

# The Work Ahead in Insurance: Vying for Digital Supremacy

Insurers are expecting dramatic changes to their work by 2023 as a result of adopting digital technologies and mindsets, according to our study. Speeding processes, harnessing data and forming new collaborations will be the keys to winning the digital arms race ahead.



## Executive Summary

Almost overnight, insurers were forced into a new reality that mandated agility and the ability to quickly respond to any unprecedented event, whether it was the pandemic, climate change, cyber threats or national security.



## Early 2020 will be remembered for many things. For insurers, it was when risk became more the rule than the exception.

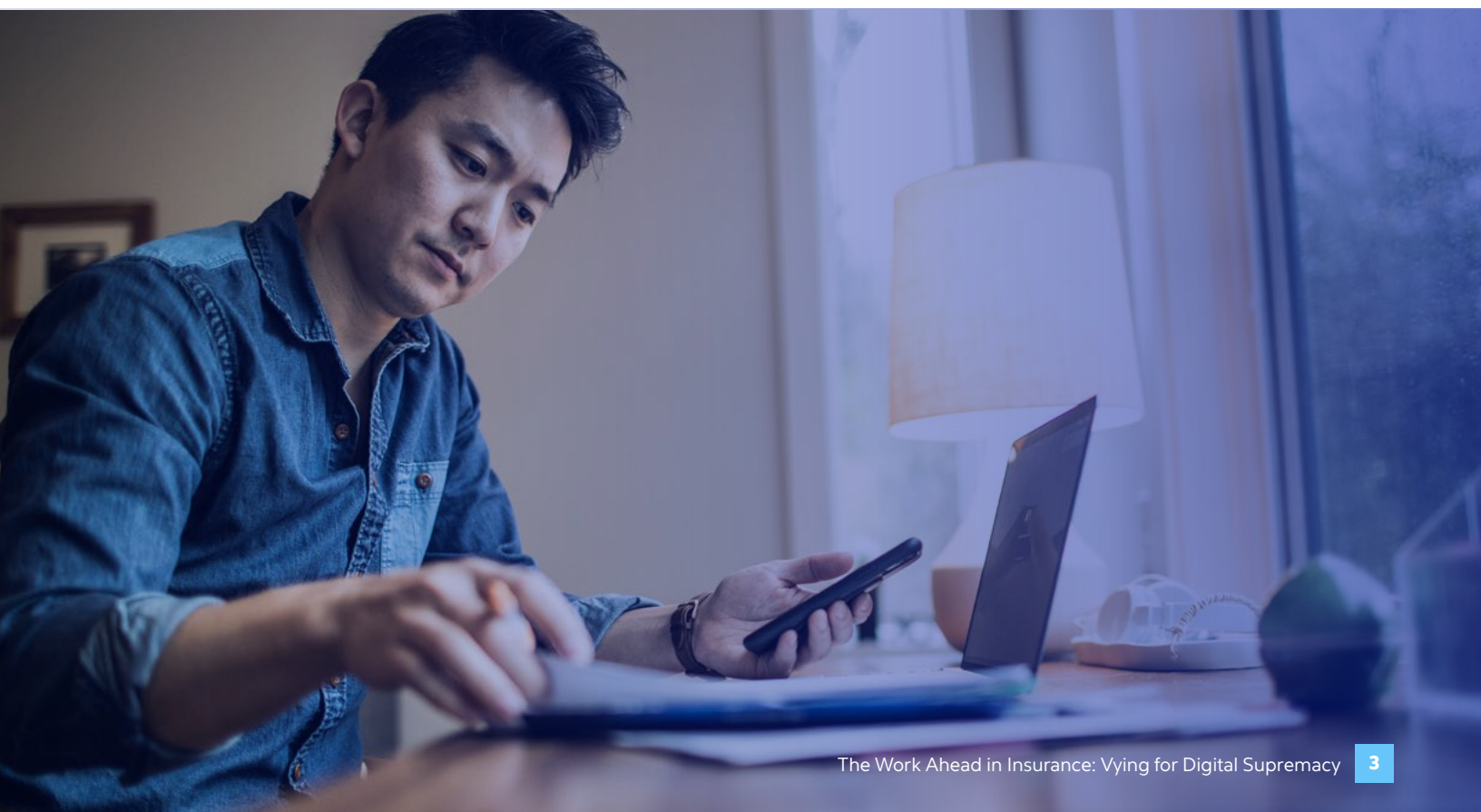
Before the pandemic, insurers had made progress with automating and speeding core processes and increasing digital channels of customer interaction. As the year progressed, however, risk was everywhere and in places never considered very risky at all: grocery shopping, dining with friends, even going into the office.

Almost overnight, insurers were forced into a new reality that mandated agility and the ability to quickly respond to any unprecedented event, whether it was the pandemic, climate change, cyber threats or national security.

With customers engaged in new behaviors – canceling trips, dramatically less driving, more time at home – and sudden hardships – the loss of loved ones, job loss – insurers saw no choice but to adopt a new way of working that eliminates lengthy processing

times, empowers customers with easier interactions, anticipates customer needs, personalizes in real-time, and gives insurers themselves the insights needed to save and make money. Insurers that move past their inherently risk-averse and change-resistant natures and embrace this new way of working will reap rewards that will measure in the trillions for the entire industry in the post-pandemic economy.

To understand the changing nature of work in a world dominated by digital and disrupted by COVID-19, we surveyed 4,000 global executives globally and across industries, 285 of whom were from the insurance industry. We found an executive class braced for a period of intense change and eager to apply intelligent machines to change how insurance work gets done, and forge new organizations able to withstand markets moving at lightning speed.



Five key themes emerged from our research and analysis:

- 1 Thriving in insurance will require data mastery.** Insurance respondents in our study named hyperconnectivity (IoT), automation and analytics as the key drivers of the future of work, underscoring the primacy of data, speed and real-time insights. The explosion of IoT data from automobiles, fitness trackers and other telematics devices, as well as the growing intelligence of the physical world, will underpin a range of highly personalized micro-insurance offerings, driven by advanced machine-learning algorithms that quickly assess price and risk and detect fraud at scale.
- 2 Traditional insurers are in a digital arms race.** The percent of revenues flowing from digital channels is set to rise from 10% this year among our insurance respondents, to 16% by 2023. The demand for rapid product innovation and better automated pricing and underwriting processes will lead to an acceleration of digital investments. As flexible on-demand insurance offerings emerge, and new ecosystems and consortia dominate, 60% of respondents expect to be ahead of their competitors on digital by 2023.
- 3 Intelligent machines will reduce the claims cycle from days to seconds.** Insurers are on the path to zero-touch processing, with automation minimizing manual intervention and ensuring a high degree of precision. Respondents expect to dramatically increase their automation of claims processing and underwriting, for example, by 2023.

- 4 Work (and jobs) are transforming at a rapid pace.** Nearly all respondents agree that insurance work will become more strategic, specialized and task-based as automation accelerates. According to respondents, the workforce of the future will require big data specialists, process automation experts, blockchain specialists, mathematical modelers, AI researchers and machine-learning experts, to name a few. With half of our respondents expecting significant talent shortages as insurance work transforms, upskilling will be critical.
- 5 Decisioning skills move to center stage.** Respondents rated decision making as the top skill today and in 2023. When so much information surrounds us, insurers will grapple with how the best decisions can be made quickly and – with AI – ethically, and how to balance automation and algorithms with human insights and judgment. How well insurers can parse work between people and machines and enable transparent decision making will ensure the trust needed between insurers and their customers.

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## Data mastery is Job #1 for insurers

Insurance companies have long been “datavores,” vacuuming up ever-growing reams of information to make optimal decisions. But now, the industrial-size quantities of fast-changing data are clearly beyond human-scale understanding.



**Insurance respondents present a clear and compelling message of an industry moving at speed through profound change: 91% of insurers in our study expect deep and sustained change in the next three years, higher than any other industry in our Work Ahead research series. One of the biggest drivers of change will be the need to harness the large and ever-growing volumes of data.**

When we asked insurance respondents to name which forces would significantly impact their organizations between now and 2023, the top three responses all underscore both the challenge and the necessity of harnessing the biblical-level proportions of data that insurers collect and quickly gaining insights from it: hyperconnectivity (IoT), automation and analytics (see Figure 1). These findings emphasize significant differences across the world, with APAC respondents rating the impact of hyperconnectivity significantly ahead of their U.S. and European counterparts (by at least nine percentage points), explained in part by differing attitudes toward privacy.

Insurance companies have long been “datavores,” vacuuming up ever-growing reams of information about everything from ancestry and health to lifestyle and location to make optimal quote decisions. But now, the industrial-size quantities of fast-changing data are clearly beyond human-scale understanding. Buying histories, travel data, lifestyle data, medical information and outdoor activity data – gathered in real-time – is all in the mix. And by partnering with other industries – like financial

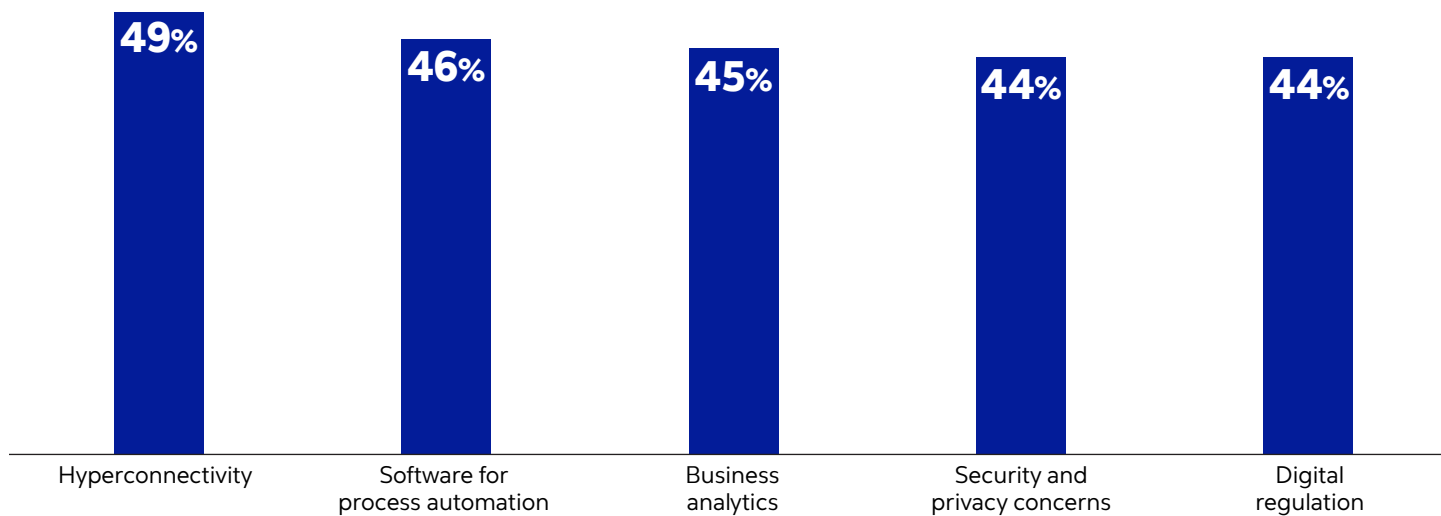
institutions, retail, automotive and recreation – insurers open the floodgates to even more valuable data about their customers.

Insurers are also pressured today to go beyond analyzing past behavioral patterns for pricing and underwriting, and make predictions using current behavioral data. They’re now working to provide algorithmic-driven, flexible, on-demand insurance offerings that target customer behavior and trends – as they happen, in-the-moment. How effectively insurers instantaneously price and underwrite risk, with minimal intervention and a high degree of precision, will determine their commercial success vs. their competitors. This requires data mastery at the core of the enterprise.

It also means rethinking the organization from top to bottom: building robust application programming interfaces (API) that seamlessly connect to commercial partners; installing a sophisticated analytics platform that understands the market; and designing advanced machine-learning algorithms that can price risk and detect fraud on a massive scale. The race is on.

## Data mastery predicates success

Respondents were asked what impact the following forces would have on work by 2023. (Percent of respondents saying “strong impact”)



Response base: 285 insurance executives

Source: Cognizant Center for the Future of Work

Figure 1

## Scrambling to win the digital arms race

Today, just over one-third of respondents say they're ahead of their competitors in terms of their digital capabilities. By 2023, that number will almost double. Since no more than half of insurers can actually be above average, mathematically, time will tell which ones will emerge as leaders.



**The pace of this change is clear from our study findings. While just over one-third of insurance respondents currently believe they’re ahead of their competitors in terms of their digital capabilities, almost double that number expect to be ahead by 2023 (see Figure 2).**

Since no more than half of insurers can actually be above average, mathematically, time will tell which ones emerge as leaders, but the direction of travel is clearly uppermost in executive minds.

So, amid the continued emergence and interest in insurance startups and insurtechs – which, meanwhile, continue to struggle with regulatory and other hurdles – traditional insurers are moving ahead, quickly, with digital.

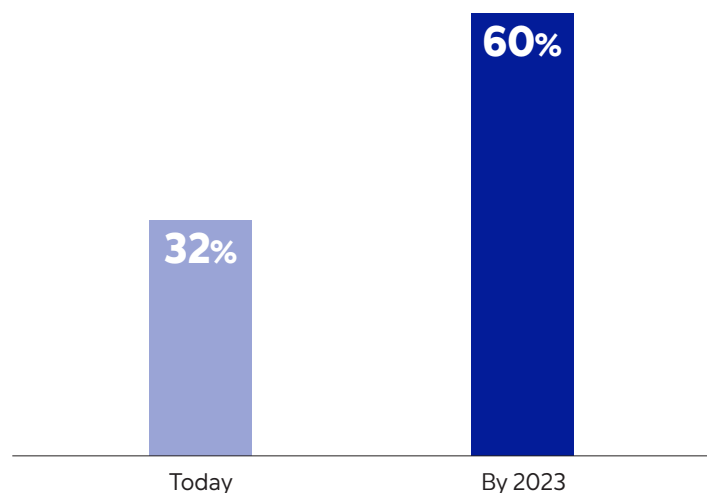
To underscore the point, our study reveals that the volume of revenue flowing through digital channels is expected to rise from 10% this year to 16% by 2023 – underscoring why future success depends on APIs that can link seamlessly into legions of new customers and partners. These APIs support a flexible and robust technology platform that enables process improvement, greater efficiencies and faster product innovation.

These new digital distribution models mirror the changes in customers themselves, who are increasingly digital-first. Their loyalty lasts as long as it takes to download an app, search, compare and select the required coverage. Increasingly, customers expect a holistic, personalized and proactive approach to life and wellness management, delivered instantaneously through the tap of a screen, with offerings configured precisely to what they need now. (Moving to a new house? Tap here to protect your valuables during the move and get a discount on your home insurance).

Meanwhile, business clients require products and services to be modular, available through an extended range of commercial players that bundle offerings together for convenience and interoperability (see Quick Take, next page).

**The digital arms race heats up**

Respondents were asked how their company compares with the competition in applying digital technologies to transform business strategies and processes, now and by 2023. (Percent of respondents saying “far ahead” or “ahead”)



Response base: 285 insurance executives  
 Source: Cognizant Center for the Future of Work  
 Figure 2

Increasingly, customers expect a holistic, personalized and proactive approach to life and wellness management, delivered instantaneously through the tap of a screen, with offerings configured precisely to what they need now.



A graphic consisting of two white brackets, one above and one below the text "Quick Take".**Quick Take**

## Dynamics shift as strategic alliances proliferate

As customers seek more personalized and interactive ways of buying insurance, insurers will need to enable deeper cooperation along the value chain. Think, for example, of a single, integrated insurance package that encompasses health, life, property, liability and financial services. Each time a customer gets a new job, takes up a risky new hobby or buys a new car or gadget, this integrated insurance package would automatically adjust and align with the customer's new reality. And the customer could feel safe and confident in the knowledge that their insurer is truly in touch with their specific needs and ambitions.

To make this happen, insurers will need to partner with other market players (like online real estate marketplace company Zillow or e-commerce platform Shopify). Even when insurers don't own the customer relationship, the speed with which they respond with relevant, in-the-moment experiences will build the foundation of consumer trust. By connecting with startups or insure-techs, traditional insurers could deliver new insights about customer behavior and gain relevance in the wider market. Customers would increasingly expect this holistic approach, as data and algorithms offer instantaneous and flexible coverage, as and when required.

Building new commercial consortia or ecosystems in this way will ensure insurers collect even more valuable data about their customers and can bundle their offerings into more comprehensive, interactive value propositions.

Prerequisites for success in this ecosystem-driven world are zero-touch processes that enable risk modeling at scale, interoperability between disparate systems, and algorithms that can mine data for meaning and opportunity.

For example, AI-powered bots that are continuously fed with data could operate 24x7 to deliver a personalized policy within seconds (and at hyper-scale). AI, coupled with IoT and automation, could also forecast the future more accurately, streamline claims handling, detect fraud, make smarter underwriting decisions and minimize unnecessary human interaction.

This matters when markets encompass hundreds of players with millions of customers and billions (and billions) of data points. The complexity and risk of emerging ecosystems demand new configurations between people and the machines that support them.

## A real-time world requires intelligent machines, automation

As insurers work to redefine their processes as simple, fast and transparent, it's clear that technology augmentation will play a major role. Both claims processing and underwriting/risk assessment will change dramatically between now and 2023, according to respondents.



**As real-time, flexible, location- and interest-based targeting for insurance products becomes normalized, it will profoundly change the nature of risk and how risk is assessed.**

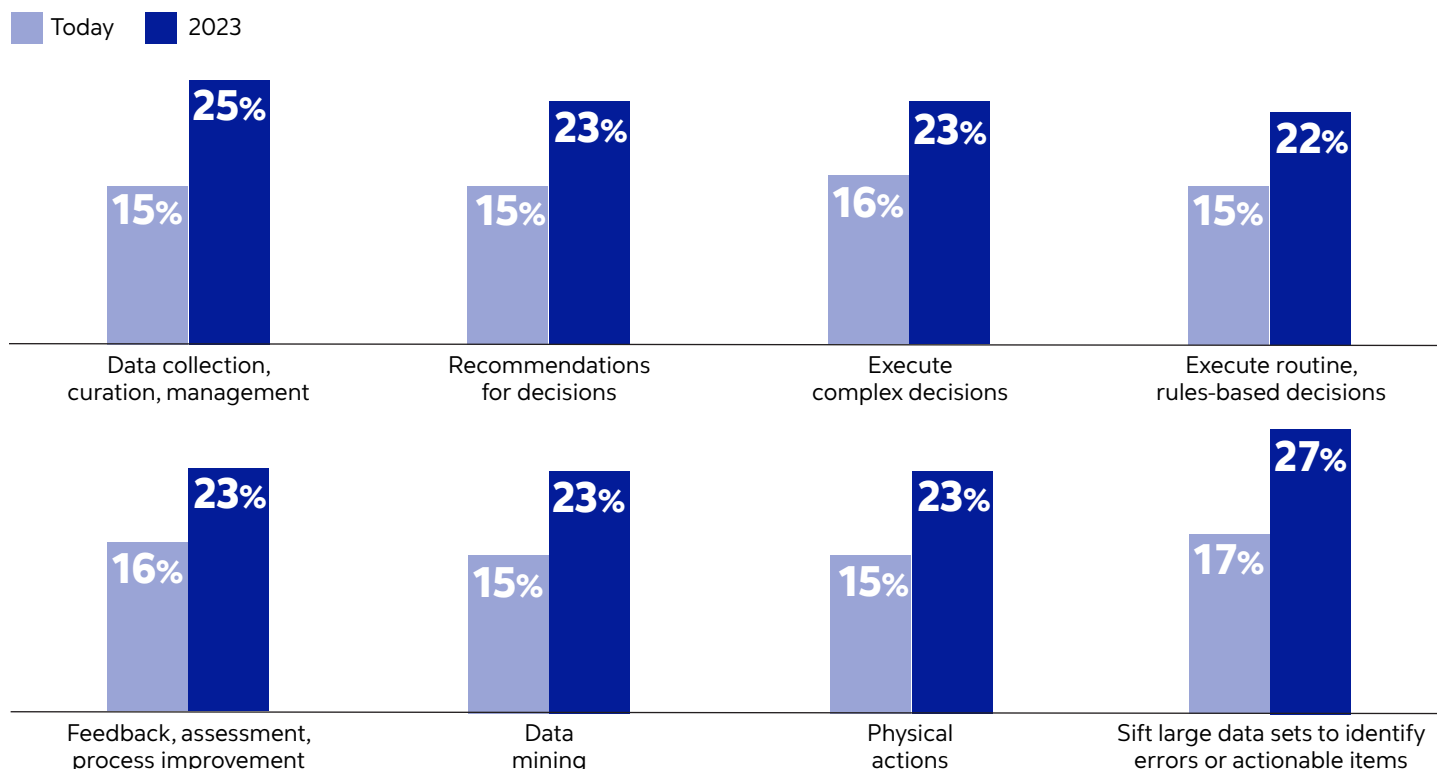
For example, how should a pricing engine model a micro-insurance transaction when a tourist picks up an electric scooter and zips around an unfamiliar city? How should commercial property insurers use the data generated by smart buildings to evolve a workplace policy by monitoring health impacts on employees down to the exact vicinity of their workstation? How could an insurer use the vast quantities of data generated by telematics in vehicles to personalize premiums based on driving behavior or to model an accident to understand where the ultimate liability rests?

The complexity and scale of this work is reflected in our study, which shows the ratio of work performed by humans vs. intelligent machines will increasingly tip in favor of the latter, particularly in the areas of data management and sifting (see Figure 3).

With growing volumes of data, machine-learning systems are needed to prepare the data to ensure it’s accessible, reliable and timely enough to be of business value. As a leading German insurer in our study said, “We’ve invested extensively into data mining and AI over the last 36 months, and we’ve collaborated with a university to develop better methodologies for categorizing corporate risk.” As a result, his company can now offer better investment decisions with a detailed view of the risk landscape. “We are working to integrate risk event-related data with statistical analysis and text mining. And our improved risk management system leads to more rational pricing, and losses can be mitigated beforehand.”

**The march of the machines continues**

Respondents were asked to what extent specific activities would be executed by machines vs. humans, now and in 2023. (Mean percent of work done by machines)



Response base: 285 insurance executives  
 Source: Cognizant Center for the Future of Work  
 Figure 3



The best customer insights emerge when multiple forms of data can be combined and analyzed for meaning and insight. This means getting past the reports and spreadsheets and bringing in data that is not always structured and formatted, and not always owned by the insurance company itself, including publicly available drone and camera images, or social media sentiment, as well as geolocation and psychographic data. It also means combining this data in new ways, like taking video from street cameras and combining it with traffic data and local tweets to ascertain a particular neighborhood's risk profile.

## Intensified automation transforms process work

As insurers work to redefine their processes as simple, fast and transparent, it's clear that technology augmentation will play a major role. We asked respondents to select two business processes common to the insurance industry and predict their progress with augmenting these processes with technology. As Figure 4 reveals, both claims processing and underwriting/risk assessment will change dramatically between now and 2023 (see Figure 4).

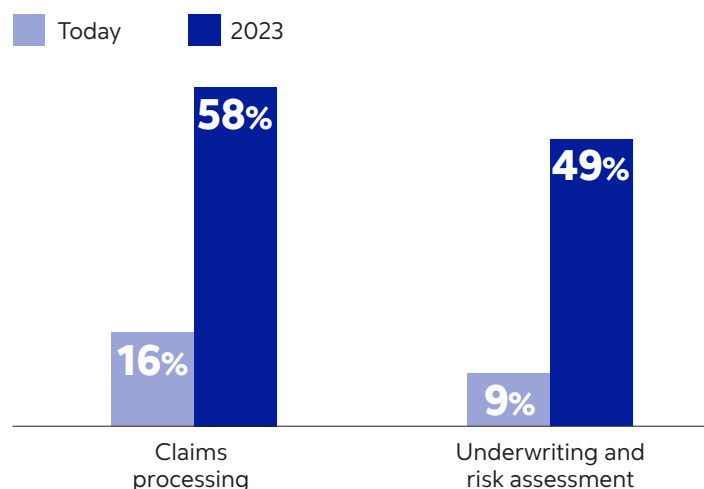
The percent of insurers planning to augment claims processing will jump from 16% today to a staggering 58% by 2023. Underwriting and risk assessment processes will see a similar leap, from 9% today to 49% by 2023. Insurers are investing heavily to make these two processes almost zero-touch, reducing both cost and processing time. According to the CFO at a German insurer in our study, robotics and process automation “have improved our customer service and enhanced service delivery. We've been able to reduce the claims processing time by more than 75% in the last 15 months.”

The technology goes beyond simple automation tools. AI-driven software can now interpret unstructured free text within a claim, deducing semantic meaning within the comments written by the policyholder or claims adjuster. As the CFO from a European insurer from our study said, “AI and predictive analytics are the key ingredients for this [process change]. We've made use of text analytics and image classification for unstructured data problems.”

Both underwriting and claims handling can be streamlined and mined to detect fraud and make smarter decisions while minimizing unnecessary human interaction, which can lead to inaccuracies and bias. Machine learning and AI software can dramatically shorten the claims lifecycle further: Imagine when drones and image recognition software can be spliced into the workflow and algorithms take on more decision-making.

## The shift toward zero-touch processing

Respondents were asked about the progress they expected to make in augmenting key processes between now and 2023. (Percent of respondents who report some level of augmentation: “widespread” or “implemented projects/good augmentation”)



Response base: 285 insurance executives  
Source: Cognizant Center for the Future of Work  
Figure 4

Technology providers like Eagleview can now add images from geographic information systems to assess and analyze the damage before and after a natural catastrophe. The ability to replace manual field assessments with an automated evaluation carried out by a drone can boost efficiency and reduce human risk, especially in the aftermath of a catastrophic event.

Both underwriting and claims handling can be streamlined and mined to detect fraud and make smarter decisions while minimizing unnecessary human interaction, which can lead to inaccuracies and bias.

## Human-machine teaming dominates the workplace

The skills that will be most important to develop – decision making and analytics, according to our respondents – underscore a new era of human and machine teaming. These skills reflect, once again, the challenge and necessity of harnessing data and gaining quick insights at scale.



**The impact of technologies like automation, AI and IoT on insurance work will be profound, according to our study.**

Figure 5 reveals a clear and compelling message of an industry moving at speed through a series of changes: 91% of respondents expect deep and sustained change between now and 2023 – higher than the industry average benchmarked at 88%. As insurance now morphs into a hotbed of technology, the impact on jobs is clear as work becomes more specialized and technical.

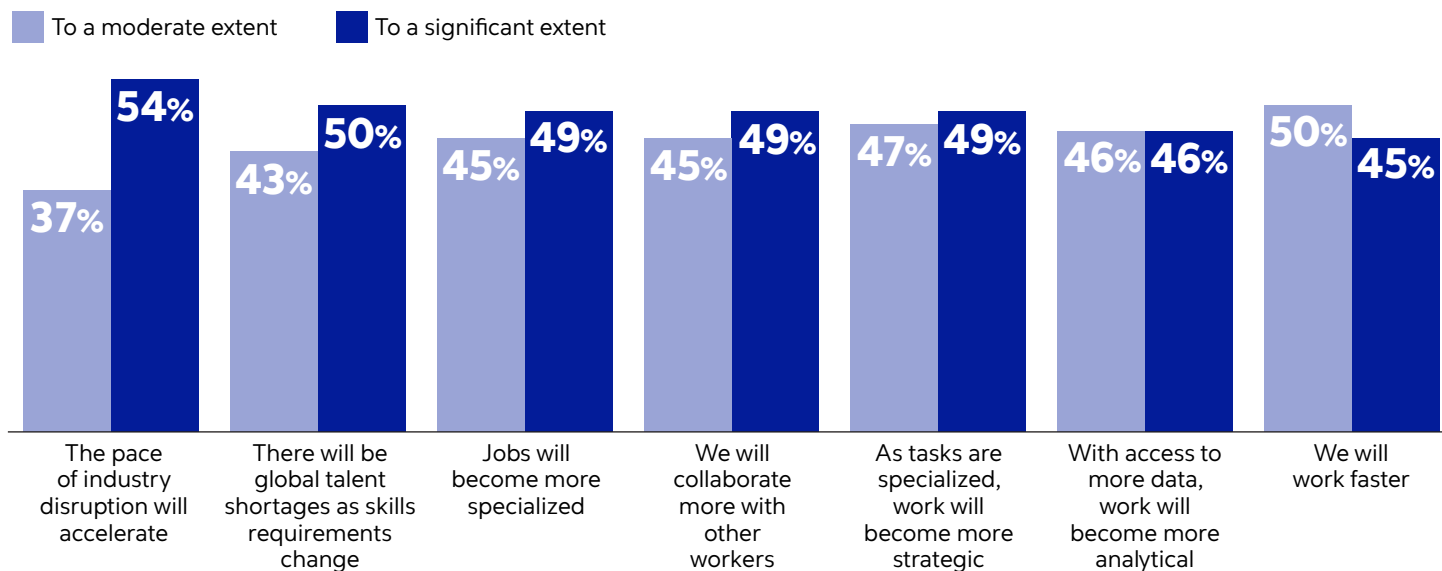
An overwhelming majority of executives believe work will become both more automated and more strategic (96%). Jobs will become more specialized (94%), and the skills needed to do them will change significantly (93%). The call center exemplifies some of these changes. Using conversational AI and natural language processing (NLP), insurers can develop systems that process the content of phone calls in real time,

and detect the caller’s underlying emotions through sentiment analysis. Cognitive systems can guide chatbots to respond to customers and escalate work to upskilled agents when tense situations need specialized, human-driven handling. This can result in higher customer retention rates, lower agent turnover and the insights to take the customer experience to the next level.

Success will depend on how well insurers can blend and extend the strengths of their people with the capabilities of machines. New workflows need constructing so that the most predictable, rote and repetitive activities are handed off to software, while humans specialize in using judgment, creativity and language. By doing so, traditional insurers can begin to shift toward becoming a modern enterprise that takes the business of insurance forward (see Quick Take, next page).

**Insurance work will grow more specialized, strategic and collaborative**

Respondents were asked whether they agreed with the following statements on how their work would change. (Percent of respondents saying they agree)



Response base: 285 insurance executives  
 Source: Cognizant Center for the Future of Work  
 Figure 5



## A skills gap threatens to spoil the party

Technology is the core curriculum for modern work. But without the workforce to support these new capabilities, insurers won't progress on the work ahead.

According to insurance respondents, the future workforce needs an array of newly skilled workers, including big data specialists, data visualization experts, data integrators, process automation experts, security analysts, human-machine interaction designers, robotics engineers, blockchain specialists and machine learning

engineers, among many others. But these skills aren't easy to acquire. As seen in Figure 5 (page 14), half of our respondents expect a significant talent shortage by 2023. And as businesses experience severe skills shortages, they'll need to work harder to attract, retain and engage workers.

Central to combating this issue is the concept of "upskilling" – instilling in the workforce skills and capabilities that cannot be supplied by even the smartest of machines. This is as true for those in the boardroom as for those at the HQ or in the call center.

## Quick Take

### Building a modern insurance firm

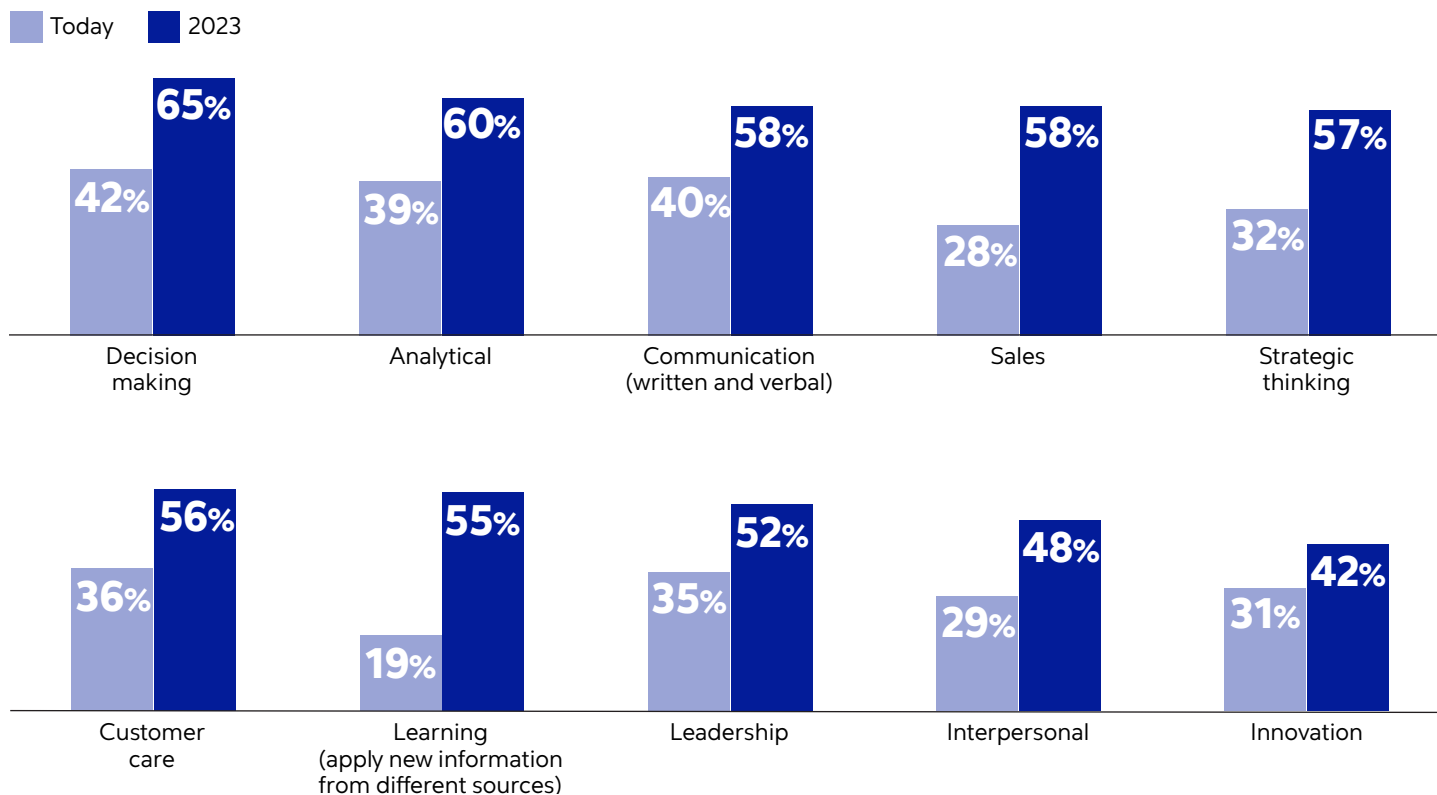
In an insurance market worth \$6 trillion, and companies operating in thousands of markets with millions of niches, the idea of one platonically ideal modern insurance organization is improbable. But there are certain high-water marks in the greater digital landscape that everyone will understand – the innovation of insure-tech Lemonade; the presentation layer of WSJ.com; the banking experience of Revolut; the sheer utility of HotelTonight; the analytic fire power of Palinter, etc. The job of the modern business leader is to mix these inspirational cross-industry examples with ones specific to the particular race their organization is trying to win. How quickly can it launch new products in a territory? How does a call center answer a customer query in a zero-touch model? How quickly can risk be priced and underwritten? Where should its people be based?

We believe the modern insurance company will be able to launch new products in multiple markets in weeks rather than the current 12 to 18 months. It will be able to modify products based on sophisticated analytics that understand the market and the customers it's trying to serve. It will feature a robust set of APIs that link into thousands of customers and partners, so insurers collect even more valuable data about their customers and can bundle their offerings into more comprehensive, interactive value propositions.

The modern insurance company will aim to have zero-touch processes to enable risk modeling at scale. Continuously fed with data, AI-powered bots will be available 24x7 and deliver a personalized policy within seconds. And the talent model it uses will be global.

## Decisioning skills move center-stage

Respondents were asked which skills would become more important than previously, now and by 2023.  
(Percent of respondents)



Response base: 285 insurance executives

Source: Cognizant Center for the Future of Work

Figure 6

The skills that will be most important to develop – decision making and analytics, according to our respondents – underscore a new era of human and machine teaming (Figure 6). These skills reflect, once again, the challenge and necessity of harnessing data and gaining quick insights at scale.

This challenge is familiar to other industries as they grapple with data: With so much information, how can the best decisions be made most quickly? How can risk be effectively calculated with so many factors now in play? Ethical and trust issues will

also emerge: With so many decisions automated by algorithms, what is the best balance of human insight and judgment? Answering these questions will require insurers to balance work between people and machines.

New workflows will need constructing in which the most predictable, rote and repetitive activities can be handed off to machines, while humans specialize in using judgment, creativity and language that complements the focus on automation.

# Winning the digital arms race

New technologies can improve trust but also put new strains on it. How well insurers parse work between people and machines, and make decision making open and transparent, will ensure customer trust as the future of insurance unfolds.





## Insurers have a window of opportunity to take aggressive steps to modernize everything, from their business and operating models, to their processes and the roles and tasks that people do, all with an eye on how today's customer wants to interact.

To successfully move into this new world of data, machines, hyper-personalization and consortia building, insurers should consider the following:

- I **Build robust API-driven strategies.** Construct an API layer to link with customers and partners. By connecting with other industries and innovative startups, insurers can unlock new insights about their customers. Advanced machine-learning algorithms and predictive analytics can power risk engines so insurers can effectively predict customer needs and proactively offer solutions. Even when they don't own the customer relationship, insurers' ability to offer relevant, in-the-moment experiences will become the new pillar of consumer trust.
- I **Reorganize for speed and agility.** Everyone in the organization needs to be clear about their roles, capabilities and the structures required to become digital-first. New processes will be executed by networks of teams operating in a work culture characterized by flat management styles and autonomy, rather than departmentalized structures that are bureaucratic and slow to change. Rapid learning about customer behaviors and fast decision cycles can only be enabled by a strong IT foundation and then united through a common purpose.
- I **Reflow work across the business.** Empower teams to swarm around specific challenges and continually deploy them on high-value projects, like an emerging insurance niche or risk area. These teams will comprise a diverse mix of expertise across functional boundaries: product and marketing specialists working alongside risk specialists, ecosystem experts, data scientists and UX experts focused on shared strategic goals and aligned with a specific phase of the customer journey.
- I **Give teams a fresh perspective.** Think about catalyzing the shift by developing more diverse teams that understand the future of how things will work for customers. Someone with an engineering background can help product teams improve processes between teams. Someone with a startup background can start scanning for new ideas and niches that warrant deeper analysis. Work with HR to improve the employee brand, recasting insurance as a hotbed of new technology and radical change, not a fusty backwater with creaky processes.

- I **Rethink jobs into tasks and roles.** Cloud enablement and robotic process automation tools are rapidly automating claims processing and underwriting. This can free up the workforce and give people time to focus on investigating what customers genuinely want. Start reshaping the jobs of today into the jobs of tomorrow by looking at tasks, teams and the required talent/skills needed to make people and machine teaming a reality. Prepare the workforce for these profound changes in how they work, perhaps by instituting a skills academy.

## Emerging into the digital future

For insurers, digital is no longer a nice-to-have, an interesting adjunct to the main business. A fully developed, sophisticated and hyper-scale digital platform is the only means to ensure commercial relevance and a financial future in the next decade. Before the pandemic, this truth was obvious to some but not all. Now, it's completely self-evident.

The quality, speed and confidence of how a modern insurance company prescribes, makes and executes decisions will impact everything, from brand perception to revenue growth – especially when pricing and underwriting risk. Staying relevant means continuously modernizing decisioning frameworks, and ensuring the best decisions are reached at speed.

New technologies can improve trust but also put new strains on it. How well insurers parse work between people and machines, and make decision making open and transparent, will ensure customer trust as the future of insurance unfolds.

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# Methodology

Cognizant commissioned Oxford Economics to design and conduct a study of 4,000 C-suite and senior executives, including 285 insurers. The survey was conducted between June 2020 and August 2020 via computer-assisted telephone interviewing (CATI). Approximately one-third of the questions were identical to those included in the 2016 Work Ahead study, allowing us to compare responses and track shifting attitudes toward technology and the future of work.

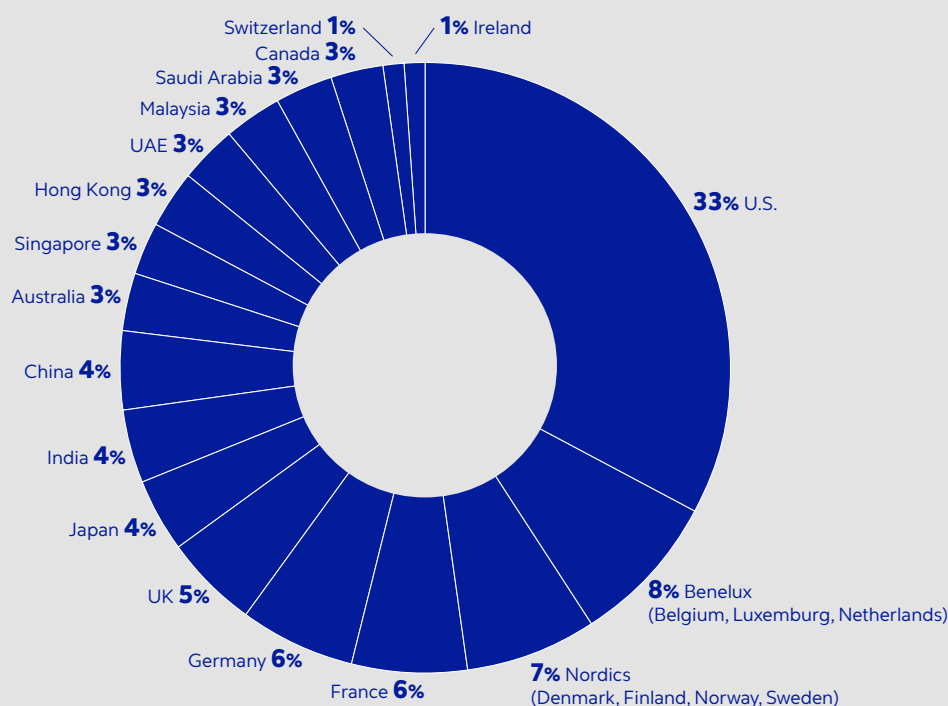
Respondents were from the U.S., Canada, UK, Ireland, France, Germany, Switzerland, Benelux (Belgium, Luxemburg, Netherlands), Nordics (Denmark, Finland, Norway, Sweden), Singapore, Australia, Malaysia, Japan, China, Hong Kong, India, Saudi Arabia and UAE. They represent 14 industries, evenly distributed across banking, consumer goods, education, healthcare (including both payers and providers), information services, insurance, life sciences, manufacturing, media and entertainment, oil and gas, retail, transportation and logistics, travel and hospitality, and utilities. All respondents come from organizations with over \$250 million in revenue; one-third are

from organizations with between \$250 million and \$499 million in revenue, one-third from organizations with between \$500 million and \$999 million in revenue, and one-third with \$1 billion or more in revenue.

In addition to the quantitative survey, Oxford Economics conducted 30 in-depth interviews with executives across the countries and industries surveyed. Interviewees who responded to the survey have a track record of using emerging technology to augment business processes. The conversations covered the major themes in this report, providing real-life case studies on the challenges faced by businesses and the actions they are taking, at a time when the coronavirus pandemic was spreading around the world and companies were formulating their strategic responses. The resulting insights offer a variety of perspectives on the changing future of work.

The following figures represent the demographics of the 4,000 respondents from the full global study.

## Respondents by geography



(Percentages may not equal 100% due to rounding)

## Respondents by role

- 13%** Vice President
- 13%** Chief Operating Officer
- 13%** Director reporting to senior executive
- 13%** Senior Vice President
- 12%** President
- 12%** Chief Executive Officer
- 12%** Chief Financial Officer
- 12%** Other C-suite Officer

## About the authors



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Euan Davis leads Cognizant's Center for the Future of Work in EMEA. A respected speaker and thinker, Euan has guided many Fortune 500 companies into the future of work with his thought-provoking research and advisory skills. Within Cognizant's Center for the Future of Work, he helps ensure that the unit's original research and analysis jibes with emerging business-technology trends and dynamics in Europe, and collaborates with a wide range of leading thinkers to understand how the future of work will look. Previously, Euan held senior analyst, advisory and leadership positions at Forrester Research, IDC and CEB.

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Chris Blatchly is the Chief Digital Officer and Consulting Leader for Insurance at Cognizant. Chris helps insurers harness the power of new technology and the information it creates to build their capabilities and transform their businesses. As a former consulting partner, software company business unit leader and large company IT executive, he has a unique perspective on technology strategy and executing process-driven business transformation. Chris has a deep background in insurance and financial services, and he has often been at the forefront of working with the latest technologies and successfully implementing them for his clients. He holds an MBA in marketing from the University of Toronto, a master's degree in economics from Western University and a bachelor's degree in economics from Trent University.

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# THE WORK AHEAD

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Center for  
The Future of Work

## About the Center for the Future of Work

Cognizant's Center for the Future of Work™ is chartered to examine how work is changing, and will change, in response to the emergence of new technologies, new business practices and new workers. The Center provides original research and analysis of work trends and dynamics, and collaborates with a wide range of business, technology and academic thinkers about what the future of work will look like as technology changes so many aspects of our working lives. For more information, visit [Cognizant.com/futureofwork](http://Cognizant.com/futureofwork), or contact Ben Pring, Cognizant VP and Director of the Center for the Future of Work, at [Benjamin.Pring@cognizant.com](mailto:Benjamin.Pring@cognizant.com).

## About Cognizant

Cognizant (Nasdaq-100: CTSH) is one of the world's leading professional services companies, transforming clients' business, operating and technology models for the digital era. Our unique industry-based, consultative approach helps clients envision, build and run more innovative and efficient businesses. Headquartered in the U.S., Cognizant is ranked 194 on the Fortune 500 and is consistently listed among the most admired companies in the world. Learn how Cognizant helps clients lead with digital at [www.cognizant.com](http://www.cognizant.com) or follow us [@Cognizant](https://twitter.com/Cognizant).

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