SAPIENS INSURANCE AI MATURITY INDEX AT A GLANCE

Over 80% of insurers want agentic AI. Only one in four are using it.

1. The Four Stages of AI Maturity

24% Reactive
Early cloud adoption, little/ no governance strategy

23% Enabled
On cloud but not SaaS, early governance

28% Operational
Cloud with some SaaS, governance planned or live

25% Autonomous Leaders
Cloud with some SaaS, data strategy, governance

2. Ambition Outpaces Adoption

87% say agentic AI is important

24% use it today

67% expect full autonomy in 2-3 years

3. The Trust Paradox

High confidence doesn't guarantee accuracy.

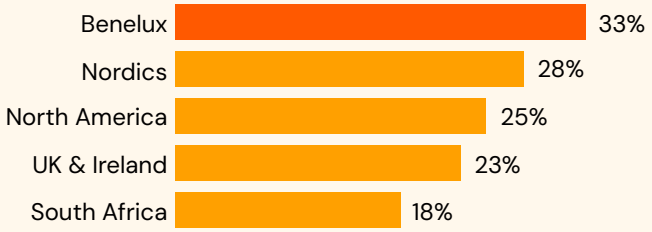
86% of insurers are confident in AI's decisions

53% of agentic AI output is still checked by a human

15% of AI outputs are overridden by a human

4. Regional Leaderboard

Share of Autonomous Leaders



5. The AI Payoff

Among insurers using AI

77% deploy new products faster

3 months saved on average

1 in 5 save 6 months or more.

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Source: Sapiens Insurance AI Maturity Index 2026, Research in Finance. 475 senior insurance professionals in North America, UK & Ireland, the Nordics, Benelux and South Africa.

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