

5

Operational Gaps Hiding Inside Your Core Insurance Systems & Operating Models

When operating models can't keep pace with real-life volatility, an insurance performance gap opens up. It surfaces across five structural gaps that affect financial performance, executive decision-making, and the customers insurers exist to protect.

Mind the Gaps

Each gap is measurable, maps to executive KPIs, and has a direct customer consequence. Together, they define the performance gap.

Read the [full whitepaper](#) for actionable insights, including how static operating models create compounding execution drag and what structural readiness looks like for companies like yours.

1. Operational

Processes can't keep pace with demand

Manual workflows and fragmented systems create backlogs that slow claims and erode customer trust.

2. Financial

Operational complexity obscures financial performance

Limited visibility into cost drivers makes margins harder to defend and forces premium volatility that reduces capacity.

3. Compliance

Governance struggles to keep pace with change

Disconnected audit trails increase regulatory exposure and undermine reliability for policyholders and rating agencies.

4. Decision

Pricing, underwriting and claims signals disconnect

Siloed decision logic drives inconsistent risk selection, leaving customers with cover that no longer fits their risks.

5. Speed-to-Market

Product changes take too long to reach market

Slow product cycles mean emerging risks go uncovered and new demand is unmet, widening the protection gap.

Get the free whitepaper

The Performance Gap: Why Operating Models Define Competitive Outcomes in Insurance.

Read More

