SAPIENS INSURANCE AI MATURITY INDEX

Insurance Executive Outlook: The Road to Agentic AI

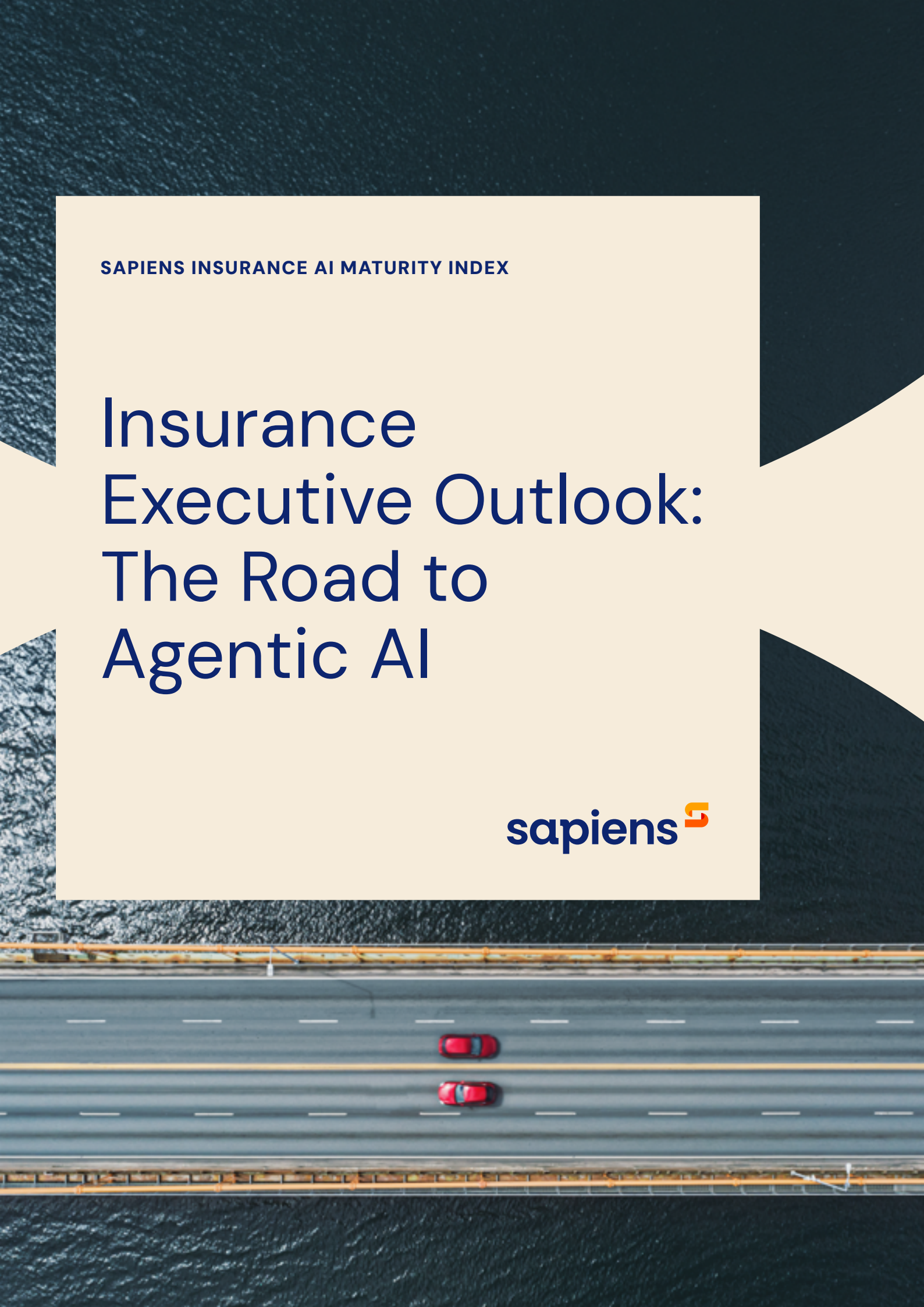


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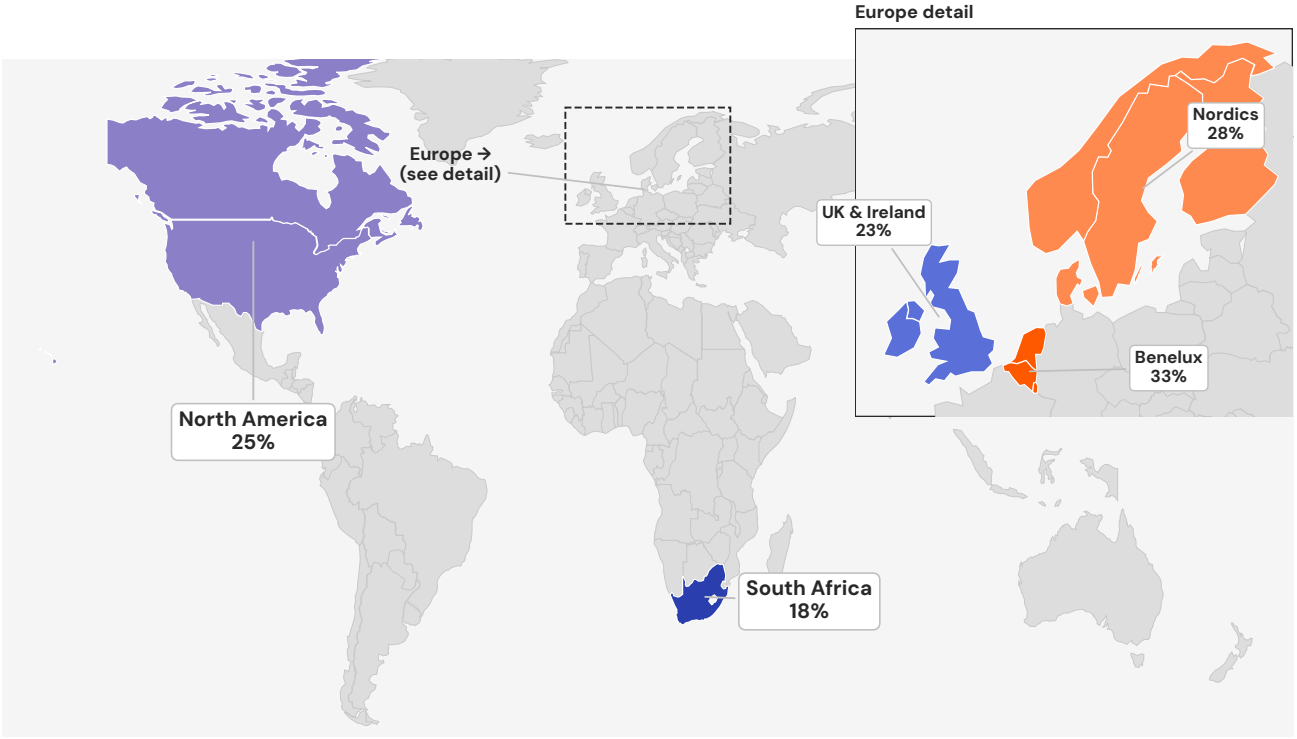
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Introduction

This executive outlook report was created in conjunction with the Sapiens Insurance AI Maturity Index, our global survey of 475 senior insurance professionals across the UK and Ireland, the Nordics (Norway, Sweden, Finland and Denmark), Benelux (Belgium, Netherlands, and Luxembourg), South Africa, and North America (US and Canada). The Index scores insurers on cloud adoption, master data strategy, AI governance, and HR strategy.

To build a well-rounded picture of AI in insurance today, we gathered qualitative material (in-depth interviews) as well as quantitative material (survey data). Our research partner, Research in Finance, held 45-minute interviews with 25 C-suite leaders from the same five regions covered in the quantitative report. All answers were anonymised and the quotes you read in this report all come from C-suite insurance executives in those regions. The insights from these conversations reflect the challenges and priorities that insurance leaders see on the road to agentic AI.

Insurance AI Maturity Index: Share of Autonomous Leaders by Surveyed Region
Shaded regions were surveyed for this report; unshaded countries are shown for geographic context only.



Leaders want the benefits of AI transformation. **The road there is not yet defined.**

The Destination

AI has moved from the edges of insurance operations into the working day, touching submissions, risk selection, pricing, claims, and fraud. The logical next step is connected workflows, not isolated pilots.

A transformative tool

Highly useful for productivity, efficiency, and day-to-day tasks.

Customer service first

Today, it is seen as the easiest use case.

Doing more with less

The general opportunity is more output without more headcount.

Reworking insurance

Early adopters aim to redesign core decisions, from underwriting to pricing.



Question

Why are you adopting AI?

"We really want to move from using it primarily for productivity to really reimagining the way we do business and being more transformative."

North America

Question:
What are your personal thoughts on AI?

"Positive: there's a lot of potential for it to enhance the way that we do work."

North America

Question:
What are your personal thoughts on AI?

"You should not start with a technology. The technology is a tool to solve a business-related problem."

Nordics

The Early Benefits

The first gains arrive where work is repetitive and volumes are high, such as processing invoices and answering routine customer queries. In each case, AI prepares the work and a person decides.



Efficiency and relief

Less repetitive admin and faster routine processing.



Better service

Quicker access to knowledge, and support outside office hours.



Cost and capacity

Lower costs, more capacity, and gains such as retention.



Full benefits to come

So far, AI has raised awareness of what is possible more than it has moved the bottom line.

Question What benefits is AI delivering today?

"We do things a lot quicker. So, in terms of client service, it's a really fast answer to what the client or the distributor asks."

Benelux

Question:
What benefits is AI delivering today?

"We've definitely seen the reduced need to hire additional team members as a result of the workforce being AI-enabled. ...that can be quantified as a cost saving."

UK

Question:
What benefits is AI delivering today?

"There are pockets of excellence in AI implementation, but it's not all around that it's really flying."

South Africa

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A Moving Target

AI is developing so quickly that new capabilities are discovered every quarter. For insurers, that makes planning hard, and success hard to define.

Adoption lags the technology

AI moves quickly outside insurance, but adoption inside insurance is not keeping pace.

Uneven uptake

Workforces adopt at different rates, which slows plans.

Accuracy and trust

Inaccurate outputs and fears of hallucination make insurers cautious about early projects.

Shifting expectations

Some say AI cannot fall short because expectations keep moving. Others say AI exceeds expectations.



Question

Why are you adopting AI?

"Because everyone is moving so fast and we can't keep up"

Nordics

Question:
Where is your organisation most vulnerable on AI?

"The guardrails are still developing or slower to market than what the solution or the tech necessarily could be."

South Africa

Question:
Where is AI falling short of expectations?

"We still end up with a person to make a decision. There's still a person in the loop that is looking at all of the variables."

South Africa

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The Roadblocks

Data, systems, and people usually decide whether an AI programme succeeds. AI placed over an inefficient core produces errors and wrong decisions at speed.



Prerequisite work

Data, legacy systems, and governance. Most insurers are not yet AI ready.



Workforce management

AI literacy, leader knowledge, and fears about job loss.



Resources

Cost, capacity, and uncertainty about where to focus.

Question What are the biggest barriers to adopting AI?

"Our agentic AI capability is very much dependent on your data layer. We have to get our data right for our AI to work properly."

South Africa

Question:
Where is your organisation most vulnerable on AI?

"We have a lot of silos of data. That's probably our biggest vulnerability, that we've got all this stuff, but it's not easy to access."

UK

Question:
What are the biggest barriers to adopting AI?

"One third of our workforce is excited, another third is scared that they'll lose their job and the other third are somewhere in the middle."

North America

The People Journey

The best technology does nothing for a business if no one uses it. Adoption depends on people who understand AI, trust its output, and have been shown how their work will change.

Mixed reactions

From excitement to fear, with enthusiasm typically strongest in younger or technical teams.

Skill gaps at every level

Basic AI literacy is the biggest gap, including among managers and leaders.

Augmentation lands better

Staff respond when AI makes work easier, not when it threatens to replace them.

The right leaders

Most leaders agree that AI needs the right knowledge, pace, and investment.



Question

How has your workforce responded to your vision for AI?

"... your brain has to accept that AI, agentic AI, will function as an assistant instead of as a threat."

Benelux

Question:
Where do you have AI skill gaps?

"If the leaders do not understand the scale, opportunities, or the potential how on earth are they meant to lead the change?"

Nordics

Question:
How has your workforce responded to your vision for AI?

"The vision for AI for our company really is not about replacing jobs. It's about coming to you and saying, I want you to be able to do your job easier and better."

North America

The Guardrails and Risks

In a regulated industry, AI must be explainable. AI agents work best inside clear guardrails, with every action logged so that a decision can be traced and challenged.



Governance is welcomed

Seen as the way to prevent hallucination and keep humans responsible for final decisions.



Regulation pushed it forward

In the Nordics and Benelux, EU rules such as the EU AI Act and GDPR had already led insurers to put governance in place.



The top fears

Loss of control, cyber misuse, and reputational fallout.



Fears beyond work

Lost jobs, rogue agents, lack of human connection, and the environmental and infrastructure cost.

Question Where is your organisation most vulnerable on AI?

"Security vulnerabilities, there's risk if something goes wrong, you don't want to be on the front page of the New York Times."

North America

Question:
What does your organisation fear most about AI?

"All we have is our brand and our relatively low cost of capital. If those get blown up because we've made a major oopsie that would swamp our consideration."

North America

"I worry that we are going to take existing terrible processes and just augment them with AI."

UK

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The Roadmap Gap

Insurers sit at different points on the path to AI transformation. Many are starting with selected use cases and expanding in phases, as priorities, foundations, and results allow.

Four visions

Exploratory, selective, broad and staggered, or AI-first.

Maturity changes the problem

Least mature insurers struggle to start. Leaders face scaling, ROI, and what defines excellence.

Few regional differences

Most learnings are consistent internationally.



Question

What are the biggest barriers to adopting AI?

"There are so many possibilities. We need to outline a roadmap to make decisions about what is making the most value for us."

Nordics

Question:
What is your corporate vision for AI?

"We talk about essentially embedding AI in every single decision-making point."

UK

Question:
What holds back AI adoption in your organisation?

"It's making a lot of money with a very old-fashioned way and continues to do so. Therefore, there is no burning platform or like real sense of urgency."

UK

The Insurer Wishlist

Asked what single thing they would change, leaders pointed to pace, foundations, capacity, and people. If they had a magic wand, insurers would want:

1

Speed

"2x the speed of AI implementation in claims handling. Of course I would 10x it, but that's not realistic." – Nordics

2

AI-ready foundations

"Having enough clean, highly labelled data. The models are only as good as the foundational data that goes into them." – UK

3

People ready to change

"I would love it if everyone in the organisation was equally curious, equally accepting of a new technology." – North America

4

Capacity

"I just want more capacity. I've not got a lack of ideas. If I could spend another £30 million a year on AI squads, I could save the insurance world." – UK

The Road Ahead

The C-suite interviews point to five areas of concern where insurers need support on their road to agentic AI transformation.

Practical support is wanted

Leaders' pain points are specific: capacity, data foundations, and workforce readiness. Support that addresses them directly will be valued.

No set pathway

Without a clear case study of success, some are waiting for AI to be figured out.

More than software

Insurers are people first. Adoption, training, and oversight sit at the heart of AI.

Fears are real

Listening to them, and addressing them, will speed up adoption.

Speed of movement

Listening to them, and addressing them, will speed up adoption.

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Conclusion

Insurers across regions and levels of AI maturity shared common aspirations and reservations when it comes to their organisation's AI transformation. This qualitative research demonstrated that the destination of autonomous insurance is clear, but the path there is not. Leaders are reflecting that they are looking for guidance on a complex journey, from the foundations they need to build, to the people they need to bring along.

Sapiens works with insurers on exactly this journey. SapiensAIP, our autonomous insurance platform, is an intelligent AI layer and governed by design, so you can start with the right foundations, build trust, and move at a pace your people and customers can follow. Together, we can turn a long list of possibilities into a clear first step on your road to agentic AI.

About this research

This report draws on 25 in-depth interviews with C-suite leaders at insurers, carried out by Research in Finance for Sapiens. It was created in conjunction with the Sapiens Insurance AI Maturity Index 2026, which sets out the quantitative findings and methodology in full.

Qualitative research participation:

Region	Organisation size	Maturity category
North America (5)	Specialist and mid-sized (14)	Reactive (3)
South Africa (5)	Large (4)	Enabled (5)
Nordics (5)	Major (5)	Operational (5)
UK (6)	Global (2)	Autonomous Leaders (12)
Benelux (4)		

About Research in Finance

Research in Finance (RiF) is an award-winning market research, consultancy, publisher and data provider specialising in the financial services sector, covering the global markets. Founded in 2013, RiF's wide-ranging research capabilities, proprietary data and industry knowledge help leading asset management firms, life companies, insurers and industry bodies make critical business decisions and further their product development, marketing and communication strategies.

About Sapiens

Sapiens International Corporation N.V. is a global leader of AI-centric, SaaS-based insurance software, delivering hyper-relevant experiences that are efficient, compliant, and innovative. With agile intelligence, Sapiens' solutions turn real-time data and human insight into precise action at every moment, across every risk. The Sapiens platform includes agentic workflows accelerating every capability across policy, underwriting, claims, reinsurance, decisioning, finance and compliance. With more than 600 insurers in over 30 countries running on Sapiens, our deep industry expertise is the foundation of our long-term relationships, from initial implementation through to modernisation and market transformation. Sapiens is headquartered in London, serving customers in property and casualty, life, reinsurance, specialty, and workers' compensation from offices across North America, Europe, Asia Pacific and the Middle East including Israel where the company was founded.

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