

AI & INSURANCE

The transformation has already begun

How artificial intelligence is changing insurers, brokers, distribution and customer relationships - with data and real-world cases from Brazil and around the world

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Before we begin

This material starts from a simple premise: artificial intelligence in insurance should no longer be discussed only as a trend.

It is already being used.

It is already generating results.

It is already changing processes.

And, above all, it is already beginning to change the way insurers and intermediaries work.

All figures and cases presented in this material were drawn from research, studies, regulators, consultancies, companies and publicly identified sources.

When a result is an expectation, it is presented as an expectation.

When a figure is reported by the company involved in a particular case, that is taken into account when interpreting the data.

The purpose is not to promote artificial intelligence.

It is to understand: **what is really happening already.**

INTRODUCTION

The question has changed

For several years, one of the most common questions about artificial intelligence in the insurance market was:

“Will this really reach our industry?”

That question became outdated very quickly.

In a Deloitte survey of 200 insurance executives in the United States, 76% said their organizations had already implemented generative AI in at least one business function.

Among Life & Annuities, the figure reached 82%. In Property & Casualty, 70%.

Artificial intelligence has already entered:

underwriting;

claims;

pricing;

fraud;

customer service;

distribution;

marketing;
document analysis;
customer relationships;
operations.

But there is a huge difference between:

having some artificial intelligence inside the company

and

transforming a company through it.

That may be the discussion that really matters.

1. THE SCALE OF THE CHANGE

76% of the insurers surveyed by Deloitte had already implemented GenAI in at least one function.

This does not mean that three quarters of insurers have transformed themselves into AI-driven companies.

Quite the opposite.

Deloitte itself shows that many organizations are still crossing the gap between proofs of concept, experimentation and scaled use.

And that gap matters.

Because testing a chatbot is relatively simple.

Redesigning:

data;

processes;

systems;

roles;

decisions;

governance;

and culture

is much harder.

The economic potential is beginning to emerge

In a McKinsey survey of more than 50 leaders from some of Europe's largest insurance groups, more than half of respondents estimated that GenAI could deliver:

10% to 20% *productivity gains*;

1.5% to 3% *premium growth*;

1.5 to 3 *percentage points of improvement in technical results*.

But only about one third said they had early GenAI use cases in production, and only 20% considered their AI maturity advanced.

The gap between expectation and execution remains enormous.

2. AI IS NO LONGER JUST ABOUT COST REDUCTION

For a long time, technology was sold to companies mainly with one promise:

do the same thing while spending less.

Artificial intelligence is opening up a second possibility:

do things that were not economically viable before.

In 2026, Accenture surveyed 263 senior executives from life insurers, commercial insurers and personal P&C insurers.

According to the study:

81% of the organizations surveyed said they had already achieved at least a 5% improvement in written premiums from initiatives involving data and AI.

7% reported improvements above 20%.

Accenture links these results to applications involving, among other factors, better pricing, personalization and cross-selling.

That changes the conversation.

AI is no longer exclusively about:

efficiency.

It is also becoming about:

growth.

3. WHEN AI CHANGES THE ENTIRE PROCESS

There is a difference between automating a task and re-designing a domain.

McKinsey reports that AI-enabled transformations of insurance domains have produced, in the cases analyzed:

10% to 20% improvement in new-agent success rates and sales conversion.

10% to 15% increase in premium growth;

20% to 40% reduction in new-customer onboarding costs;

3% to 5% improvement in claims-related accuracy.

This distinction will be fundamental in the years ahead.

Automating a task creates efficiency.

Redesigning a process can change the economics of the business.

4. A CASE AT SCALE: GENERALI

Generali provides an interesting example of transformation at scale.

According to a case study published by AWS, the group created a centralized data, analytics and artificial intelligence platform that enabled applications to be shared across different operations.

In the first three years of the main use cases implemented, Generali achieved, according to AWS:

MORE THAN €200 MILLION in operating cost savings.

The group increased its artificial intelligence applications from 5 to more than 50 in three years.

In certain processes, claims that previously took days began to be resolved in one day. Simple health cases, in some situations, began to be processed in seconds.

The most important point in the case is not the number of applications.

It is the architecture behind them.

The company began building a reusable capability.

That means an AI use case does not have to start from scratch every time.

5. BRAZIL: AI IS ALREADY LEAVING THE LAB

Brazil also offers concrete examples.

CNP Seguradora developed the Ísis platform, a generative artificial intelligence structure used for different needs across the company.

According to an AWS case study published in 2026, the platform already represented:

MORE THAN 4,000 HOURS of work saved annually.

In certain claims processes involving multiple documents and information correlation, the architecture was designed with the potential to process **80% of those cases** automatically.

The company also began using semantic search to locate information and similar cases, with queries reported as up to **100 times faster** than traditional methods.

The case carries an important message.

The most powerful artificial intelligence will probably not be the one isolated on a single screen.

It will be the one connected to the organization's knowledge.

6. BUT THE BIGGEST TRANSFORMATION MAY HAPPEN IN DISTRIBUTION

When we look at insurers, we find:

large volumes;

complex systems;

repetitive processes;

huge data sets.

It is a natural environment for automation.

But a second transformation is taking place.

It is happening among:

insurance brokers and agents.

And it may have equally significant consequences.

7. 65% OF U.S. AGENTS HAVE ALREADY USED AI

In December 2025, Liberty Mutual's Agent for the Future initiative surveyed **1,149 owners and professionals from U.S. independent agencies**.

The result, published in 2026, stands out:

65% of agents said they had used AI for work in the previous year.

In 2025, the figure was 37%. And 41% were already using AI weekly.

In the previous survey, it was 18%.

We are no longer looking at a small experimental group.

Individual use is rapidly becoming part of everyday work.

8. THE NUMBER EVERY BROKER SHOULD WATCH

4 HOURS PER WEEK

That was the average amount of time AI users said they saved each week.

Among the agents surveyed:

52% of users saved more than two hours per week and 14% saved eight hours or more.

In other words: **a full workday.**

Four hours per week represents, using 48 working weeks as an example:

192 hours per year or 24 eight-hour workdays.

The question then stops being only:

How much time does AI save?

And becomes:

What does the broker do with the time recovered?

9. INDIVIDUALS ARE MOVING FASTER THAN COMPANIES

There is an even more revealing figure.

Although 65% of the U.S. professionals surveyed had used AI professionally:

ONLY 14% said their agencies had formally implemented an artificial intelligence tool or solution. And only 18% said their agencies had well-defined policies for the use of AI.

This phenomenon is probably not unique to the United States.

Artificial intelligence often does not enter the company through strategy.

It enters through the employee.

Someone opens ChatGPT.

Another person starts summarizing documents.

Another creates content.

Another compares proposals.

Another uses AI to write emails.

By the time leadership notices, the technology is already being used.

10. MOST BROKERAGES ARE STILL IN THE FIRST PHASE

The current uses observed by Liberty Mutual are quite revealing.

Among the AI uses reported by agencies:

18% - *marketing content generation;*

17% - *meeting transcription and summarization;*

13% - *comparison of policy details;*

10% - *marketing automation;*

9% - *automation of routine tasks.*

This means that much of today's AI still functions as an:

ASSISTANT.

It writes.

Summarizes.

Organizes.

Compares.

But the next step is already visible in responses about future intent.

Over the following two years, respondents were considering using AI for:

42% - analysis of customer or agency data;

41% - automation of routine tasks;

41% - marketing automation;

39% - policy comparison and gap identification.

It is an important shift.

From:

“write for me”

to:

“understand for me”.

11. FROM TEXT GENERATOR TO COMMERCIAL INTELLI- GENCE

Imagine two brokerages.

In the first, the broker opens an AI tool and writes:

Create an email offering commercial insurance.

In the second, artificial intelligence knows:

the book of business;

the clients;

the products they have purchased;

the products they do not have;

the renewals;

the interactions;

the segments;

the risks;

market events.

It responds:

There are 38 companies in your book that have property insurance but do not have cyber coverage.

Then:

Eleven belong to sectors with a recent increase in exposure.

Then:

These are the five that should be approached first.

That is a qualitative shift.

The first company is:

using AI.

The second is building:

commercial intelligence.

12. GROWING BROKERAGES ARE CLOSER TO AI

The Liberty Mutual study found an interesting association.

Among agencies that had improved customer acquisition, 19% had already implemented an AI solution, compared with 12% of the others. They were also more likely to plan AI implementation in the years ahead and more frequently reported meaningful time savings. It is important to make a distinction.

This data shows **correlation**.

It does not prove that AI caused the growth.

Growth-oriented companies may simply be more open to technology, data and new processes.

But the association deserves attention.

13. UNITED KINGDOM: SIZE MAKES A DIFFERENCE

A study commissioned by Open GI with **207 UK brokerage firms** found a different reality in 2025:

80% had not yet implemented AI.

Therefore, approximately 20% were working with some form of initiative.

But when researchers separated large national brokers from regional firms, a huge difference emerged.

Among national brokers:

45% had already implemented some AI initiative.

Among regional and provincial brokers: 9%.

And only 2% of national brokers considered their AI strategy mature and complete.

Artificial intelligence can therefore create two opposing movements.

It can widen the technological advantage of large firms.

Or it can democratize capabilities that were previously available only to them.

Which of these two outcomes occurs will depend on how the technology reaches smaller brokerages.

14. ITALY: THE CHALLENGE OF MICROENTERPRISES

The Italian situation makes this discussion particularly interesting.

The intermediary market is made up of a large number of small organizations.

For a large organization, hiring:

marketing;

analytics;

BI;

research;

operations;

CRM;

specialists;

is part of the corporate structure.

For a small agency, it is not.

It is precisely in this context that AI can produce a different effect.

Not only:

replace existing capability.

But:

create capability the company never had before.

This is one of the most relevant effects of the technology for small intermediaries.

15. BRAZIL: MORE THAN 148,000 REGISTRATIONS

The size of the Brazilian market also deserves attention.

According to Susep's 2025 Management Report, the following were registered:

83,417 individual brokers and 65,094 corporate brokers.

Together, that is more than 148,000 registrations.

Susep also reports average growth of approximately 7% over recent years.

This means that any technological transformation in distribution can affect tens of thousands of professionals and companies.

16. BRAZIL STILL NEEDS TO MEASURE ITS ADOPTION BETTER

Unlike the United States and the United Kingdom, Brazil still has a significant gap in public information.

As of the research conducted for this material, there is no widely published national study methodologically comparable to the international studies presented earlier that answers questions such as:

How many Brazilian brokers use artificial intelligence?

How often?

For which activities?

How much time do they save?

What is the impact on productivity?

What is the impact on sales?

This needs to be treated as a gap.

Not as an invitation to estimate.

The Brazilian market is talking more and more about AI.

But quantitatively, it still knows little about **how its own distribution network is using the technology.**

17. IN BRAZIL, ONE OF THE PATHS RUNS THROUGH WHATSAPP

If there is one important feature of Brazilian digitalization, it is the presence of WhatsApp.

And artificial intelligence is beginning to enter precisely through that channel.

HubSegs, an advisory firm with more than five thousand registered brokers, became, according to a case published by Akad, the first in the organization to sell insurance through a WhatsApp journey using generative AI.

Akad itself implemented AI in broker support.

According to information released by the company, average waiting time fell:

FROM 47 MINUTES TO 3 MINUTES.

A reported reduction of 94%.

Support NPS reached 77.

18. AI FOR MARKETING: THE ENTRY POINT

Marketing is one of the first AI use cases adopted by brokerages.

And there is a simple reason.

Before artificial intelligence, producing content consistently required:

planning;

research;

writing;

review;

design;

organization;

publishing.

For a small brokerage, this competes directly with:

customer service;

renewals;

prospecting;

quoting;

claims;

management.

It is not surprising that content generation is among the most common uses identified in the U.S. study.

But there is also an important difference between:

using AI to write

and

using AI to build positioning.

19. ROCK YOUR BUSINESS: VERTICAL AI FOR THE BRA- ZILIAN BROKER

A recent example in Brazil is **Rock Your Business**.

The platform was launched in August 2026 with a specific focus on insurance brokers.

Its purpose is to use artificial intelligence to help small and medium-sized brokerages plan and produce content.

The platform considers elements such as:

positioning;

products;

audiences;

communication pillars;

style;

tone of voice

before generation.

Based on this information, it helps build editorial plans and produce content such as posts, articles and emails.

This model represents an important trend.

Vertical AI.

Instead of simply giving the user a general-purpose language model, an application adds:

context;

workflow;

rules;

industry knowledge;

business data;

specific experience.

The underlying technology may be similar.

The experience and the result can be very different.

20. WHY VERTICAL AI MATTERS

Imagine a broker using a general-purpose model.

Before producing something truly useful, the broker needs to explain:

who they are;

what they sell;

who they sell to;

what their positioning is;

what their language is;

which products they work with;

which topics should be avoided;

what the communication objective is.

The next day, they may often need to rebuild part of that context.

A vertical application seeks to turn part of that knowledge into:

permanent infrastructure.

This reduces the distance between: **model and business.**

Much of the next generation of AI applications is likely to move in exactly this direction.

Not necessarily larger models.

But models that better understand:

the context in which they are working.

[Rock Your Business](#)

21. VVERIO: THE CONCEPT OF MULTI-MARKET INTELLIGENCE

Another approach is represented by **VVERIO**, a platform for the insurance market with an international, multi-market architecture.

Its first market is Italy, but the concept is based on a shared technology core combined with intelligence layers specific to each country.

This is particularly important in insurance.

Insurance is not a universal product that can simply be translated into another language.

What changes includes:

regulation;

terminology;

products;

distribution;

channels;

behavior;

information sources;

risks;

commercial relationships.

The **Market Pack** concept seeks to treat each market as its own intelligence layer.

In practice, the trend points toward platforms that not only know how to generate content, but can also work with:

local sources;

market events;

regulatory context;

intermediary profiles;

products;

segments;

commercial needs.

[Vverio](#)

This represents another important evolution **from generic artificial intelligence to contextual artificial intelligence.**

22. THE BROKER DOES NOT NEED ANOTHER TEXT BOX

There is a risk in this race.

Putting AI into software does not mean transforming the software.

Adding a window where the user can type:

Ask anything.

It is relatively simple.

The value begins to grow when the system already understands:

who that broker is;

who their clients are;

which products they sell;

what is happening in the market;

which information is relevant;

what action could be taken.

The difference may seem small.

But it is enormous.

23. THE NEXT STEP: AI THAT OBSERVES

Today, in a large share of applications:

the user looks for the artificial intelligence.

They open a tool.

Ask a question.

Receive an answer.

A new generation will reverse this flow.

AI may continuously observe:

new regulations;

economic events;

news;

emerging risks;

climate change;

cyber incidents;

changes in the book of business;

renewals;

client activity;

coverage gaps.

And say:

There is something here that deserves your attention.

This shift may seem subtle.

But it transforms AI from:

a response tool

into:

an opportunity system.

24. THE AUGMENTED BROKER

Perhaps a good way to understand the future is to stop thinking in terms of:

AI versus broker.

A more useful comparison is:

BROKER WITH AI

versus

BROKER WITHOUT AI.

The first can use technology to:

analyze;

prioritize;

research;

compare;

produce;

organize;

monitor;

automate.

The second will continue performing some of these activities manually.

The accumulated difference can become significant.

25. BUT THE CUSTOMER STILL WANTS A HUMAN

There is an extraordinarily important data point in this discussion.

A nationwide U.S. survey commissioned by the Big “I” and released in September 2026 found that:

87% of consumers consider it important to continue having a human insurance agent.

But at the same time:

61% said they were more likely to choose an agent who uses AI and modern technologies to provide faster, more personalized service.

The two figures need to be read together.

Consumers do not appear to be saying:

“remove the person.”

They are saying:

“give them better tools.”

26. PERHAPS AI WILL MAKE THE HUMAN MORE VALUABLE

Insurance is a peculiar business.

In many moments, the product is invisible.

The customer buys a promise.

And often discovers the true meaning of that promise precisely in moments of vulnerability.

An accident.

An illness.

A loss.

A fire.

A lawsuit.

A cyberattack.

Technology can analyze documents.

It can locate information.

It can recommend options.

It can automate processes.

But that does not necessarily make the following irrelevant:

empathy;

trust;

judgment;

negotiation;

advice;

experience.

Perhaps the opposite will happen.

As operational tasks are automated, these capabilities may become proportionally more important.

27. THE BROKER'S VALUE MAY SHIFT

Historically, part of the intermediary's work has involved:

finding information;

requesting quotes;

organizing documents;

following processes;

filling out systems;

comparing options;

making follow-ups.

How much of this work will still justify human hours a few years from now?

Probably less.

That does not necessarily mean the broker becomes less important.

It means the source of their value changes.

From:

transaction processor

to:

risk interpreter.

From:

information intermediary

to:

advisor.

From:

policy seller

to:

protection manager.

28. THE BIG LEAP: FROM BOOK OF BUSINESS TO INTELLIGENCE

For decades, many brokerages have used their systems essentially as files.

Name.

CPF.

CNPJ.

Phone.

Policy.

Insurer.

Premium.

Renewal.

This data has operational value.

But it hides another asset:

intelligence.

Consider a brokerage with 5,000 clients.

Within that book of business there may be:

clients with gaps;
cross-sell opportunities;
risk concentrations;
clients with low engagement;
critical renewals;
promising segments;
cancellation patterns;
emerging risks.

Historically, much of this remains invisible because there is no human capacity to continuously analyze thousands of relationships.

AI changes that equation.

29. IMAGINE A COMMERCIAL COPILOT

Every Monday, the broker opens their system.

Instead of finding only:

calendar;

tasks;

renewals;

they find:

Five opportunities that deserve attention this week.

Client A

A recent regulatory change affects the client's sector.

Possible need for review.

Client B

Has commercial, auto and life insurance.

Does not have cyber coverage.

The sector shows high exposure.

Client C

Renewal in 45 days.

History indicates a recent decline in engagement.

Early outreach recommended.

Prospect D

The company announced an expansion.

New operational risk identified.

Client E

A claim was recently closed.

Recommended moment for consultative contact.

This is not simply automation.

It is:

COMMERCIAL INTELLIGENCE.

30. AI AND THE END OF GENERIC COMMUNICATION

Another impact will be on communication.

For decades, a brokerage sent the same message to:
all clients.

But:

an industrial company does not face the same risks as a clinic.

A logistics company does not have the same concerns as a software company.

A family with young children is not at the same life stage as a retired person.

Artificial intelligence makes much more contextual communication economically viable.

Not necessarily:

one piece of content for each person.

But:

relevant communication for each context.

That is an important leap.

From:

broadcast

to:

relevance.

31. MARKETING IS NO LONGER JUST ABOUT ACQUISITION

There is another effect.

Many small brokerages think of marketing as:

advertising;

Instagram;

posts;

leads.

But communication can serve other purposes.

Educate.

Reduce uncertainty.

Increase perceived value.

Improve retention.

Prepare for renewal.

Encourage cross-selling.

Strengthen authority.

Artificial intelligence substantially reduces the cost of producing this relationship-building communication.

That helps explain why marketing appears so early among the AI use cases of U.S. agents.

32. AI DOES NOT ELIMINATE A STRATEGIC PROBLEM

There is, however, a trap.

AI can produce a great deal of content.

Very quickly.

That does not mean the content is:

good;

relevant;

differentiated;

strategic.

A company without positioning can now produce:

unpositioned content at scale.

A company without focus can produce:

unfocused messages much faster.

Technology amplifies capability.

But capability and direction are different things.

33. AI THEATRE

This may become an important expression in the years ahead.

Companies can appear advanced in AI because they:

added a chatbot;

bought licenses;

created a lab;

ran a hackathon;

added a button with sparkles to a software product.

None of this, by itself, represents transformation.

McKinsey has been emphasizing precisely the difference between isolated initiatives and end-to-end transformation of strategic business areas. It is in the latter group that the larger impacts on productivity, growth and costs appear.

The relevant question is not:

How many AI projects do we have?

But:

What can we now do better because we have AI?

34. THE FOUR STAGES OF AI IN A BROKERAGE

A simple way to understand the evolution is to imagine four stages.

STAGE 1 - TOOL

The professional opens an AI tool.

Write this email.

Summarize this document.

Create this post.

The intelligence sits outside the process.

STAGE 2 - ASSISTANT

AI begins to support professional activities.

Prepare this meeting.

Compare these policies.

Organize this information.

Research this company.

It understands the task.

It still knows little about the business.

STAGE 3 - INTEGRATED AI

The intelligence begins to access systems and context.

Analyze my book of business.

Identify opportunities.

Prioritize renewals.

Find gaps.

Recommend clients to approach.

Now AI knows part of the business.

STAGE 4 - AUGMENTED ORGANIZATION

The intelligence operates continuously.

It:

observes;

analyzes;

prioritizes;

alerts;

recommends.

And the human decides where to act.

At this stage, AI stops being a tool.

It becomes:

ORGANIZATIONAL CAPABILITY.

35. THE DATA CHALLENGE

To get there, there is a problem.

Artificial intelligence is only as good as:

the available data;

the context;

the integration;

the rules;

the governance.

A brokerage whose information is scattered across:

spreadsheets;

WhatsApp;

email;

management systems;

notebooks;

people's memory

does not have only a technology problem.

It has an organizational knowledge problem.

AI makes that problem more visible.

36. GOVERNANCE: THE CON- VERSATION THAT MUST COME WITH IT

The more AI enters insurance, the more important difficult questions become.

What data can be sent to a model?

What data cannot?

Who can use it?

How should responses be verified?

Who is accountable for a decision?

How can incorrect information be prevented?

How should personal information be handled?

How can bias be avoided?

How should decisions be recorded?

How do we comply with laws and regulation?

The U.S. Liberty Mutual study shows that only 22% of the agents surveyed said they trusted AI technologies with business data and customer information.

That concern is not an obstacle to innovation.

It is part of it.

37. HALLUCINATION IS NOT A DETAIL

Generative models can produce convincing but incorrect answers.

In insurance, that is especially sensitive.

Imagine an AI inventing:

a coverage;

an exclusion;

a limit;

a contractual condition;

a regulatory requirement.

That is why AI used in critical activities cannot simply be treated as:

“ask and trust.”

It needs:

sources;

controls;

validation;

limits;

human accountability.

38. THE FUTURE WILL NOT BE A SINGLE MODEL

Another common misconception is to imagine that the entire future will be built on a single AI.

Probably not.

An enterprise architecture may use different models for:

text;

images;

documents;

classification;

search;

voice;

prediction;

recommendation;

automation.

The user may not even know which model is operating at any given moment.

Just as nobody asks which database processed a card purchase.

AI will tend to disappear into the experience.

39. AI AGENTS

Another step is already emerging.

Traditional models respond.

Agents can:

interpret an objective;

break a task into steps;

query systems;

execute actions;

evaluate results;

For insurance, this can mean systems capable of:

preparing a renewal;

retrieving documents;

comparing information;

identifying pending items;

producing communication;

recording activity;

suggesting next steps.

The more autonomy there is, however, the greater the need for governance.

40. THE WRONG QUESTION

In the face of all this transformation, it is common to ask:

“Will AI replace brokers?”

Perhaps that question is too simplistic.

The same applies to:

“Will AI replace underwriters?”

“Will AI replace customer service representatives?”

“Will AI replace analysts?”

The most likely outcome is that tasks will change before professions disappear.

And people who use certain technologies may gain capabilities over people who do not.

This is already beginning to appear in productivity figures.

McKinsey reports improvements of 10% to 20% in new-agent success rates and sales conversion in certain AI-enabled transformations.

41. THE HUMAN PARADOX

The more tasks machines can perform, the easier it becomes to see which tasks truly require a person.

Empathy.

Judgment.

Trust.

Negotiation.

Creativity.

Contextual understanding.

The ability to advise.

AI may not automatically reduce the importance of these capabilities.

It may increase it.

The U.S. consumer data offers a signal in that direction:

87% want the importance of the human agent preserved.

But:

61% are more inclined to choose an agent who uses technology and AI.

It is not human **or** technology.

It is:

HUMAN + TECHNOLOGY.

42. A NEW WAY TO THINK ABOUT THE COMPANY

So far, we have talked a great deal about technology.

But perhaps artificial intelligence is forcing us to discuss something bigger.

Organizational capability.

What differentiates an extraordinary company?

It is not simply owning technology.

It is being able to combine different capabilities.

This is where a lens such as the **SHIELD**[®] framework can help organize the discussion.

43. SHIELD® AND THE COMPANY IN THE AI ERA

The SHIELD® framework proposes looking at a company through six dimensions:

S - STRATEGY

Where does artificial intelligence truly create advantage?

Not every process needs AI.

Not every tool deserves investment.

Strategy means choosing.

H - HUMAN CONNECTION

What should remain human?

Automating everything that can be automated does not mean everything should be automated.

Relationships can continue to be a competitive advantage.

I - INTELLIGENCE

How do we transform:

data;

market;

clients;

experience;

information

into better decisions?

AI should not simply generate more information.

It should increase the company's intelligence.

E - EXPANSION

How can technology help to:

acquire;

retain;

cross-sell;

increase productivity;

create new services?

Efficiency without growth is only part of the opportunity.

L - LOYALTY

AI can make relationships more:

relevant;

proactive;

personalized.

But personalization without trust can have the opposite effect.

D - DYNAMIC EVOLUTION

Today's technology will probably be surpassed.

Models will change.

Tools will disappear.

New agents will emerge.

The advantage cannot reside only in the tool.

It needs to reside in the company's ability to:

LEARN AND EVOLVE.

44. TECHNOLOGY IS NOT THE STRATEGY

This may be the central point.

Companies should not build a:

“ChatGPT strategy”.

Nor a:

“Gemini strategy”.

Nor an:

“agent strategy”.

These are technologies.

The strategic question is:

What capability do we want to build?

Serve customers better?

Quote faster?

Know the customer better?

Analyze more risks?

Find opportunities?

Strengthen distribution?

Improve retention?

Then:

Where can AI help?

That order matters.

45. TEN NUMBERS TO REMEMBER

76% of the 200 insurance executives surveyed by Deloitte said their organizations already had GenAI in at least one function.

81% of the organizations surveyed by Accenture reported at least a 5% improvement in written premiums associated with data and AI initiatives.

10%-20% is the range of potential productivity gains identified by more than half of the European leaders surveyed by McKinsey.

+€200 million in operating savings were reported in the Generali case published by AWS.

+4,000 hours of work per year are reported in the Brazilian CNP Seguradora case.

65% of the U.S. independent agents surveyed said they had used AI professionally in the previous year.

4 hours per week is the average time saving estimated by agents who use AI in the U.S. study.

14% said their agency had already formally implemented an AI solution.

83,417 + 65,094 individual and corporate brokers were registered with Susep at the end of 2025.

87% of the U.S. consumers surveyed consider it important to continue having a human agent; at the same time, 61% say they are more likely to choose an agent who uses AI and modern technologies.

46. WHAT WILL PROBABLY COME NEXT

There are enough signals to observe several directions - not as guaranteed predictions, but as logical extensions of what is already happening.

More vertical AI.

Fewer generic tools.

More solutions built for specific activities.

More integrated AI.

Less copying and pasting between systems.

More intelligence inside the workflow.

More contextual AI.

The tool will know more about:

the company;

the client;

the market;

the risk;

the history.

More proactive AI.

It will not necessarily wait for a question.

It may identify events and opportunities.

More regulated and governed AI.

Especially when it is involved in decisions that affect people.

More value in human judgment.

The more execution becomes automatable, the more important the ability to make decisions in complex situations tends to become.

47. THE REAL DIVIDE WILL NOT BE BETWEEN LARGE AND SMALL

Historically, scale has brought enormous advantages.

More people.

More specialists.

More systems.

More data.

More capital.

AI does not eliminate those advantages.

But it can alter part of the equation.

A small brokerage can now access capabilities that would have been economically unfeasible a few years ago.

Production.

Research.

Analysis.

Automation.

Communication.

Intelligence.

That does not mean everyone will benefit equally.

The outcome will depend on the ability to apply it.

48. THE NEW COMPETITIVE ADVANTAGE

There is a tempting phrase:

AI will be a competitive advantage.

Perhaps only for a short time.

If everyone has access to similar models, the model stops being the advantage.

The advantage shifts to:

data;

processes;

context;

integration;

brand;

knowledge;

culture;

people;

learning speed.

In other words:

IT WILL NOT BE ABOUT HAVING AI.

It will be about:

KNOWING WHAT TO DO WITH IT.

The transformation has already begun

We do not know exactly what an insurer will look like in 2035.

Nor a brokerage.

Nor the work of an underwriter.

Nor the work of a broker.

But we already know something about 2026.

Artificial intelligence is no longer a curiosity.

There are insurers using it in production.

There are brokers using it weekly.

There are companies reporting savings.

There are productivity gains.

There are commercial applications.

There are Brazilian cases.

There are risks.

There are governance challenges.

There are concerned professionals.

And there are consumers who apparently want two things at the same time:

better technology

and

human beings they can trust.

Perhaps there is no contradiction in that.

Perhaps it is precisely this combination that will define the next phase of the market.

The question, therefore, is no longer:

“When will artificial intelligence reach insurance?”

It already has.

Nor should the question simply be:

“How many jobs will be replaced?”

A more useful question may be:

“Which companies will be able to turn artificial intelligence into organizational capability?”

And for intermediaries, there is a second question:

“Will brokers use AI only to do faster what they already did - or to do things they simply could not do before?”

That difference may separate two generations of companies.

One will use artificial intelligence as a tool.

The other will build businesses capable of:

observing better;

understanding better;

deciding better;

acting faster;

and, paradoxically,

making better use of what remains exclusively human.

Perhaps that is the real transformation.

MAIN SOURCES AND METHODOLOGY

This e-book uses data published by organizations including Deloitte, McKinsey & Company, Accenture, Liberty Mutual/Agent for the Future, Independent Insurance Agents & Brokers of America, Open GI, Susep, AWS and companies involved in the cases mentioned.

Main references:

Deloitte - Scaling Generative AI in Insurance

Survey of 200 insurance executives in the United States.

[Access the Deloitte study](#)

McKinsey & Company - The Potential of Gen AI in Insurance: Six Traits of Frontrunners

Survey of more than 50 leaders from major European insurance groups.

[Access the McKinsey study](#)

Accenture - The AI Advantage for Insurers

2026 survey of 263 senior insurance executives.

[Access the Accenture study](#)

McKinsey & Company - The Future of AI in the Insurance Industry

Analysis of end-to-end transformation of strategic business areas and the operational impact of artificial intelligence.

[Access the McKinsey analysis](#)

Agent for the Future / Liberty Mutual - 2026 Independent Agency Growth Study

Survey of 1,149 professionals and owners of independent agencies in the United States.

[Access the Agent for the Future study](#)

Independent Insurance Agents & Brokers of America - 2026 Consumer Survey

Survey of consumer perceptions regarding human agents and artificial intelligence.

[Access the Big “I” survey](#)

Open GI - Artificial Intelligence in UK Insurance Brokers

Survey of UK brokerage firms on artificial intelligence adoption.

[Access the Open GI study](#)

Susep - 2025 Management Report

Official data on Brazil’s supervised insurance market and broker registrations.

[Access Susep’s 2025 Management Report](#)

AWS / Generali - Case Study

Published results on the use of data, automation and artificial intelligence within the Generali Group.

[Access the Generali case on AWS](#)

AWS / CNP Seguradora - Ísis Platform

Published results on the Ísis platform and CNP Segura-

dora's use of generative artificial intelligence.

[Access the CNP Seguradora case on AWS](#)

Akad Seguros - Artificial Intelligence Applied to Support

Case on the use of artificial intelligence in broker support, including reduction in average waiting time and satisfaction results.

[Access the Akad Seguros AI case](#)

Akad Seguros / HubSegs - WhatsApp Journey

Case on selling insurance through a digital WhatsApp journey using generative artificial intelligence.

[Access the HubSegs / Akad case](#)

Rock Your Business

Information on the application of artificial intelligence to content planning and production for Brazilian insurance brokers.

[Rock Your Business official website](#)

VVERIO

Insurance intelligence platform with an international approach and multi-market architecture, with Italy as its first market.

[VVERIO official website](#)

IMPORTANT NOTE ON THE NUMBERS

The percentages presented in this material should not be compared directly without considering the population, country, period and methodology of each study.

For example, “76% of insurers implemented GenAI” and “65% of agents used AI” measure different phenomena, in different populations and with different questions.

Corporate case studies also do not necessarily represent results that can be reproduced by any organization.

When a result is disclosed by the participating company or its technology provider, it should be understood as a reported result for that specific case, not as a universal benchmark.

This caution is especially important at a time of great enthusiasm around artificial intelligence.

The best discussion about AI does not need bigger numbers.

It needs:

REAL NUMBERS.

About the author

Fábio Gabrielli is a specialist in strategy, Growth, digital transformation and Artificial Intelligence applied to the insurance market, with more than 20 years of experience in the industry.

Throughout his career, he has worked at insurers including AXA, Generali, Zurich, MetLife, SURA, Berkley and EZZE, leading initiatives in marketing, innovation, strategic planning, channels and growth.

He is the founder of **Digital Breakfast**, a consultancy specialized in the insurance market, and the creator of **Rock Your Business**, an Artificial Intelligence platform for brokers in Brazil, and **VVERIO**, an international platform developed with a Market Pack architecture for different markets.

He is also the author of **Construindo Corretoras Extraordinárias** and creator of **SHIELD®**, a system focused on developing the capabilities that sustain companies' growth and adaptation.