



# Beauty is in the AI of the insurer

## How insurance organizations are empowering employees with AI.

For many insurance companies, AI's biggest strength lies in its vast computational power, speeding up tasks like risk assessments, underwriting and claims processing. But as Colville Wood, Cognizant Insurance's UK&I Chief Technology Officer, states: "Nothing does the human side of insurance better than humans." Only your employees have the creativity and empathy to build long-lasting relationships and pioneer new ideas that set your organization apart.

With AI reinforcing—but not replacing—your people, they can work faster and make smarter decisions. This gives them the time and confidence to chase curiosity, ingenuity and business opportunity.

Following the Department for Education naming insurance as the sector most vulnerable to AI workplace changes,<sup>1</sup> this guide offers practical advice on getting these changes right—placing people at the center of your organization and AI by their side.

# The vision: AI-augmented insurance in 2035

What could AI look like for insurance workers a decade from now? Let's consider a hypothetical scenario—an average day for Sarah Matthews, Medical Underwriter at MydShire Health.



Sarah starts work. Her AI assistant, Proactive Policy Pal (PPP), provides a personalized health risk summary of her client portfolio along with flags for three members with emerging health concerns.



She selects the most urgent member, James. PPP immediately suggests tailored coverage adjustments based on recent medical trends, predictive analytics and MydShire Health's data on James.



From there, Sarah requests—and receives—a personalized plan that can be easily presented to James, detailing his options and MydShire Health's recommendations.



PPP sets up a meeting between Sarah and James. As Sarah reassures James and tactfully discusses his sensitive health concerns, their AI assistants communicate in the background. PPP assesses James' risk profile and reacts to his concerns to further personalize his plan, while his AI tool assesses the latest plan's proposal to ensure his needs are met.



Green lights on both sides. Sarah and James agree on an adjusted healthcare plan and establish more of a rapport, while the AI takes care of the technical complexities.

**“AIs enable humans to be more creative, to maximize their time and relationships. We're no longer beholden to the computer; it's beholden to us.”**

**Colville Wood,**  
UK&I Chief Technology Officer, Cognizant Insurance

# Finding harmony between humanity and AI

Cognizant and Oxford Economics found that, although 90% of jobs will be impacted by AI disruption, most jobs won't disappear but will evolve into some combination of human creativity and judgment supported by AI.<sup>2</sup>

For example, AI simply cannot handle something as sensitive as cancer coverage or home insurance with the tact or appreciation of sentimentality that humans possess. It can, however, efficiently process complex information so that employees have more time to make the customer feel understood—turning one-off transactions into long-term partnerships.

<sup>2</sup> <https://www.cognizant.com/us/en/gen-ai-economic-model-oxford-economics>

**“Insurance sales will remain deeply human—a conversation, a relationship. It’s about understanding how people feel, what they’re planning, why they want insurance.”**

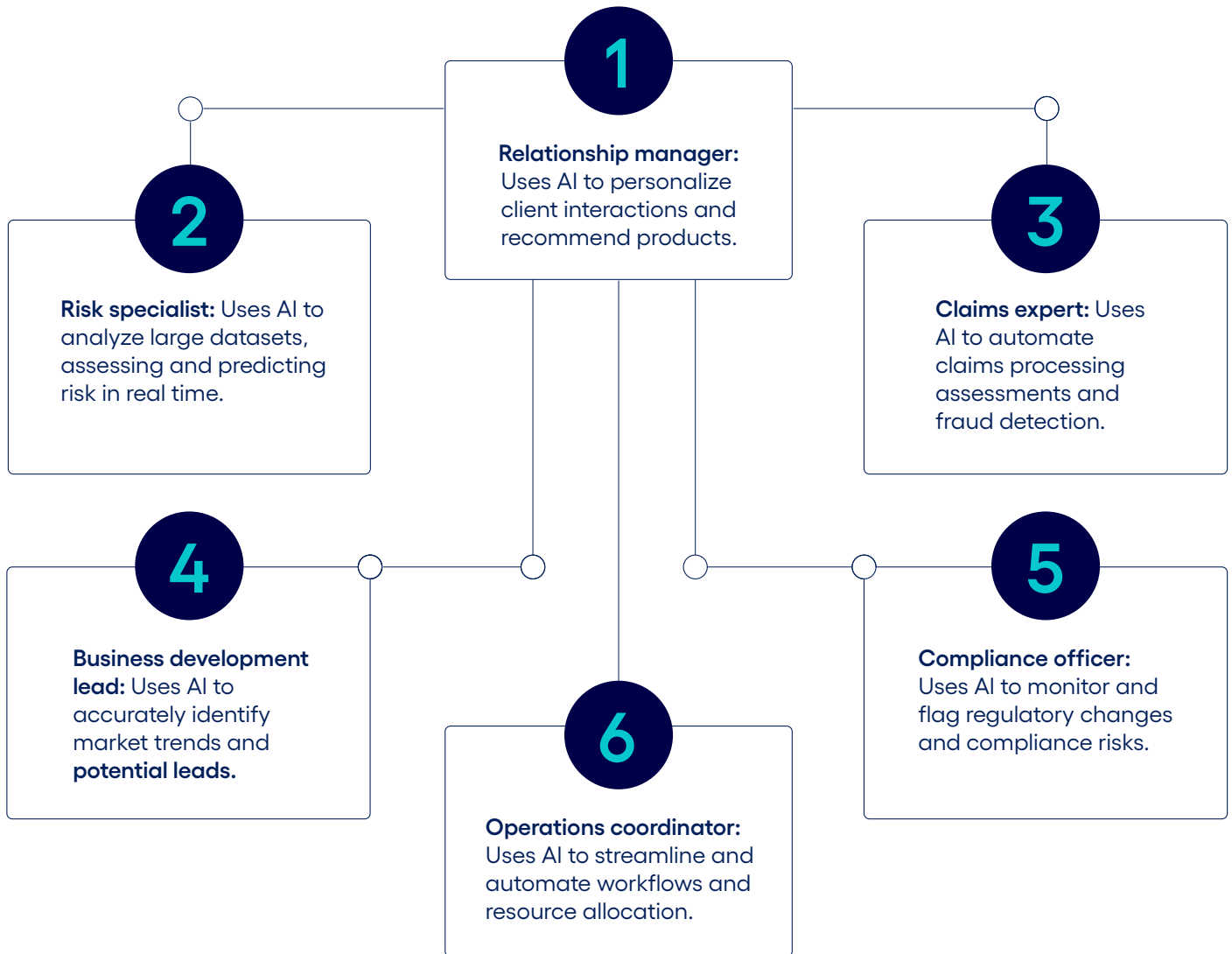
**Colville Wood,**  
UK&I Chief Technology Officer, Cognizant Insurance

# The supercharged insurance organization

For an insurance company investing in AI across marketing, content, risk management, pricing, legal clauses, and regulations, how many humans might it take to run an entire insurance operation with the support of AI?

Just six, according to Colville Wood.

With AI handling everything from marketing content and pricing calculations to risk modeling and regulatory reporting, these teams have more time and support to take more ownership and act almost as their own micro-organization that moves with the speed and innovation of a startup.



“Major insurers have thousands of people doing less specialized work like data manipulation and customer service. Automate all that, take the same workforce and add a bit of training, and you could create a thousand insurance companies.”

Colville Wood,  
UK&I Chief Technology Officer, Cognizant Insurance

# The AI adoption imperative

Successful startups know this and are encouraging all employees to use AI every day—not just for experimentation or the odd admin task, but to create an AI-enhanced workforce that becomes the baseline for competitive performance.

Naturally, this can pose a challenge for less digitally literate professionals. These are often older, more senior employees that are too suspicious or skeptical of AI to combine it with their superior domain expertise.

To extend AI across the whole enterprise, it's vital that these employees—especially C-suite—are modeling AI best practices and celebrating human-AI collaboration.

To stay relevant, organizations must ensure that their C-suite does not view AI as a threat but a ticket to fully realize their workforce's potential. This will require open communication and a transparent discussion of how jobs will evolve, not disappear.

**“Insurance firms need to get the whole organization on these models and using them daily. We’ve got to overcome this fear of AI, working to close the generational divide rather than broadening it.”**

**Colville Wood,**  
UK&I Chief Technology Officer, Cognizant Insurance

# How to build an AI-augmented workforce

“The gap between information-providing AI and action-taking AI is closing rapidly. And this paradigm shift isn’t limited to consumer applications or IT functions—it applies across every industry, especially insurance with its transaction-heavy, information-rich processes.”

Joanna Wilcock,  
Azure Cloud & AI Director for Insurance & Investments at Microsoft UK

## Months 1–3: Assess your level of AI adoption

- Survey how comfortable and adept your workforce is with existing AI tools.
- Audit AI usage and identify early adopters to become future champions.

## Months 3–6: Implement organization-wide adoption

- Roll out AI tools end to end.
- Focus on practical applications, e.g. emails, research, and document processing.

## Months 6–15: Develop proprietary models

- Establish an effective means of storing and connecting your organization’s data.
- Train AI models on that data.

## Months 15–18: Pilot human-AI use cases

- Launch micro-pilots for tasks like underwriting, investigating and customer management.
- Design these as learning laboratories rather than simple efficiency exercises.

## Months 18–36: Scale transformation

- Expand successful models cross the organization.
- Investigate other use cases to pilot using learnings from end-to-end scaling.

# Ensure an AI-enhanced future

While AI might be weighing heavily on your workforce, it can be used to lighten their load; freeing them from menial, routine tasks and information limitations so they can make uniquely human contributions that push your business further, faster.

But how do you smoothly combine human and AI capabilities?

That's where Cognizant comes in. We'll work as an extension of your team to understand your AI priorities and concerns, then address them using our AI expertise and people-led framework to deliver a smooth AI transformation.

This includes:

## 1 Strategic AI readiness assessments and transformation road mapping

Evaluating current capabilities, identifying opportunities and creating detailed adoption plans.

## 2 Enterprise-wide AI adoption programs and change management

Implementing comprehensive training, cultural transformation, and change management.

## 3 Proprietary model development

Capturing and embedding decades of insurance expertise into your AI systems.

## 4 Human-AI collaboration design and implementation

Designing roadmaps and workflows that integrate AI capabilities with human expertise.

## 5 Regulatory compliance and governance frameworks

Ensuring that you meet AI regulatory requirements and establish robust governance.

## 6 Continuous support

Provide ongoing assistance to help you adapt as AI technology advances.

Get in touch with us at [ukinsights@cognizant.com](mailto:ukinsights@cognizant.com) to start transforming from a traditional insurer to a supercharged, human-AI hybrid organization.

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These insights were developed by industry experts from Cognizant and Microsoft.

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