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BENCHMARK REPORT · 2026

Insurance AI Benchmarks
Claims, Underwriting & Servicing 2026.

Cycle-time, loss-ratio and expense-ratio benchmarks for AI programs in P&C, life and specialty insurance. Claims triage and settlement, underwriting acceleration, agent/broker servicing and SIU — with peer bands by DWP and line of business.

From strategy and pilots to production outcomes.

CIO | Chief Underwriting Officer | Chief Claims Officer | COO | CFO

90+
Carriers benchmarked

9 min
Read time · 34 charts

3.1 pt
Median expense-ratio improvement (top-quartile)

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Insurance is where the largest untapped AI ROI still sits. Underwriting, claims and servicing all show payback windows shorter than any other regulated segment we track — and yet median adoption still trails banking by 12 to 18 months. This benchmark covers 220+ P&C, life and specialty carriers.

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What this report answers

- Claims cycle-time and leakage deltas with agentic triage
- Underwriting acceleration — bind-ratio and cycle-time bands
- Agent, broker and policyholder servicing — containment and NPS-proxy
- SIU — fraud detection lift and false-positive control
- Regulator posture — NAIC AI model, state guidance, EU AI Act

01 Underwriting is the fastest-payback use case

AI-assisted underwriting is delivering 15% to 25% throughput gains in commercial and specialty lines. In personal lines, the gain is smaller but the volume makes the absolute dollars larger.

The workloads that pay back fastest attach to existing high-volume underwriter time, not new capability.

02 Claims triage has moved past pilot

First notice of loss automation, damage assessment from imagery, and severity triage are now in production at most top-quartile carriers. Median cycle time reductions of 25% to 40% are common on the impacted segments.

03 Servicing is the sleeper category

Member and policyholder servicing is often the last workload to attract investment and one of the highest-ROI. Containment on policy-lookup and endorsement intents routinely exceeds 55% in mature deployments.

04 Regulatory patterns to know

Colorado, New York DFS, and NAIC model bulletins are setting the reference framework for the US market. EU carriers are working against EU AI Act risk classifications.

Carriers with a mapped inventory before Q4 2025 are moving faster in 2026. The rest are absorbing rework cycles.

05 Why insurance lags banking on adoption

The gap is not technology. It is data — specifically, the fragmentation between policy admin, claims and servicing systems that most carriers never fully integrated.

AI programs that started with an integration layer are the ones moving fastest. Programs that started with model selection are the ones still stuck in pilot.

THE BOTTOM LINE

The 2027 insurance winners will not be the carriers with the largest AI teams. They will be the ones that treated data integration as the AI program and the models as an accelerator.

Questions we get asked

Does the report cover life & specialty as well as P&C?

Yes — every use case includes distinct P&C, life and specialty bands where both apply.

What claims-cycle improvements are realistic?

Top-quartile carriers report 41% shorter cycle time on non-litigated auto and property claims and 2.3-point loss-ratio improvement over 18 months from AI-assisted triage plus straight-through settlement.

How does the report treat NAIC AI model bulletin compliance?

The regulatory chapter maps each production use case to the NAIC AI model bulletin and state-level guidance, with observed governance practices from carriers already in compliance.

Benchmark your own program. Model the business case with our ROI calculators, or book a working session with the practitioners who ship these programs.

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