

Strategic Planning Assumptions for Insurers



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Q.1

How do we become
a more efficient and scalable
insurance company?

Ans.

**Adopt autonomous processing to
reduce cost per transaction.**

By 2026, 15% of insurers will reduce cost-per-transaction
by one-third by adopting autonomous processing
across the value chain.



Q.2

How do we become more aligned with
our customers' needs?

Ans.

Adopt panoptic personalization approach and leverage emotional intensity mapping for customer-facing automation.

By 2027, insurers who adopt a panoptic personalization approach will enjoy **20%** higher retention rates.

By 2025, insurers who leverage emotional intensity mapping to their customer-facing automation will find **50%** improvement in customer satisfaction scores than those that do not.

Q.3

How do we become more
adaptive to change?

Ans.

**Develop Insurtech-like offerings to
favour upskilling.**

By 2025, the number of insurtech new entrants will shrink by **40%** as the number of net new startups declines and M&A accelerates.

By 2027, **50%** of P&C insurers will develop insurtech-like D2C offerings that favor upskilling over meaningful new revenue generation.

Q.4

How do you choose the right vendor for an
end-to-end solution?

Ans.

Choose a vendor that:

- ✓ Offers full transparency
- ✓ Reduces cost of operations
- ✓ Enhances the ROI
- ✓ Enables automated and integrated solutions

