and to overcome architectural integration challenges may not be justified by the potential benefits and cost savings. For simpler operations, it may be more advisable to utilize non-AI solutions, such as online entry forms.

Chat Channel and Chatbots in Handling Automotive Insurance Claims

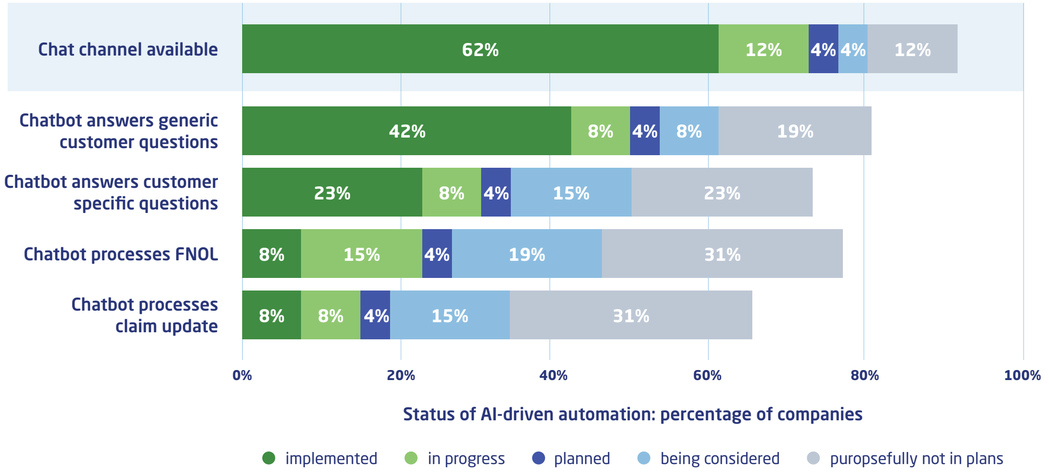


Chart base: 26 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

04 AI SUPPORT FOR CALL CENTRE

Independent Intelligent Voicebots – Likely a Glimpse of the Future

Voicebots have been around for years with mixed results – customers often find them frustrating due to challenges in effective communication. The issues surrounding independent intelligent voicebots may stem from technology that is not yet fully mature. As a result, users often struggle to communicate effectively with voicebots, leading to a decline in customer trust. This, in turn, drives customers to prefer alternative contact channels, such as chatbots or online forms. Still, it's possible that one day, independent intelligent voicebots will evolve into a mature and widely adopted technology.

AI Support for Call Center Agents

Despite advances in automation, human agents continue to play a crucial role in call centers. This chapter explores how AI can enhance the productivity of human call center agents and improve the overall customer service experience.

Low Implementation, but Strong Interest

As shown in the chart, nearly all insurers (92%) have a call center. However, only a small percentage (up to 16%) currently use AI to support call center employees. Nevertheless, many have already planned or considered its implementation (up to 60%).

Promising Tangible Benefits

AI support for call center employees offers several key advantages:

- Customers still receive support from a **real human.**
- Clients **no longer** have to wait in **long queues** for expert assistance.
- Less experienced agents can **learn faster** on the job with AI guidance.
- AI **monitors all calls**, not just a selected few, as in the case with human supervisors.
- Human supervisors focus on the **most challenging calls-conversations** instead of passively listening to boring, non-problematic conversations.

Challenges

Insurers may need to address several challenges to effectively use AI for call centers:

- The call center is just one of many contact channels and may not be the most critical in the overall channel strategy.
- AI technologies enabling these solutions are relatively new and not yet widely recognized.
- Implementing AI requires new ways of working, which may lead to resistance to change.

04 AI SUPPORT FOR CALL CENTRE

AI-driven Automation for Call Centre in Handling Automotive Insurance Claims

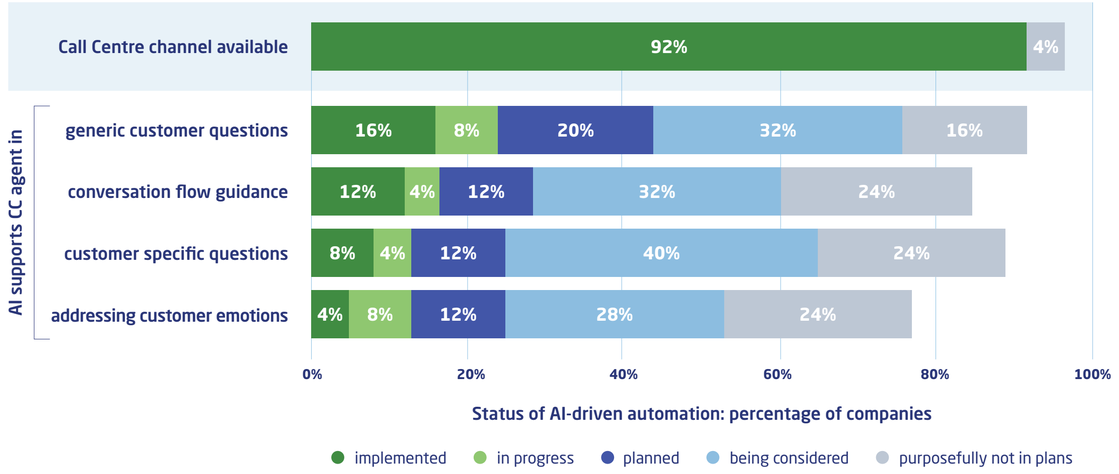


Chart base: 25 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

Let Us Now Explain the Chart Categories:

- ***"Call Center channel available"*** – This question is not about AI; it simply assesses how many insurers have a call center.
- ***"AI supports CC agents in generic customer questions"*** – AI assists call center agents in real-time by providing answers to general insurance-related inquiries, such as terms and conditions (GTC) or procedures.
- ***"AI supports CC agents in customer-specific questions"*** – AI helps answer customer inquiries related to their individual policies or claims. This requires integration with core insurance systems and access to relevant data.
- ***"AI supports CC agents in conversation flow guidance"*** – AI guides call center agents by tracking which topics or questions have already been covered and highlighting those that still need to be addressed, such as during a First Notice of Loss (FNOL) call.
- ***"AI supports CC agents in customer emotions"*** – AI analyzes customer sentiment (diction, word choice, and tone) in real-time and provides call center agents with prompts to help them respond with greater empathy.

05 AI SUPPORT FOR ONLINE AND MOBILE CHANNELS

The Growing Popularity of Online and Mobile Channels

With the increasing popularity of online and mobile channels for customer interaction among insurers (93% use online portals and 78% use mobile channels), integrating AI into these platforms is becoming increasingly justified.

The potential applications of AI in these channels are highlighted in two key areas explored in our AI survey: **AI-driven analysis of customer feedback** and **real-time AI assistance for customers with attached documents.**

Online and Mobile Channels in Automotive Insurance Claims Handling

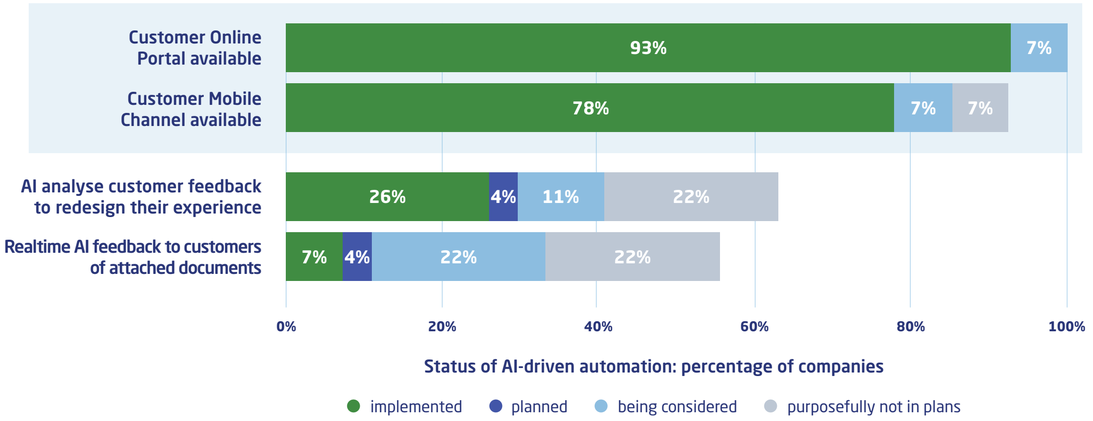


Chart base: 27 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

05 AI SUPPORT FOR ONLINE AND MOBILE CHANNELS

Analysing Customer Feedback for CX Improvements

Customer experience (CX) management has traditionally not been a strong area for many insurers – especially when sales have been driven by external parties such as agents, with limited support from digital channels. In such models, customer interactions were owned by agents, not by the insurers themselves. But this is gradually changing, year by year.

Is Your CX Team Ready for AI?

If you're considering using AI to improve CX management, the first step is to establish a **dedicated, skilled team** that takes ownership of customer experience improvements and can effectively **leverage AI-generated insights.**

As shown in the chart, more than a quarter of all respondents already use AI to analyze customer feedback. The adoption level varies regionally — **notably, two-thirds of North American respondents-insurers have implemented such AI solutions,** while **none of the respondents in France** have done so yet.

AI Brings Customer Insight for CX Improvement

AI can help extract actionable insights from customer feedback to improve customer experience in the following areas:

- **Categorization of feedback** – by process, area, or sentiment.
- **Combining structured and unstructured data** – merging social media, complaints, surveys, and call center notes to build a holistic customer journey view.
- **Detecting recurring patterns or frequent pain points.**
- **Identifying sudden spikes in complaints or negative feedback** that could indicate systemic issues (e.g., bugs after a release).
- **Predicting customer behaviour** based on historical feedback and interaction patterns.
- **Identifying churn risk** based on negative sentiment trends.
- **Forecasting service bottlenecks** based on emerging issues and complaint themes.

AI Analysis of Customer Feedback to Redesign the Customer Experience

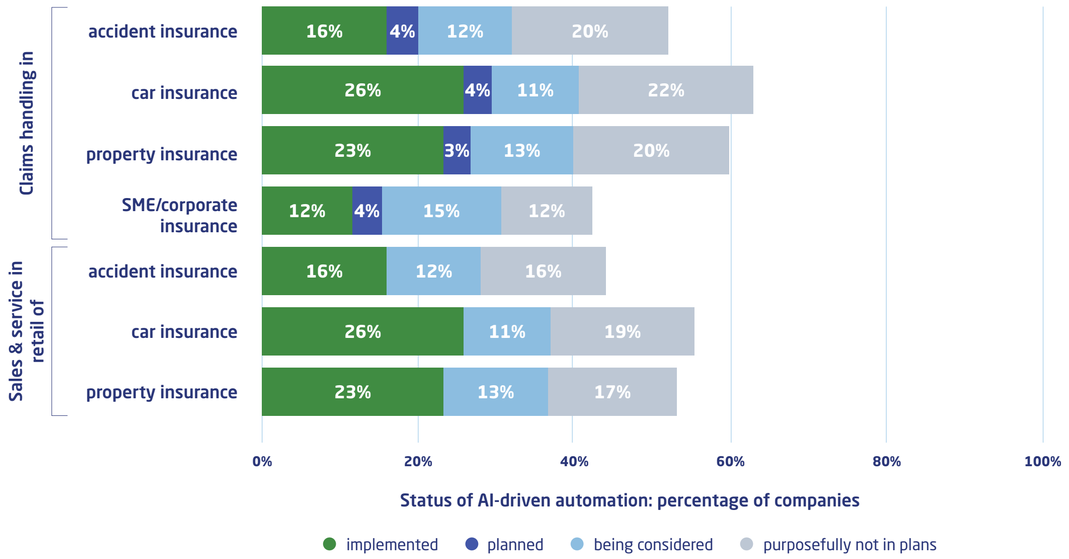


Chart base: 31 companies, in claims handling: 25 accident, 27 car, 30 property, 26 SME/corporate, in sales and service: 25 accident, 27 car, 30 property insurance.
Source: AI Survey 2024/2025, Sollers Consulting.

05 AI SUPPORT FOR ONLINE AND MOBILE CHANNELS

AI Automating the Customer Online Frontend

AI automation can significantly enhance the customer experience across the entire journey. The AI-enabled features we discuss span both sales and post-sales processes.

Real-Time AI for Enhancing Online Customer Experience

There are many ways in which real-time AI features can be leveraged to improve customer experience on online frontends. Examples include:

- **AI-powered chatbots** acting as customer assistants during insurance purchase or claim notification
- **Personalized product or service recommendations,** including cross-sell and upsell opportunities
- **Predictive and proactive assistance** triggered by detected patterns of confusion, delay, or frustration – boosting success rates in the sales process
- **Smart search and autocomplete** suggestions to improve navigation and usability
- **Micro-segmentation** and personalized, optimized customer journeys

AI-Driven Recognition of Uploaded Documents

A specific feature we explored in our AI survey is AI-powered document recognition. This technology enables the automatic analysis of document scans, PDFs, and images uploaded by customers via online portals or mobile apps and converts them into meaningfully-structured data. This capability can be used to:

- **Minimize manual data entry by automatically extracting data from submitted documents – saving customers' time**
- **Ensure completeness and consistency of customer submissions, reducing errors and improving processing efficiency**
- **Provide immediate feedback on missing or incorrect documents**
- **In some cases, enable instant claim payouts**

Despite its potential, only 7% of respondent companies have already implemented this feature, while an additional 26% are considering adoption. There are significant regional differences – 25% of French insurers have implemented this functionality, while none in the Nordics, UK or North America have done so yet.

Real-Time AI Feedback for Customers on Uploaded Documents

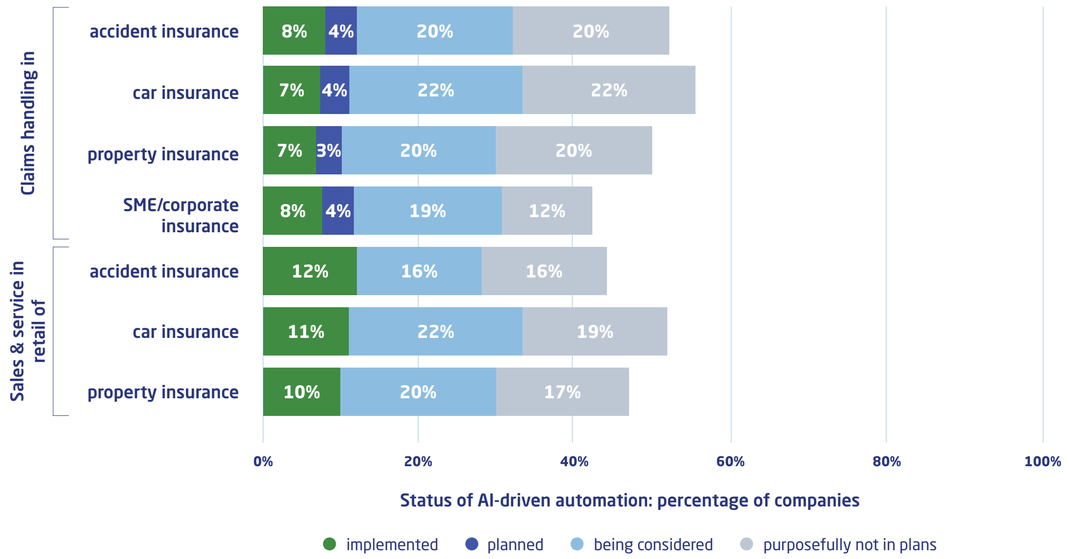


Chart base: 31 companies, in claims handling: 25 accident, 27 car, 30 property, 26 SME/corporate, in sales and service: 25 accident, 27 car, 30 property insurance.
Source: AI Survey 2024/2025, Sollers Consulting.

05 AI SUPPORT FOR ONLINE AND MOBILE CHANNELS

AI Adoption in Online/Mobile Channels as Part of Broader Business Transformation

Considering the broad range of AI-powered capabilities, adopting such technologies often calls for a **complete redesign of how customers interact with online frontends.**

However, it may not be ideal to let customers be the first testers of new AI models. A recommended approach is to first **apply AI models internally**, to automate backend processes such as claims handling, underwriting, or sales support. Once these models are well-trained, reliable, and validated, they can be extended to the customer-facing frontend.

That said, not every company will want to wait before delivering innovation to customers. Regardless of the chosen approach, **we recommend that companies treat online and mobile channel transformation as part of a broader business transformation journey** – to **minimize risks and maximize impact.**

06 AI SUPPORT FOR INSURANCE AGENTS

Traditional Channel – Challenges

Insurance agents represent a traditional channel that was originally not digitalized at all, as seen with paper-issued policies. To leverage AI effectively, **digital information and processing** are essential.

To be clear, the goal here is not to replace the agent with digital channels, but rather to leave a digital trace of the agent's activities. It's like equipping a runner with a digital wristwatch that records various parameters and provides real-time guidance. However, this transformation is happening gradually, as not all runners want to run with a digital watch.

Additionally, insurance agent networks are often **independent from the insurance carrier**, which further complicates AI adoption. These factors may explain why relatively few companies have implemented AI to support insurance agents so far.

AI support for Insurance Agents – in Sales and Service of Automotive Insurance

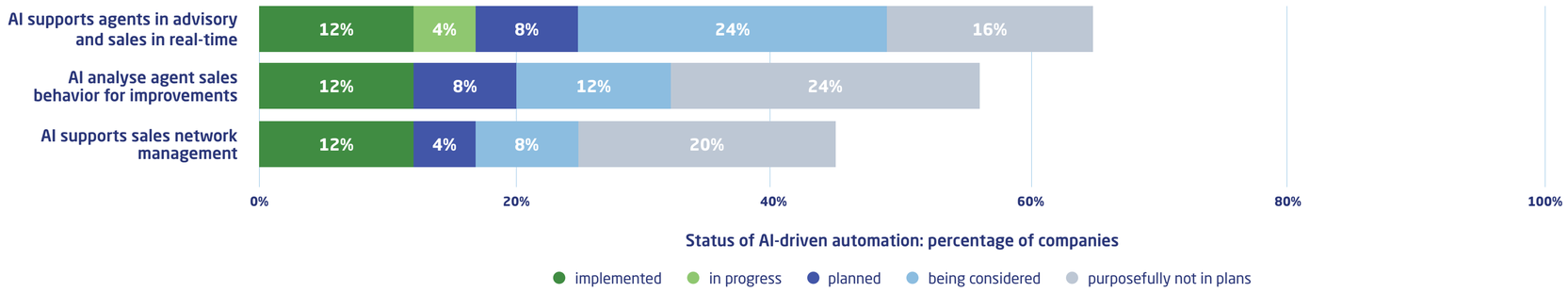


Chart base: 25 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

06 AI SUPPORT FOR INSURANCE AGENTS

AI Supports Agents in Advisory and Sales in Real-Time

There are various ways AI can enhance agents' work. Here are a few key examples:

- **Customer insights & personalized recommendations** – AI can analyze customer profiles and past interactions to suggest the most relevant insurance products.
- **Chatbots & virtual assistants** – AI-powered tools can provide agents with real-time prompts for personalized recommendations, assist in answering complex customer questions, and help address customer emotions.
- **Product comparisons** – AI can compare different insurance product options instantly, helping agents to present the best choices to customers.
- **Automated data retrieval** – AI can extract and process information from client-provided documents, enabling faster and more accurate policy data input into the system.

AI Analyses Agent Sales Behaviour for Improvement

Insurers often manage thousands of insurance agents who require continuous training and development. AI can analyse agent behaviour to provide insights into what makes sales more effective.

The key challenge is that the sales process must be fully digitalized to capture comprehensive data, including advisory interactions. Some existing tools already support this, such as digital presentations on iPads, which allow agents to take notes and record key agreements made with clients.

AI Supports Agent Network Management

AI can assist insurance managers in effectively managing a network of insurance agents in several ways, including:

- **Monitoring agent performance** – Identifying top-performing agents and those who may need additional training or support.
- **Optimizing lead distribution** – Assigning leads based on agent strengths, past performance, and customer preferences.
- **Predicting agent attrition** – Identifying agents likely to leave and recommending retention strategies.
- **Detecting fraud & compliance risks** – Monitoring for fraudulent activities or agents at high risk of non-compliance with regulations.
- **Enhancing communication** – Streamlining and improving communication with agents for better engagement and efficiency.

07 AI IN MARKETING AUTOMATION

Marketing automation refers to the use of software and web-based services to execute, manage, and automate marketing tasks and workflows. In essence, it involves leveraging technology to streamline and optimize marketing efforts.

Marketing automation encompasses a broad range of use cases, including:

- **Automating repetitive tasks** – Automating routine activities such as sending email campaigns, posting on social media, and updating customer databases.
- **Personalized customer experiences** – Marketing automation tools collect data on customer behaviour and preferences, enabling marketers to deliver tailored messages and offers.
- **Lead nurturing** – Guiding potential customers through the sales funnel by delivering targeted content and messaging at each stage of the customer journey.
- **Campaign management** – Providing tools to create, manage, and track multi-channel marketing campaigns efficiently.
- **Data analysis** – Collecting and analyzing customer interaction data to generate valuable insights into customer behaviour and preferences.

AI as a Key Enabler in Modern Marketing Automation

Modern marketing automation platforms are increasingly integrating AI capabilities. This transformation allows marketers to go beyond basic automation and embrace intelligent, data-driven strategies. AI enhances marketing automation by enabling deeper personalization, optimizing campaign performance, and driving better business outcomes.

AI in Marketing Automation for Sales & Service for Retail Clients

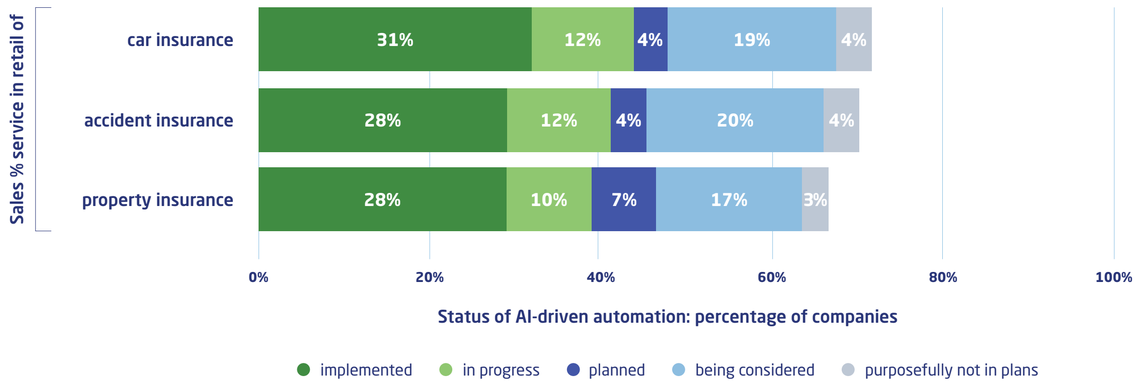


Chart base: 29 companies, 26 in car, 25 in accident, 29 in property insurance.
Source: AI Survey 2024/2025, Sollers Consulting.

AI in Marketing Automation: A Growing Trend Across Regions and Business Lines

Survey results indicate that AI for marketing automation is being adopted across all regions – DACH, France, the Nordics, and North America – with a relatively high level of maturity. On average, 43% of respondents have either implemented (31%) or are in the process of implementing (12%) AI solutions in marketing automation for **car insurance sales**. This is followed by **accident insurance (40%)** and **home insurance (38%)**, reflecting a broad application of AI-driven marketing strategies across multiple retail business lines.

08 INTELLIGENT DOCUMENT PROCESSING AND DATA EXTRACTION

Documents are an integral part of many insurance business lines and processes, with underwriting and claims handling being key examples. When it comes to automating claim handler or underwriter activities, **Intelligent Document Processing (IDP) and Data Extraction** emerges as a critical enabler.

This may explain why **intelligent document recognition is becoming a commodity.** As shown in survey data, this is, overall, the most commonly targeted area for AI-driven automation among insurers.

At the same time, the market for AI tools specialized in document processing is already highly developed. There are many comprehensive IDP platforms, along with a range of **dedicated AI models** offered by major cloud providers such as **AWS, Google Cloud (GCP), and Microsoft Azure.**

End-to-end Automation of the Recognition Process

To fully automate the extraction of structured data from documents within a specific business process, it is essential to break down the document processing logic into 5 steps, as illustrated in the accompanying chart. These steps typically mirror the original manual process and can be efficiently supported by Intelligent Document Processing (IDP) platforms.

- The process begins with **triaging incoming emails,** which initiates the recognition workflow. This step, even as a standalone automation, can add significant value to the overall process. As shown in the charts, it is the **most frequently AI-automated step among our respondents.**
- **Deduplication** of logically identical documents (e.g., submitted by a client through multiple channels or repeated submissions) is another important element. While this is a supportive step in the sequence, it is also the **least frequently automated** among our respondents.
- The **separation of combined documents** (e.g., when multiple distinct documents are merged into a single scanned PDF) along with **document classification** is a prerequisite for successful data extraction. These steps also show a **high level of automation coverage.**
- Ultimately, the **data extraction phase** delivers the core automation value — **structured data**, which can be processed further through automated business logic for full process automation.

AI Support for Processing Documents and Emails in Handling Car Insurance Claims

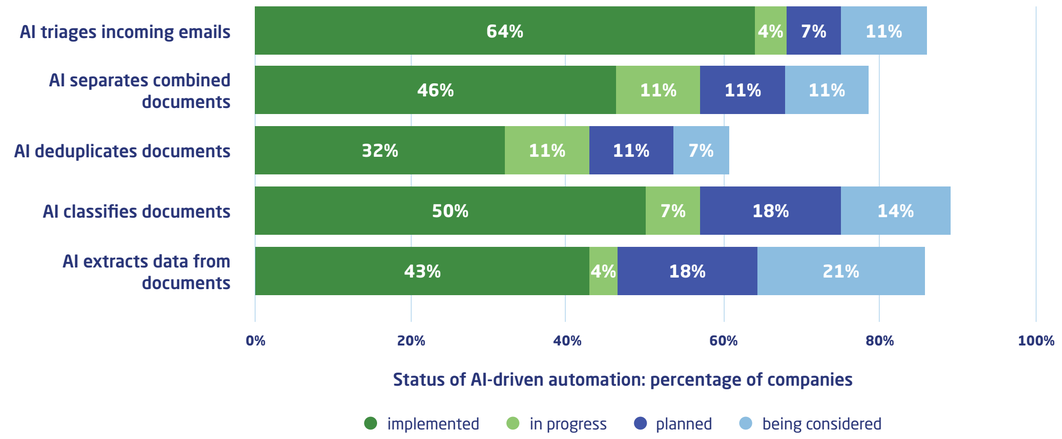
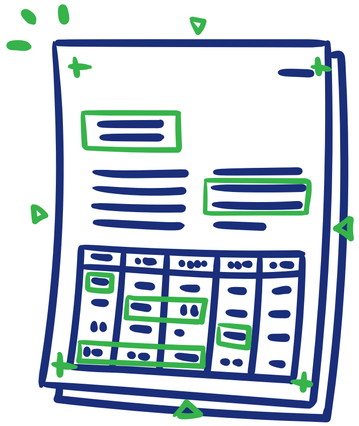


Chart base: 28 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

08 INTELLIGENT DOCUMENT PROCESSING AND DATA EXTRACTION

Cross-line and Cross-process Adoption

We present two representative charts showcasing AI support for processing documents and emails: one for **car insurance claims handling** (the most automated process), and another for **corporate insurance underwriting** (the least automated). These reflect the automation levels across various insurance products and business processes, including claims handling, sales in retail, and underwriting in car, house, accident, SME, and corporate insurance.



AI Support for Processing Documents and Emails in Underwriting of Corporate Insurance

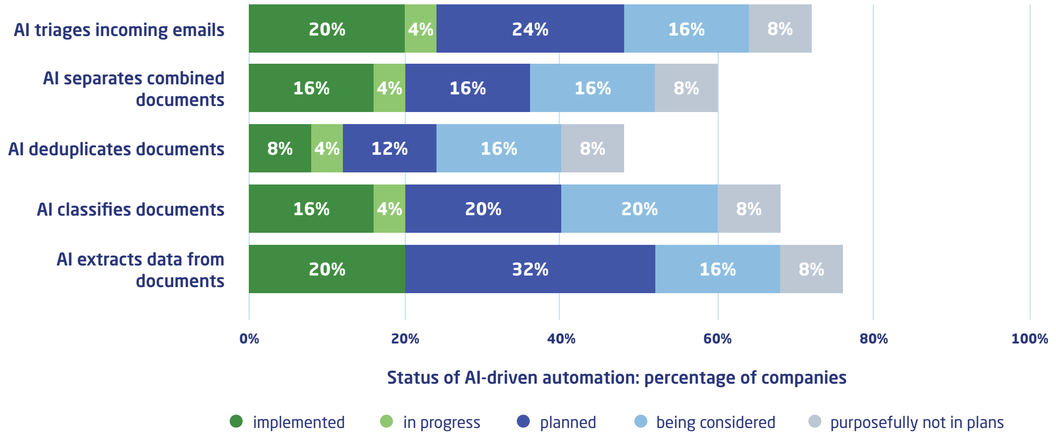


Chart base: 25 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

08 INTELLIGENT DOCUMENT PROCESSING AND DATA EXTRACTION

Architectural and Complexity Challenges

While AI tools are generally easy to configure and highly effective, end-to-end automation introduces several challenges:

- The wide variety of insurance documents adds complexity in creating AI models, datasets, and automated workflows. Managing this complexity is essential to avoid operational chaos and rising costs.
- AI is only a **small part of the overall implementation effort.** A larger portion involves adapting existing IT landscapes – integrating new data flows, implementing automated business logic, and adjusting user interfaces to handle uncertain AI outputs.
- The abundance of available AI tools makes **selecting the right solution challenging** without proper experience or guidance.

Underwriting Automation: the Digitalization Gap

Survey results indicate that **underwriting processes are significantly less automated** compared to claims handling. This is particularly evident in **SME and corporate insurance underwriting**, where lower level of digitalization, higher document complexity and lower process standardization might act as barriers.

AI Support for Triaging Incoming Emails

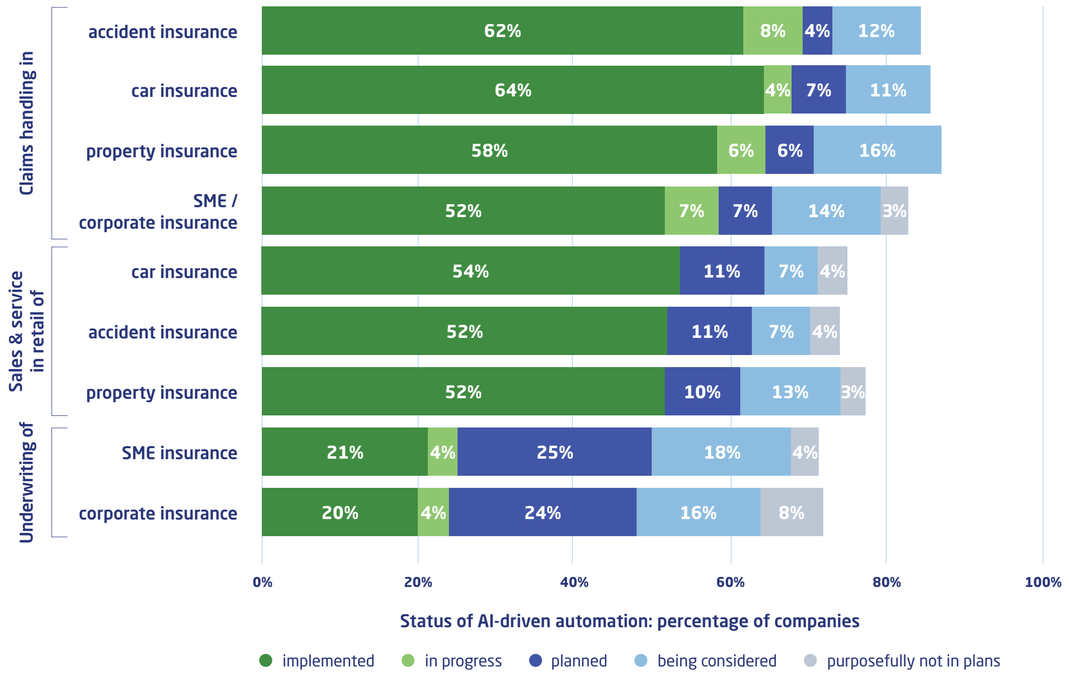


Chart base: 35 companies overall, the number of companies may vary by chart bar.
Source: AI Survey 2024/2025, Sollers Consulting.

08 INTELLIGENT DOCUMENT PROCESSING AND DATA EXTRACTION

Toward Full Automation

Smart data extraction is only **half of the automation journey**. The following sections explore how automation can extend further into **claim handler and underwriter activities**. Encouragingly, the high coverage of automated document recognition among our respondents is a strong indicator of progress toward **end-to-end process automation** – though this must be approached **gradually and strategically.**

AI Support for Extracting Data From Documents

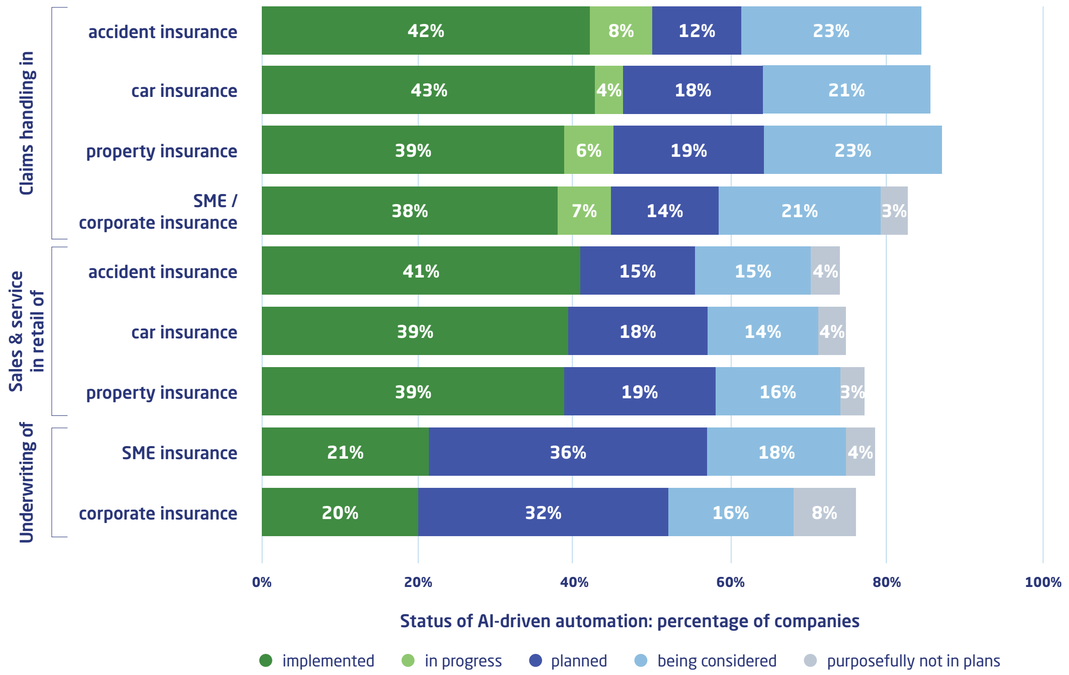


Chart base: 35 companies overall, the number of companies may vary by chart bar.
Source: AI Survey 2024/2025, Sollers Consulting.

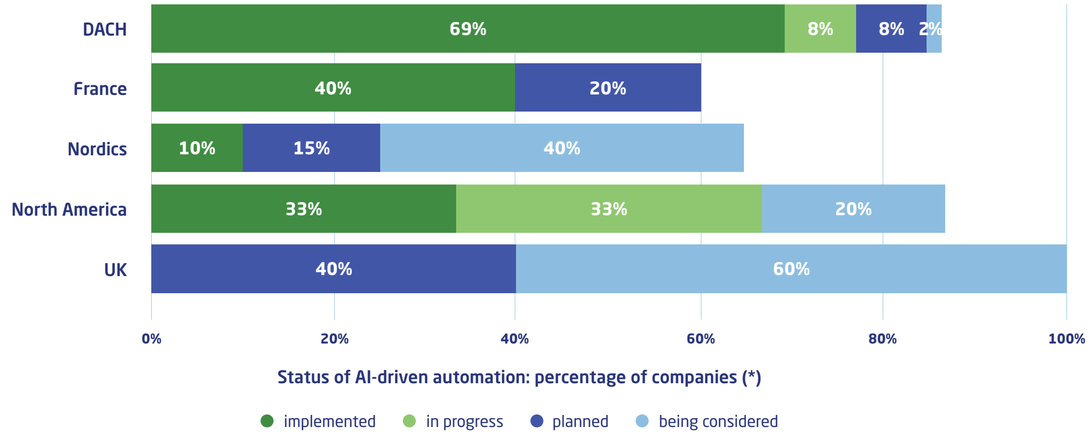
08 INTELLIGENT DOCUMENT PROCESSING AND DATA EXTRACTION

Adoption Differences by Region and Line of Business

Adoption levels differ across regions and lines of business. The survey results highlight two key automation steps: **triaging emails** and **extracting data from documents.**

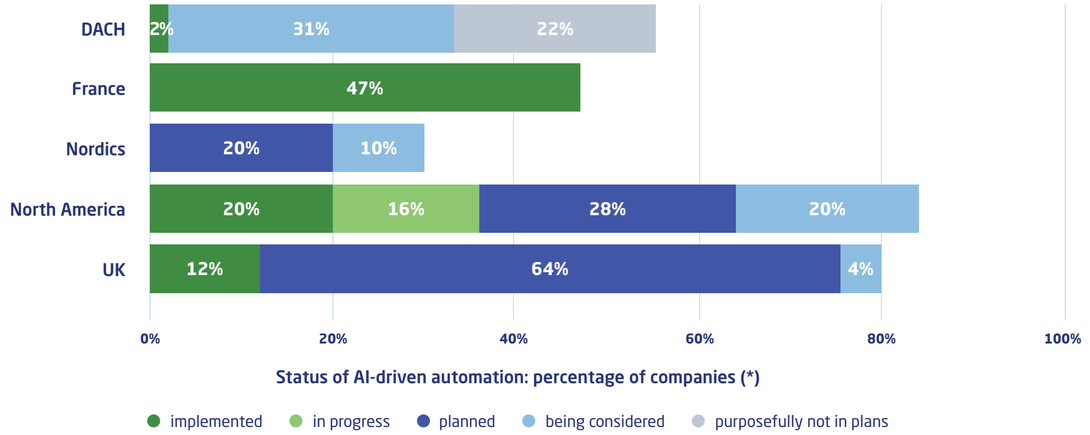
The **DACH region** appears to be the most advanced in adopting intelligent document recognition. Interestingly, **France leads in automating data extraction** in SME and corporate underwriting. In contrast, **Nordic countries show the lowest adoption levels**, possibly due to already high levels of digital data exchange, which may reduce the need for document recognition.

AI Support for Processing Documents and Emails in Handling Car Insurance Claims



* The percentages represent average of all the document processing steps: triaging, separation, deduplication, classification, and data extraction.
Chart base: 27 companies, 13 in DACH, 5 in France, 4 in the Nordics, 3 in North America, 2 in UK.
Source: AI Survey 2024/2025, Sollers Consulting.

AI Support for Processing Documents and Emails in Underwriting of Corporate Insurance



* The percentages represent average of all the document processing steps: triaging, separation, deduplication, classification, and data extraction.
Chart base: 24 companies, 9 in DACH, 3 in France, 2 in the Nordics, 5 in North America, 5 in UK.
Source: AI Survey 2024/2025, Sollers Consulting.

09 AI-DRIVEN CLAIMS HANDLING AUTOMATION

A Step-by-Step Journey Toward Full Process Automation

Insurers can benefit significantly from automating selected micro-processes, or even individual tasks. Claims handling is a complex process, and full automation typically requires a gradual, step-by-step transformation: a broader business shift. The ultimate goal is to achieve automation to the point where no human intervention is needed, also known as **touchless automation**.

Moderate Automation, but Strong Interest

A high degree of automated intelligent document recognition and processing does not necessarily result in a fully touchless claims handling process, as shown in the charts. However, respondents have expressed strong interest in this approach. Moreover, the automation of SME and corporate insurance claims shows a lower adoption level.

Requirements for Full Automation

Achieving touchless claims handling process will require a **comprehensive business transformation**, as several changes are necessary:

- Automating document processing
- Enhancing sales systems and processes to capture policy data in a structured form
- Integrating external data sources
- Automating inspections and fraud detection
- Adapting system architecture for real-time processing
- Redefining business processes and customer interactions

Touchless Automation Challenge

When considering AI-driven touchless claims handling automation, one critical aspect is often overlooked: **the final payout of funds.**

At this stage, business owners need assurance that AI has not made a mistake. Such a mistake could lead to either an overpayment to the client (resulting in financial losses for the insurer) or the denial of a rightful claim. Both scenarios pose a risk of reputational damage for the insurer.

Some AI tools come with built-in confidence level KPIs that can be used to filter out wrong AI recognitions to address this issue, while for others, architects must define their own logic to ensure accuracy.

Regardless, the **learning curve for touchless automation** should be factored into the business transformation timeline so that insurer can learn gradually how to control AI while minimizing the risks.

AI Support for Claim Handler

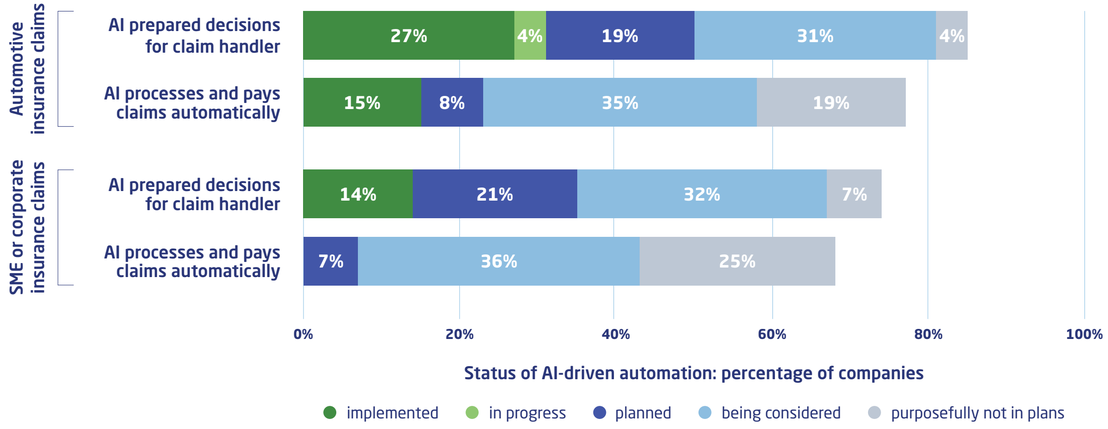


Chart base: 26 companies in automotive and 28 companies in SME or corporate insurance claims.
Source: AI Survey 2024/2025, Sollers Consulting.

10 AI FOR INSPECTION AUTOMATION IN CLAIMS HANDLING

Approach to Inspection Automation

Inspections are a key step in the claims handling process. We have defined several categories to map automation opportunities:

- **Remote claim inspection** is widely used in some markets. It involves obtaining photos of damages directly from the claimant without requiring an appraiser to visit the claim location. For example, the client can upload pictures using their mobile phone or stream a video for a remote appraiser. AI is not necessary for this step, but insurers prefer to avoid sending an employee just to take photos when AI can analyze them instead.
- **AI verifies the eligibility of insured object photos.** This means AI performs basic checks, such as detecting fake images, ensuring the registration number matches, or confirming that all necessary angles of the car are covered. This is the most common automation method among our respondents, but it introduces only a minimal level of automation – it does not replace the core job of an appraiser.
- **AI verifies external inspection reports.** In this approach, AI reviews claim reports prepared by external appraisers or repair garages to ensure accuracy and consistency.
- **AI augments appraisers in cost estimation.** AI automatically generates a cost estimate, but an appraiser must review and verify each AI-generated recognition.
- **AI prepares cost estimation reports automatically.** In this case, successful AI recognitions do not require human intervention, enabling a fully automated process.

Automating Inspections in Automotive Claims Handling

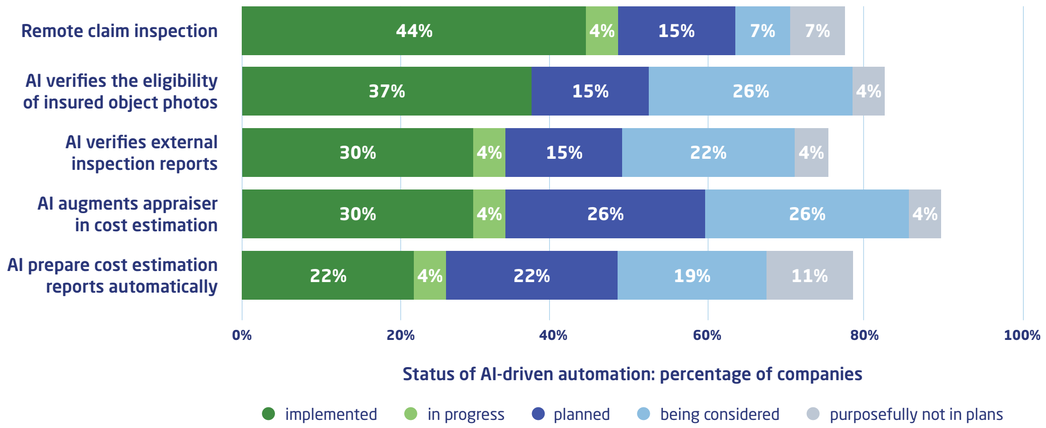


Chart base: 27 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

10 AI FOR INSPECTION AUTOMATION IN CLAIMS HANDLING

Specialized AI Solutions

Car damage inspection is a crucial part of the car claims handling process. The complexity of the task and the data required for automating the preparation of inspection reports necessitate specialized AI solutions. This is particularly important, as it directly impacts the accuracy of financial payouts. Insurers are gradually developing full automation, thereby minimizing the associated risks.

Car Inspection AI Automation: The Most Popular Among Business Lines

Car inspection automation is the most widely adopted, followed by house and then by accident insurance. In contrast, automation in SME and corporate insurance inspections has not been widely implemented, though many insurers may consider it in the future. The leading role of car insurance in automation is unsurprising, as it likely has the most standardized and volume-intensive inspection process among all business lines.

AI Augments Appraisers in Cost Estimation

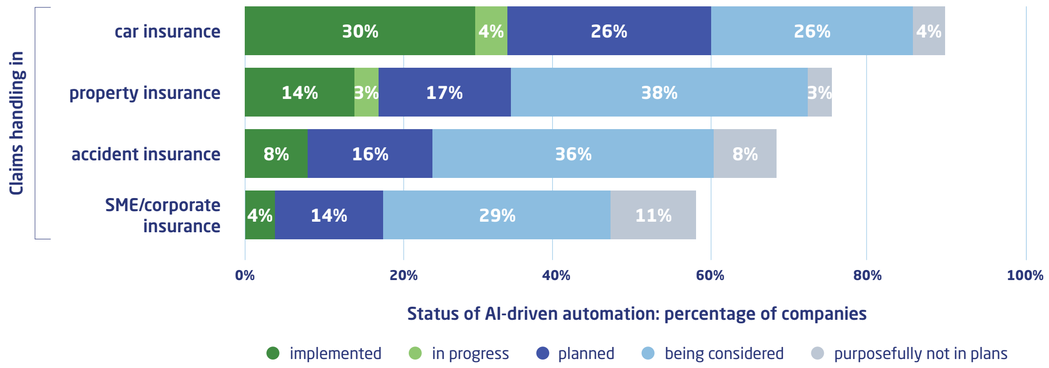


Chart base: 34 companies, 27 in car, 29 in property, 25 in accident, and 28 in corporate or SME insurance.
Source: AI Survey 2024/2025, Sollers Consulting.

11 AI-POWERED INSURANCE PRICING

AI in Insurance Pricing: A Game-Changer in Risk Assessment

Insurance pricing has always been a key capability of insurance companies, as it strongly impacts sales and profitability. Moreover, advanced analytics has been used for years, with AI playing an increasingly important role. Historically, one of the main blockers has been the lack of structured data for AI, primarily due to low digitalization of processes. However, with growing digitalization and the emergence of AI, both data richness and quality are expected to improve. AI-powered insurance pricing enables more accurate risk assessment, personalized premiums, and real-time pricing adjustments.

How AI-Powered Pricing Works: From Data to Dynamic Premiums

AI-powered insurance pricing leverages artificial intelligence and machine learning algorithms to determine insurance premiums with greater accuracy and flexibility. Instead of relying solely on traditional factors such as age, location, or credit score, AI-driven pricing incorporates a wider range of data sources, including driving behaviour, health metrics, purchase history, and environmental risks, or even competitor rates.

By identifying subtle patterns and risk factors, AI models enable insurers to set prices that more accurately reflect an individual's actual risk level. This approach not only helps insurers offer more competitive and personalized rates but also allows for real-time pricing adjustments as a customer's risk profile evolves.

AI-powered Insurance Pricing: Business Lines

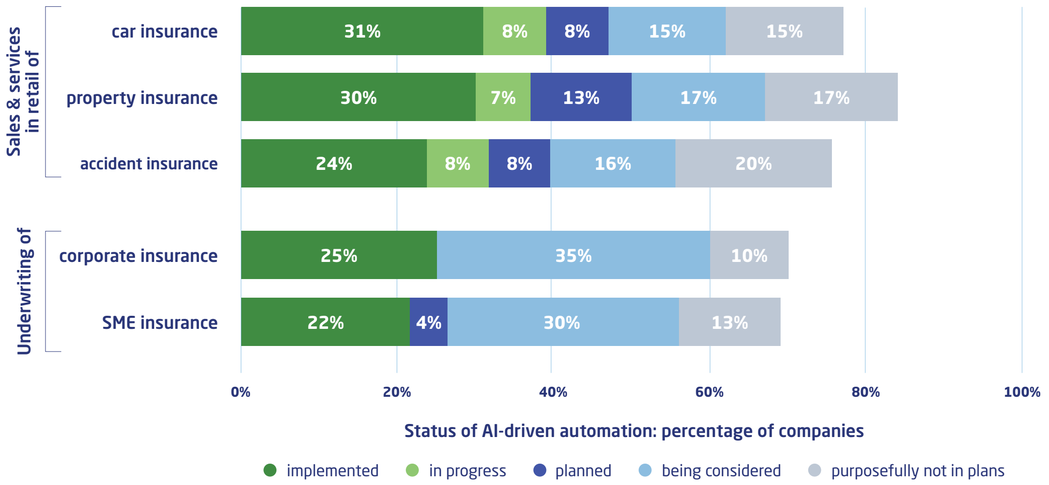


Chart base: 34 companies, 26 in car, 30 in property, 25 in accident, 20 in corporate, and 23 in SME insurance.
Source: AI Survey 2024/2025, Sollers Consulting.

11 AI-POWERED INSURANCE PRICING

Market Adoption: AI Pricing Implementation Across Regions

Overall, AI-driven insurance pricing is gaining popularity across various business lines. However, insurers appear to be midway through the transformation – while many have already implemented it, others are still in the planning phase.

The status **"purposefully not in plans"** was reported only by DACH and French companies that participated in the survey. Among Nordic respondents, AI-driven insurance pricing has not yet been implemented, while in the DACH region, only 8% have adopted it. France and other countries are leading adoption at similar levels.

Challenges in AI-Powered Pricing Adoption

Several challenges may slow down the implementation of AI-powered insurance pricing:

- **Limited structured data:** Historically, low digitalization of processes has resulted in a lack of structured data for AI. However, this is gradually improving.
- **Regulatory and compliance concerns:** Uncertainty around regulations and data sensitivity, particularly regarding customer information, poses significant challenges.
- **Architectural complexities:** The increasing number of data sources, growing data complexity, real-time processing demands, and the need for adequate IT infrastructure create implementation hurdles.
- **Resistance to change:** Traditional actuaries, pricing teams, and underwriters may be reluctant to trust AI over well-established statistical models.
- **Legacy systems and high transition costs:** Existing pricing knowledge is deeply embedded in legacy systems, making it costly and resource-intensive to transition to new AI-driven solutions.

AI-powered Insurance Pricing: Sales and Service of Automotive Insurance Across Regions

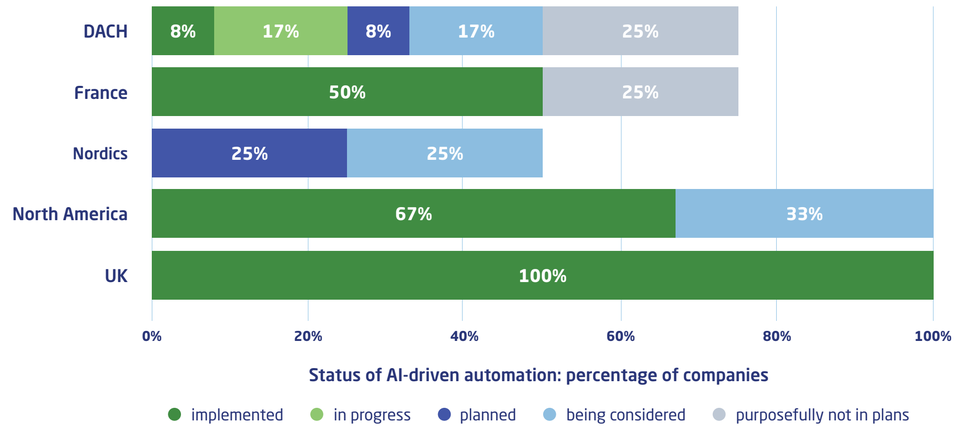


Chart base: 25 companies, 12 in DACH, 4 in France, 4 in Nordics, 3 in North America, 2 in UK.
Source: AI Survey 2024/2025, Sollers Consulting.

12 AI SUPPORT FOR UNDERWRITERS

AI is transforming how insurers operate – including underwriting – and its impact on the daily work of underwriting teams is steadily growing. In the survey, 3 questions were used to assess insurers' progress in automating the underwriting process using AI.

- Underwriters face the laborious task of extracting and analyzing document data – a crucial starting point in the underwriting process. See the chapter on Intelligent Document Processing (IDP) and Data Extraction.

- Ultimately, one might expect AI to complete the full task for the underwriter – that is, to generate an insurance offer for the client. This stage has two possible variants:
  - When underwriter verification is required.
  - A touchless version, where no human intervention is needed in certain cases.

A Snapshot of AI Applications in Underwriting

There are multiple opportunities for AI to support the underwriting process. The most notable applications include:

- Automating document data extraction and pre-filling application fields
- Submission triage and prioritization
- Risk assessment and profiling
- Underwriting rule validation
- Regulatory compliance checks
- Decision support during underwriting
- Market benchmarking and competitor analysis
- Portfolio analytics and exposure modelling
- Underwriter training and continuous learning (learning loops)

Touchless Automation Not Yet on the Horizon

The chart data shows that while AI significantly assists underwriters in corporate insurance by reducing processing times and improving efficiency, only 19% (classified as "being considered") believe fully automated AI underwriting is realistic. Meanwhile, 37% ("purposefully not in plans") do not intend to pursue it. Notably, none of the surveyed organizations have such automation planned, in progress, or implemented.

AI Complementing, Not Replacing the Expert

Currently, AI is viewed primarily as a complement to human expertise, rather than a replacement. Instead, AI's true value lies in empowering underwriters to make better, faster, and more consistent decisions – not replacing them.

Moreover, AI should make the underwriter's job more interesting – by allowing them to focus on complex cases while contributing to new tasks such as configuring and supervising AI systems. All of these activities will rely on the underwriter's expert knowledge.

AI Support for Underwriting in Corporate Insurance

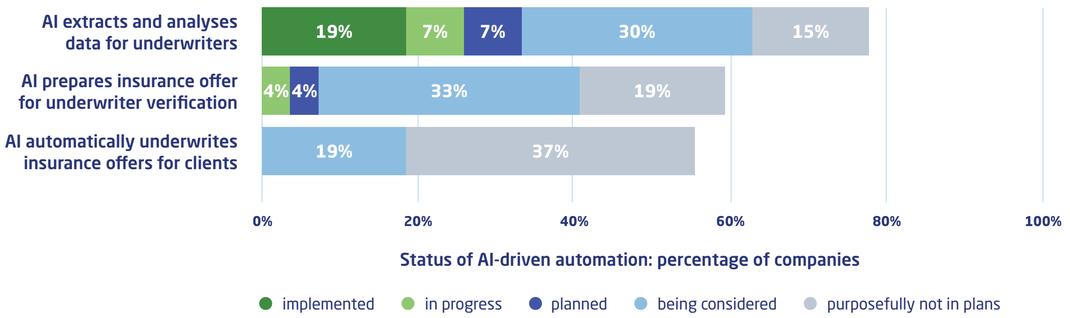


Chart base: 27 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

12 AI SUPPORT FOR UNDERWRITERS

France and North America Lead in Data Extraction for Underwriters

The share of respondents that have implemented AI-driven data extraction for underwriting is highest in France, followed by North America. Interestingly, some insurers in DACH markets have purposefully decided not to implement automated data extraction. In the Nordics, the low adoption levels may be attributed to the already high level of digital data exchange, reducing the need for document recognition in underwriting processes.

Slightly Higher Adoption in SME Insurance Underwriting

Although data is not presented, adoption patterns for SME insurance generally mirror those of corporate insurance. However, adoption levels are slightly higher in SME underwriting – with 18% of DACH insurers having implemented automated data extraction.

Challenges Ahead of AI-driven Underwriting

- **Digitalization gap**
  Underwriting processes are often less digitalized than other areas – not just in terms of document format (a paper), but also in terms of workflow systems like BPMS replacing manual email-driven processes. In many cases, insurers may need to establish a robust underwriting workbench before moving toward AI-based underwriting automation.

- **Document variability**
  Underwriting involves a wide variety of document types (e.g., ACORD forms, loss runs, statements of values/SOVs). Training AI models to handle this diversity requires meticulous data curation and model configuration.

- **Complexity management**
  Without robust planning and design, automated business logic and process complexity can escalate, leading to chaos and increasing costs.

AI Extracts and Analyses Data for Underwriters in Corporate Insurance

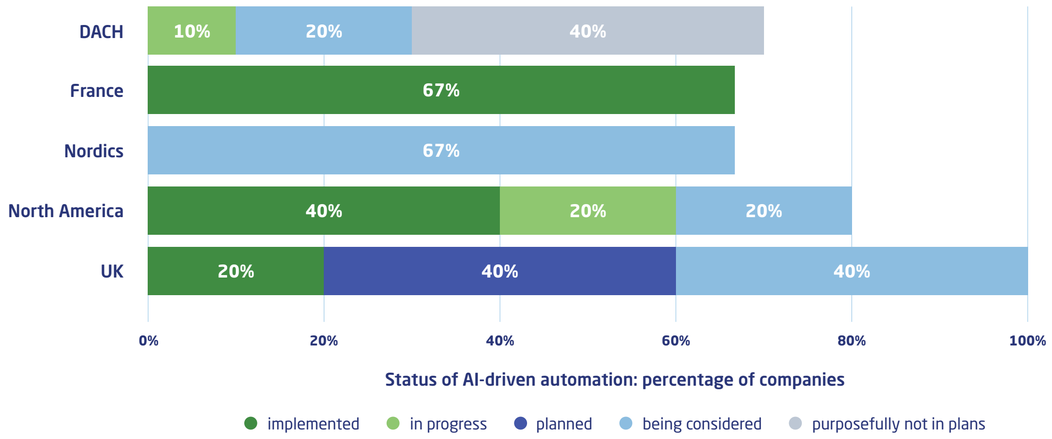


Chart base: 26 companies: 10 in DACH, 3 in France, 3 in Nordics, 5 in North America, 5 in UK.
Source: AI Survey 2024/2025, Sollers Consulting.

13 AI SUPPORT FOR PROCESSING INSURANCE CONTRACTS

The Importance of Insurance Contracts

Insurance contracts are central to the functioning of the insurance industry due to their high volume and legal significance.

First, at a fundamental level, insurance is a legal contract between an insurer and a client that transfers risk. The insurer agrees to compensate the client for specific potential losses in exchange for a premium.

Second, insurers typically collaborate with a wide network of partners for product distribution and claims handling. These include agents, brokers, appraisers, reinsurers, other insurers, and service providers.

Third, insurance is one of the most highly regulated industries. Regulations significantly affect contracts with clients and partners, as well as internal company procedures and policies.

The Need to Analyze and Manage Contracts

Insurers must regularly analyze and manage contracts for several key purposes, such as:

- **Regulatory compliance** – responding to new regulatory requirements that affect contract clauses.
- **Contractual risk assessment** – identifying non-standard obligations that may have financial implications.
- **Contract management** – tracking deadlines and obligations outlined in contracts.

AI-Driven Automation of Contract Analysis

Fully automating contract management is not currently feasible — AI cannot entirely replace legal experts. However, AI is highly effective in supporting the time-consuming tasks of searching and analyzing legal, contractual, and regulatory documents. Many law firms have already adopted AI for similar purposes.

Adoption of AI for Contract Processing in Insurance

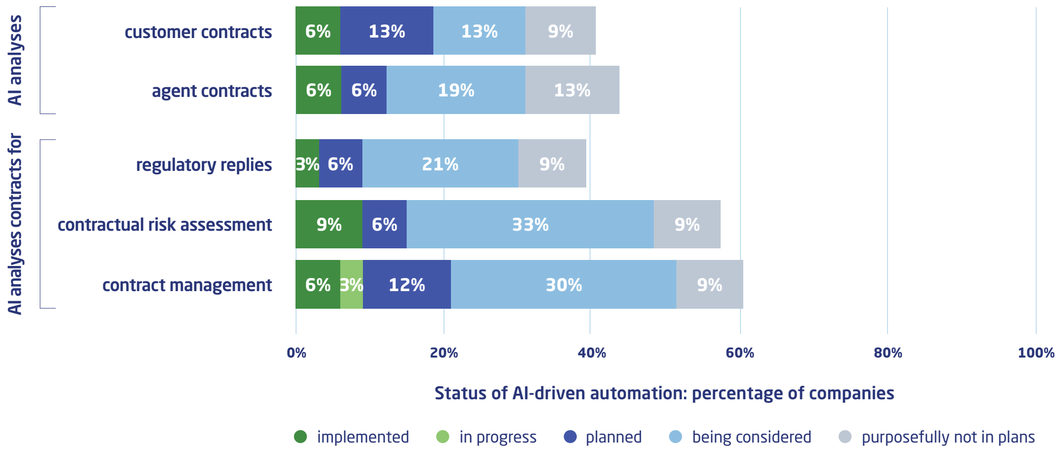


Chart base: 33 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

13 AI SUPPORT FOR PROCESSING INSURANCE CONTRACTS

Benefits: Reduced Workload, Faster Responses, Better Risk Control

Analyzing thousands of contracts manually is time-consuming. AI can provide substantial benefits, including:

- **Lower costs** – by reducing the workload for internal legal teams or external law firms.
- **Faster, more detailed responses** – regulatory or client inquiries can be addressed in minutes instead of days or weeks.
- **Improved risk control** – AI enables systematic review of all contracts, reducing the chance of oversight inherent in manual processes.

Challenges: Low Digitalization and Resistance to Change

Despite the potential, contract analysis is not yet a high priority for many insurers, as shown in our survey (see chart). At the early stages of AI adoption, insurers often focus on automating more core business processes. Key challenges include:

- **Low digitalization of contracts** – AI requires contracts in a manageable digital format. For many companies, enabling this would require significant changes to business and IT architecture.
- **Employee resistance to change** – productivity gains depend on employees working alongside AI, which can be hindered by reluctance to adapt to new tools or workflows.

Regional Differences

Only a few insurers have implemented or planned AI-driven contract analysis, although many are considering it (see chart). The USA and France are the only countries in our survey where respondents reported actual implementation. When including ongoing or planned initiatives, all surveyed markets show some level of activity – mainly among large and medium-sized insurers.

14 USAGE OF GEN AI / LLMS

Gen AI / LLMs can Handle Complex Scenarios

Generative AI and Large Language Models (LLMs) are capable of addressing complex scenarios. These are models enabled by theoretical advancements introduced in 2017, known as transformers – a framework of deep learning models that work in parallel and scale effectively for massive datasets. LLMs can support experts by tackling sophisticated tasks. While they don't require additional training (uptraining), this remains an option.

Easy to Use, but Require Supporting Infrastructure

Today, many people use LLMs daily for a variety of purposes, including personal tasks. As reported by our respondents in Lessons Learnt, LLMs are generally easy to use. However, in corporate environments, they require a well-governed and secure infrastructure to ensure proper deployment and usage.

The Challenge of Hallucinations

LLMs are valuable tools to augment the work of experts and employees. However, unlike traditional deep learning models, they lack a predefined confidence score that helps filter unreliable outputs. This makes it challenging to run fully automated processes (i.e., without human supervision) or to support non-expert users. While alternative control mechanisms can be implemented, they may add unnecessary complexity and cost, particularly for simple automation tasks. An interesting use case is how LLMs are being used to help users configure simpler AI tools for tasks like data extraction from documents.

LLMs are Widely Adopted

LLMs are being used in a wide range of contexts. In fact, 82% of respondents reported either already using or currently implementing LLMs in at least one of the scenarios presented in the accompanying chart. The most common approach is providing employees with secure, open access to an LLM. This setup is relatively easy to implement, has minimal impact on system architecture, supports both expert and general users, and allows employees to familiarize themselves with AI tools.

Usage of Gen AI / LLMs

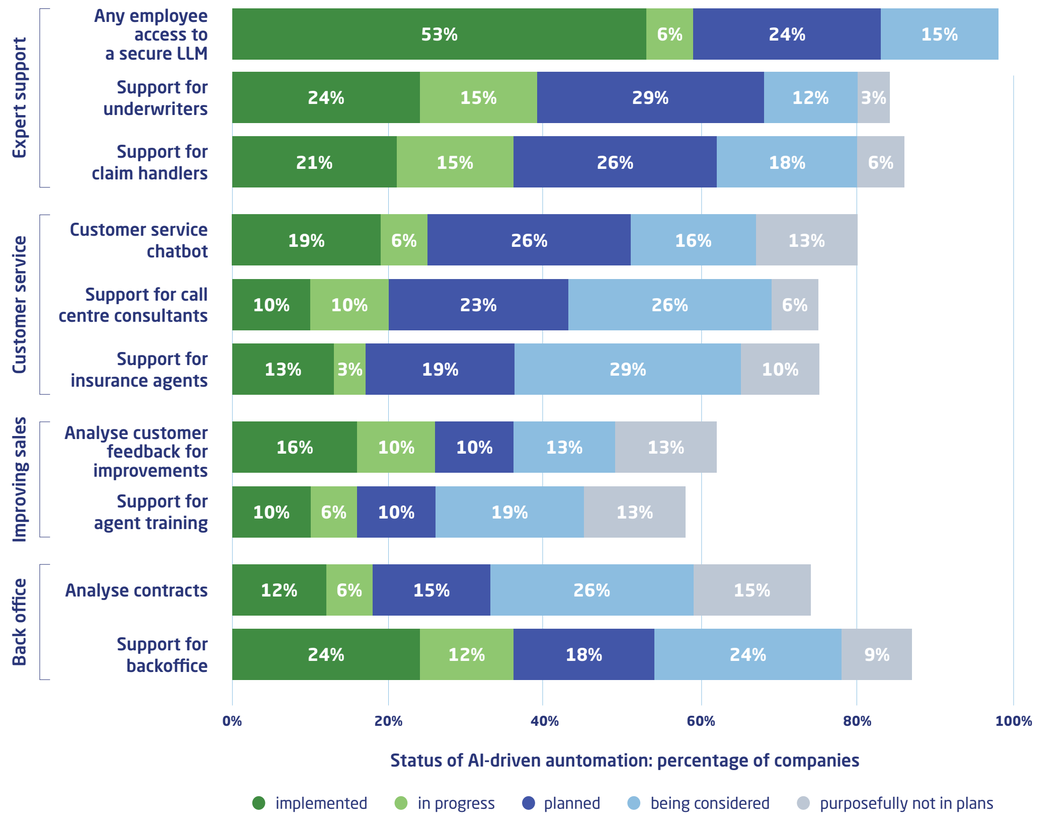


Chart base: 34 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

15 AI FOR SOFTWARE DEVELOPMENT

Artificial intelligence is reshaping how software is built, tested, and maintained – bringing a new level of speed, accuracy, and intelligence to IT operations. By automating repetitive tasks and enhancing decision-making, AI enables development teams to focus on higher-value work, from architectural design to innovation. Whether it's writing cleaner code, improving test coverage, or accelerating delivery cycles, AI is becoming an integral part of the modern software development lifecycle.

Accelerating Code Development with AI

By analyzing code context, understanding developer intent, and leveraging large-scale models trained on diverse programming languages and frameworks, AI can assist in generating boilerplate code, completing functions, and suggesting context-aware improvements.

This assistance significantly reduces the time spent on routine and repetitive tasks, such as writing standard methods, handling syntax, or implementing common design patterns. In addition, AI-driven tools can proactively identify potential issues, recommend optimized solutions, and support adherence to coding standards and best practices even as early as the moment of writing the code.

By automating lower-level development work, AI enables developers to focus on more strategic aspects of software creation, such as system architecture, performance optimization, and innovation. This not only accelerates development cycles but also contributes to higher code quality and more maintainable software systems.

Notably, 31% of surveyed companies have already implemented AI to support code development, with another 17% actively working on introducing it – highlighting strong and growing adoption in this area.

Nonetheless, AI-assisted development is not without its challenges. Generated code may lack context awareness, potentially even introducing subtle bugs. Developers must still review and validate AI-generated suggestions to ensure they align with business logic and long-term maintainability goals. Over-reliance on AI can also lead to skill degradation over time, especially among less experienced developers who may become dependent on automated suggestions. Additionally, concerns around intellectual property, data privacy, and model transparency must be addressed when using third-party AI tools in enterprise environments.

AI for the Software Development Lifecycle

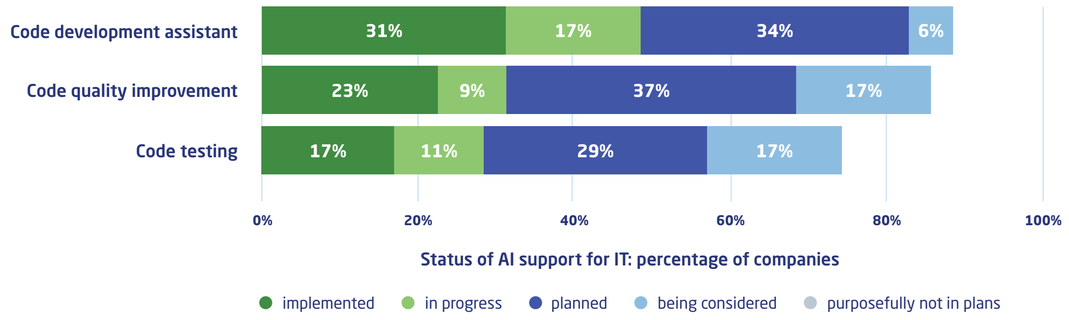


Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

15 AI FOR SOFTWARE DEVELOPMENT

AI in Code Review: Smarter, Faster, Cleaner

AI-powered tools are reshaping the software development lifecycle by automating the detection of potential bugs, security vulnerabilities, and coding inefficiencies. These intelligent systems assist developers by suggesting code snippets, generating functions, and providing context-aware recommendations for corrections or refactoring. As a result, the quality of the code is improved, the development process is accelerated, and human reviewers receive meaningful support – particularly beneficial for less experienced developers who gain immediate, actionable feedback.

The growing interest in AI-driven code quality improvement is reflected in industry trends: 23% of surveyed companies have already adopted AI for this purpose, 9% work on that, while an additional 37% plan to implement such solutions. This momentum underscores the increasing trust in AI as a valuable aid in maintaining codebases, even though AI cannot be a complete substitute for peer review. Decision makers must remember that human oversight remains essential, especially when evaluating whether a particular implementation aligns with the broader business context and project objectives.

Enhancing Testing with AI: From Unit Tests to End-to-end Scenarios

AI is transforming the software testing landscape by automating the generation and maintenance of test cases, significantly reducing the manual effort typically involved in creating and updating tests. For unit testing, AI can analyze existing codebases and automatically generate JUnit test cases that cover a wide range of input scenarios and edge cases. This helps ensure greater test coverage and early detection of bugs.

In the realm of end-to-end (E2E) testing, AI-driven tools like Testim.io and Tricentis AI enable the automated creation of test scripts that mimic real user interactions. These tools use machine learning to adapt to changes in the application, such as UI modifications, reducing the brittleness often associated with traditional E2E tests.

By automating test scenario generation, identifying gaps in coverage, and continuously adapting to code changes, AI-powered testing significantly enhances software reliability and speeds up the development lifecycle – without compromising quality.

17% of surveyed companies have already implemented AI for testing purposes, which is a lower adoption rate compared to its role in code development or code quality improvement. This reflects the natural priority given to development automation first. However, as more companies integrate AI into their implementation cycles, this adoption rate is likely to grow, following the same trends observed in other areas of software development.

16 AI FOR IT SECURITY

From Infrastructure Review to Anomaly Detection and Partner Risk Assessment

As cyber threats grow in scale and sophistication, organizations must evolve their defenses just as rapidly. Artificial intelligence is emerging as a powerful ally in this shift – augmenting traditional tools, streamlining processes, and enabling more proactive, data-driven security strategies. From reviewing code-defined infrastructure to detecting anomalies and assessing partner risk, AI is transforming how security is approached across the IT landscape.

Modern Analysis of IaC and AaC

AI enhances the review of Infrastructure and Architecture as Code by automatically detecting misconfigurations, enforce security best practices, and ensure compliance with industry standards – all before deployment. AI tools also analyze dependencies to predict the impact of changes, detect drift between code and live environments, and generate clear, human-readable summaries for documentation and audits. Beyond risk mitigation, AI contributes to performance and cost optimization by recognizing inefficiencies and forecasting resource usage. This allows organizations to manage infrastructure more proactively, securely, and efficiently.

Despite its clear advantages, adoption is still emerging – only 9% of surveyed companies have implemented AI for IaC/AaC analysis, highlighting significant untapped potential in this area.

AI for Anomaly Detection in IT Infrastructure

Enhancing anomaly detection across IT infrastructure by identifying unusual patterns, behaviors, or performance issues in real-time can be supported by AI as well. Traditional monitoring tools rely heavily on predefined rules, whereas AI systems learn from historical data to recognize what "normal" looks like – making them better equipped to detect subtle or previously unknown anomalies.

Using machine learning algorithms, AI continuously monitors logs, metrics, and network activity, flagging deviations that could indicate hardware failures, performance bottlenecks, misconfigurations, or even cyber threats. These systems adapt over time, improving detection accuracy while reducing false positives.

By catching issues early – often before they impact users – AI enables IT teams to respond faster, reduce downtime, and maintain system reliability and performance. Security professionals can also leverage tools like Microsoft Security Copilot, which processes user prompts by pulling data from integrated security tools and plugins. It then analyzes this information to deliver contextually relevant, actionable insights, supporting faster and more informed decision-making.

Here, the AI adoption rate among surveyed companies is higher: 21% have already implemented AI to support anomaly detection, while an additional 6% are actively working on deploying it.

AI for IT Security

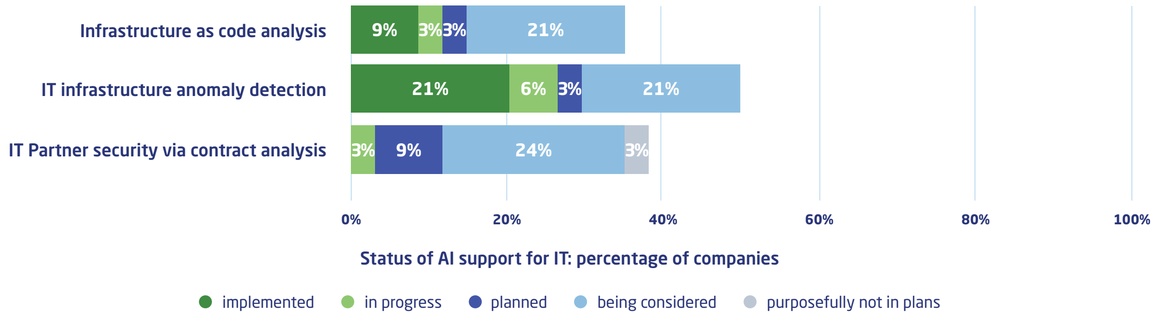


Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

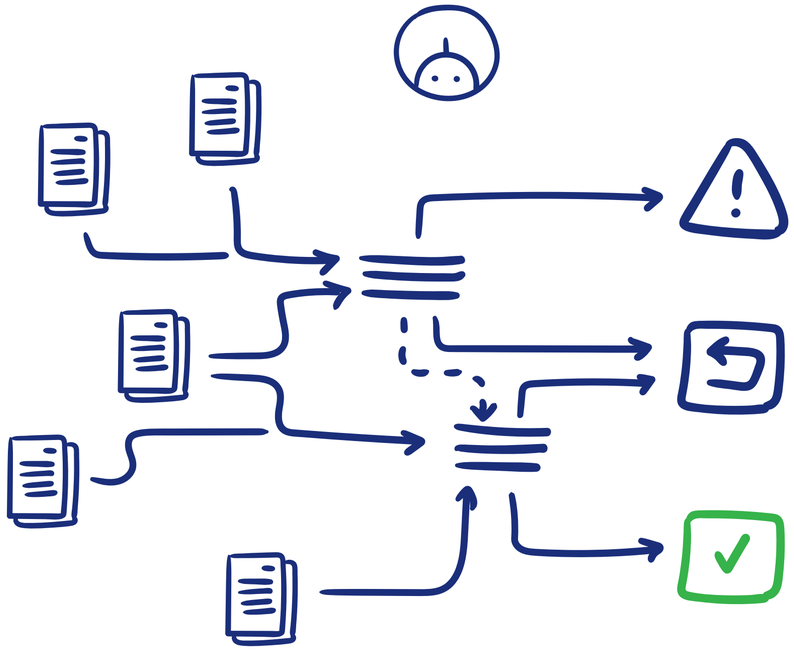
16 AI FOR IT SECURITY

Assessing IT Partner Security via AI-powered Contract Analysis

AI can help evaluate the security posture of IT partners by analyzing the content of concluded contracts, identifying risk-related clauses, obligations, and potential gaps. Using NLP, AI can extract and classify key security terms, such as data protection responsibilities, breach notification timelines, encryption requirements, compliance standards (e.g., ISO 27001, GDPR, DORA), and third-party access controls.

By comparing contract language against internal policies, regulatory requirements, and industry best practices, AI can flag inconsistencies or weak commitments. It can also score or benchmark partners based on the strength of their contractual security obligations, helping organizations prioritize due diligence or follow-up actions.

This process enables faster, more consistent risk assessments across a portfolio of partners, especially when dealing with large volumes of legal documents. However, none of the surveyed companies have yet implemented AI for this purpose – highlighting it as a largely unexplored opportunity in third-party risk management.



17 IT ARCHITECTURE

AI is Just a Piece of the Puzzle

When considering AI automation, AI models are only one part of the overall architecture.

The question remains: where should additional functionality be handled? This includes aspects such as new structured data recognized by AI, additional user screens for displaying the data, and extensive automated business logic. Moreover, managing redefined business processes, versioning new instances, and assigning user rights all add to the complexity.

While you could develop this non-AI functionality yourself, scaling automation on a larger scale could make this approach prohibitively expensive. The need to redefine IT architecture is a natural challenge that comes with AI-driven automation.

AI-Driven Platforms

AI-driven platforms integrate AI models with additional functionality to automate entire workflows. Typically, automated document recognition is the primary focus of these platforms. Some specialize in claims handling, while others focus on underwriting. Additionally, there are more versatile Intelligent Document Processing (IDP) platforms that can be applied to both processes.

Despite their potential, only 60% of surveyed companies have implemented or are in the process of implementing an AI-driven platform.

AI Tools

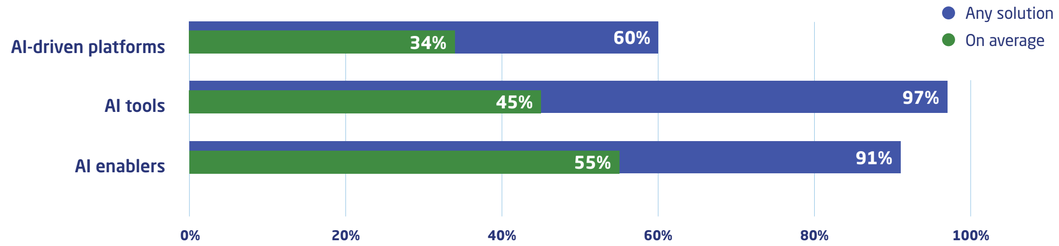
In the early days of AI adoption in business, companies attempted to build their own AI models. Today, cloud platforms offer various easy-to-use AI models that work out of the box. Additionally, there are specialized AI tools designed for specific tasks. Businesses can combine multiple AI models to address their needs or integrate them into AI-driven platforms for enhanced automation. 97% of the companies have used some form of AI tool.

AI Enablers

AI enablers are tools that do not provide AI models for business process automation but significantly simplify or even enable the implementation of AI-driven automation. They are also valuable for non-AI-driven automation.

Our respondents emphasized their importance in lessons learned. While 91% of surveyed companies have implemented or are in the process of implementing at least one AI enabler, the average adoption rate is 55%.

Saturation of Solution Classes in IT Architecture



Percentage of companies: solutions in the class of IT architecture implemented or in-progress

Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

17 IT ARCHITECTURE

Cloud- and AI-agnostic

AI-driven platforms and tools should ideally be agnostic to both cloud providers and AI models (such as LLMs), to ensure flexibility and avoid vendor lock-in. This is especially important when addressing challenges such as language barriers or when there's a need to switch between providers based on evolving business or regulatory requirements.

Solution Classes in IT Architecture

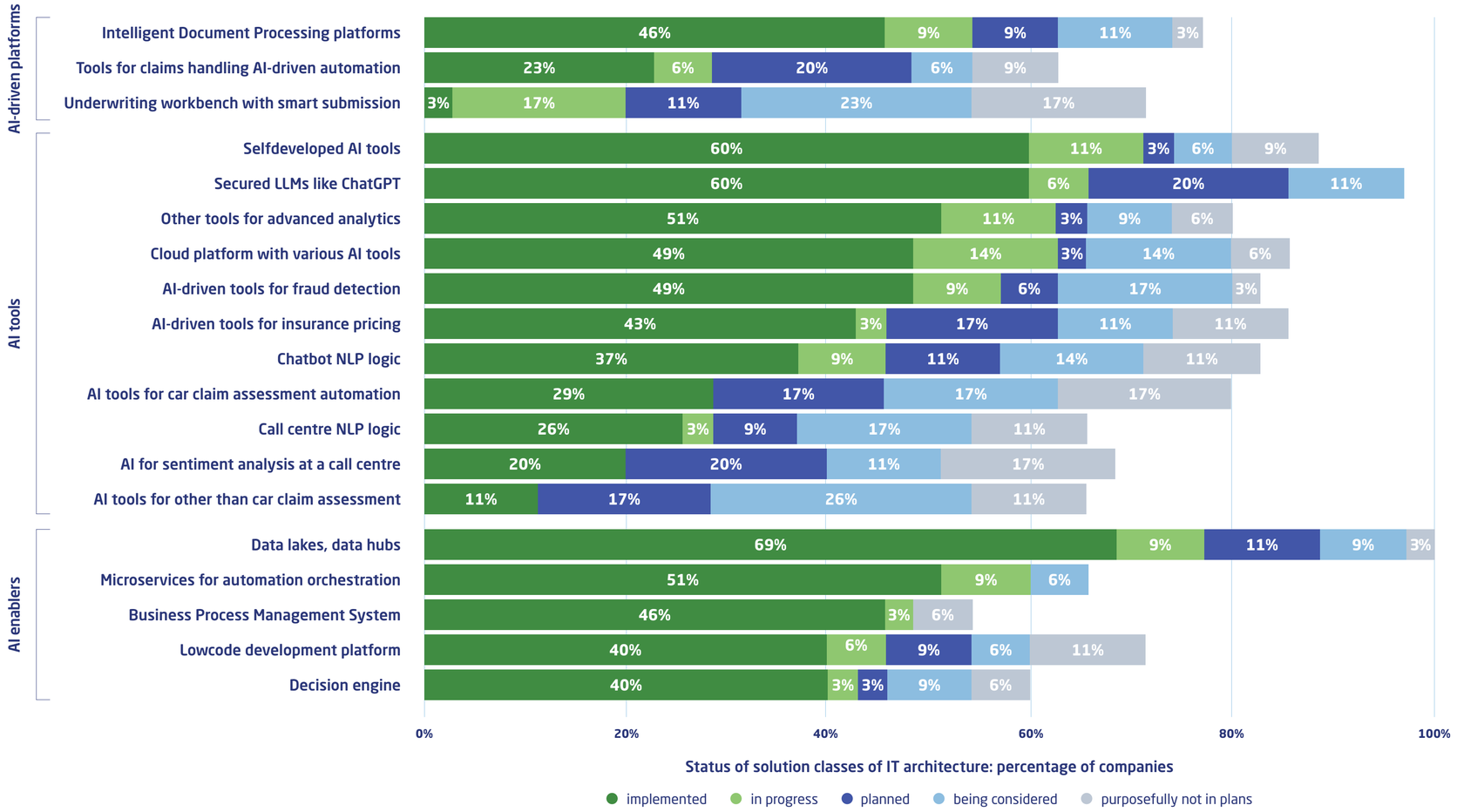


Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

17 IT ARCHITECTURE

Regional Differences

France leads in underwriting workbenches with smart submissions. France and the DACH region are at the forefront of AI-driven claims automation solutions.

The Nordics lag behind in AI-driven platforms, likely due to the high level of digitalization in data exchange, reducing the need for such solutions.

AI-Driven Platforms

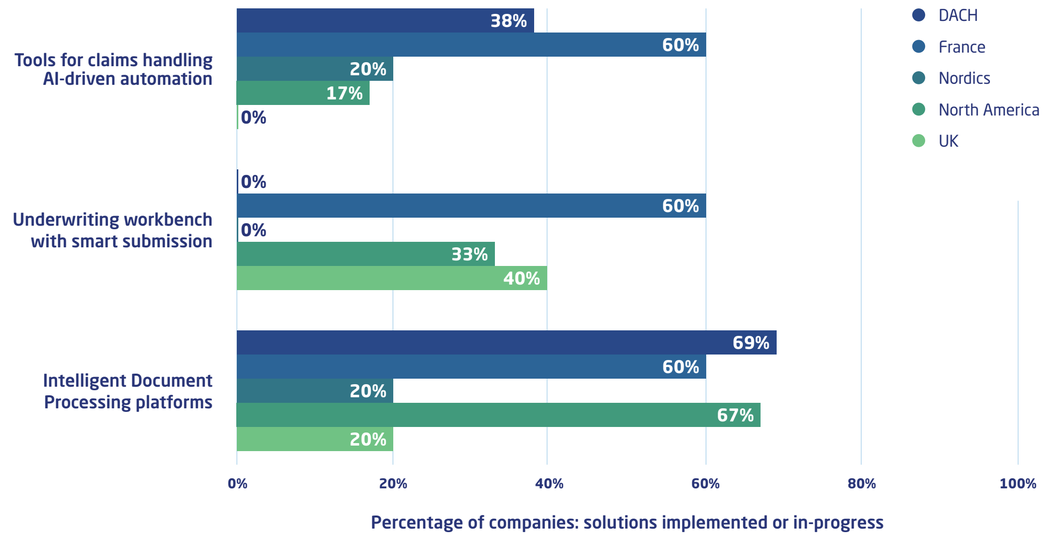


Chart base: 34 companies, 13 in DACH, 5 in France, 5 in the Nordics, 6 in North America, 5 in UK.
Source: AI Survey 2024/2025, Sollers Consulting.

18 COMPETENCE UNITS IN THE GOVERNANCE OF AI-DRIVEN AUTOMATION

New Capabilities

As AI automation becomes an integral part of insurance companies, it introduces new IT and business domains, encompassing not only technological advancements but also new challenges in managing architectures. These changes require specialized skills and robust governance. Key initial considerations include understanding AI tools, leveraging them for automation, ensuring error control, managing the versioning complexity, and overseeing business user access rights. From a broader perspective, governance structures should also be responsible for evaluating the necessity of implementing AI solutions, verifying whether similar solutions already exist within the organization, and optimizing target business and IT architectures.

Leverage the Need for Increased Governance for Existing Areas

Areas such as business transformation, data management, business logic, and customer experience (CEX) existed before the AI era, but AI-automation may require a much larger change in oversight than before, which emphasises the need for greater governance.

Competence Units Supporting AI-driven Automation

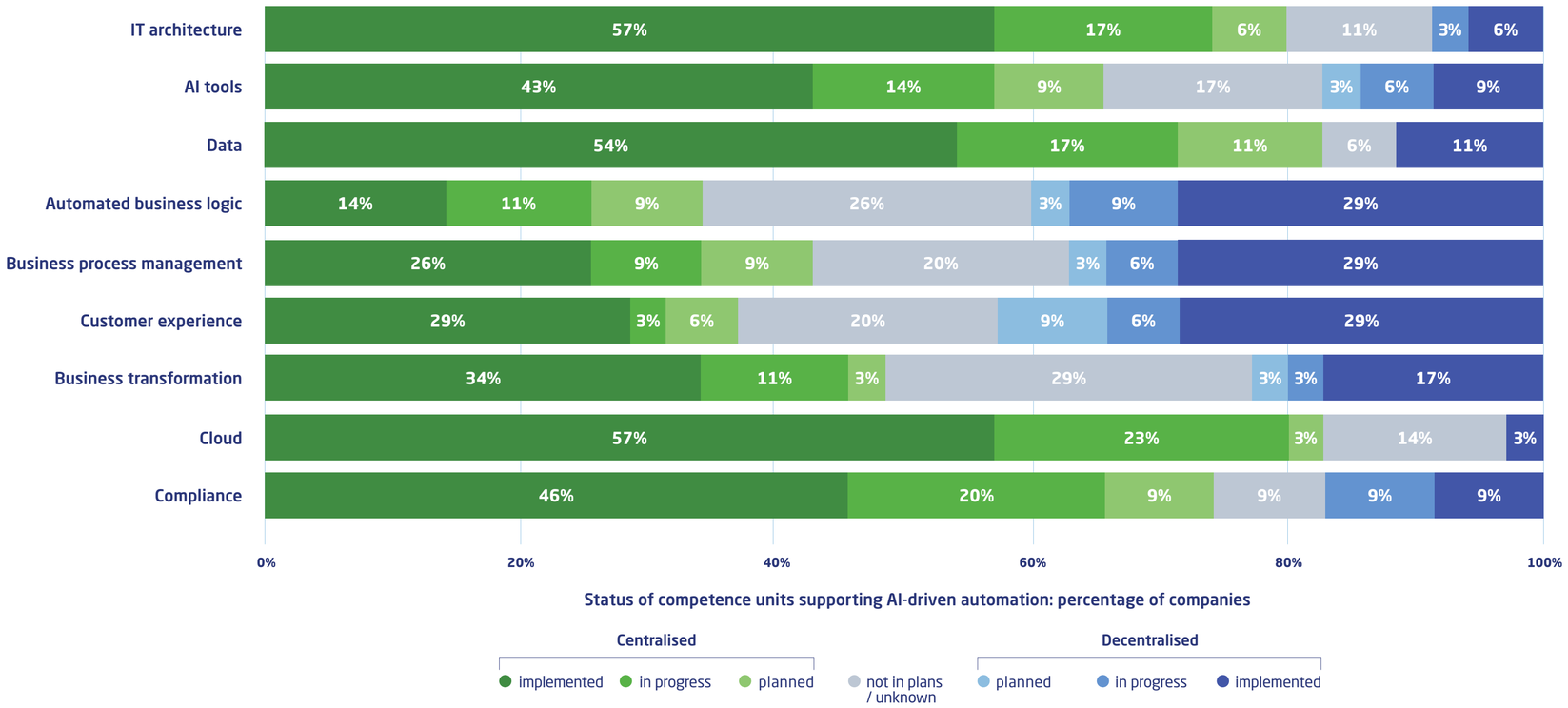


Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

18 COMPETENCE UNITS IN THE GOVERNANCE OF AI-DRIVEN AUTOMATION

Evolutionary Development of Governance

Companies that fail to develop governance alongside AI automation may face architectural chaos, a lack of synergy between projects and teams, and a slower pace of AI adoption and benefits realization. Governance should evolve as an integral part of the AI automation process to ensure alignment, efficiency, and sustainable growth.

Centralized Governance Model Prevails

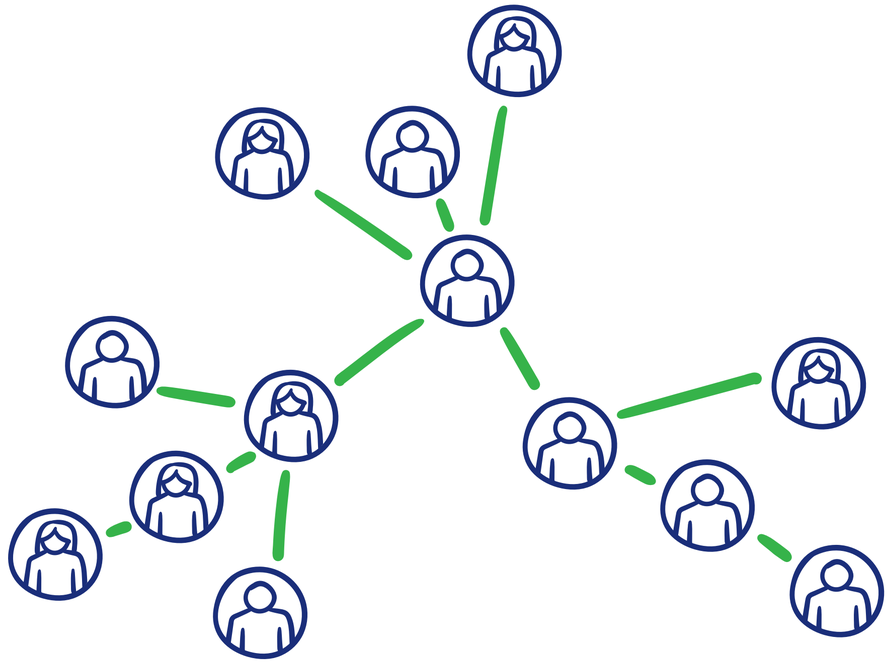
On average, 54% of companies choose a centralized governance model across all functions, while 20% opt for a decentralized approach. As shown in the chart, the centralized model is most commonly used for IT-related capabilities, whereas the decentralized model is more frequent for business-related functions. Business transformation is predominantly centralized; however, it is the function that the highest percentage of companies (29%) have not implemented.

Centralized vs. Decentralized

The centralized model effectively supports standardization, efficient decision-making, stronger risk management, and resource optimization, while the decentralized model better fosters local ownership, faster innovation, adaptability, and flexibility. A hybrid model may be the best choice, but it should be tailored to each company's specific needs.

Regional Differences

Respondents from the DACH market have the strongest coverage of competence units supporting AI-driven automation compared to other markets. Only 5 types of organizational units are not fully covered, with just 8% of DACH respondents not addressing each of them.



19 ORGANIZATIONAL ENABLERS FOR AI-DRIVEN AUTOMATION

Mix of Internal vs. External Resources

None of the respondents rely solely on internal or external resources to develop AI knowledge and capabilities. Instead, they adopt a mixed approach, tending to prioritize internal resources.

While relying on internal resources appears to be the right long-term strategy for developing AI capabilities, leveraging external resources can allow companies to acquire specialized knowledge more quickly.

Organisational Enablers for AI

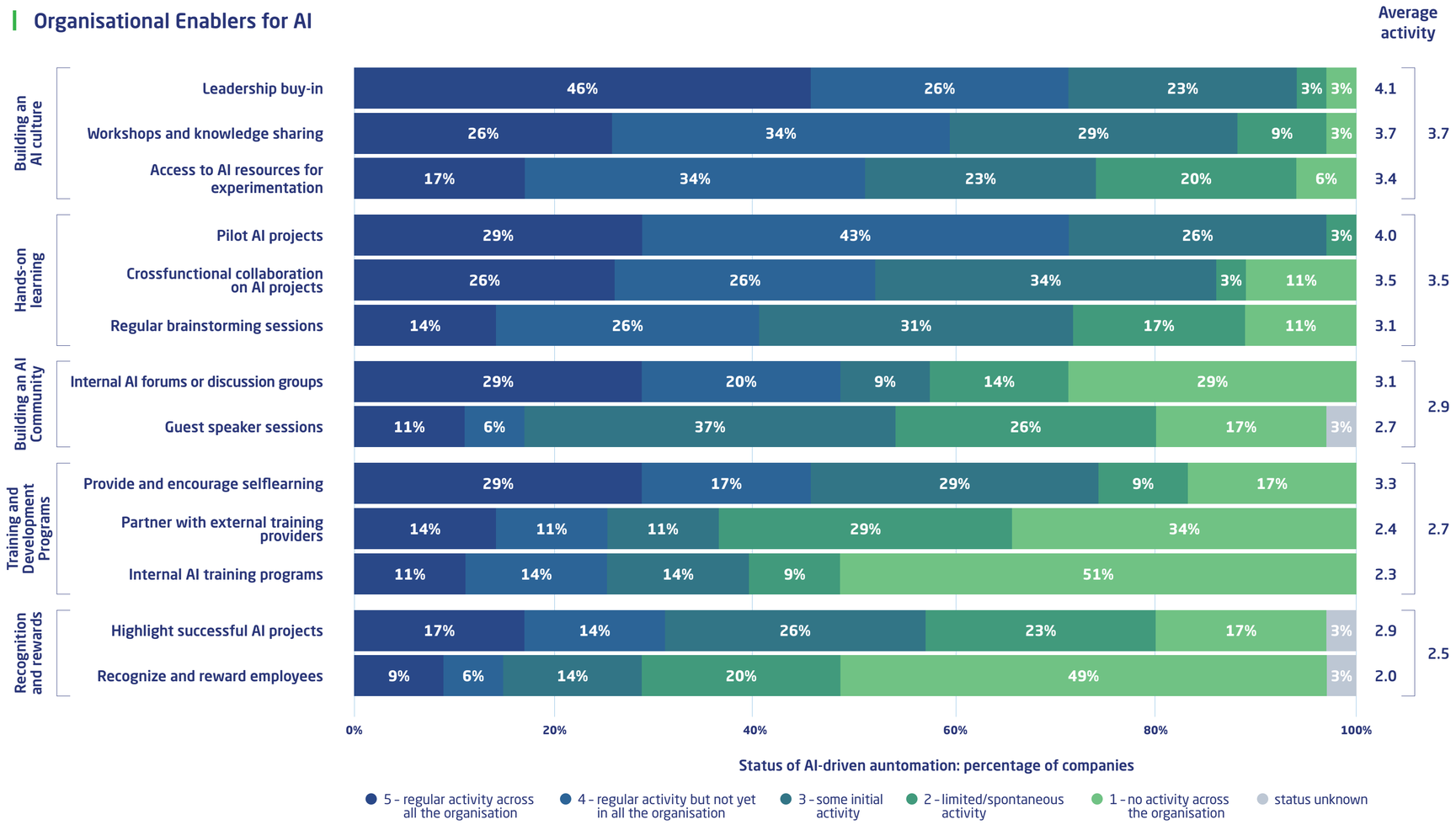


Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

19 ORGANIZATIONAL ENABLERS FOR AI-DRIVEN AUTOMATION

Empowering Employees for Informed Decision-Making

While a company can easily leverage external resources for a proof of concept (PoC) if it lacks in-house expertise. However, defining the target architecture, managing AI-related data and logic, and developing a transformation program require internal decisions. These decisions will affect costs, synergies, and the overall effectiveness of AI implementation. External resources, even competent advisors, can only provide recommendations, often from a limited perspective based on the scope they are given. You need your own employees with the right expertise to make informed decisions.

Evolutionary Development of the Organization

Knowledgeable in-house employees are essential for supporting business transformation and AI automation. Developing an organization and its workforce for AI is a gradual process that cannot happen overnight. Typically, it involves a series of structured, ongoing activities to foster step by step growth. In our survey, we identified the most common activities to measure organizational development across the companies of our respondents.

The Most Common Activities to Develop Organization for AI

BUILDING AN AI CULTURE

Leadership buy-in

Top management champions AI initiatives and communicates the strategic value of AI skills across the organisation.

Internal workshops and knowledge sharing

Organize internal workshops, brown bag sessions, and knowledge-sharing sessions where employees can learn from AI experts within the organisation. Encourage employees to share their knowledge, experiences, and best practices related to AI projects and initiatives.

Provide access to AI resources for experimentation

Provide AI tools or platforms in sand-box model that allow employees with minimal coding experience to explore and experiment with AI concepts.

HANDS-ON LEARNING

Pilot AI projects

They are small-scale, exploratory initiatives that test AI solutions in real business scenarios. They help learn AI and evaluate feasibility, impact, and adoption before broader implementation.

Cross-Functional Collaboration on AI projects

Foster cross-functional collaboration by creating interdisciplinary teams that bring together individuals with diverse backgrounds, skills, and expertise. Encourage collaboration between data scientists, software engineers, domain experts, and business stakeholders to work on AI projects collaboratively.

Regular brainstorming session

Regular brainstorming sessions with the purpose of defining the approach for AI automation across the company.

BUILDING AN AI COMMUNITY

Internal AI forums or discussion groups

Create online or offline platforms for employees to discuss AI topics, share best practices, and ask questions. This fosters knowledge sharing and collaboration within the organisation.

Guest speaker sessions

Invite AI experts or researchers to deliver talks on specific AI applications or trends. This keeps employees updated on the latest advancements and inspires them.

TRAINING AND DEVELOPMENT PROGRAMS

Provide and encourage self-learning

Provide resources like online courses, ebooks, or subscriptions to AI publications to empower employees to learn independently.

Partner with external training providers

Partner with AI training specialists to offer comprehensive AI courses and certification programs for employees at different skill levels.

AI in-house tailored training programs

AI training programs tailored to the needs of different departments. These programs can cover topics like data analysis, machine learning basics, and how AI can be used to improve specific tasks within each department (e.g., marketing, finance, customer service).

RECOGNITION AND REWARDS

Highlight successful AI projects

Highlight successful AI projects and their impact on the business to showcase the value of acquiring AI skills.

Recognize and reward employees

Recognize and reward employees who actively participate in AI training and development programs.

19 ORGANIZATIONAL ENABLERS FOR AI-DRIVEN AUTOMATION

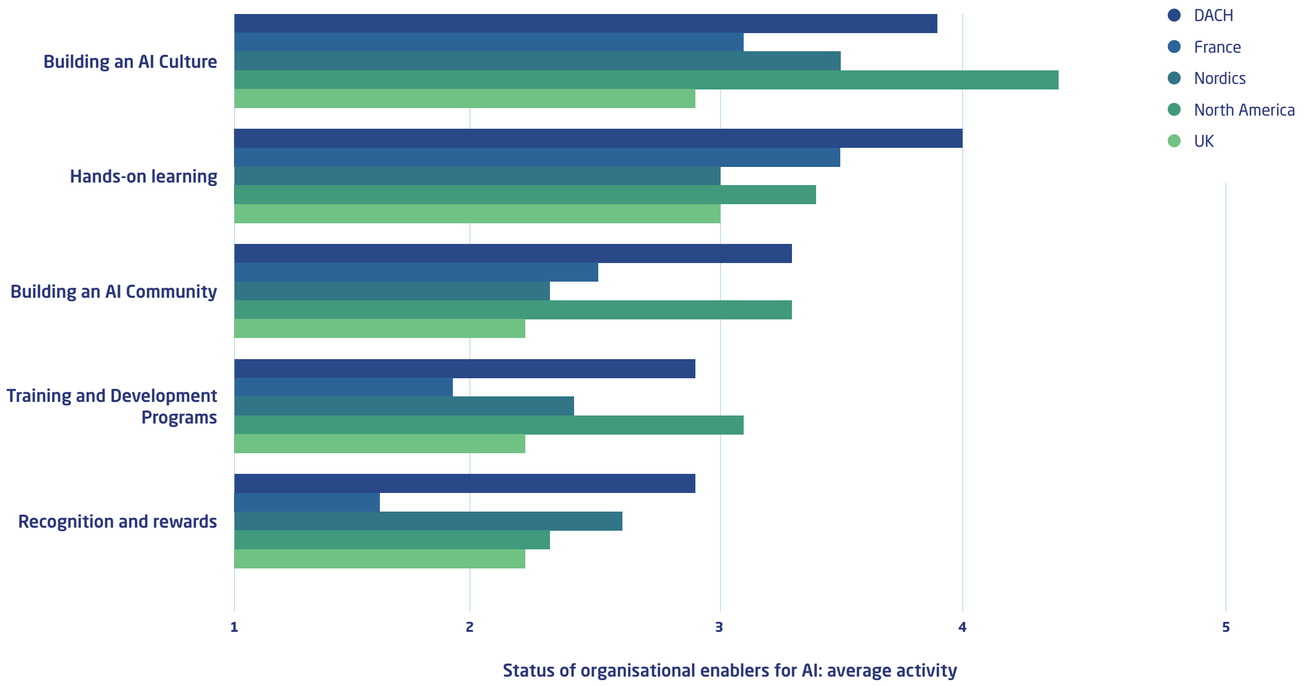
Building an AI Culture and Hands-on Learning – Most Frequent Activities

As shown in the previous chart, when it comes to enabling the organization for AI, companies are most active in **Building an AI Culture** (average score of 3.7) and **Hands-on learning** (average score of 3.5). They are least active in **Recognition and Rewards** (average score of 2.5). This trend across all categories aligns with the fact that insurance companies are still in the early or mid-stages of their journey toward full AI automation.

Regional Differences

German companies seem to be the most active in developing its organizations for AI automation, while French and Nordic ones are the least active.

Average Level of Activity to Prepare the Organization for AI



Scale: 1 – no activity across the organisation, 2 – limited/spontaneous activity, 3 – some initial activity, 4 – regular activity but not yet in all the organisation, 5 – regular activity across all the organisation.
Chart base: Chart base: 34 companies: 13 in DACH, 5 in France, 5 in Nordics, 6 in North America, 5 in UK.
Source: AI Survey 2024/2025, Sollers Consulting.

20 CHALLENGES AND RISKS OF AI-DRIVEN AUTOMATION

While AI-driven automation offers significant opportunities, its implementation is not without challenges. Survey respondents identified a range of risks and barriers that can hinder the successful adoption and scaling of AI. These include regulatory concerns, cost and complexity, governance issues, and human factors such as organizational resistance and lack of trust. Understanding these challenges is critical for organizations aiming to navigate the path toward effective and responsible AI integration.

Risks of the Lowest and the Highest Severity

The individual respondent perception of the severity of almost all of the risks varies from very little to very high challenge. Taking into account the average severity of all responses, "Insufficient support from top executives" (1.7) and "AI available only in the cloud" (2.0) is ranked with the lowest severity level, while "Limited development capacity for AI" (3.2) and "Security and privacy concerns" (3.1) is ranked the highest.

Challenges and Risks of AI-Driven Automation

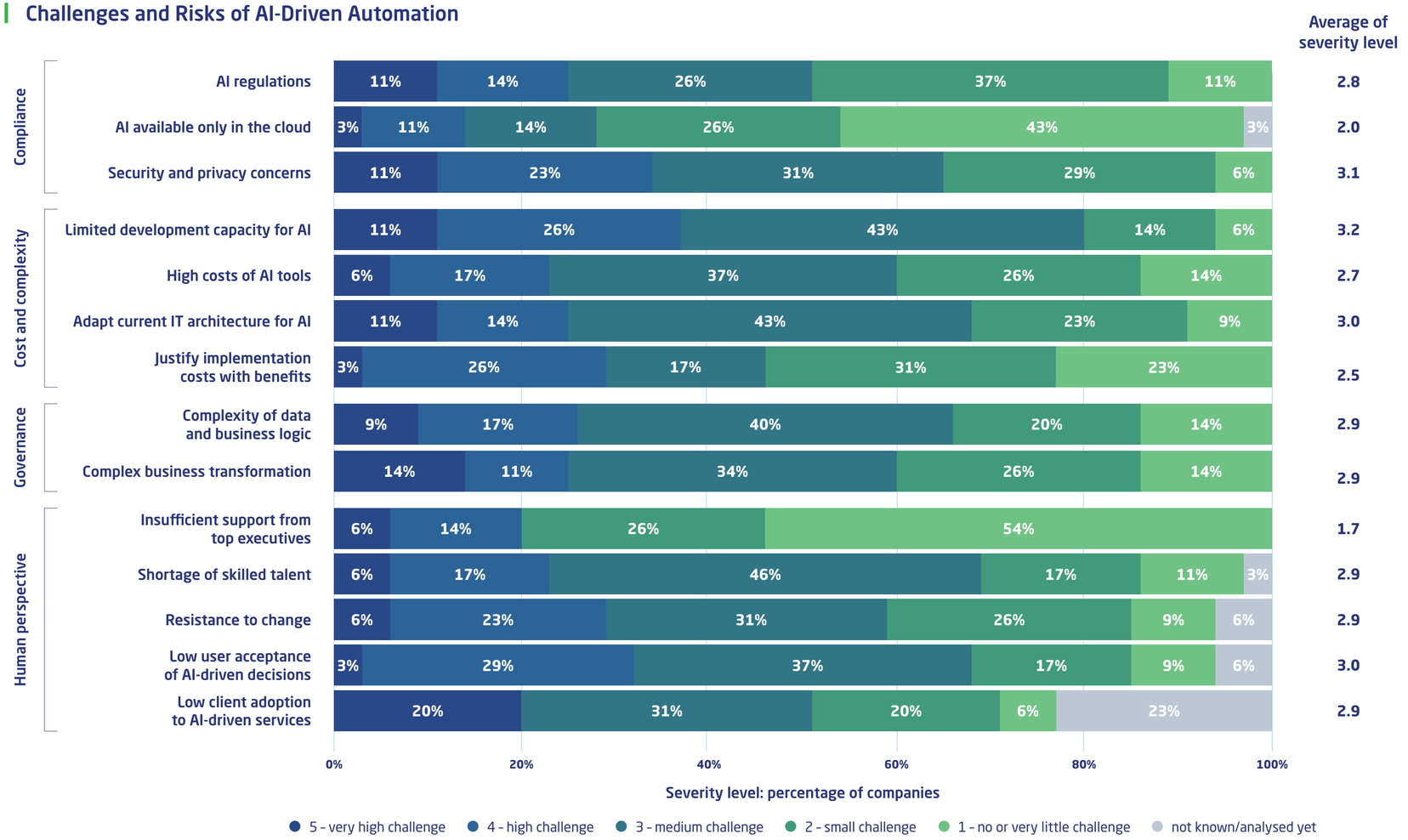


Chart base: 35 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

20 CHALLENGES AND RISKS OF AI-DRIVEN AUTOMATION

Regional Discrepancies

There are some regional discrepancies worth mentioning. Severity of "AI available only in the cloud" is ranked the highest by French respondents (3.8) and the lowest by North American ones (1.2).

Nordics significantly higher than others ranked the severity of "Adapt current IT architecture for AI" (3.8) and "Low user acceptance of AI driven decisions" (3.5).

A significant difference in ranking is also shown by the UK in both "Limited development capacity for AI" (4.2) and "Complex business transformation" (4.2), where the next highest average is respectively (3.2) and (3.4).

Explanation of Individual Risk Categories

As presented in the accompanying chart, the following outlines the key risk categories and associated challenges in implementing AI automation.

COMPLIANCE

Difficulty complying with regulations related to AI

Includes challenges in adhering to existing and emerging regulations specific to AI technologies, such as transparency, explainability, bias mitigation, and accountability requirements.

Inability to use cloud environments that many AI tools require

Some organizations may face regulatory, technical, or operational constraints that prevent them from leveraging cloud infrastructure – often essential for deploying and scaling AI solutions.

Concerns regarding security and privacy

AI systems handling sensitive customer data pose potential risks related to data security and privacy. Ensuring compliance with data protection regulations and implementing strong safeguards is critical.

COST AND COMPLEXITY

Insufficient capacity for AI development due to competing priorities

Limited organizational capacity and resources, often stretched across other strategic initiatives, can slow AI development and limit its integration into business processes.

High costs of implementing and using AI tools

AI adoption often requires significant upfront investment in tools, infrastructure, talent, and training – posing a barrier, especially for organizations with constrained budgets.

Difficulty of adapting current IT architecture to the requirements of AI automation

Existing IT systems may not be designed to support the data processing, scalability, and integration needs of AI technologies, necessitating costly and complex modernization efforts.

Inability to justify implementation costs by realizing sufficient benefits

Organizations may struggle to demonstrate a clear return on investment from AI initiatives, particularly in early stages, making it difficult to justify ongoing funding and support.

GOVERNANCE

Inadequate management of the growing complexity of data and business logic

AI-driven automation introduces more complex data flows and business logic, requiring advanced governance practices to ensure accuracy, consistency, and regulatory compliance.

Difficulty managing complex business transformation

AI implementation often demands significant transformation in business processes, roles, and operating models – posing challenges in change management, coordination, and execution.

HUMAN PERSPECTIVE

Lack of support from top executives

A sceptical or a "wait and see" attitude among senior leadership can hinder AI progress. Without strong executive sponsorship, AI initiatives may lack the necessary prioritization, resources, and strategic alignment.

Shortage of skilled talent

Developing and maintaining AI capabilities requires specialized skills such as data science, machine learning, and AI engineering. Organizations may face challenges in attracting, retaining, or upskilling talent with the right expertise.

Resistance to change

Employee resistance – often driven by fear of job displacement or discomfort with new technologies – can impede the adoption of AI automation across the organization.

Lack of trust and user acceptance of AI-driven decisions

Employees and internal users may be reluctant to rely on AI-generated outputs, especially in areas where decisions have significant business or customer impact.

Lack of customer trust and adoption of AI-driven services

Customer scepticism about AI-based insurance services can slow adoption. Insurers must build trust through transparency, clear communication, and assurance of data privacy and fairness in AI decision-making.

21 LESSONS LEARNED FROM AI-DRIVEN AUTOMATION

The survey question on lessons learnt was a fully open question. Respondents provided many valuable answers – detailed lessons learnt. We combined the lessons learnt into key categories, which are presented at the chart.

To make the best use of it, we enriched the insights provided by respondents by the Sollers experience, and we present it in the following sections of the report in a structured manner.

Lessons Learned Specific to AI Transformations

Full-scale AI automation is a complex business transformation. It requires organizations to develop new expertise, redefine their business and IT architecture, and convince employees to change the way they have worked until now.

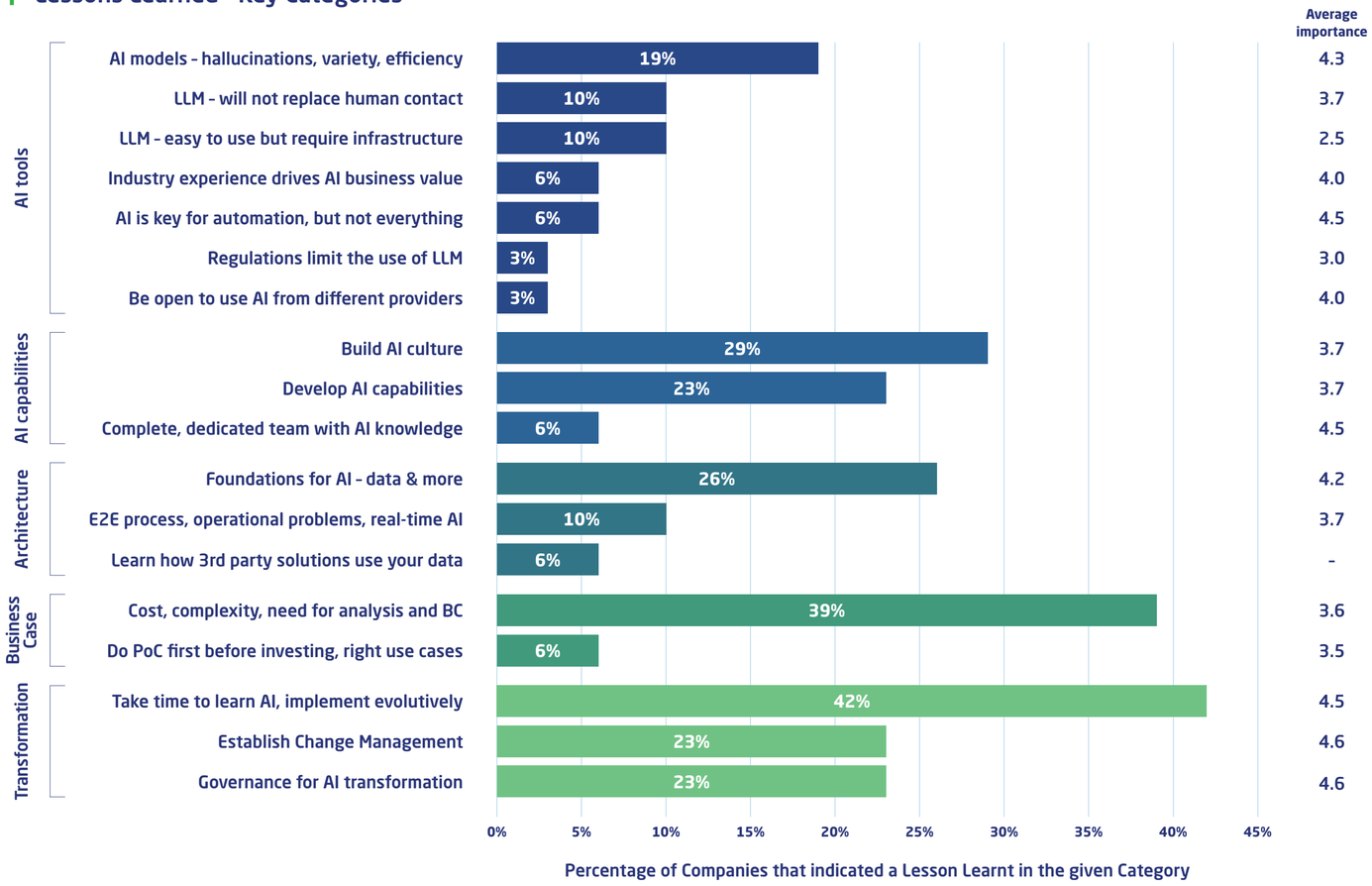
Many of the lessons learned on the following pages are common to any complex business transformation involving technologies other than AI.

We use two types of bullet points to distinguish between lessons learned:

Legend:

- AI Lessons learned specific to AI transformations.
- Lessons learned that also apply to non-AI transformations.

Lessons Learned – Key Categories



Scale of lessons learnt importance: 1 – somewhat important (employee level), 2 – moderately important (team level), 3 – important (project level), 4 – very important (program level), 5 – extremely important (company level).
Chart base: 28 companies.
Source: AI Survey 2024/2025, Sollers Consulting.

21 LESSONS LEARNED FROM AI-DRIVEN AUTOMATION

Lessons Learned on AI Tools

Respondents shared practical insights regarding the effective use of AI tools, emphasizing the importance of combining technical strategy with thoughtful implementation. Key lessons include:

Integrate AI and automation strategically
AI and automation should go hand in hand. When considering AI adoption, it is crucial to also rethink and optimize process automation for maximum impact.

AI is powerful, but not always necessary
While AI can be a game changer, it is not the answer to every problem. In some cases, traditional automation methods – such as process restructuring or applying standard business logic – may be more effective and efficient.

Evaluate a range of AI models and tools
To find the best solution, organizations should explore different AI tools and models, including those from various providers. Flexibility and openness in tool selection are key to finding the right fit.

Test and validate AI solutions independently
AI vendors may not always be able to say which AI model is the optimal for a specific use case. Testing and validation of the models must be part of the implementation process.

Plan for reversibility
Always consider alternative approaches and build flexibility into AI implementations to allow for future adjustments or rollbacks if needed.

Mitigate AI hallucination risks
Where adequate, put controls in place to manage and reduce the risks of AI hallucinations and inaccuracies.

Use CoPilot tools to improve development efficiency
Tools like AI-assisted code generation (e.g. CoPilot, Amazon Q) significantly increase developer productivity and streamline coding tasks.

LLMs are easy to use but require appropriate infrastructure
Large Language Models (LLMs) are easy to use but require appropriate infrastructure and support systems to function effectively at scale.

Customer bots are easy to build, but achieving customer acceptance is not
While modern platforms simplify bot development, achieving high customer acceptance remains a challenge. LLMs can assist, but they are not yet able to fully replace human interaction in customer-facing roles.

AI and regulatory compliance
Generative AI use is subject to regulatory constraints. Rather than abandoning AI initiatives, organizations should focus on making processes and AI usage compliant with applicable regulations.

Industry experience is key to unlocking AI business value
When it comes to AI solution vendors – especially those offering LLM wrappers – industry-specific experience is critical. It enables vendors to translate cutting-edge technology into solutions that address real business needs.

21 LESSONS LEARNED FROM AI-DRIVEN AUTOMATION

Lessons Learned on AI Capabilities

Survey respondents shared valuable insights into the effective integration and advancement of AI automation within their organizations. The following key lessons highlight the strategic and practical approaches needed to fully leverage AI capabilities:

Encourage AI experimentation
Foster a culture of innovation by enabling low-risk AI experimentation. This approach promotes continuous learning, accelerates AI adoption, and helps identify practical applications of AI technologies in real-world settings.

Educate and motivate employees on AI
Educate your workforce about AI fundamentals—what AI is, its capabilities, automation use cases, and secure usage practices. Equally important is motivating employees to cultivate curiosity and develop an interest in AI, which helps build organizational readiness and engagement in AI initiatives.

Develop internal AI capabilities for the future
Building in-house AI expertise is seen as a critical step toward long-term success. Invest in internal capabilities rather than relying solely on external resources, ensuring resilience and sustainability in AI adoption.

Integrate AI research within projects
AI research and development should be embedded within ongoing projects rather than treated as a separate activity. This integration allows for more relevant and applicable outcomes while aligning R&D efforts with business needs.

Leverage strategic partnerships to enhance AI delivery
Collaborating with strategic partners – such as software vendors and staffing agencies – leverage expanding both AI knowledge and delivery capabilities. These partnerships help accelerate implementation and broaden organizational expertise.

Ensure project teams have comparable AI knowledge levels
Effective AI implementation depends on cohesive teamwork. Respondents stressed the importance of assembling dedicated teams where members possess comparable levels of AI understanding. Disparities in knowledge can hinder collaboration and limit project success.

21 LESSONS LEARNED FROM AI-DRIVEN AUTOMATION

Lessons Learned on Architecture

Respondents emphasized that a successful AI journey requires not only tools and models, but also a strong architectural foundation. The following key lessons highlight critical enablers and considerations for effective AI integration:

Build strong data foundations for AI
A robust data infrastructure is essential for AI success. Many organizations report that their current data architectures are not yet AI-ready. Often, there is insufficient or poor-quality data to train effective AI models. Additionally, AI adoption typically leads to the generation of new data, which must also be managed effectively.

Establish a clear vision of architecture
Successful AI implementation requires a clear architectural vision that encompasses both business and IT perspectives. AI-driven automation introduces new systems, processes, data flows, and business logic. This vision can be developed progressively, as organizations acquire new knowledge and build the necessary capabilities.

Build foundations for rapid development
Prepare a framework for rapid testing and deployment of AI-driven applications. This includes effective use of APIs, streamlined data pipelines, and alignment with the overall target architecture roadmap.

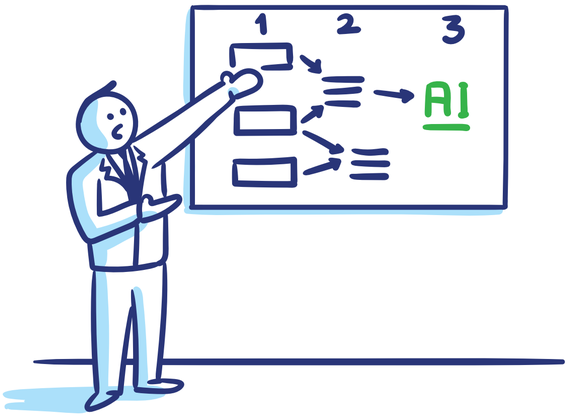
Prepare organizational foundations: culture, governance, IT, and data
While Proofs of Concept (PoCs) are relatively easy to develop, scaling AI to production requires a solid foundation. This includes the right corporate culture, governance structures, IT capabilities, and data readiness. Organizations must prepare these elements early to ensure sustainable AI adoption.

Design End-to-End processes for transformation and efficiency
True transformation requires rethinking entire business processes, not just making isolated improvements. Organizations should step back and design holistic, end-to-end processes that integrate AI to drive greater efficiency and impact.

Address internal operational issues before customer-facing AI
Respondents stressed the importance of first solving internal operational challenges before applying AI to customer-facing solutions. A strong operational core enables more effective and credible external applications.

Adapt architecture for real-time AI capabilities
Moving from offline, back-office AI to real-time, customer-facing AI (e.g., quote engines or chatbots) requires new capabilities and architectural adjustments. This includes real-time data processing, risk management mechanisms, and system responsiveness.

Understand data usage by third-party AI solutions
When leveraging third-party AI tools and services, organizations must understand how these providers use their data. This is especially relevant for applications like chatbots, where end users often provide sensitive or business-critical information.



21 LESSONS LEARNED FROM AI-DRIVEN AUTOMATION

Lessons Learned on Complexity and Business Case

Survey respondents highlighted the importance of aligning AI initiatives with business value, while acknowledging the inherent complexity and resource demands of implementation. The following lessons reflect key considerations for making AI projects successful and sustainable:

Start with a PoC before investing
Proofs of Concept (PoCs) are a valuable starting point for exploring the potential of AI. However, selecting the right use cases from the outset is critical to understanding AI's possibilities and its potential impact on your strategic goals.

Define a strong business case to demonstrate value
A well-defined business case is essential to articulate the value AI is expected to deliver. Given the uncertainty surrounding many AI projects, clear value propositions are necessary to justify investments – especially when compared to more predictable initiatives.

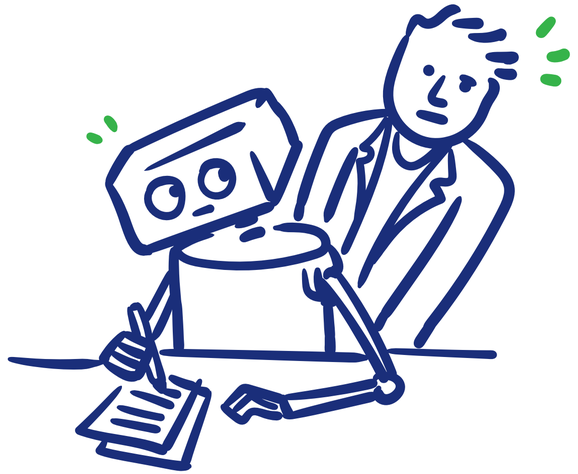
Acknowledge implementation complexity and conduct thorough analysis
While PoCs may be simple, full-scale AI implementation is complex. A thorough analysis of business requirements, process impact, risks, and technical dependencies is crucial to successful deployment.

Evaluate costs and return on investment carefully
AI tools and their implementation often involve high costs. Organizations must carry out strategic evaluations to ensure that anticipated benefits justify the investment and to prioritize efforts accordingly.

Plan for resource-intensive implementation
AI initiatives require significant resource allocation. In the early stages, business teams may experience increased workload before efficiencies are realized. Project selection should also account for the availability and capacity of teams involved.

Consider data protection and compliance from the outset
Implementing AI solutions involves considerable effort to ensure compliance with data protection regulations. These efforts must be planned as a core component of the implementation phase and not treated as an afterthought.

Understanding the regulatory environment takes time
Effectively applying AI in regulated industries requires a deep understanding of compliance requirements. This includes initiating collaboration with compliance teams, grasping the full approval process, gathering necessary documentation from AI providers, and aligning everything with business goals and requirements. All of this takes time and careful planning.



21 LESSONS LEARNED FROM AI-DRIVEN AUTOMATION

Lessons Learned on AI Transformation

Survey respondents highlighted that successful AI transformation requires more than just technology – it involves strategy, governance, people, and time. The following lessons reflect key factors in ensuring that AI adoption supports long-term business transformation:

Adopt a gradual, evolutionary approach to AI
AI implementation should be approached as a journey, not a quick fix. Respondents emphasized the importance of taking time to understand AI, iterating use cases, and learning through experience. AI is still evolving, and maturity is required to gain buy-in from decision-makers.

Don't overlook AI quick wins
Organizations often focus on ambitious, large-scale AI initiatives while missing out on quick wins. Simple applications – like meeting summarization or task assistance – can deliver immediate value and help build momentum for broader AI adoption.

Develop strategic awareness and an AI selection framework
Effective AI transformation requires clear alignment with business goals. Organizations should establish structured frameworks for selecting, evaluating, and prioritizing AI solutions to ensure strategic impact.

Balance central oversight with local execution
Successful implementation depends on aligning AI initiatives with broader business goals while enabling flexibility at the local level. A balance between centralized strategy and decentralized execution helps ensure relevance and scalability.

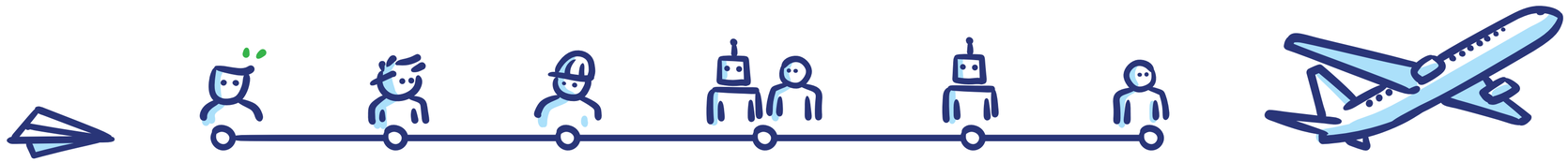
Establish strong AI governance structures
Governance plays a critical role in ensuring responsible AI use, risk management, compliance, and effective decision-making. Clear roles, policies, and accountability mechanisms are essential.

Integrate change management from the start
AI transformation is not just technical – it's cultural. People, not technology, are often the limiting factor. Effective change management is needed to address human aspects, including mindset shifts, new roles, and new ways of working.

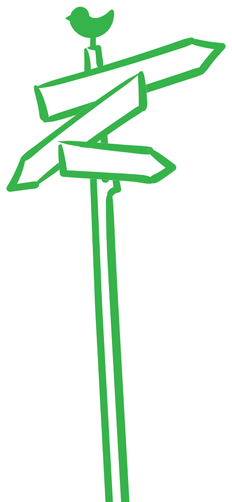
Address trust gaps in AI decision-making
Respondents acknowledged a general lack of trust in machine-driven decision-making, particularly in sensitive areas such as customer service. Building trust in AI outputs should involve implementing appropriate controls, introducing AI tools in phases – starting with human verification of each AI decision, establishing a robust risk management framework, and launching targeted change management initiatives.

Secure executive leadership support
Executive sponsorship is essential for driving AI transformation. Strong leadership helps secure resources, build credibility, and promote organizational alignment.

Engage employee representatives early
Involving stakeholders such as works councils early in the process helps foster transparency, trust, and smoother adoption of AI-driven changes.



ABOUT SOLLERS



ABOUT SOLLERS

Sollers Consulting assists financial sector organisations, primarily insurance companies, in developing industry-leading operations. Its international teams, comprising business and IT experts from 42 nations, work out of sixteen offices across Europe, North America, and the Asia-Pacific. Since its inceptionin 2000, Sollers has partnered with over 100 organisations globally, implementing both core and front-end systems.

Sollers has collaborated with renowned companies such as Admiral, Amica, Beazley, AXA Direct Japan, Baloise, IAG, Liberty, l'Olivier, QBE, and Sompo. By leveraging its local insurance expertise, Sollers supports insurers in customising technology solutions to meet their specific needs.

Company's partnerships include major core system providers like Guidewire and Salesforce, modern data solution providers such as Snowflake and Databricks, all major cloud providers (AWS, GCP, and Azure), process automation platforms, like Appian and Camunda, and insurance-specific solutions in areas like pricing and underwriting from SEND, Earnix, and hyperexponential.

Sollers Consulting has been recognised by **Great Place To Work®** as one of the most valued employers in Poland.

Contact:
ai.competency@sollers.eu

Piotr Kondratowicz

**AUTHOR OF THE REPORT,
BUSINESS ARCHITECT
AT SOLLERS CONSULTING**

piotr.kondratowicz@sollers.eu

IMPRINT

CONTACT US

sollers.eu
contact@sollers.eu
SollersConsulting

Sollers Consulting Sp. z o. o.
Koszykowa 54
00-675 Warszawa
+48 22 272 92 22
POLAND

Sollers Consulting GmbH
Cäcilienstraße 30
50667 Köln
+49 (0) 221 96260503
GERMANY

Sollers Consulting Information Technology Ltd.
14 Cullum Street,EC3M 7JJ London
UK

Sollers Consulting K.K.
KANDA SQUARE 11F,
2-2-1 Kanda-Nishikicho,
Chiyoda-ku, Tokyo
101-0054
JAPAN

Sollers Consulting SAS
22 Rue des Capucines,
75002 Paris
FRANCE

Sollers Consulting
Information Technology S.L.
Gran Via de les Corts Catalanes
630 08007 Barcelona
SPAIN

Sollers Consulting Sdn. Bhd.
Suite 19, Level 35 -02 (East Wing),
Q Sentral, No. 2A Jalan Stesen Sentral 2
50470 Kuala Lumpur
MALAYSIA

Sollers Consulting LLC
220 N Green Street, Chicago, IL
60607
USA

Editors Team:

Content
Piotr Kondratowicz
Tomasz Wojsław
Martin Seibold
Katarzyna Rządkowska

Translations
Christoph Baltzer
Magdalena Kirska-Okuniewska
Geoffrey Peiffer
Ryan Buttery
Romaine Fontaine
Inass M'Khatri
Assia Hasnaoui
Adam Belk
Simon Gaidenbrik
Toru Nakajima

Design
Adam Wojtas
Łukasz Sitek
Joanna Pajączkowska