



Opinion: The Underwriter as Strategist

The insurance underwriting function is undergoing a transformation as profound as any in the industry's history, driven by advances in artificial intelligence, machine learning and large language models. Yet this transformation inverts the popular narrative about technological displacement. Rather than replacing human underwriters, AI is liberating underwriting from manual labour intensive workflows and repositioning the function toward strategic judgment, portfolio thinking and risk innovation. Leading insurers are discovering that the highest-value underwriter is not one who can score standardised risks faster, but one who can integrate AI-driven insights with commercial judgment to identify emerging opportunities and mitigate systemic concentrations.

The popular narrative about AI and employment is that technology displaces workers. In insurance underwriting, this narrative is partially true but profoundly incomplete. AI is displacing the transactional, administrative components of underwriting. But it is simultaneously creating demand for higher-level underwriting capabilities: judgment, pattern recognition, strategic thinking and innovation.

We believe the underwriter of the future will look less like a person processing documents and more like a strategist making portfolio-level decisions informed by AI. This is a more challenging, more interesting and more valuable role than the underwriter role of the past. Insurers that recognise this, invest in automation and talent development and reorganise underwriting as a strategic function will find that AI transformation creates competitive advantage.

Those that view AI primarily as a cost-reduction tool will realise only marginal gains and will likely find their competitive position eroding over time. The insurance industry's most innovative and high-performing underwriters will migrate toward organisations that treat underwriting as a strategic discipline, supported by technology, rather than as an administrative function optimised for cost efficiency.

By Parul Mehta

Navigating the New Threat Landscape: Tackling AI-Generated Misinformation in Insurance



Our webinar, "[Navigating the New Threat Landscape: Tackling AI-Generated Misinformation in Insurance](#)," is now available to watch on demand. This webinar addresses the rapidly evolving threat of AI-generated misinformation, its impact to the insurers and ways to tackle it.

Insurance Industry in 2026 & Beyond



Our webinar, "[Insurance Industry in 2026 & Beyond](#)," is now available to watch on demand. Insurance companies face unprecedented transformation in 2026 because of climate volatility, AI proliferation, workforce shortages, and changing customer expectations reshape competitive dynamics. This webinar will take you through 9 strategic points that we expect would define the insurance industry in 2026 and beyond.

Direction Advisory: Insurance Industry Insights For 2026 & Beyond for Technology Providers



This Direction Advisory focuses on insurance industry insights for the insurance technology providers. It highlights eight trends that we believe will define the insurance technology space in the coming years.



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