



Modernizing insurance with AI

How connected intelligence is shaping the next generation of insurance operations

Executive summary

Insurance has always been a business of judgment. Every policy written, every claim reviewed, every risk assessed relies on expertise, data, and trust built over generations. That foundation now faces new pressures. Customer expectations are growing, regulations are expanding, and market volatility is testing the limits of long-standing systems and processes.

Carriers know the pressure. They must move faster without compromising accuracy, scale service without eroding trust, and modernize operations while protecting the institutional knowledge that underpins them. Across the industry, leaders see a shared opportunity: to modernize the core of insurance with technology that connects people, processes, and information.

“

Digital leaders in insurance achieve five times the growth rate and eight times the profitability of their peers, yet only 40% have scaled digital initiatives.”

Digital transformation is proving its value. Digital leaders in insurance achieve **five times the growth rate and eight times the profitability of their peers**, yet only 40% have scaled digital initiatives¹. Those advancing with AI are realizing even greater returns, **generating 6.1 times the total shareholder return** of less digitally mature peers over the past five years, **more than double the advantage** seen in most other sectors².

This moment marks a turning point for the industry. With the right approach, carriers can unify knowledge, simplify work, and improve decision-making at scale. The tools exist to achieve these gains while maintaining the trust and expertise that have always defined the field.

¹ TDAN, [Digital Transformation in Insurance: Overcoming Legacy Challenges](#)

² McKinsey, [The future of AI for the insurance industry](#)

Table of
contents

The changing face
of insurance

01

The hidden cost of
disconnected work

02

A smarter, safer way
to modernize

03

Building a foundation
for responsible AI

04

The path forward

05

01

The changing face of insurance

Global Default Permissions

Insurers are navigating one of the most complex operating environments in decades. The challenges span every part of the business, and each one – from underwriting and distribution to compliance and customer engagement – is feeling the strain.

Clients expect 24/7 access, seamless digital experiences, and personalized advice³. Over **60% of insurers cite changing customer demands as a top concern**⁴, and analysts estimate that as much as **\$170 billion in premium could be at risk** over the next five years if customer experience does not improve⁵. Because products feel increasingly commoditized, carriers win on speed, advice, and responsiveness grounded in unified knowledge.

A more volatile risk landscape

Climate change, macroeconomic instability, and geopolitical risk have made underwriting more unpredictable. Wildfires, hurricanes, and other costly disasters are occurring with greater frequency, increasing reinsurance costs and loss ratios. Carriers can no longer rely solely on historic models; they need adaptive systems that learn from real-time data and provide clarity amid uncertainty.

Expanding regulatory oversight

Compliance expectations continue to grow. Federal agencies including FINRA, the SEC, and the NAIC require years of auditable records, while at the state level, carriers navigate a checkerboard of rules. State insurance departments collected \$32.7 billion in premium taxes, fees, and penalties in 2022 alone⁶. Meeting these requirements depends on reliable access to accurate, well-governed information.

A shifting workforce

As veteran advisors and underwriters retire, carriers face a dual challenge: preserving institutional knowledge and equipping new employees with the information they need to make sound decisions. The next generation of employees expects digital systems that match how they work, not slow them down. Unifying knowledge shortens ramp time for new producers and underwriters, keeping client engagement consistent.

Together, these forces have created an environment where speed and precision must coexist. Every decision depends on context, and context lives everywhere – emails, CRMs, underwriting notes, policy systems, and shared drives. Without a way to bring it all together, even the most sophisticated organizations struggle to act with agility.

³ MindK, [Insurance Digital Transformation](#)

⁴ MindK, [Insurance Digital Transformation](#)

⁵ Accenture, [Transforming Claims and Underwriting with AI](#)

⁶ R Street Institute, [Insurance Regulation Report Card](#)

02

The hidden cost of disconnected work

Behind the scenes, much of the industry still runs on systems and processes that were designed for a different era. Information lives in silos and connecting it often requires manual effort that compounds over time. Underwriters spend **45 to 75 minutes each day** searching for risk data before they can make decisions, and as much as **40% of their time is spent on non-core tasks**⁷. Advisors lose valuable hours researching prospects or gathering client details before meetings. Compliance teams assemble reports manually, pulling from half a dozen systems to satisfy a single audit request.

These inefficiencies ripple across the business:

- Advisors spend more time finding prospect details than engaging with clients.
- Compliance teams reassemble audit trails by hand.
- Operations teams duplicate work because they can't see what's already been done.

Each of these moments drains time, slows growth, and adds friction where there should be flow. **Employees spend significant effort searching for information** – time that could otherwise be spent serving clients or managing risk⁸. When multiplied across thousands of employees, the cost in productivity, morale, and customer experience is enormous.

The result is slower execution, higher costs, and missed opportunities to strengthen client relationships. At a time when agility defines competitiveness, **disconnected work has become one of the industry's biggest liabilities**.

⁷ BizTech Magazine, [How Artificial Intelligence Is Transforming the Insurance Underwriting Process](#)

⁸ BizTech Magazine, [How Artificial Intelligence Is Transforming the Insurance Underwriting Process](#)

03

A smarter, safer way to modernize

Artificial intelligence offers a path forward, but for insurers its value lies in more than automation. The real opportunity is in unifying the knowledge that drives underwriting, service, and compliance so employees can make faster, better-informed decisions without compromising control.

Glean enables that shift through a **secure AI platform built for the enterprise**. By connecting information from **more than 100 systems**, Glean unifies information that has historically been scattered across CRMs, email, and policy administration tools. Tasks that once took days – like compiling records for audits – can now be completed in minutes. The result is lower expense ratios, faster turnaround times, and better use of human expertise.

Empowering advisors and producers

For commission-based advisors, responsiveness defines success. Glean equips sellers to research accounts, access pricing guidance, and draft outreach without switching between systems. Insurers at the forefront of digital transformation are already **converting 35 to 40% of quotes to bound policies**, compared with an industry average of 15 to 25%⁹. By enabling faster, better-informed interactions, Glean helps carriers achieve those levels of conversion and improve gross written premium (GWP).

Accelerating underwriting decisions

Underwriters depend on context to make accurate decisions. Glean aggregates this information into a single view, reducing the time spent gathering inputs and improving quote-to-bind ratios. Over time, this leads to better risk selection, reduced loss ratios, and stronger broker relationships. These gains are especially impactful for reinsurers where underwriting and relationships drive the business.

Streamlining compliance and operations

Compliance and operations teams often manage high-volume, high-stakes tasks that depend on complete, accurate records. Glean centralizes access to sensitive data while enforcing permissions and maintaining audit trails. Processes like complaints handling and regulatory reviews become faster and more reliable. Given that **3 to 7% of new policies require post-issuance remediation**, reducing back-office errors can significantly lower costs and improve client satisfaction¹⁰. Controls are auditable-by-design, so assembling exam-ready records takes minutes, not days.

Improving retention through better visibility

Retention remains one of the strongest predictors of profitability. Glean helps agents and advisors maintain visibility into each client's service tickets, claims, and policy updates, ensuring no detail is overlooked. Alerts highlight upsell and cross-sell opportunities – critical since top-performing insurers achieve **cross-sell rates of more than 2.5 policies per customer**, compared with an industry average of 1.2 to 1.8¹¹. By turning every interaction into an informed conversation, Glean helps deepen trust and strengthen long-term relationships.

By embedding intelligence directly into existing workflows, Glean helps insurers modernize safely: reducing operational friction, maintaining transparency, and preserving the human judgment at the heart of every decision.

¹⁰ Glean customer conversations

¹¹ Glean customer conversations

04

Building a foundation for responsible AI

Modernizing an insurance enterprise is as much about governance as it is about innovation. AI must be deployed with the same rigor that carriers apply to underwriting, compliance, and risk management.

Five principles stand out for insurers seeking to adopt AI responsibly:

1. Start where value is visible.

The most successful AI programs begin with defined, measurable problems, like improving underwriting cycle times or reducing audit preparation effort. Early wins build organizational confidence and create a foundation for broader adoption.

2. Prioritize data governance from day one.

AI depends on trust, and trust depends on data integrity. Carriers should ensure that data access aligns with existing permissions, that audit trails remain intact, and that privacy requirements are enforced automatically. Glean's real-time permission model and audit-ready architecture make this seamless.

3. Develop an integration strategy.

Align with existing CRM, policy admin, HRIS, and collaboration tools while enforcing role-based permissions, so adoption scales without replacing core systems.

4. Measure outcomes, not activity.

Link AI adoption to tangible business metrics – reduced cycle times, lower expense ratios, improved customer satisfaction – and use these results to guide the next wave of investment.

5. Invest in people as much as technology.

AI delivers the most value when employees understand how to use it effectively. Training teams to query, interpret, and act on insights ensures that automation augments expertise.

05

The path forward

Insurance has always evolved through cycles of adaptation – from the introduction of actuarial science to the digitization of records. **The next transformation will be defined by intelligence:** the ability to unify data, surface insight, and act faster while preserving the trust that defines the industry.

Digital leaders already see the difference: they grow five times faster and are eight times more profitable than their peers. AI leaders go further still, achieving more than six times the shareholder return of laggards. **The opportunity is real, but so is the responsibility to implement it thoughtfully.**

With Glean, carriers don't have to choose between innovation and control. They can move boldly and responsibly – building a future where decisions are smarter, operations are simpler, and every interaction strengthens trust.

To learn more about how Glean transforms insurance operations, [request a demo](#) today.