Reading the Signals: Global AI Trends and the Future of Life Insurance



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Agenda

1. Intros
2. Where the North American Life Market is Really Heading
3. EMEA and APAC Outlook
4. Q&A



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Speakers Intro



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Sapiens Ignite Summit

Signal, Not Noise

Where the Life Market is Really Heading



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datos INSIGHTS

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The Datos Market Intelligence Engine



30,000+
Quantitative survey responses annually



5,200
Annual executive interactions with Datos Insights advisors



250+
Research reports per year



7
Global Conferences



720
Unique technology providers profiled



60+
Subject-matter experts

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Trends

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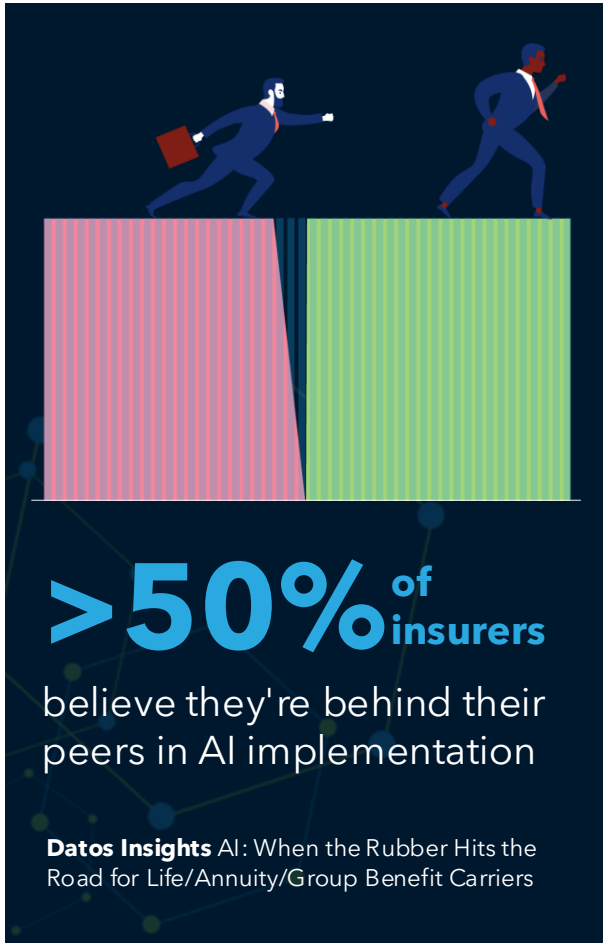
The Trends

1. Efficiency imperatives drive generative AI usage and agentic adoption.
2. With the rise of agentic AI, content becomes intelligence.
3. Workbench transformation reinvents the human-AI partnership.
4. AI innovation meets regulatory reality.
5. Third-party data integration goes from supplemental to foundational.
6. Intelligent document processing becomes an enterprise expectation.
7. Service ecosystems unify insurance operations.
8. Distribution technology is accelerating the digital bridge between carriers and independent channels.
9. New employee benefits platforms accelerate system integration.
10. AI delivers value while core transformation lags.

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Efficiency imperatives drive generative AI usage and agentic adoption

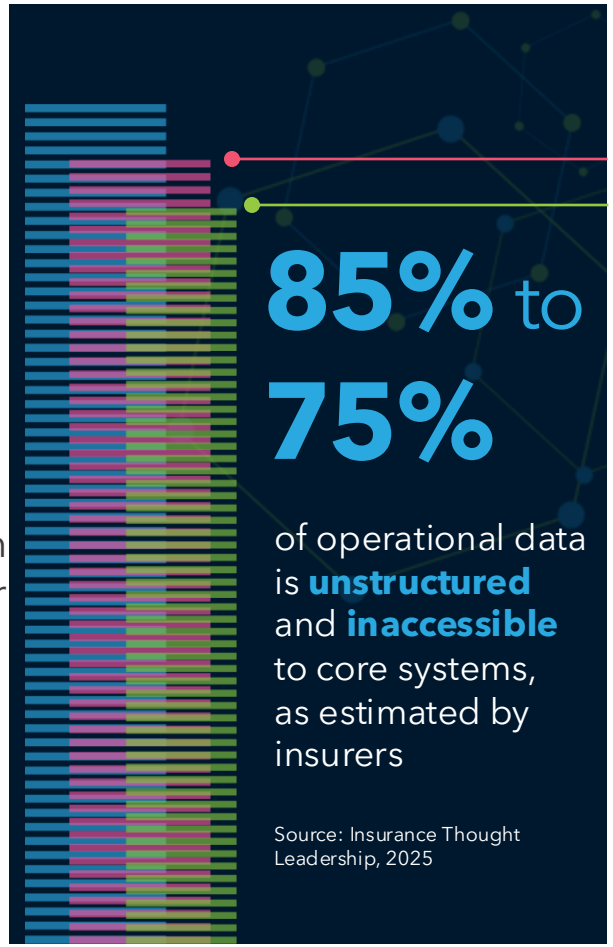
- Generative AI is advancing into agentic systems that autonomously execute underwriting, claims, and service decisions, shifting AI from assistant to decision-maker.
- Efficiency gains now depend on organizational readiness, data access, and trust boundaries, not model sophistication or tooling availability.
- Start with bounded autonomy, unlock unstructured content, define guardrails, and design platforms for agent orchestration, not just AI augmentation.



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With the rise of Agentic AI, content becomes intelligence

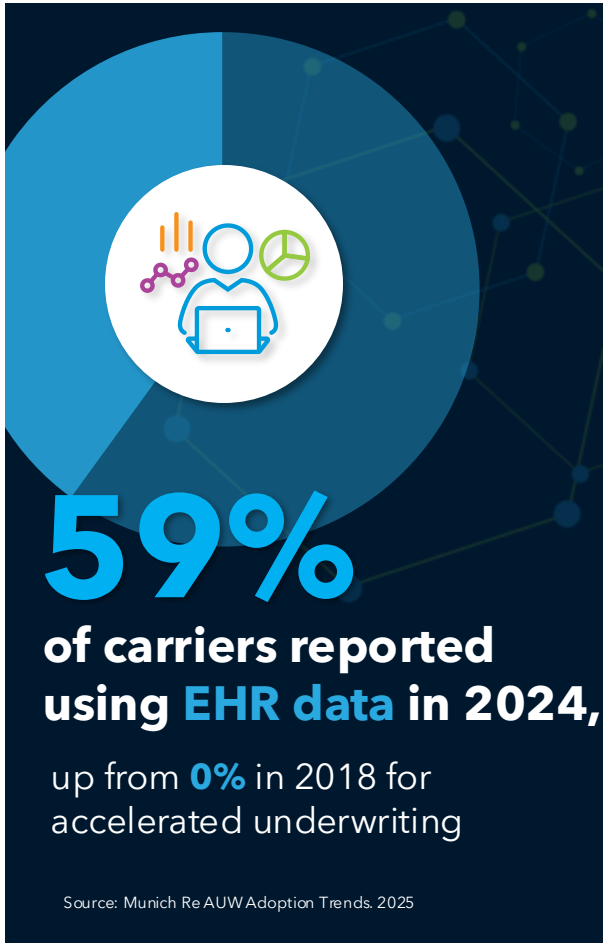
- Agentic AI systems need contextual intelligence derived from unstructured content, shifting the focus from storage optimization to data orchestration.
- The challenge is curating unstructured data, including imagery and sensor signals, for reliable, machine-readable use in core insurance operations.
- To enable unstructured content automation, carriers must invest in content orchestration, metadata foundations, and APIs that deliver real-time context to AI agents across underwriting, claims, and exposure management.



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5 Third-party data integration goes from supplemental to foundational

- Third-party data has shifted from enrichment to foundational infrastructure, powering automated underwriting, claims, enrollment, fraud prevention, and AI-driven decisioning.
- Data orchestration maturity now determines speed, accuracy, and AI effectiveness, separating leaders from carriers constrained by fragmented ingestion pipelines.
- Treat external data as real-time infrastructure by modernizing ingestion, normalizing sources, and exposing data through APIs to AI and decision engines.

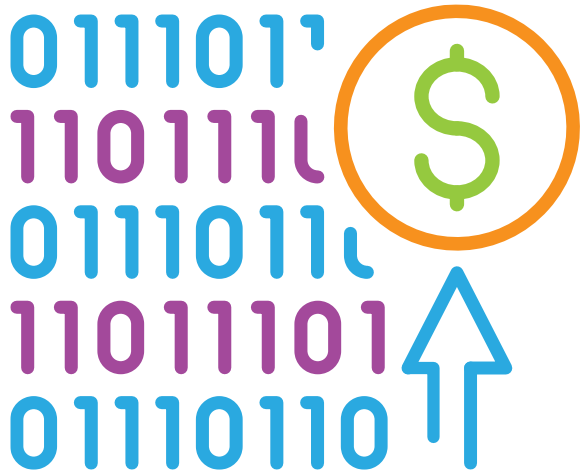


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Data is the New Currency

2030, data will flow like money—and the firms that know how to invest, safeguard, and spend it wisely will outperform those that just store it.

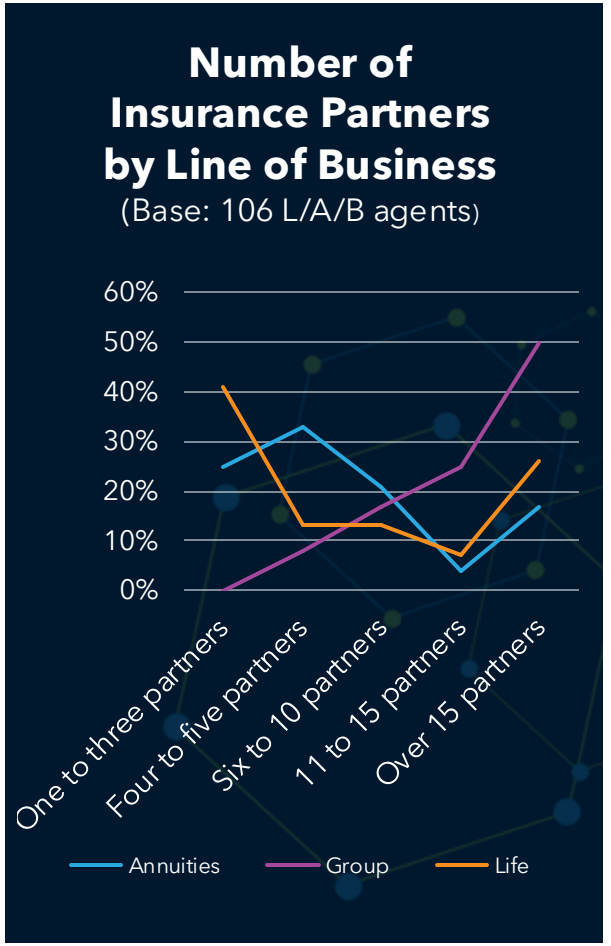
- Data Creates Competitive Value
- Data Enables Trusted Transactions
- Data Can Be Exchanged for Value
- Like Currency, Data Loses Value When Hoarded
- **Structured** or **unstructured:** **who cares**
- Not about storing but activating it real-time



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Distribution technology is accelerating the digital bridge between carriers and independent channels

- Distribution technology is evolving to connect carriers, aggregators, and independent agents through API-driven platforms that reduce fragmentation and manual re-entry.
- Agent inefficiency directly limits growth, increases errors, and pushes business toward carriers with simpler, faster digital experiences.
- Prioritize API-first integrations with aggregators, support single-entry workflows, and align distribution strategy around seamless agent experiences.



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Bringing it All Together- The Intelligent Insurer

Connected Intelligence: the ability to efficiently connect the best available information across data, content, systems, and partners – and activate it to support better decisions and experiences.

AI becomes the connective tissue – interpreting unstructured content, predicting outcomes, and orchestrating workflows across underwriting, claims, service, and distribution

The true differentiator is not AI alone – it is the quality of the data, metadata, governance, and integration foundations that make intelligence actionable.

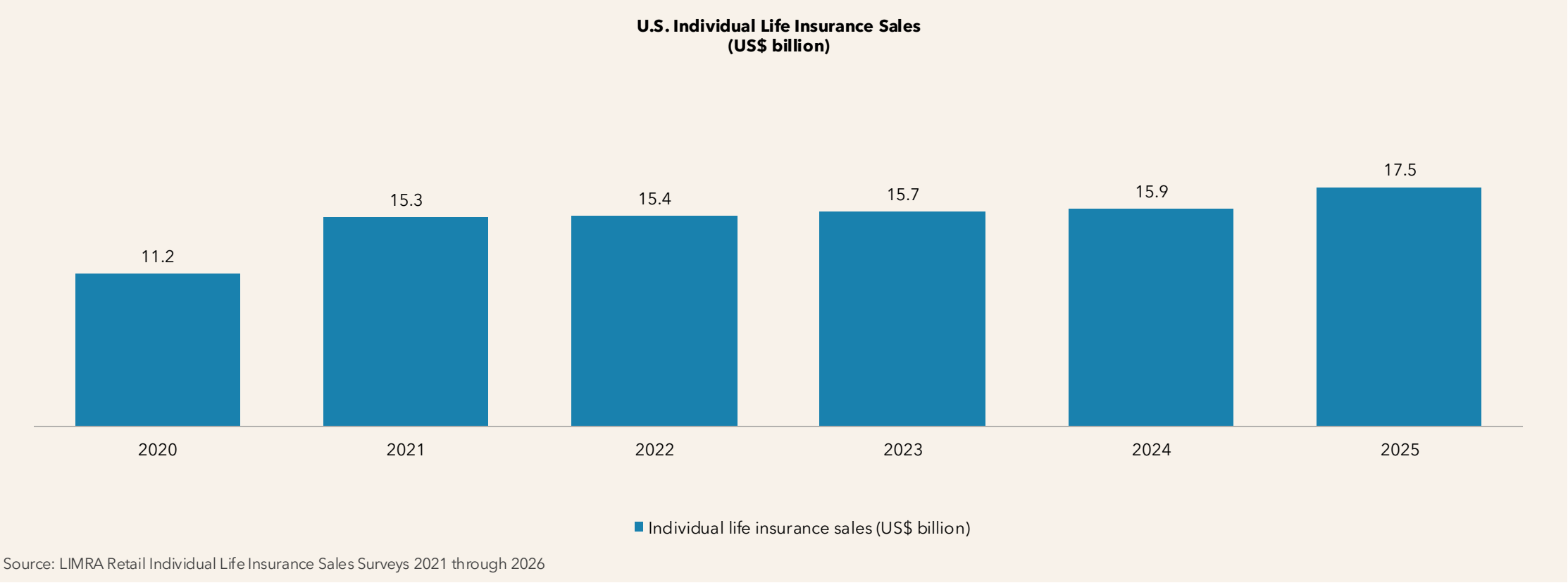
2026 TOP 10 TRENDS
1. Efficiency imperatives drive GenAI & agentic adoption
2. Content becomes intelligence with agentic AI
3. Workbench transformation reinvents human-AI partnership
4. AI innovation meets regulatory reality
5. Third-party data goes from supplemental to foundational
6. Intelligent document processing becomes enterprise expectation
7. Service ecosystems unify insurance operations
8. Distribution tech accelerates the digital bridge
9. New employee benefits platforms accelerate integration
10. AI delivers value while core transformation lags

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Market Landscape

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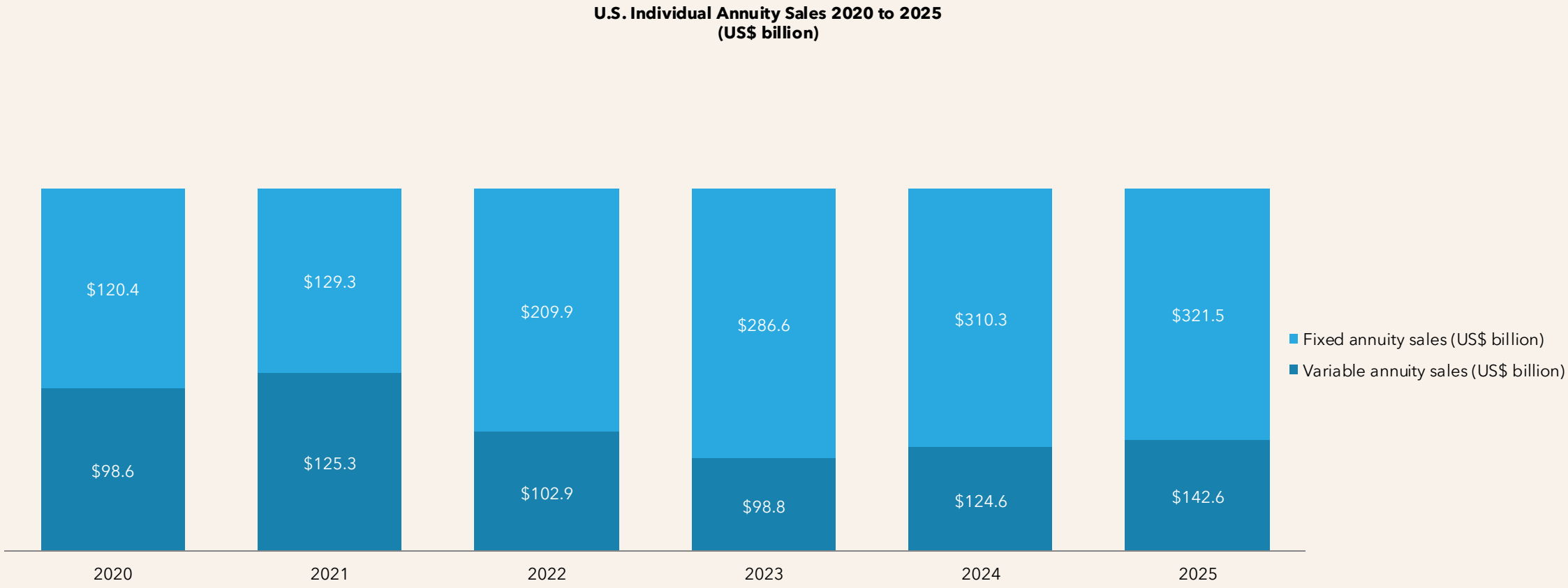
2027 market outlook: individual life insurance sales



Source: LIMRA Retail Individual Life Insurance Sales Surveys 2021 through 2026

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2027 market outlook: annuity sales momentum



Source: LIMRA Individual Annuity Sales Surveys 2021-2026

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Where the growth is concentrating

1. Variable Universal Life and Indexed Universal Life saw the greatest year-over-year new annualized premium growth in 2025, but Whole Life and Indexed Universal Life saw the greatest year-over-year growth in 2025 in terms of number of policies
2. Registered Index-Linked Annuities, a category of variable annuities, are a fast-growing distribution channel, especially for fee-based annuities
3. Nontraditional and **private capital** continue acquiring annuity writers and distributors
4. Datos Insights: carriers must move from “digital veneer” to true digital-native, mobile-first experiences
5. First movers in digital-native experience are positioned to capture disproportionate share among younger buyers

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Insurance Market Landscape

Today's market dynamics demand operational transformation and improved efficiency; the need has never been greater, and it will never be less than it is now.

Priorities

- Technology Modernization (Core Systems)
- Data
- Security
- Reduce Operational costs
- Improve Customer Experience

Trends

- Agentic AI Adoption
- Technology Modernization (Core Systems)
- Distribution Technology/Management
- Analytic Capabilities
- AI Coding/Development

Behaviors

- Running Pilots in PARALLEL with modernization
- Fast Deployment of Autonomous Processing
- Decoupling Policy Admins into Composable components
- Utilization of 3rd Party External Data for Core Infrastructure

Challenges

- IT Operations
- Data Strategy
- AI Cost vs ROI
- Talent
- Security

Budgets/Spending

- OpEx vs CapEx
- Budget Allocation by Expense Type
- Data/Core/Security
- Rise in IT Spending

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Solution View

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Realities Shaping the Future

- AI, data, organizational shifts, regulations, and distribution will redefine competitiveness by 2030.

1. **AI Technology** transforms core insurance operations
2. **Data monetization** finds the balance sheet and data drives decisions
3. **Business-tech organization** fusion delivers efficient customer centric service
4. **Regulations** see a new generation
5. **Distribution 2030** remain agent-centric while networks evolve to fluid, multi-channel ecosystem



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Insurance in the 2030 Operating Model

The destination is clear. The question is which carriers — and which technology partners — will help customers get there.

AI Transforms Operations

Agentic AI powers real-time underwriting, dynamic pricing, low-touch claims.

Application Lifecycle Is 5 Years

Carriers that resist modernization face compounding technical debt and talent loss.

IT Centers on Engineering, Security & Integration

Central IT leads FinOps, security, engineering, and AI governance. Business-embedded teams handle delivery.

AI Governance as a Core Discipline

Traceability, fairness, version control, and transparency are non-negotiable in a regulated industry.

Data-Powered Product Innovation

Organizations transition from data collectors to data orchestrators. Hyper-personalized products, proactive risk management.

Ecosystem Integration Everywhere

Protection products available at every digital touchpoint. Human advisors evolve into tech-augmented risk consultants.

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Desired Solution(s) - What is being asked for?

What we hear from carriers where they want active advisory for opportunity areas

1. **Modernization (Holistic & Capability)**
2. **New Business**
3. **Distribution**

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From Vision to Action: Strategic Moves for 2030 Readiness

Build Business Aligned Organizations

Support shift from centralized IT to business-embedded, cross-functional tech savvy teams.

Position central IT to lead FinOps, security, engineering, and AI governance.

Match the pace of regulatory impacts

Get ahead of compliance with adaptive governance frameworks that monitor data ethics, AI bias, and privacy risks.

Build internal knowledge and tracking of regulatory impacts to be embedded on development.

Operationalize AI Governance

Deploy governance frameworks that ensure traceability, fairness, version control, and transparency.

Establish dedicated AI governance roles and adopt platforms to manage risk across traditional and GenAI models.

Treat Data as a Strategic Asset

Track journey of data mastery to support tech advancements and operational efficiencies.

Standardize data quality/accessibility across platforms to support decisions, servicing, and product innovation.

Prioritize Workforce Development

Retrain IT and ops staff for AI orchestration, oversight, and prompt engineering roles. Leverage skills across security administration and Infrastructure

Address the loss of junior roles by building career paths to cultivate future leaders and ensure business continuity.

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Q & A

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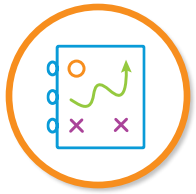
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EMEA & APAC

Reading the Signals: AI Trends and The Future of Life Insurance

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Nicolas Michellod, Senior Business Consultant, Sapiens

REGIONAL VIEW

The APAC and EMEA regions are not moving at the same speed, but they are moving in the same direction…

Signals	APAC	EMEA
AI investment	Very high	High
Data modernization	Accelerating	Accelerating
Cloud adoption	High	Moderate-High
Agent experimentation	Growing rapidly	Growing
Regulatory focus	Strong	Strong
Customer personalization	Leading use case	Increasing

APAC:

- Faster digital adoption
- Innovation led by customer experience
- Strong interest in AI-enabled distribution

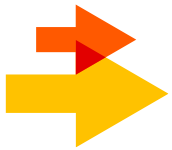
EMEA:

- Strong governance focus
- AI driven operational efficiency
- Legacy modernization program

Source: Celent

… following the AI maturity path to reach success…

1 Exploration › 2 Scaling Experiments › 3 Operationalized Gen AI › 4 Agentic Enterprise



5 AI-Native Operations



What determines success?

- Better Data
- Modern Platforms
- Governance
- Ontology
- Human and AI Collaboration
- Ability to Scale

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EXAMPLE

SANCTIONS INVESTIGATION

Gen AI-enabled sanctions investigation

Nan Shan Life Insurance developed a Gen AI-powered sanction search system to automate compliance reviews of over a decade's worth of non-digitized records of past sanctions that its local regulator has issued to insurance companies.

Key Benefits:

450–900

Significant Reduction in Manual Effort:

- Review of sanction records reduced from three people spending 2–3 days per topic to a process handled by AI taking only minutes, saving approximately 450–900 workdays per year (based on 50–100 topics annually)

90%
100%

Improved Accuracy and Consistency:

- Achieved 90% precision and 100% recall in identifying relevant sanction information, ensuring compliance reviews are both thorough and reliable

Near-instant

Faster Compliance Turnaround:

- Near-instant analysis and reporting on sanction records allows compliance teams to respond rapidly to new business needs or regulatory events - previously a multi-day process

Source: Celent

EXAMPLE

AI GOVERNANCE AND CULTURE

Enterprise Data, Analytics, and AI Strategy

Income Insurance expanded its strategy to drive business transformation using advanced analytics, AI, and generative AI to deliver innovations. Advancements were made in data and business intelligence (BI) governance to ensure better integrity and compliant data asset management. Data literacy programs were also launched to empower employees with data skills.

Key Benefits:

Data Governance:

- Providing a centralized resource has reduced the time taken to answer data-related questions from hours to minutes
- Auto-cataloguing of technical metadata is completed within minutes. Previously, this process would take 1–2 man-weeks of manual effort per release

AI Governance:

- AI for AI: Gen AI solution enables explanation, reporting, and assessment of ethical AI adherence
- GenAI for Ethical AI, as knowledge management solution to promote safe adoption of AI

Migration of AI/ML Pipeline on Cloud:

- The large reusable enterprise AI/ML feature set was rebuilt to enhance the productivity by about 20%–30%
- Runtime was reduced by 70%, decreasing from two days to a few hours

Source: Celent

EXAMPLE

AKBANK

HOLISTIC WEALTH MANAGEMENT

Akbank Mobile Wealth Experience

Akbank Mobile Wealth offers a wide range of solutions including global stocks, mutual funds, ETFs, pension plans, foreign currencies, bonds, digital portfolio management supported by artificial intelligence.

Key Benefits:

Enhances Client Experience:

- Intuitive experience allowing user-friendly investment choices and operations
- AI-led investment propositions

Operational Efficiency:

- Cost reduction from the automatization of portfolio management services
- Faster turnaround and responsiveness

Business growth:

- Increase in revenue, client numbers, and customer satisfaction scores

Source: Celent

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SUMMARY

Three signals leaders should watch in both regions

1. The Industry Is Moving Beyond Experimentations

Gen AI is shifting from pilots to production across underwriting, claims, servicing and distribution.

Competitive advantage is increasingly determined by the ability to scale AI rather than test it.

2. The Next Frontier is Agentic AI

The focus is moving from copilots that assist employees to AI agents that execute workflows and coordinate tasks.

Early use cases are emerging across underwriting, claims, customer service and advisor support.

3. Winners will redesign operating models, not just deploy technology

EMEA insurers are prioritizing efficiency, modernization and governance.

APAC insurers are emphasizing growth, customer engagement and digital distribution.

Across both regions, data foundations, modern platforms and AI governance are becoming key differentiators.

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Questions?

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