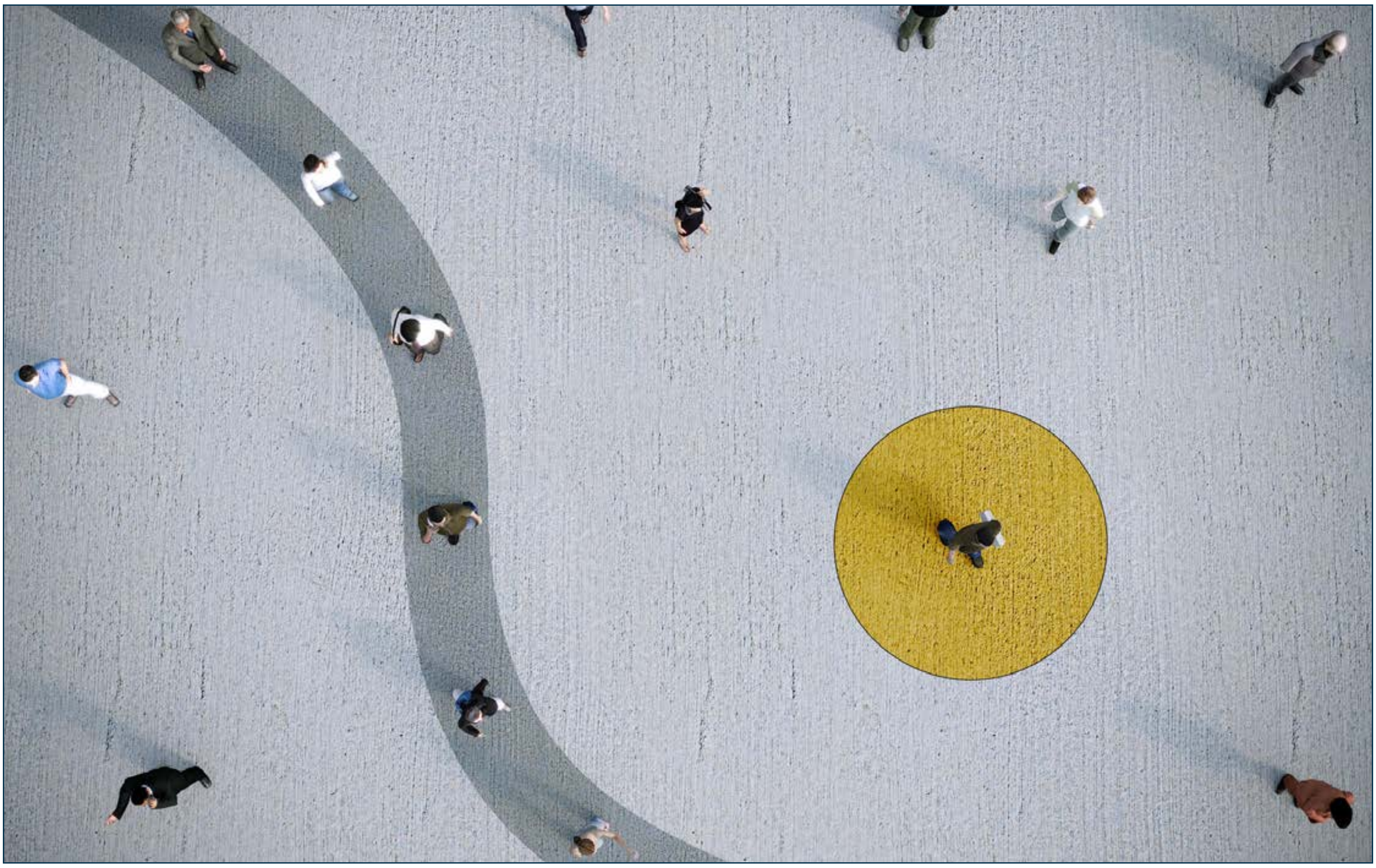
Risk Resources

Breaking silos
Agile insurance in an uncertain world

Risk.net November 2025

Survey report



Drawing on insights from more than 350 senior executives, this report examines how insurers are realigning strategy and operations in the face of growing uncertainty and more complex risk – and why future resilience depends on integrated, insight-driven decision-making across the enterprise

Risk.net

SAS®

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About SAS

SAS is a global leader in data and artificial intelligence. With SAS software and industry-specific solutions, organisations transform data into trusted decisions. SAS gives you The Power to Know®.

For more than 40 years, SAS has delivered consistent value to the insurance industry and its leaders. Worldwide, approximately 1,000 insurers of all sizes rely on SAS to build a better customer experience, help detect and prevent fraud, optimise risk and pricing management, and prepare for tomorrow's challenges.

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Executive summary

Insurance underpins the world's economies, providing a bedrock to society. Yet the pressure on its foundations is increasing. As the risk landscape becomes more complex, market shocks become less predictable and the pace of societal change accelerates, the traditional rules of profit and loss, asset and liability can quickly unravel. Issues such as climate change, mounting cyber threats, regulatory pressures and evolving customer expectations are reshaping the market landscape. At the same time, insurers face growing cost pressures and talent shortages that make adaptation and innovation ever more urgent.

Risk.net's global survey of more than 350 senior insurance leaders reveals a sector determined to rise to these challenges, but one that is sometimes hampered by strategic and operational disconnects, siloed, overlayered decision-making and a lack of analytical insight.

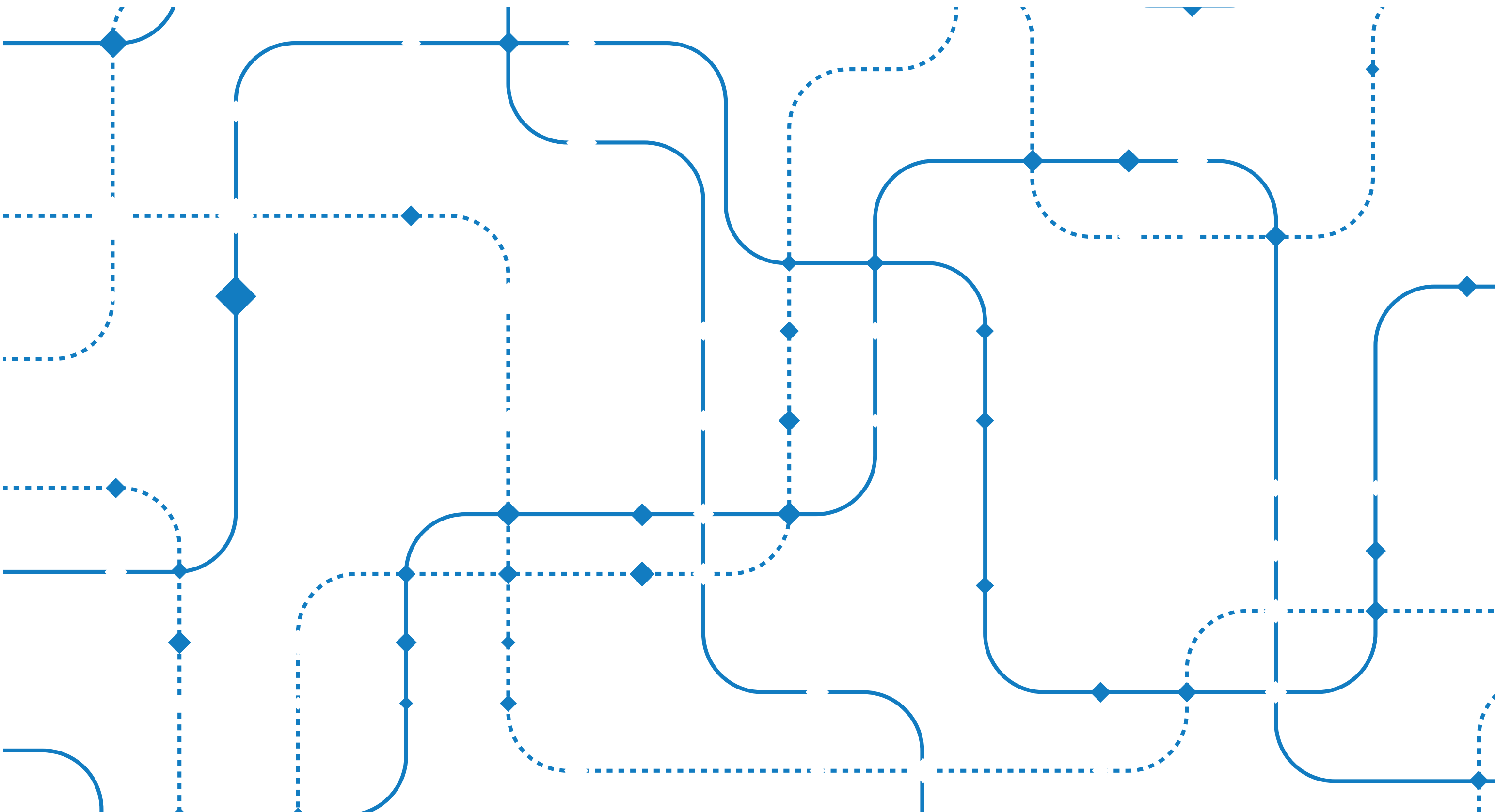
In fact, nearly four in 10 respondents (38%) did not agree or were unsure that their organisation's structures, processes and technology were fully aligned with strategy.

The same number did not agree or were unsure that their firm had a real-time, 360º view of the risk, revenue and costs associated with their business (see pages 5–6).

Against a background of increasing uncertainty, the research highlights a number of priorities for insurers aiming to boost resilience:

- Understand and adapt quickly to emerging trends, key risks and macro forces, and their impact across the business.
- Bridge persistent gaps between board-level vision, business-line execution and technology enablement.
- Build connected, analytics-led decision-making processes, with artificial intelligence and advanced analytics as key enablers.

From specialist insurers to multiline multinationals, interviewees clearly recognised that, to compete in the future, their firms would need to be more agile and customer-focused, and willing to innovate in product and process. Those that remain slow, reactive and siloed risk being left behind.



Methodology

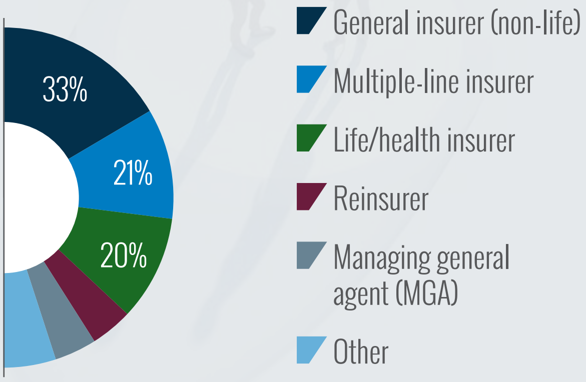
This global survey of 354 senior insurance executives was conducted between June and August 2025, followed up with a series of qualitative interviews conducted in August and September.

The analysis focuses on three groups of respondents across a full cross-section of insurers on the basis of type, size and location of organisation:

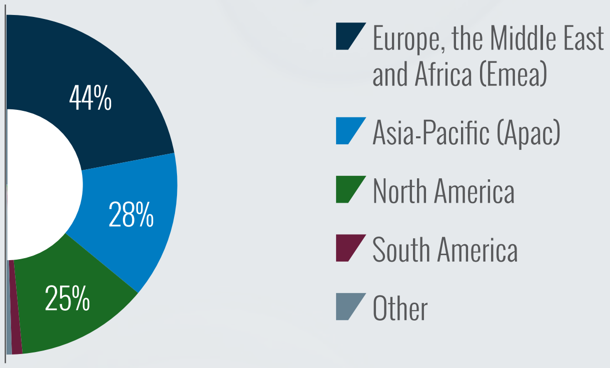
- **Board-level leaders:** chief executive officers (CEOs), chief financial officers (CFOs), chief risk officers (CROs) and managing directors (MDs) tasked with setting the enterprise vision and direction.
- **Business-line leaders:** chief operating officers (COOs), operational leaders, general managers, business-line owners, chief insurance officers and heads of underwriting, claims and actuarial, responsible for executing strategy and managing insurance risk.
- **Technology leaders:** chief information officers (CIOs), chief technology officers (CTOs), chief data officers (CDOs) and chief information security officers (CISOs) providing data-driven insight and enabling delivery.

This segmentation was chosen to reveal how stakeholders responsible for the key pillars of strategy, operations and technology perceive the challenges facing the industry and their own roles in navigating them.

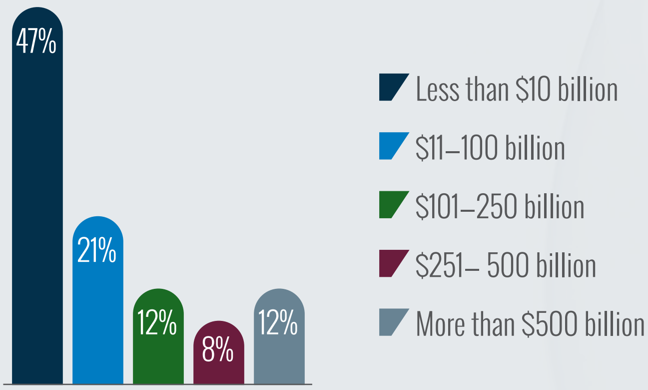
1 Which best describes your organisation?



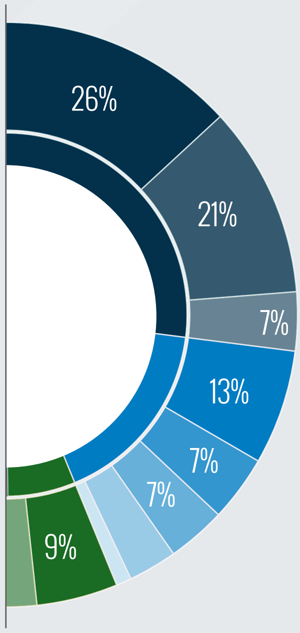
2 In which region is your organisation headquartered?



3 Organisation size (by total assets)



4 Which best describes your role?



Board-level leaders

- CRO
- CFO
- CEO/MD

Business-line leaders

- Operations leader/COO
- General manager/business-line owner/ chief insurance officer
- Chief actuary/actuarial leader
- Claims leader/manager
- Chief underwriting officer

Technology leaders

- Tech and data leader/ CTO/CIO/CDO
- Information security leader/CISO

Introduction

Against a backdrop of constant and complex change, the purpose of the research was to understand how insurance leaders in different parts of the business anticipate and respond to new market dynamics and a rapidly evolving environment. The survey explored how decision-makers assess risks and opportunities, how those assessments influence strategy, and how collaboration between boards, business leaders and technology executives shapes execution.

The results suggest there is much room for improvement. Effective approaches require integration across functions and geographies, underpinned by timely data and collaborative culture. Yet the survey also reveals that, while most leaders believe their views are respected, many also admit that their decisions are made in isolation, with sometimes limited awareness or concern about downstream consequences.

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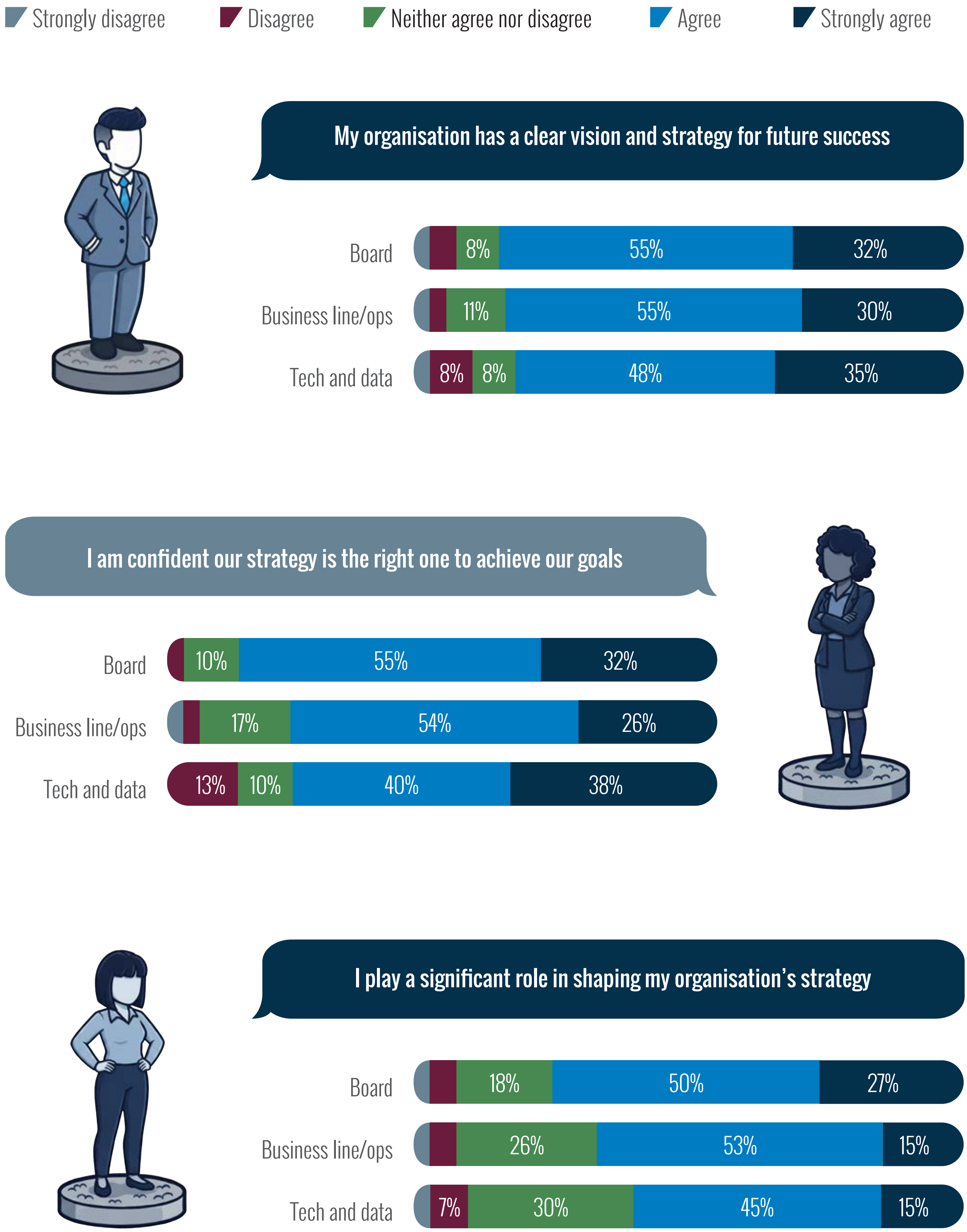
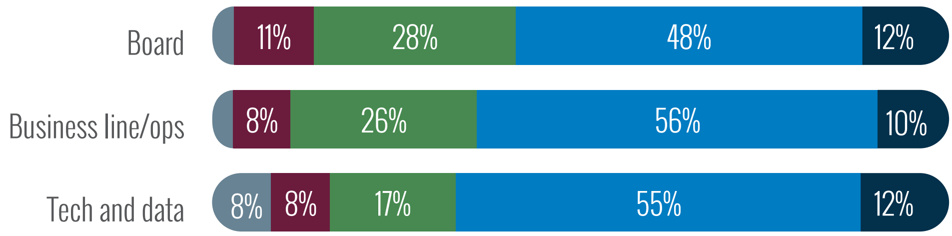
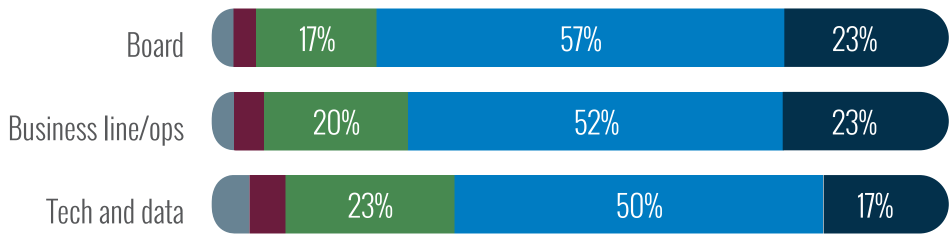
5 To what extent do you agree or disagree with the following statements?



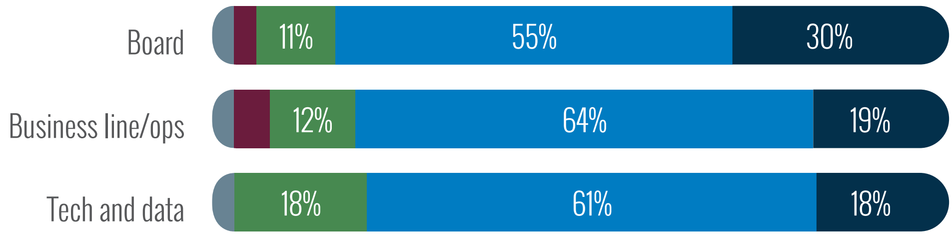
Our structure, processes and technology are fully aligned with our strategy



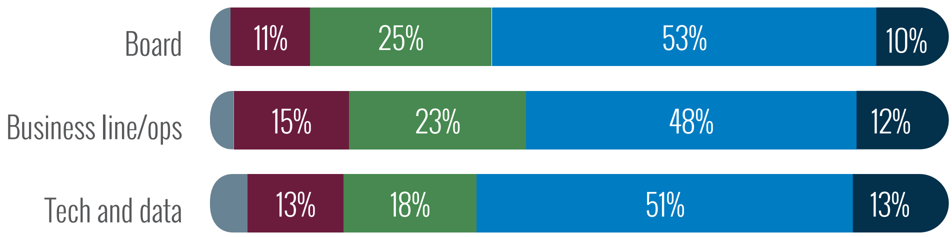
My views are recognised and respected by other key decision-makers



I have a clear view of how my decisions impact other parts of the business



We have a real-time, 360° view of the risks, revenue and costs related to our business

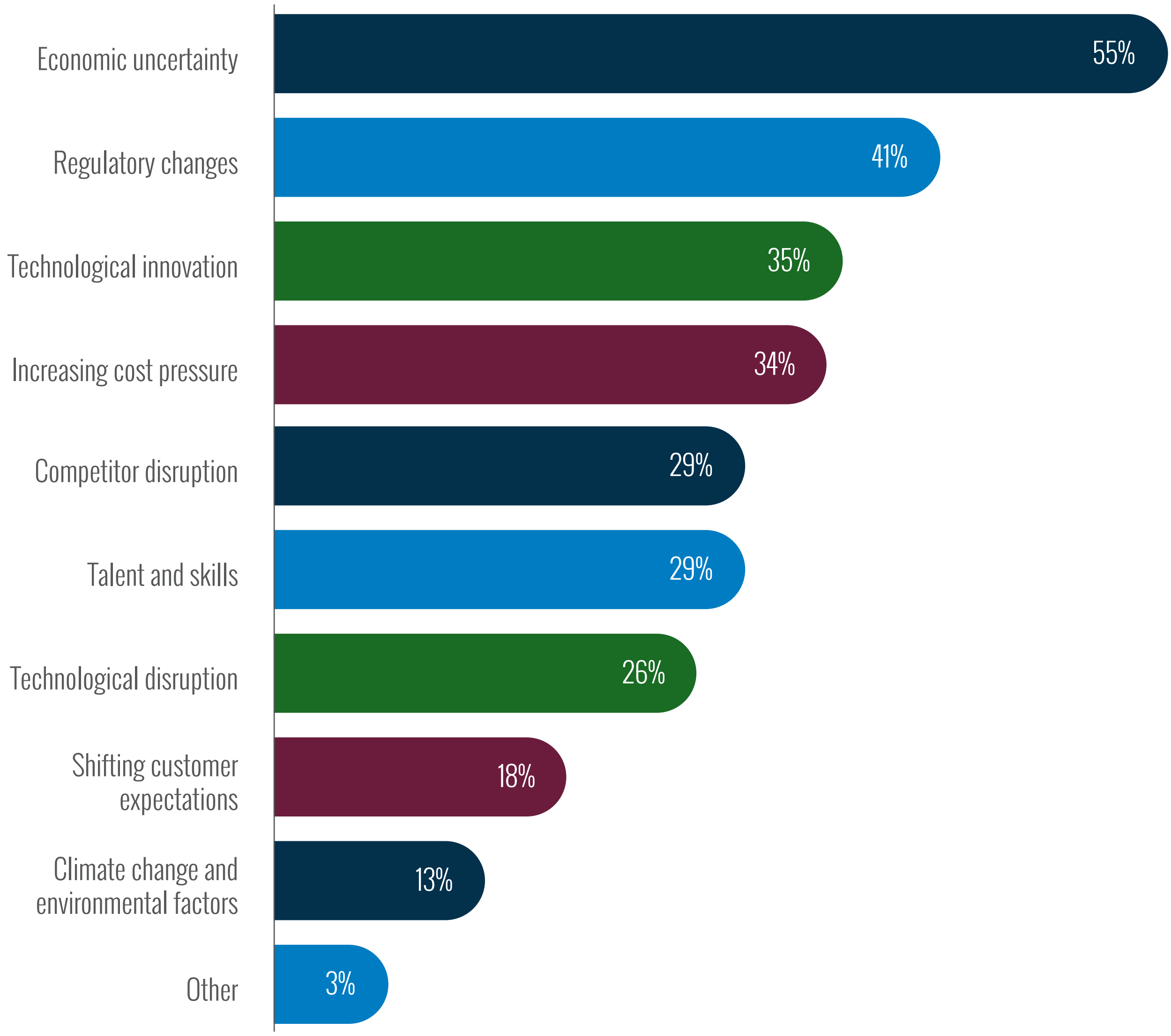


Challenges to insurance businesses

Mounting pressures

Asked to identify the greatest challenges facing their businesses over the next five to 10 years, survey respondents – across regions and business lines – pinpointed a familiar and formidable list of concerns. Economic uncertainty topped the list among all groups, while regulatory change, technological disruption, customer demand, cost pressures, talent shortages and climate change all figured highly.

6 What are the greatest challenges for your firm in achieving its strategic goals over the next five to 10 years?



Life and health

Front of mind for life and health insurers is a mix of regulatory, demographic and customer-driven forces. In North America, for example, rising healthcare costs – with US health spending growing at around 7–8% per annum according to the Centers for Medicare and Medicaid Services – are pushing insurers towards digital health, wellness-linked products and tighter pricing.

In the Apac region, a growing middle class and digitally savvy customers are fuelling demand for mobile-first and on-demand protection. In Emea, the European Union's Corporate Sustainability Reporting Directive and the UK Financial Conduct Authority's Consumer Duty are forcing simpler, fairer products and stronger environmental, social and governance disclosure.

Jen Carhart, head of underwriting and claims at HSBC Life Insurance, describes the regulatory agenda in recent years as "intense". "Consumer Duty, bereavement processes, speed of payout, vulnerable-customer support – it's probably the most change we've seen in decades," she explains.

> **"Consumer Duty, bereavement processes, speed of payout, vulnerable-customer support – it's probably the most change we've seen in decades."**
>
> Jen Carhart, head of underwriting and claims, HSBC Life Insurance

General insurance

For general insurers, the list is equally daunting, with economic volatility, technology shifts and climate change among the concerns, the last of these featuring strongly in follow-up interviews.

In Emea, for example, flood, storm and wildfire risks are intensifying, while inflation has sharply raised repair costs. Climate change moved to its highest-ever position on the *Allianz Risk Barometer* in 2025.

Likewise, in the US, insured catastrophe losses exceeded $80 billion in the first half of this year, with California wildfires alone accounting for $40 billion, according to Swiss Re. These pressures are driving repricing, market withdrawals and renewed focus on resilience.

In Apac, the rapid adoption of electric vehicles (EVs) is increasing the complexity of motor insurance claims, although the market is projected to grow by 5.6% by 2029, driven by EVs and digitisation (GlobalData).

Darren Egan, head of risk at Allianz Re Dublin dac, has seen a "notable increase in climate-related losses" across the firm's network. "Our customers are insurance companies, and they're being affected by climate change," he says, noting also the uptick in cyber risk, which is a consequence of increasing digitisation across the sector.

Facing complexity

These trends would be significant enough when considered in isolation. Viewed together, they present a complex web of factors that make strategic decision-making that much more challenging.

Resilience demands an integrated approach. Decisions made by actuarial and underwriting, claims, finance and technology teams are interdependent. A misstep in one area can cascade into unexpected consequences elsewhere.

For instance, underwriting depends on claims data and actuarial insights to inform risk acceptance and pricing decisions. Any imbalance can create increased frequency or severity of claims, directly impacting the combined ratio and eroding capital.

> **"We've invested in a core cloud data warehouse, feeding data in real time from core operational platforms. We have a single view of everything that happens."**
>
> Andy Burton, CTO, esure

Finance leaders need integrated data to balance solvency, profitability and growth. Cost-cutting measures that look sensible on the expense line may undermine investment in technology or customer service, which reduces competitiveness and future revenues. And technology leaders must align projects with business priorities. Investment in systems that don't integrate across underwriting, claims and finance can perpetuate silos, leaving decision-makers blind to full cost and risk implications.

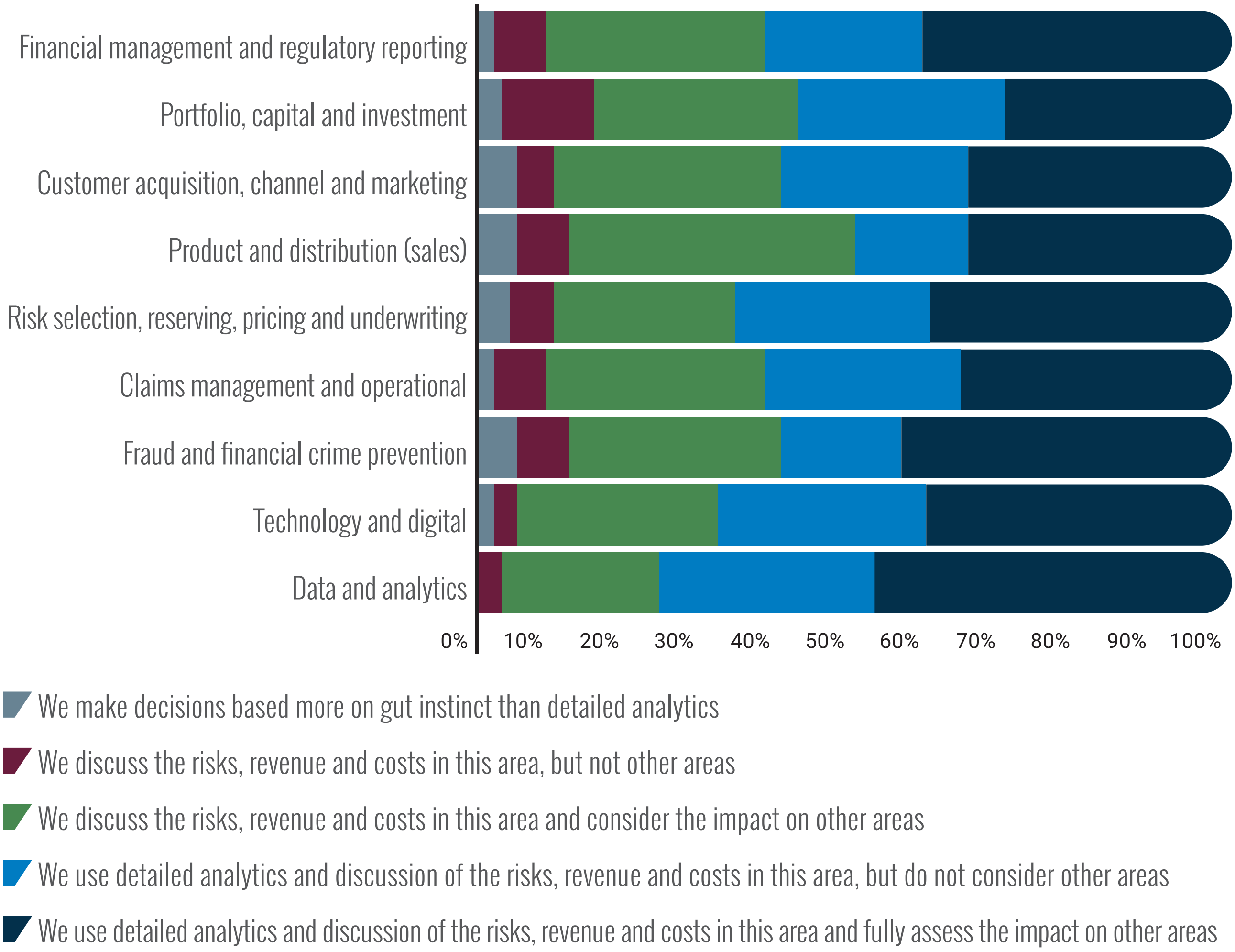
Across functions and disciplines, a joined-up approach backed by timely insight is critical.

"Before our transformation, we had a bunch of different data lakes that weren't well joined up and were hard to access," says Andy Burton, CTO at esure. "Now we've invested in a core cloud data warehouse, feeding data in real time from core operational platforms. We have a single view of everything that happens."

The decision-making process: where are the gaps?

With that in mind, the survey examined how insurance executives approach strategic decision-making in their key areas of responsibility across underwriting, reserving, claims, capital management, financial reporting, product design, pricing, distribution and technology investment. The results suggest a fragmented picture, with decisions in some areas underpinned by detailed discussion, robust analytics and holistic consideration of risks, revenue and costs, while other respondents were more inclined to rely on 'gut instinct'.

7 Decision-making in key strategic areas



Respondents were asked to identify the three main areas of strategic decision-making in which they are involved, and then to describe their approach to decision-making in each of those areas. See Appendix (pp. 19–21) for a detailed breakdown by respondent group in each area

Portfolio and capital management emerged as the areas in which decision-making is most often described as robust and holistic. Across all respondent groups (board, business line, technology), a high proportion (85%) reported using detailed analytics and/or structured discussion, and a majority (58%) reported assessing how these decisions impact other parts of the business. This reflects the rigours of financial reporting in line with regulatory and solvency requirements that mandate rigorous capital modelling and enterprise-wide stress-testing. Board-level respondents in particular emphasised these practices, highlighting capital allocation as one of the more connected decision-making domains.

Underwriting and reserving present a more mixed picture. While actuarial leaders indicated a strong use of detailed analytics (52%) to support decisions within their functions, nearly four in 10 respondents (39%) said those decisions in underwriting and reserving do not fully account for impacts across other decision-making areas. This siloed approach may mean underwriting choices are not always aligned with claims experience or financial considerations, creating exposure when product pricing fails to reflect actual loss patterns.

“More than ever, CFOs and actuarial leaders are critical executives in this new environment,” says Francesco Nagari, Apac finance and actuarial transformation lead at Deloitte. “Their ability to quickly understand profitability and capital requirements is vital for both company success and stewardship towards policy-holders and regulators.”

Claims management reveals the greatest reliance on individuals’ judgement. Some 40% of respondents indicated that decisions here are based more on gut instinct than on detailed discussion and analytics. Even where analytics are used, responses suggest they are often confined to claims teams without consistent integration into financial reporting or underwriting processes. This limits the value of claims data in informing timely, enterprise-wide strategy.

HSBC’s Carhart, whose role spans both disciplines, emphasises the importance of a joined-up approach. “Claims data informs our future underwriting philosophy – if we see spikes, we adapt,” she says. “Around 70% of underwriting decisions are automated straight through our rules engine, but those rules are updated daily based on what we learn.”

“More than ever, CFOs and actuarial leaders are critical executives in this new environment. Their ability to quickly understand profitability and capital requirements is vital for both company success and stewardship towards policy-holders and regulators.”

Francesco Nagari, Apac finance and actuarial transformation lead, Deloitte

Decision-making around product design and distribution occupies a middle ground. Half of respondents (50%) reported using detailed analytics to test assumptions, but more than one-quarter (27%) said those decisions do not involve fully assessing the implications across other areas such as distribution, customer appetite or regulatory requirements. This suggests that, while tools are available, broader considerations are sometimes missing – which could leave firms exposed to margin pressure or reputational risk when products prove less sustainable in practice.

Finally, technology and data strategy stand out for weaker alignment with business needs. Business-line leaders consistently reported little influence over technology priorities, while technology specialists acknowledged limited awareness of the business impact of their choices. This disconnect highlights the danger of analytics or system investments that remain isolated projects rather than enablers of integrated decision-making.

That pattern is familiar to Deloitte's Nagari, who notes: "In many insurers, different departments still use their own tools, with no consistency being sought in a systematic way that would add benefit and preserve the strength of the control environment. Without a common approach to reporting and analysing the growing amount of data now available, it may prove more challenging to make joined-up decisions.

So, while some 84% of survey respondents agreed with the initial statement that "I have a clear view of how my decisions impact other areas of the business" (see figure 5), in around one-third of cases, that picture proved blurrier than expected. Probed in detail, an average of 31% of respondents in each area of decision-making admitted they don't consider the impact on other areas.

Without a holistic view of how risks, revenue and costs interrelate across functions, firms remain vulnerable to mispricing, inefficient capital use and reputational impact.

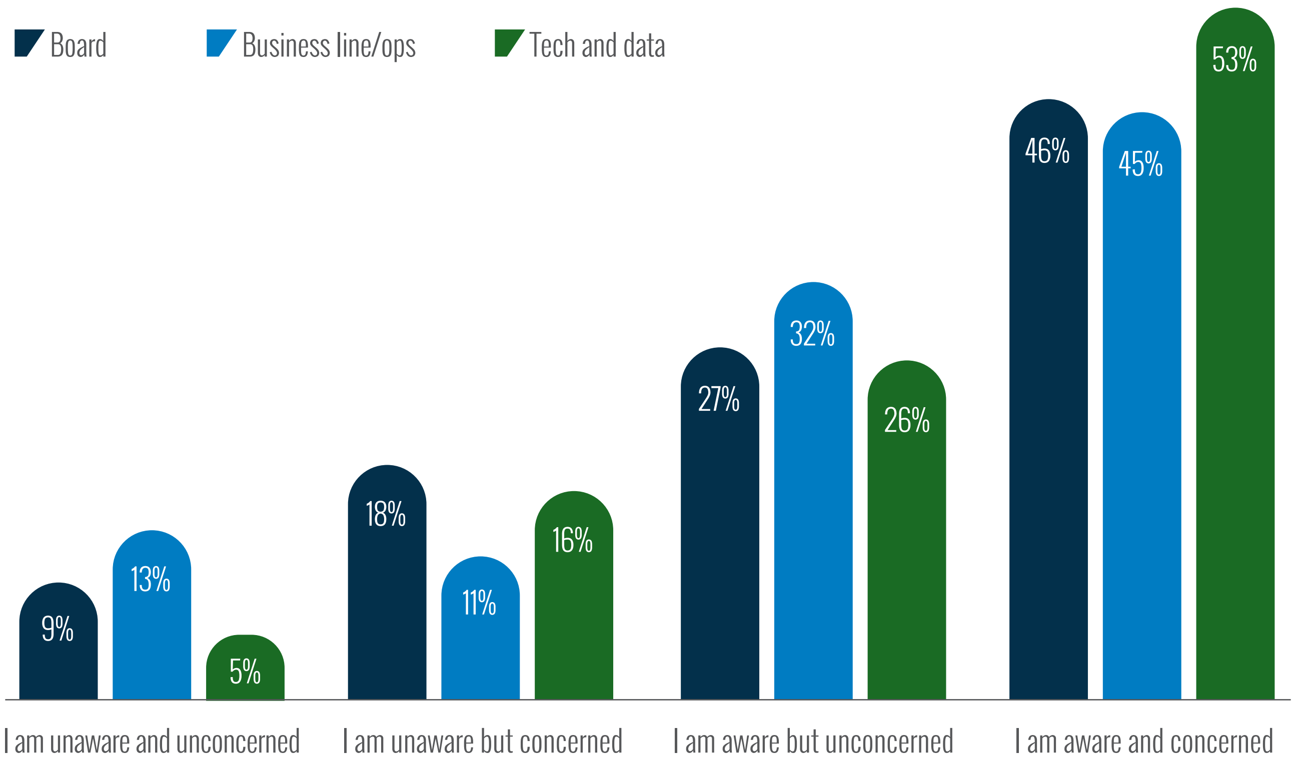
Cause for concern

Respondents were also asked how "aware and concerned" they were about strategic decisions made outside their remits that could affect the risks, revenues and costs in their own area.

Only 46% of respondents said they were aware and concerned, while 28% were aware but unconcerned, 16% unaware but concerned and 10% unaware and unconcerned. Put another way, around one-quarter of respondents (26%) do not know what strategic decisions made elsewhere in the business might affect them, and nearly four in 10 (38%) do not think that is a problem.

As such, these findings may point to respondents' faith in their colleagues' holistic decision-making abilities, but equally may suggest a lack of insight, a lack of collaboration and involvement or both (see figure 8) – a potentially worrying thought for an industry of risk managers.

8 **To what extent are you aware and/or concerned about strategic decisions that are being made in areas that do not typically involve you, but impact the risks, revenues and costs in areas you are involved in?**



Connected decision-making

Removing the barriers

When asked what most hinders robust, optimised decision-making, respondents consistently pointed to structural and cultural obstacles (see figure 9).

For board-level executives, the leading barriers were poor data quality (44%), fragmented, overly manual processes, confusion over ownership and responsibility, and lack of collaboration. Governance issues also featured prominently. Nearly 28% cited overlayered organisational structures or burdensome governance procedures as impediments, while one-third pointed to budget constraints.

As Egan puts it: “Everyone talks about being agile but, in reality, there are too many boxes to tick.”

Business-line leaders gave a similar, but more operationally focused, picture. The top barrier for this group was budget constraints, followed closely by poor data quality and lack of collaboration. They were also more likely than boards to cite risk-averse culture as a drag on agility, alongside fragmented manual processes.

“It amazes me how many things I still have to physically sign, scan and send back. It just shows how antiquated the industry still is,” says Dexter Morse, a global risk and insurance director with extensive experience across the industry.

For technology and data leaders, the single most common barrier was budget constraints, with a striking 61% of this group selecting this option. They also highlighted confusion over ownership and responsibility, poor data quality and lack of collaboration (5%). In addition, nearly one-third reported outdated technology as a constraint, underscoring the difficulty of modernising legacy systems while managing costs.

“Everyone talks about being agile but, in reality, there are too many boxes to tick.”

Darren Egan, head of risk, Allianz Re Dublin dac

Motwani emphasises the need to establish clear priorities for technology investment and a direct link with the business strategy and execution outcomes. “Each critical service should have an executive sponsor responsible for its resilience, which creates visibility and a culture of accountability across the organisation,” he says.

Burton is also focused on making smart choices: “You have to move away from the idea that ‘the loudest product owner wins’ to more data-driven prioritisation. With finite budgets and teams, it’s about making smarter trade-offs.”

Across all groups, the responses reveal that insurers are often weighed down by entrenched organisational issues. Poor data quality, silos and unclear accountability undermine the ability to connect decisions across risks, revenues and costs. At the same time, budget limitations and outdated systems make it difficult to invest in the technology and processes needed to overcome these barriers.

> **"Each critical service should have an executive sponsor responsible for its resilience, which creates visibility and a culture of accountability across the organisation."**
>
> Ketan Motwani, COO, Arch Insurance

9 Top barriers to decision-making

Rank	Board	Business line/ops	Technologists
1	Poor data quality	Budget constraints	Budget constraints
2	Fragmented, overly manual processes	Lack of collaboration	Confusion over ownership and responsibility
3	Confusion over ownership and responsibility	Poor data quality	Poor data quality (3=)
4	Budget constraints	Risk-averse culture	Lack of collaboration (3=)
5	Lack of collaboration	Data silos	Outdated technology
6	Risk-averse culture	Confusion over ownership and responsibility	Fragmented, overly manual processes

Aggregated rankings based on respondents selecting the top challenges faced in their key areas of responsibility

The role of technology and analytics

While adoption has been slow in the insurance space, technology – if well integrated – can transform decision-making. "Insurance companies that use the power of data and AI can expect ongoing improvements in customer satisfaction, operational efficiency and financial performance," says Thorsten Hein, global advisor, product innovation, insurance at SAS. "These innovations pave the way for long-term success."

Practical applications are springing up across sectors and geographies:

- In the US, MetLife is applying machine learning models to refine risk segmentation, anticipate claims severity and flag potential fraud. The initiative enables more accurate pricing and tighter cost control, linking underwriting decisions directly to downstream claims performance.
- Wisconsin-based life insurer Northwestern Mutual is deploying AI to accelerate underwriting decisions, support adviser decisioning and improve customer experience.
- In Europe, Axa is using natural language processing tools to review product documentation and customer communications, reducing compliance risk and accelerating time-to-market.
- Elsewhere, Munich Re is enhancing its catastrophe risk models with AI-driven weather and satellite analytics, enabling more informed decisions on underwriting appetite and capital allocation.
- And, in Asia, Ping An is applying AI to refine health underwriting and provide digital medical services, using models trained on millions of data points to enhance risk selection and connect underwriting directly to claims and customer experience.

> **"Insurance companies that use the power of data and AI can expect ongoing improvements in customer satisfaction, operational efficiency and financial performance."**
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> Thorsten Hein, global advisor, product innovation, insurance, SAS

10 Expected areas of investment

Rank	AI and machine learning	Data and analytics
1	Claims management and operational strategy	Risk selection, reserving, pricing and underwriting strategy
2	Customer acquisition channel and marketing strategy	Customer acquisition channel and marketing strategy
3	Risk selection, reserving, pricing and underwriting strategy	Claims management and operational strategy
4	Data and analytics strategy	Data and analytics strategy
5	Technology and digital strategy	Product and distribution strategy
6	Fraud and financial crime strategy	Financial management and regulatory reporting strategy

Aggregated rankings based on respondents selecting their three priority areas for investment in each category

Survey respondents and interviewees highlighted multiple opportunities for AI, machine learning and advanced analytics to overcome barriers such as poor data quality, fragmented processes and weak cross-functional alignment.

"We see companies allocating serious budgets to capture these new technological advancements – starting with finance, then enabling the rest of the business. The direction of travel is clear: integration, automation and connected data systems."
Francesco Nagari, Deloitte

"We started investing in AI two years ago. We started with AI chatbot summaries to assist advisers. In claims, we're starting to automate processing using an agentic framework and, in fraud detection, AI is embedded in tools we use to spot patterns and reduce exposure. AI also brings efficiency gains in the software engineering lifecycle. We use co-pilots to help engineers write code, testers to create test scripts and business teams to work faster."
Andy Burton, esure

“AI and data analytics will be very beneficial – cleaning up data, quantifying exposures and streamlining renewals.”

Dexter Morse, risk director

“What I’m really looking forward to is access to accumulation modelling across the group – so if there’s a big event like an explosion at a major plant, I could instantly see our exposure across property, liability, credit and investments. That is nearing completion and will transform decision-making.”

Darren Egan, Allianz Re Dublin dac

“The Holy Grail for an underwriting firm is risk selection. A bit like algorithmic trading ... with enough data and the right algorithms, you can align risks to appetite more precisely. It may never be as real-time as stock picking or investment banking, consistently across all classes, but the opportunity is huge.”

Ketan Motwani, Arch Insurance

Future vision

The survey offers a snapshot of an industry with clear challenges, but it also points to a way forward. Insurers are regularly reminded of the pressures they face – climate, cyber, regulation, costs, talent – and, in most cases, are conscious of the shortcomings in their current decision-making processes.

Yet there is optimism and determination to overcome these challenges. The executives we spoke to see the potential of AI and analytics to break down silos, accelerate execution and provide the holistic view needed to anticipate risk and turn it into opportunity. Interviewees repeatedly highlighted the importance of agility, proactivity and customer-centricity as defining traits of future winners.

Asked to identify key enablers of future success, respondents pinpointed data insight, collaboration and AI as common themes:

Integrated insight. Boards, business lines and technology leaders will need tailored dashboards that bring together financial, risk and customer data in real time to anticipate trends and support agile decision-making.

Cultural shift. Siloed ways of working must give way to collaborative, cross-functional decision-making, where awareness of balance sheet interdependencies is second nature.

AI at scale. Early use cases are proving their value, but full impact and return on investment (ROI) will come from embedding AI across every area of decision-making as an enabler of future success.

“Agility, productivity and customer-centricity are timeless goals, but the ‘how’ has changed,” says Nagari. “Technology now makes it possible to deliver them in ways [that were] unimaginable even a decade ago. The winners will be those who know how to experiment, apply tech effectively and overcome the cultural resistance to change.”

“Those who rely solely on historical data or traditional risk models – often hampered by internal data silos and disconnects among people, processes and systems – will struggle to keep up with this evolving landscape.”

Thorsten Hein, global advisor, product innovation, insurance, SAS

The SAS view

Insurers are global leaders at addressing risks and protecting the lives, property and livelihoods of individuals and businesses. But, today, the insurance sector faces unprecedented levels of uncertainty – economic and geopolitical forces, extreme weather events and natural disasters, changing demographics and customer pressures, looming talent shortages and unpredictable, diverse regulatory demands.

Those who rely solely on historical data or traditional risk models – often hampered by internal data silos and disconnects among people, processes and systems – will struggle to keep up with this evolving landscape.

It's difficult to effectively capture, combine, analyse and manage the staggering amount of data available today, let alone share and use it cohesively across a siloed organisation. Consider the sheer volume of data that insurers receive today via sources such as IoT sensors and connected devices from individuals, automobiles, factory equipment, weather stations and more.

How can insurers protect their existing operations while innovating to compete in the future?

The answers from global leaders surveyed by *Risk.net* prove that insurers are aware of the external forces they face and of their own internal shortcomings. But, with the help of technology, they see a way forward.

Cloud-native advanced analytics, machine learning and other types of AI present broad opportunities for insurers to address complex new risks while keeping costs in check – delivering quick wins and rapid ROI. This is true across customer marketing and servicing, pricing and underwriting, claims, fraud management, compliance and financial management.

Consider these examples:

- AI and machine learning models boost pricing segmentation, allowing insurers to respond faster to market dynamics so they can attract and retain customers better than the competition.
- Automation, standardisation and better asset reusability allow insurers to adjust premium models dynamically so they can offer customers rates and discounts with greater specificity.
- Keeping pace with the competition means leaning into the most advanced data and AI techniques for variable selection and rate-making.
- Diverse data means more accurate modelling of customer behaviours and risk profiles.
- Taking advantage of AI, especially generative AI and agentic AI, can accelerate product innovations and boost operational efficiencies.
- Investigation of claims or fraud can be accelerated through cloud computing and AI.
- Trustworthy AI can help build resilience globally when used for a 'predict and prevent' approach.
- Rare events (such as low-frequency climate risk data) can be combined with innovative or new data types (such as synthetic data) to uncover novel insights about how to protect assets.

Deployed properly, AI technology helps insurance companies make more informed, strategic decisions, better serve customers, boost resource efficiency, lower costs and protect against threats. As AI continues to revolutionise business processes, it will continue to redefine how insurers deliver on their promises.

Thorsten Hein, global advisor, product innovation, insurance, SAS

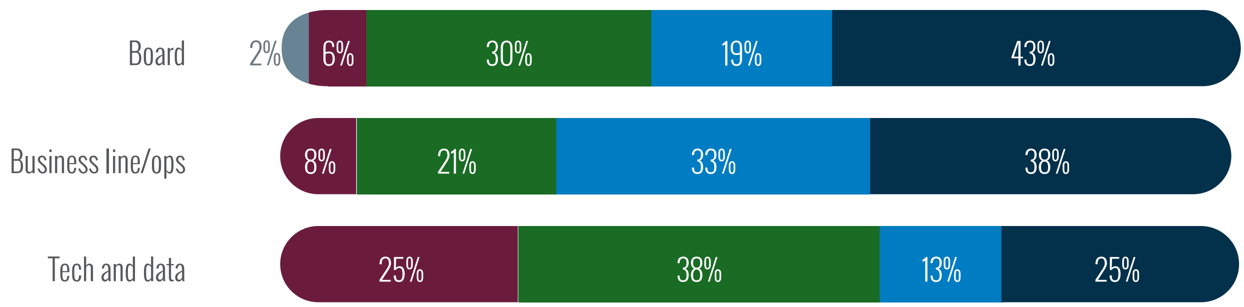
Appendix

How decisions are made in key strategic areas (detailed view)

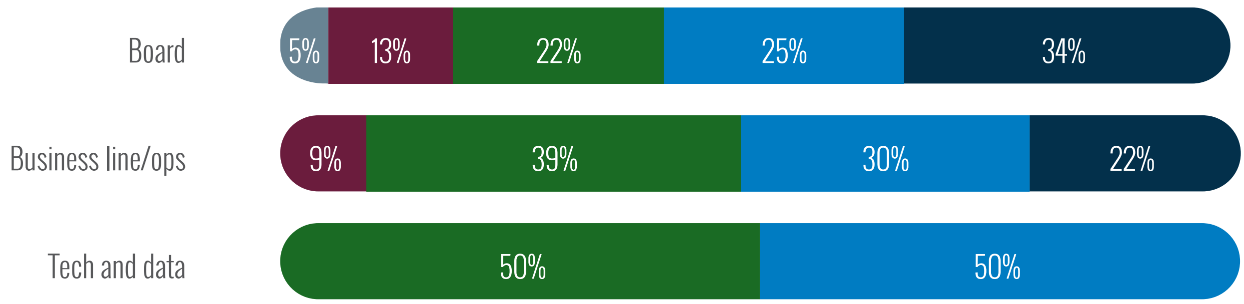
- We make decisions based more on gut instinct than detailed analytics
- We discuss the risks, revenue and costs in this area but not other areas
- We discuss the risks, revenue and costs in this area and consider the impact on other areas
- We use detailed analytics and discussion of the risks, revenue and costs in this area, but do not consider other areas
- We use detailed analytics and discussion of the risks, revenue and costs in this area and fully assess the impact on other areas

How would you describe your team's approach to decision-making in the following areas:

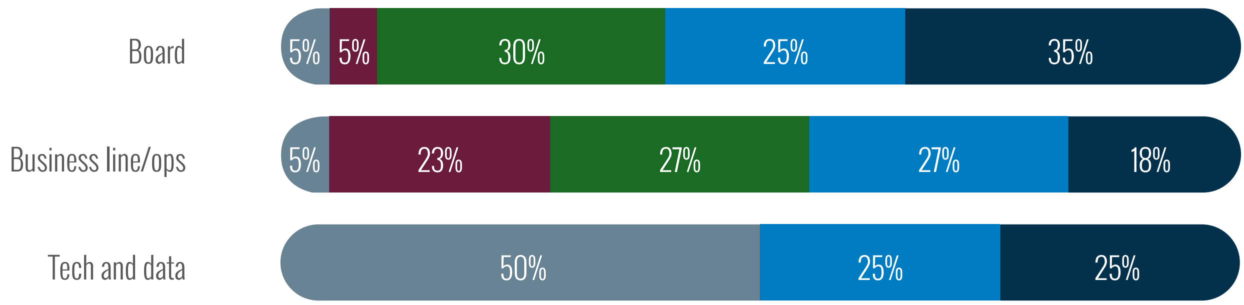
Financial management and regulatory reporting strategy



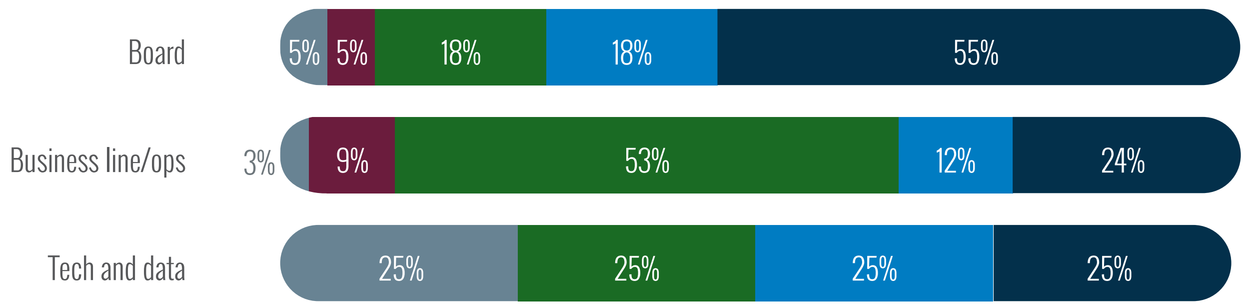
Portfolio, capital and investment strategy



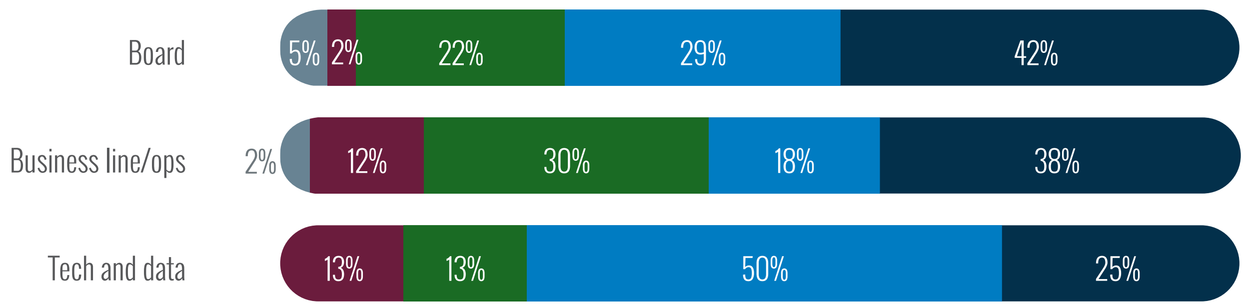
Customer acquisition, channel and marketing strategy



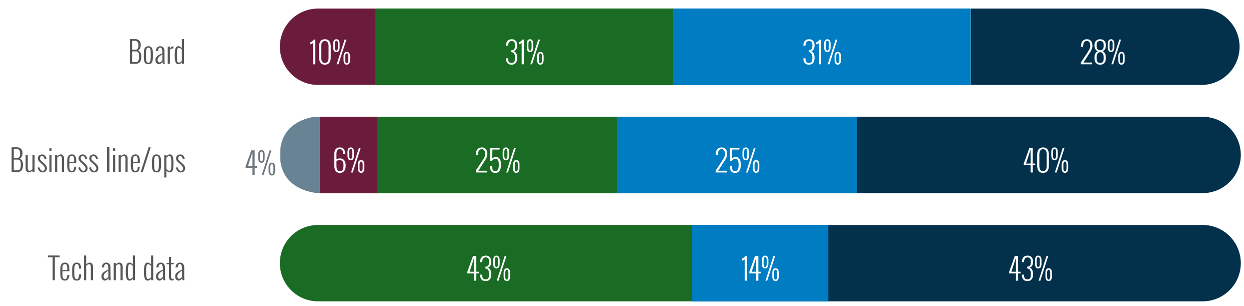
Product and distribution (sales) strategy



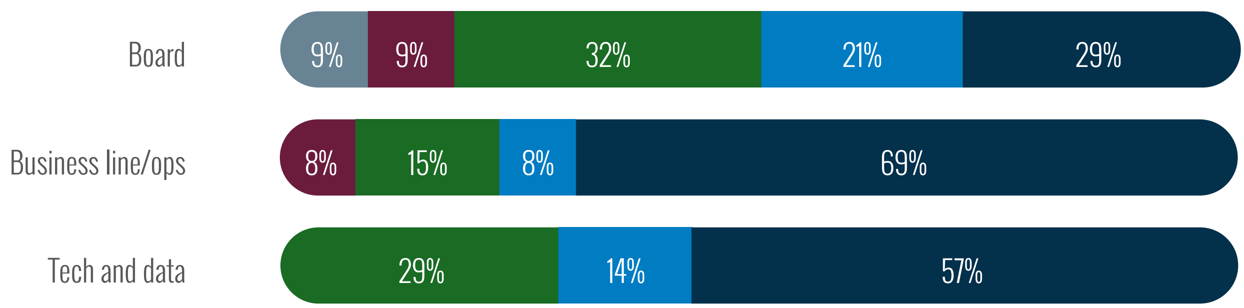
Risk selection, reserving, pricing and underwriting strategy



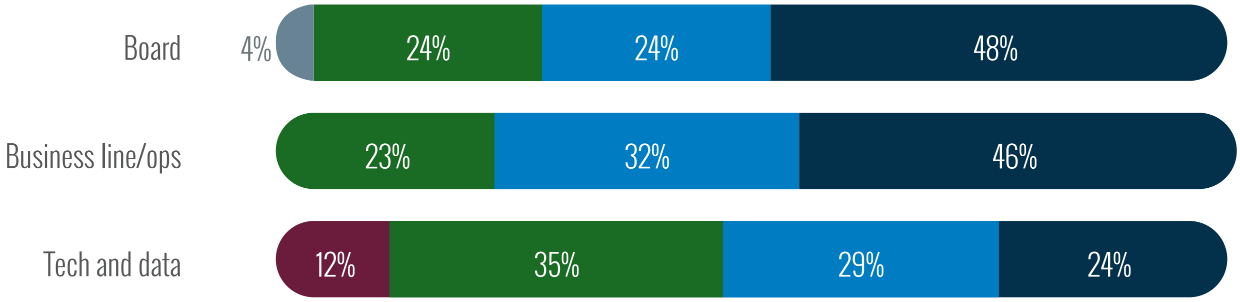
Claims management and operational strategy



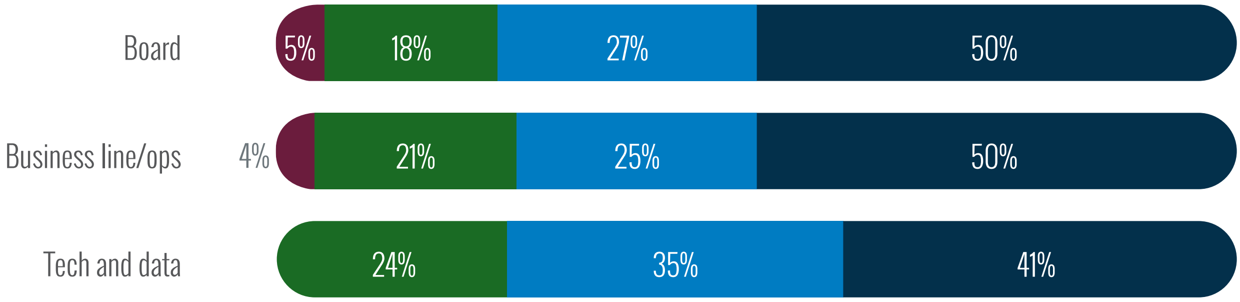
Fraud and financial crime prevention strategy



Technology and digital strategy



Data and analytics strategy



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