Woodhurst

The AI Readiness Gap:

Are Insurers Structurally Prepared?



There's a real urgency to accelerate AI, but firms need to take a step back and ask: what is the business problem we're actually trying to solve? Without that clarity, you risk moving quickly without creating meaningful value.

- Liz Ryan , Head of P&C and ERM Transformation, Zurich Insurance

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Foreword

There is no shortage of conversation about AI in insurance.

Across the industry, we all hear about firms experimenting with new tools, exploring use cases and asking where AI could improve the way they work. But I think we are reaching the point where the conversation needs to move on.



Penny Jones
AI Governance Lead, Zurich Insurance UK

The question is no longer simply “what can AI do?”

We need to ask whether our organisations are ready to use it well and whether we are thinking broadly enough about what being ready actually means. My own journey into Responsible AI started before AI and innovation became part of everyday conversation. Working with data and predictive models raised questions that went beyond whether something was technically possible. We could use particular data. We could build particular models. But should we? What would it mean for the customer? Was it fair? Could we explain it? Who would be accountable for the outcome?

Those questions are even more important today.



For me, being ready for AI isn't about having the latest technology or running the most pilots.

It means creating the conditions around the technology that allow it to be used confidently and responsibly. That starts with being clear about the problem you are trying to solve. Some of the most useful applications of AI aren't necessarily the most exciting ones. They can be as simple as helping colleagues make sense of long documents, extracting information from broker files or reducing the time spent producing management information. Insurance organisations hold enormous amounts of valuable information in emails, PDFs, documents and other unstructured sources. Used well, AI gives us new ways to make sense of it.

But finding a good use case is only one part of the challenge.

You need data that can be accessed and used appropriately. Technology that works within the realities of the organisation. Clear ownership and governance. An understanding of the risks and controls. A way of knowing whether the investment is actually improving outcomes.

And, critically, you need to bring your people with you.

That last point can sometimes get lost. Much of the discussion about AI understandably focuses on technology and regulation, but ultimately it is our customers and our colleagues who experience the consequences of the decisions we make.

Responsible AI therefore cannot just be a check at the end of a project.

Safety, transparency, accountability and reliability need to be considered from the beginning. It doesn't matter how technically correct a statistical model is, if it causes harm to a human being, then something has gone wrong.

That is why structural readiness matters.

It is not one technology programme, one governance framework or one data exercise. It is the combination of the choices an organisation makes about its strategy, its people, its data, its technology, its controls and how it turns ideas into outcomes.

The insurance sector has a significant opportunity in front of it. We should be ambitious about what AI could enable, but equally thoughtful about how we get there. The organisations that make the greatest progress will be those that build the confidence and foundations to use AI in a way that creates value while retaining the trust of their customers and their people.

Penny Jones



Introduction and Purpose

As insurers invest in AI, an important question is emerging:

Is insurance ready to turn AI experimentation into sustainable business value?

While the technology itself continues to advance, successful adoption depends on more than identifying and testing out promising use cases. It requires the right strategy, people, processes, governance and delivery capabilities to support AI in day to day operations.



To explore this, Woodhurst spoke with senior insurance leaders about their experiences of adopting AI, the challenges they are encountering and what they believe organisations need to get right. Drawing on these conversations, our transformation experience and developments across the insurance market, this report examines the gap between AI ambition and organisational readiness, and provides a practical framework to help insurers assess their own preparedness.

Executive Summary

The challenge for insurers is no longer simply identifying opportunities for AI. It is building the organisational capability to turn those opportunities into sustainable business value.

Through our interviews, we found a lot of ambition and areas where firms have experimented across the sector. However, promising initiatives can struggle to progress into day to day operations because the wider organisation is not always built to support them.

Three key findings emerge from our research:

1. AI ambition is moving faster than organisational readiness.
2. Delivering value requires more than successful technology.
3. There is no single route to AI readiness.

The findings point to six connected areas of organisational readiness:



Strategy, Governance & Operating Model



Use Case, Value & Benefits Management



Data Foundations & AI Readiness



Technology, Architecture, Vendors & Delivery



Responsible AI, Risk & Compliance



People, Adoption & Change.

The report brings together the experiences shared by industry leaders, examines the structural barriers to scaling AI and explores how insurers can strengthen these six areas. It also considers the insurance AI ecosystem and provides a Leadership AI Readiness Assessment to help organisations identify where they are well positioned to progress and where further action may be needed.

The opportunity for AI in insurance is significant

Realising it will depend less on the number of tools or pilots firms deploy and more on their ability to embed AI in ways that deliver lasting value.

Why Now:

The Opportunity in Insurance

The pressure to act is coming from several directions. Boards and competitors are pushing firms to explore AI, while customer expectations continue to rise. Simultaneously, regulators are demanding stronger evidence of outcomes and clearer accountability. While AI is not the regulatory requirement, it may become one of the tools firms use to respond.

We understand the opportunity for insurance through four connected themes:

- ↘ **Competitive pressure**
- ↘ **People and capacity**
- ↘ **Customer outcomes**
- ↘ **Data and knowledge**

> Insurers face continuing pressure to improve operational efficiency. AI presents an opportunity, but leadership needs to assess whether the investment delivers tangible benefits through cost savings, increased processing capacity or better decision making.

Karthik Srinivas, Head of Data & AI Governance, MS Amlin

01 Competitive Pressure

AI is becoming a board level priority, and insurers are increasingly conscious that competitors are building experience, capability and organisational confidence. The risk of waiting is therefore relative as well as absolute: a firm's position can weaken even if its existing performance remains stable.

> If every insurer has access to the same AI technology, the question becomes: what will differentiate one firm from another? The technology alone will not be enough; it is how you apply it to your business that will make the difference.

Stuart Gee, Claims Director, MX Underwriting

The pressure to keep pace can lead firms to begin with a solution rather than a clearly defined business or customer problem. Competitive pressure is also broader than another insurer launching a better product. AI enabled platforms, intermediaries and digital services may influence how customers compare products, seek advice and manage claims. Over time, this could change who controls the customer relationship and where value is created across the insurance ecosystem.

02 People and Capacity

AI can reduce the time employees spend searching for information, rekeying data, reviewing standard documents and completing routine administration. Thus, firms can use the resulting capacity to improve service, reduce pressure on operational teams, support growth and focus specialist expertise on work requiring judgement, empathy or complex decision making, such as complex claims, underwriting decisions or supporting vulnerable customers.

> In specialty insurance, reviewing policy documents is often time-consuming, particularly where risks and wordings vary. AI helps teams identify exclusions and exceptions faster, freeing up time for detailed review and professional judgement.

Karthik Srinivas, Head of Data & AI Governance, MS Amlin

AI can release capacity, but the bigger opportunity comes from redesigning how work is done. Firms should first consider whether a process still serves its intended purpose before deciding where automation can add value.

Firms must make deliberate choices about where AI should assist employees, where human judgement must remain central and how roles and processes should change. Employees need to be involved early and given practical, role specific support if new tools and ways of working are to be adopted successfully.

> The question shouldn't just be whether AI can automate the process we have today. We should be asking whether that process should exist in that form at all.

Penny Jones, Responsible AI Lead, Zurich Insurance UK

03 Customer Outcomes

For customers, whether individuals or businesses, the benefit of AI should show up in everyday experiences: a quicker claims update, fewer requests for the same information or a clearer response on cover. In commercial and specialty insurance, the relationship is often managed through a broker. Improving how insurers and brokers share information and resolve queries can therefore make a real difference to the customer, even without direct contact with the insurer.

In life insurance, for example, Aviva has introduced a generative AI tool that condenses GP reports into focused summaries for life insurance underwriters. The underwriter retains responsibility for the final decision, but can reach it more quickly with the relevant medical information brought together. This demonstrates how AI can improve customer responsiveness while retaining human judgement.

The objective should not be to remove people from every interaction. Routine and lower consequence activities may increasingly be supported by AI, while complex claims, vulnerable customer situations and high impact decisions will continue to require human judgement and accountability.

Regulators are increasing expectations around customer outcomes, evidence, governance and accountability. AI may help insurers meet some of those expectations more efficiently, including by analysing customer interactions and records at greater scale. However, the requirement is to deliver and evidence appropriate outcomes, regardless of the technology used.



Trust will therefore depend on how AI affects the customer, not merely on whether the underlying technology performs accurately. Firms will need to understand who may be affected, test for unintended harm and make it clear how customers can seek human review, including through their broker.

04 | Data and Knowledge

Insurers are sitting on large volumes of information across claims notes, policy documents, broker correspondence, call transcripts, emails and customer records. The opportunity is not simply to access more data, but to make existing information easier to find and use so employees can make faster, better-informed decisions.

> There is a goldmine of information sitting in emails, PDFs and Word documents that organisations have historically struggled to use. AI gives us a way of unlocking that information without waiting for every legacy system to be rebuilt.

Penny Jones, Responsible AI Lead, Zurich Insurance UK



Unlocking value from data does not mean insurers need to fix their entire data estate before they start. The more practical question is what information is needed to solve the problem in front of us, whether it can be accessed and used safely, and what needs to improve for that specific use case to work.



AI creates opportunities to extract and summarise information, identify patterns across claims and complaints, improve access to internal knowledge and support better operational and management decisions. That being said, not all of an insurer's valuable knowledge sits in its systems. Much of it sits in the experience and judgement of its people. As experienced underwriters, claims specialists and other experts retire and leave the industry, that knowledge can leave with them. The incoming generation will need to learn that experience from scratch in a world that's very different to when their predecessors joined 30+ years ago. Having the right systems of intelligence means we can capture, organise and make more of that expertise available to the people who come next.

So where does the structural readiness gap fit in?

What can be done?

What we heard:

The Structural Readiness Gap and Our Woodhurst AI Value Proposition



Across our interviews, we heard no shortage of ambition. Insurers are experimenting with AI, employees are finding their own uses for it and leadership teams increasingly recognise its potential. The challenge is what happens next.



Too many promising ideas struggle to move from experimentation into day-to-day operations. Technology may work, but ownership is unclear, data is not ready, controls have not been agreed, employees have not been brought with it or there is no clear path to measurable value.

This is the structural readiness gap.

01 | Why insurers struggle to move from experimentation to scale

AI activity is taking place across the insurance sector, but much of it remains fragmented and experimental. Individual teams are testing tools, developing proofs of concept and identifying potential applications, yet relatively few initiatives progress into scaled, business as usual capabilities.

Several interconnected barriers emerged from our interviews.

01

Unclear strategic alignment and ownership.

AI activity is not always anchored to a defined business or customer problem. Decision making can also be fragmented across business, technology, data, risk and compliance teams.

02

Technology led use cases.

Initiatives may begin with an interesting tool rather than the scale of the underlying problem, the expected value or a clear view of current performance against which improvement can be measured.

03

Siloed delivery.

AI projects can sit within individual functions even though insurance journeys frequently cross multiple teams, systems and control areas.

04

Data and knowledge limitations.

Firms may not know what information is needed to support a use case, whether it is sufficiently reliable or whether it can be accessed and used safely.

05

Risk and compliance uncertainty.

Questions concerning personal data, explainability, customer outcomes, third party tools and human oversight can cause initiatives to stall when proportionate controls have not been established.

06

Limited employee readiness.

Employees may be uncertain about how AI will affect their roles and lack the confidence, training or practical examples needed to use it effectively.

07

Weak routes into production.

Technically successful pilots may lack agreed funding, integration, approval, ownership, maintenance and business as usual support.

08

Unclear value and adoption.

Benefits may not have a named owner or measurable baseline, and adoption is not always tracked after implementation.

Addressing these barriers requires coordination across business, technology, data and control teams. When departments pursue AI independently, successful experiments can remain isolated rather than becoming capabilities the wider organisation can use.

> Where different departments approach AI piecemeal, you can end up with teams developing slightly different solutions to the same problem. A more joined-up approach helps organisations build capabilities that can be shared and scaled.
>
> **John Pyall, Chief Underwriting Officer, China Taiping**

For example, an insurer might successfully test a tool that extracts information from broker submissions. Moving that tool into production requires more than proving its technical accuracy. The firm must integrate it with underwriting systems, confirm that the data can be used safely, establish appropriate human oversight, obtain funding and approval, and determine who will own and support it.

Without those arrangements, a technically successful experiment remains a pilot. That gap can take years to surface, and the cost is not only the investment but the organisational confidence spent alongside it.

These challenges also extend beyond an insurer's own organisation. In the London Market, workflows connect brokers, carriers and technology partners, each with different systems and approaches. As these organisations introduce AI, carriers may face additional integration and support demands where information and processes do not align. Readiness therefore also requires coordination with partners on how information is exchanged and how shared workflows will operate.

> We partnered with a start up and the pilot looked amazing. It ticked all the boxes. Two and a half years later, we switched it off because it could not scale into real life.
>
> **Liz Ryan, Head of P&C and ERM Transformation, Zurich Insurance**

These barriers reinforce one another. A valuable use case without accountable ownership will stall; a capable tool without employee confidence may remain unused; and a deployed solution without benefit ownership may never demonstrate value. **Scaling AI therefore requires a joined up organisational capability, supported by coordination with external partners where workflows cross organisational boundaries.**

02 How insurers are responding

There are encouraging signs of progress. Some insurers are establishing cross functional AI forums, connecting AI activity more closely to business priorities and capturing potential use cases through a common process. Others are investing in workforce capability, introducing risk based controls and creating clearer routes from experimentation into production.

The organisations making stronger progress tend to:

	Establish a named executive owner and cross functional decision making forum.
	Connect AI activity to business priorities, customer needs and operational problems.
	Maintain visibility of use cases from initial idea through to live operation.
	Prioritise opportunities according to value, feasibility, risk and problem scale.
	Give priority use cases a business owner, benefit owner and measurable success criteria.
	Define routes into funding, approval, integration and ongoing support.
	Apply controls proportionately according to the potential impact of each use case.
	Involve employees whose roles and processes will be impacted by AI in identifying, designing and testing new ways of working.
	Provide practical, role specific training rather than relying on general AI awareness.
	Measure adoption, customer outcomes and realised benefits after implementation.

A further shift is where capability now sits. Generative tooling has moved a meaningful amount of build capability out of central data science teams and towards colleagues who understand the underlying business problem, provided they are given the tools, permissions and guardrails to use it.

> The central team had been working on it for a year. Zac built a version in three days using Copilot. This is not data science. It is data prompting, combined with his knowledge of risk and insurance.
>
> **Liz Ryan, Head of P&C and ERM Transformation, Zurich Insurance**

This is an argument for domain expertise and enablement rather than for bypassing controls: the same speed that produces a working prototype in days can create ungoverned tooling just as quickly.

These practices are not yet embedded consistently. AI forums can exist without clear decision rights; use case pipelines can grow without effective prioritisation; and training can remain too generic to change how employees work. The priority is therefore to ensure that the different elements operate together.

Responsible AI must also be understood as a question of human impact, not simply technical accuracy or regulatory compliance.

This requires insurers to consider who may be affected, how harm could arise, where human judgement must remain and how decisions can be challenged or reviewed. **Effective governance should enable appropriate innovation while protecting customers, employees and the organisation.**

> It doesn't matter how technically correct your statistical models are—if they're going to cause harm to a human being, it's not right.
>
> **Penny Jones, Responsible AI Lead, Zurich Insurance UK**

03 How does Woodhurst's AI Value Proposition close the gap?

Woodhurst's AI Value Proposition brings together six capabilities that insurers need to translate AI ambition into sustainable business value:

Strategy, Governance and Operating Model

Establishes a clear direction for AI, supported by executive accountability, decision rights and cross functional oversight. It enables firms to manage AI as an organisation wide capability rather than a series of disconnected initiatives.

→ Establishes accountable ownership for AI across underwriting, claims, pricing, distribution and service, with clear decision rights between the business, technology, data, risk, compliance and actuarial teams.

Use Case, Value and Benefits Management

Connects AI ideas to genuine business and customer problems. It provides a consistent way to assess strategic fit, value, feasibility and risk, establish measurable baselines and assign ownership for benefits.

→ Prioritises use cases like submission triage and claims handling against KPIs such as quote turnaround and claims cycle time.

Data Foundations and AI Readiness

Helps firms establish what data and knowledge each priority use case requires before assessing whether it is sufficiently reliable, accessible and safe to use. The objective is not to perfect the entire data estate, but to address the limitations that materially affect value or risk.

→ Assesses whether the required insurance information (e.g. underwriting guidance, policy records, claim notes) is reliable, accessible, appropriately permissioned and suitable for the intended decision.

Technology, Architecture, Vendors and Delivery

Creates a controlled route from experimentation to production. It supports decisions about when to use existing enterprise capabilities, procure a third-party solution or build internally, as well as how solutions will be integrated, operated and supported.

→ Defines how AI tools connect to policy administration, claims, document management, pricing and workflow systems, and how vendors will be monitored and exited.

Responsible AI, Risk and Compliance

Establishes safeguards throughout the AI lifecycle. These include risk assessment, data protection, explainability, human oversight, customer outcome testing, third party assurance, incident management, operational resilience and ongoing monitoring.

→ For AI that may influence underwriting, pricing, claims, fraud, vulnerability or customer communications, the controls might include human review, explainability and audit trails.

> We often talk about how insurance companies need effective, risk based processes around AI. The level of oversight has to reflect the use case for example, what data is it using, who is it interacting with and what is the potential impact? Understanding that will allow you to put the right controls around it
>
> **John Pyall, Chief Underwriting Officer, China Taiping**

Effective safeguards also give insurers the confidence to adapt their use of AI as business objectives evolve. Where solutions are repurposed, firms should reassess their suitability, controls and human oversight for the intended use. Employees should receive the training needed for changing responsibilities, supported by tested fallback arrangements that allow work to continue safely during the transition.

People, Adoption and Change

Ensures that employees understand where AI will create value and have the confidence and practical support to use it appropriately. It involves affected teams early and measures adoption, capability and behavioural change after deployment.

→ Supports underwriters, claims handlers, brokers, actuaries and service colleagues with training and practical guidance tailored to their roles and decisions.

> AI can give you a very confident answer, but that does not necessarily mean it is the right answer. Keeping people in the loop is therefore critical. Bringing employees on the AI journey means more than giving them access to the technology; they need to understand its limitations, know when to challenge it and have the confidence to apply their own judgement.
>
> **John Pyall, Chief Underwriting Officer, China Taiping**

These capabilities must operate together. Strong governance cannot compensate for a use case with limited business value; good technology cannot compensate for poor adoption; and accessible data cannot compensate for unclear accountability.

Woodhurst can begin with a focused diagnostic, such as an AI governance health check, workforce readiness assessment, use case opportunity scan, or technology and vendor review.

This establishes the organisation's current position, material gaps and immediate priorities before supporting design, mobilisation, implementation, assurance and benefits realisation.

The result is a practical route from disconnected experimentation to a managed AI capability.

The Insurance AI Ecosystem

The insurance AI ecosystem spans established providers and newer specialists. The examples below offer a snapshot of a fast moving market, rather than a comprehensive list.

Cytora is an agentic AI platform that enables commercial insurers to digitise and decision risk at scale. Acquired by Applied Systems in September 2025, Cytora's modular platform spans risk digitisation, decisioning and workflow automation – processing submissions from any source, enriching them with external data and routing them decision-ready to underwriters. Cytora is deployed across leading commercial carriers globally.

Compliance and marketing teams use Haast to review customer communications before publication and monitor live content, identifying regulatory risk against firm-specific controls and FCA expectations.

Cluda is a document-grounded AI platform for commercial insurance brokers, used to review policy wordings, schedules, quotes and contracts. It produces clause-referenced comparisons, coverage-gap analysis and renewal reports with the context and traceability brokers need to make confident decisions.

Claims and AML teams use Staple to extract, validate and reconcile information across documents, generating regulatory evidence for each data point. Each field carries a cryptographic provenance record from the moment it's processed, so reviewers can show regulators and auditors exactly what happened to the data, not just where it came from.

Commercial and specialty underwriting teams use Silas to turn submissions, risk-engineering material and claims data into structured intelligence for appetite-led decisions and faster underwriting.

DQPro helps commercial P&C and specialty insurance firms apply critical data checks and controls across their business to find, flag and fix the issues that matter, to improve data quality upstream and reduce downstream operational risk. Delivering confidence that whatever they build with AI next stands on a foundation they can trust and defend. Many of the world's leading commercial P&C and specialty insurers use DQPro to trust the data their business, and their AI, depends on.

Across core insurance workflows, carrier teams use Duck Creek to support underwriting, policy, billing and claims—combining intelligent automation and AI agents with appropriate human oversight.

FintechOS sequences AI adoption around ROI, regulation and each insurer's readiness. Dex, the FintechOS copilot, helps product teams build solutions themselves: they configure products, workflows and decision logic without engineering dependency. Specialised agents then run operations inside governed workflows, from document ingestion and underwriting to policy servicing and claims triage, under human oversight and with full auditability. Insurers start with pre-built agents and extend them with their own.

Imaginera serves the specialty insurance and reinsurance market through three core capabilities: Consultancy, Services and Product. Through deep market expertise and its modular platform, Orca, Imaginera supports insurers, reinsurers and ILS carriers across underwriting, policy administration, claims, finance and wider business operations.

Claims teams use Nolana AI to automate first notification of loss, manage claims throughout their lifecycle, and execute operational workflows, while retaining human oversight and integrating with existing insurance systems.

Guidewire's strategy is to transform the business processes that support P&C insurance with embedded AI, ML, and automation capabilities that reduce claims cost and improve risk selection and pricing. Its roadmap to help drive this transformation includes embedded Answers, Suggestions, and Actions driven by AI to make internal users more productive and help them make better decisions, as well as agentic communications, and autonomous processing that reimagines key P&C insurance business processes.

Leadership AI Readiness Assessment

This checklist helps insurance leadership teams assess whether the organisation is positioned to turn AI ambition into governed and measurable business value that employees adopt.

FOR EACH STATEMENT, SELECT ONE RESPONSE:

1 Not yet - 1 point
Activity is largely informal, reactive or dependent on individual teams.

2 Partly in place - 2 points
Some repeatable structures and capabilities are in place, but not consistently applied across the organisation.

3 Consistently in place - 3 points
The capability is embedded, governed and applied consistently across business areas.

Category	Checklist	Not yet (1)	Partly in place (2)	Consistently in place (3)
Strategy, Governance and Operating Model	**We have a clear AI direction that is linked to business strategy and guides investment and delivery decisions.**	No agreed AI direction or connection to business priorities.	An AI direction exists but is incomplete or inconsistently used.	AI direction is clear, business led and consistently guides investment and delivery decisions.
	A named executive owner, defined decision rights, forums spanning relevant functions and escalation routes govern AI activity across the organisation.	Ownership and decisions are unclear or fragmented.	Some ownership and forums exist, but roles, decisions or escalation routes remain unclear.	Executive ownership, decision rights, forums and escalation routes are clear and operating effectively.
Use Case, Value and Benefits Management	**We identify and prioritise use cases using strategic fit, customer or operational value, feasibility, risk and the scale of the underlying business problem.**	Use cases are selected opportunistically, without a common assessment.	A prioritisation approach exists but is not applied consistently.	Use cases are consistently prioritised by strategic fit, value, feasibility, and risk.
	Each priority use case has a baseline, business and benefit owner, measurable success criteria, and a defined route from proof of value to investment and production.	Benefits, ownership and next steps are not defined.	Some use cases have baselines or owners, but arrangements vary.	Each priority use case has clear ownership, measurable criteria and a route from proof of value to production.
Data Foundations and AI Readiness	**For AI use cases, we understand what data is required to make decisions, and whether the required data can be safely used.**	Required data is unknown or inaccessible.	Required data is partially known. Readiness is assessed for some, but not all, use cases.	Required data and knowledge are understood, accessible and safe to use for priority cases.
	Clear data ownership, quality controls, security permissions and integration arrangements support AI use.	Data ownership, quality, access controls or integration are unclear.	Controls are in place for some data sets or functions, but are inconsistent.	Ownership, quality, permissions and integration arrangements consistently support AI use.
Technology, Architecture, Vendors and Delivery	**We make deliberate choices between existing enterprise tools, workflow solutions, external vendors and internal development. We decide based on the use case, risk appetite, resilience, cost and expected value.**	Technology choices are driven by local preference, vendor activity or experimentation.	Choices are considered against some relevant factors, but without a consistent approach.	Decisions to build, buy or use existing tools consistently reflect the needs of each use case, risk, resilience, cost and value.
	Our architecture and delivery approach defines tooling standards, integration routes, approval checkpoints, ownership, controls and handover into ongoing operational support.	No defined route from idea to integrated, supported delivery.	Some delivery controls and handovers exist but are inconsistent across initiatives.	Standards, integration, approvals, ownership, controls and BAU handover are defined and consistently applied across the organisation.
Responsible AI, Risk and Compliance	**AI use cases are inventoried and assigned risk tiers, with proportionate lifecycle controls for approval, testing, explainability, human oversight and change.**	AI activity is not fully visible and there is no consistent risk assessment.	Some use cases are inventoried or assessed, but coverage and controls vary.	AI use cases are inventoried, assigned risk tiers and subject to proportionate lifecycle controls.
	We can demonstrate to leadership, regulators and auditors that AI is governed end to end. This includes data controls, testing of customer outcomes, oversight of third parties, incident response and resilience.	The firm cannot readily evidence how AI is governed or controlled.	Some governance evidence exists, but areas such as third parties or resilience are incomplete.	The firm can demonstrate governance across the full lifecycle, including customer outcomes, third parties, incidents and resilience.
People, Adoption and Change	**Leaders and colleagues understand where AI will create value. Employees have the skills, confidence and support tailored to their roles to use AI appropriately.**	Leaders and colleagues lack clarity, confidence or practical support to use AI.	Training and support exist for some groups or use cases, but are not sufficiently targeted.	Leaders and colleagues receive support tailored to their roles and can use AI confidently and appropriately.
	Change involving AI is managed through structured ownership and readiness checkpoints. Adoption, capability and behavioural change are measured and reinforced after deployment.	AI changes are introduced without structured adoption support or measurement after launch.	Change support and adoption measurement occur for some initiatives, but are inconsistent.	Adoption is managed through clear ownership and readiness checks, then measured and reinforced after deployment.

Scan the QR code to submit your responses online or email them to navpreet.parmar@woodhurst.com

Woodhurst can help interpret your results, identify the gaps most likely to constrain priority use cases and provide a focused view of the practical next steps. We will use your responses as the basis for a follow-up discussion and a tailored overview of your organisation's AI readiness.

Closing Perspective

The opportunity for insurers is not simply to adopt more AI tools, but to build the capability to apply AI deliberately and responsibly to scale organisation wide. Firms that connect AI to clear business priorities, establish accountable ownership and involve their people from the outset will be better placed to improve customer outcomes, release operational capacity and make greater use of the knowledge and data they already hold.

The technology will continue to develop, but sustainable advantage will come from organisational readiness. Insurers should therefore move beyond asking where the next pilot should take place and focus instead on creating the strategy, governance, delivery structures and workforce confidence needed to turn successful ideas into lasting business value.

About Woodhurst

Woodhurst is a specialist consultancy helping financial institutions define and deliver their strategy through digital modernisation.

Since 2019, we have worked closely with building societies, banks, specialist lenders, and insurers. Our work ranges from shaping strategy and redesigning operating models to implementing technology, improving data and helping teams adopt new ways of working.

In 2026, Woodhurst became part of Finyx Group, an established organisation with nearly two decades of experience, more than 100 consultants and offices in Belfast, London and York. Together, we offer a broader range of services and the capacity to deliver larger, more complex transformation programmes.

What defines our approach is how we work. We operate alongside our clients, not at a distance, combining hands-on delivery experience with a clear focus on outcomes. As a founder-led consultancy, our teams are deliberately small, highly experienced and deeply embedded in the organisations we support.

Through our work, we see how difficult it can be to translate a strategy into improvements in day-to-day operations. We help clients make clear decisions, work through practical challenges and keep delivery moving.

If this whitepaper reflects challenges you are facing, we would welcome a conversation.



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