

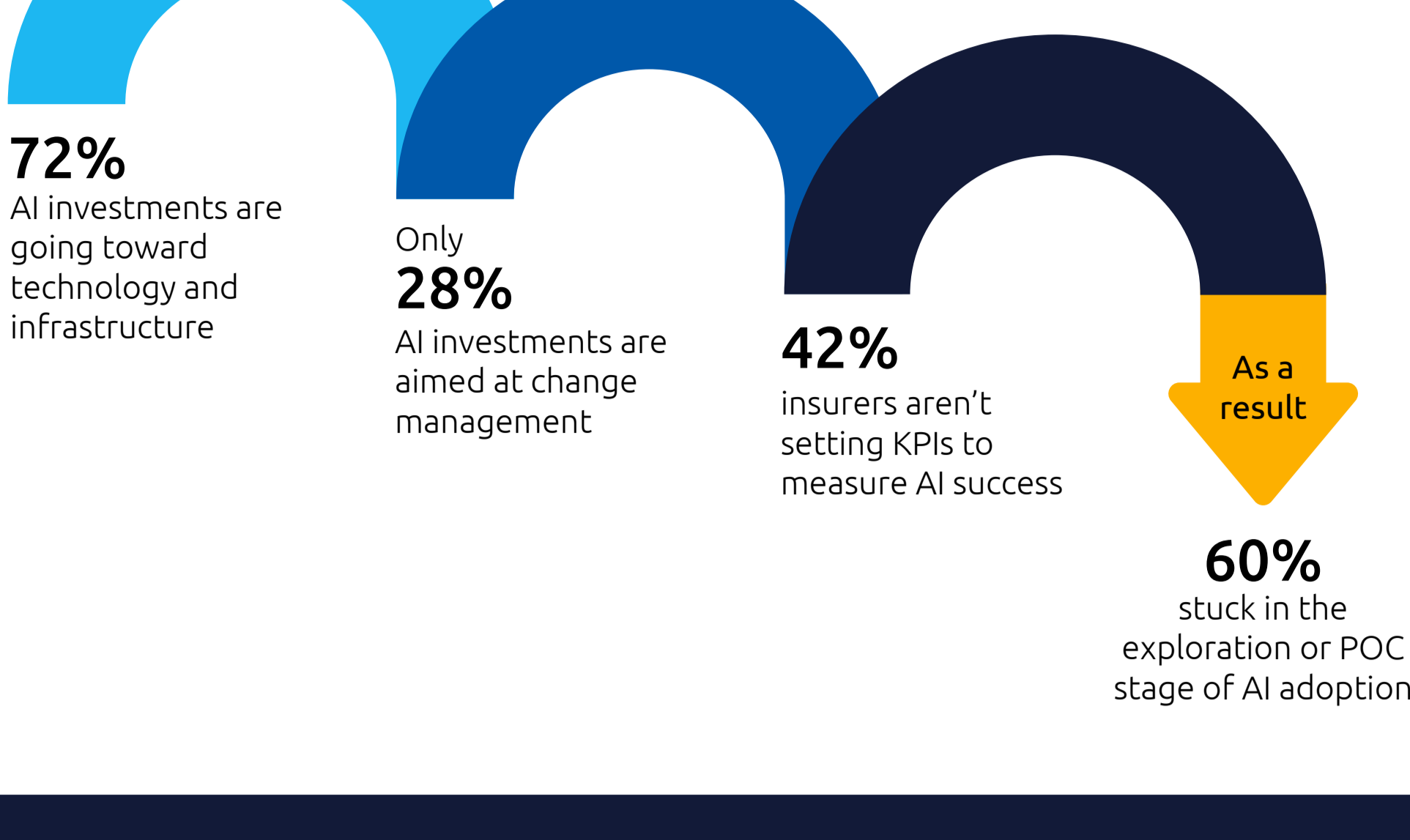
The intelligence era in P&C

From AI promise to AI advantage

World Report Series 2026
World Property and Casualty Banking Report

Unlocking the AI value leap: What's holding back the ROI?

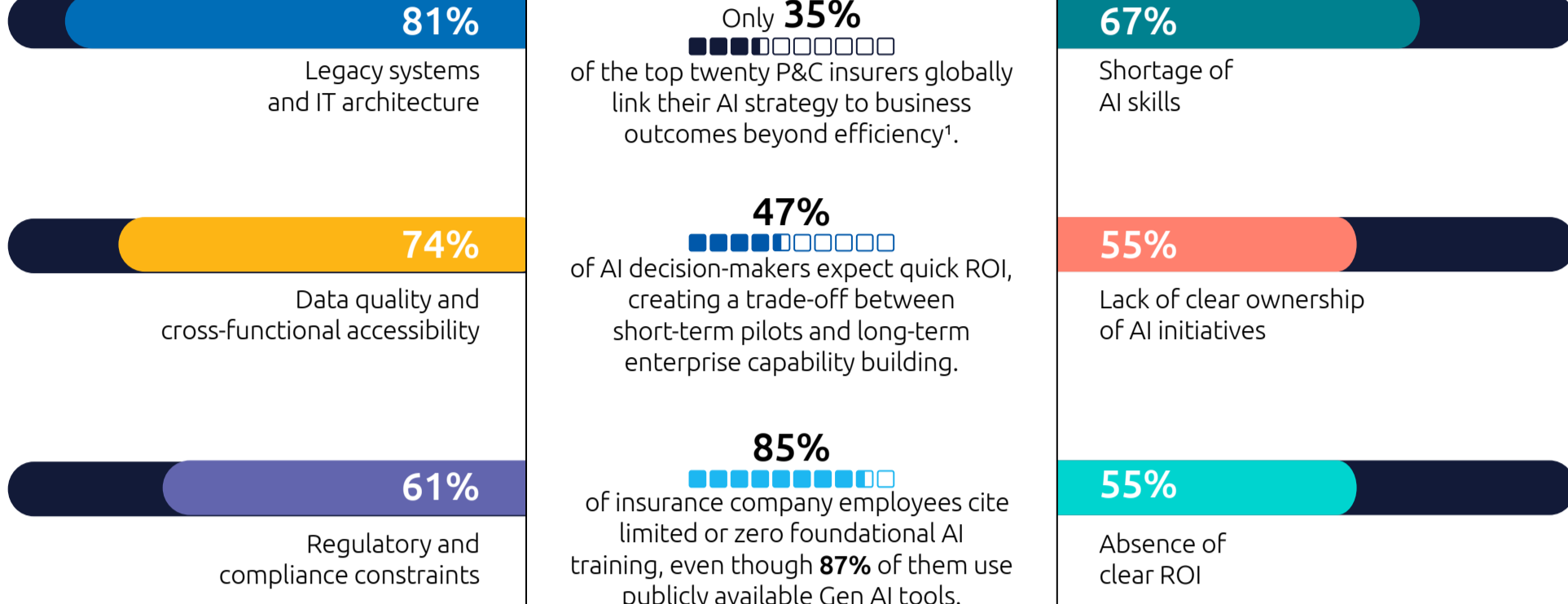
Investing in technology, not transformation, limits achievable success.



Investments aimed at transformation are often misallocated, leaving the high-potential areas underleveraged:



The "architecture mismatch"—technology moves faster than the organization can absorb it.



Customer expectations are accelerating faster than insurers can adapt.

73% of today's consumers expect better personalization. Insurance customers are no different.



P&C insurers have an opportunity with AI:

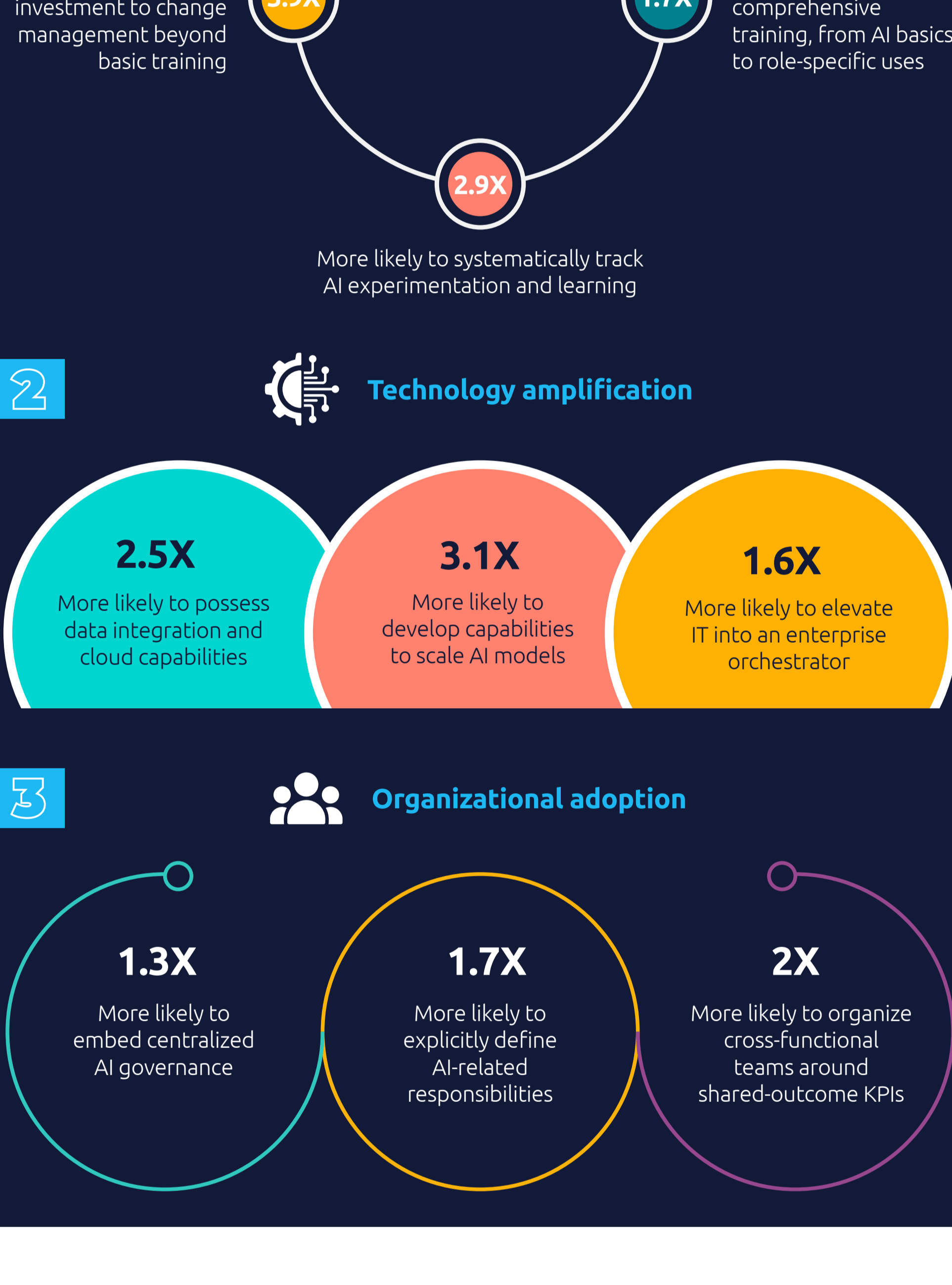
- **51%** of customers say they're very comfortable with insurers using AI to provide proactive services
- **86%** of policyholders describe their insurer relationship as reactive and transactional

Beyond efficiency: What does it take to turn AI into a competitive edge?

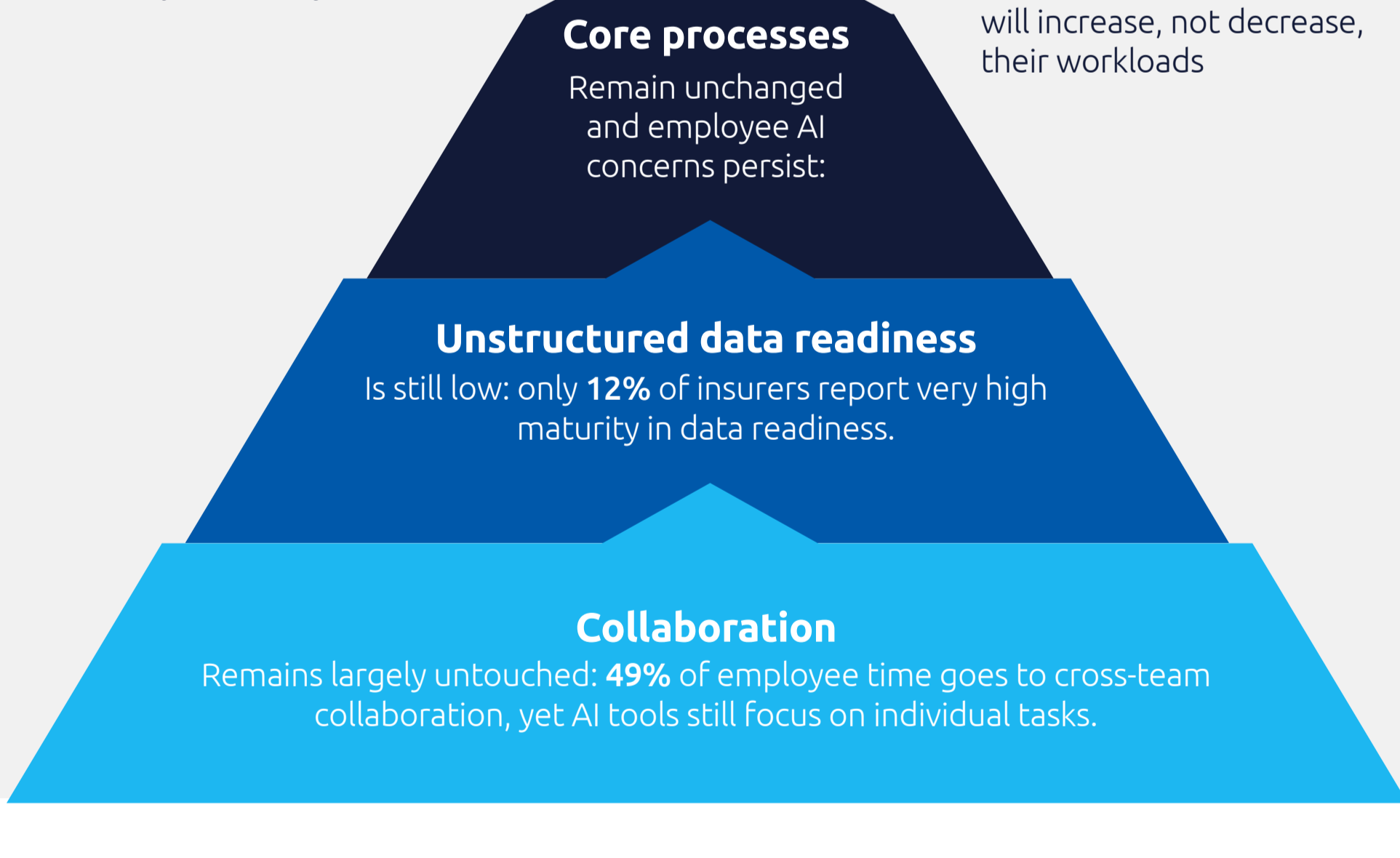
About 10% of P&C insurers treat AI as a core operating capability: we call this group "intelligence trailblazers."

From 2021–2024, these industry leaders hit **21% higher revenue growth** and **51% higher share-price growth**, versus mainstream insurers.

Trailblazers scale AI through three reinforcing pillars



Intelligence trailblazers are paving the way forward, but three key AI-adoption challenges remain.



The intelligence imperative: How to redesign the organization for the agentic era?

Become an expert-centric P&C insurer, powered by agentic intelligence and operating through four interconnected layers:



Building an expert-centric organization unfolds across three horizons, each building on the prior one:



Become a P&C intelligence trailblazer: build an expert-centric organization for lasting competitive advantage.

1. S&P Global, "The world's largest property and casualty insurers, 2025," October 14, 2025.

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