KPMG

State of AI in Insurance

Artificial Intelligence and the insurance industry in the Netherlands: research findings

February 2026

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Introduction

In our 2024 survey, 'State of AI in FS in the Netherlands', we saw that the Dutch FS industry had started to embrace AI as a key transformative technology. In 2025, we again surveyed the sector to assess how the sector's AI journeys have progressed. In this report, we present the outcomes for the Dutch insurance industry.

92%

of Financial Services companies are generating profits from AI. However, only 32% of FS companies are generating returns at scale.[(a)]

KPMG conducted the research survey 'State of AI in Financial Services' among banks, asset managers, pension funds, and insurers in the Netherlands in 2025. The survey included decision makers, covering business value perceptions, use cases, and responsible AI practices. Due to differences between the subsectors, we decided to analyze and report separately on the subsectors. This report focuses on the Dutch insurance sector and includes both 'traditional' AI and generative AI (hereafter: 'GenAI').

About the research

Our research is based on an initial analysis of structured interviews with seven insurers in the period from March to December 2025. Given this qualitative nature of the research, we have refrained from drawing quantitative conclusions. Instead, we focused on drawing qualitative insights, which we have enriched with our own observations across the Dutch insurance sector.

Report structure

This report is structured around six areas that we see for an AI game plan:

- AI vision
- Use cases
- Responsible AI
- AI foundation
- Impact on the organization
- AI roadmap

Note: (a) KPMG global tech report: Financial services insights , 2025

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Globally, AI is gathering pace according to insurance CEOs

KPMG Global Insurance CEO Outlook outcomes

AI-powered technological innovation

73% agree that AI is a top investment priority.

67% expect returns from AI investments in one to three years, compared to 21% in 2024.

67% plan to allocate 10-20% of their budget towards AI.

56% finds ethical challenges to be the biggest obstacle to an AI implementation.

Making your workforce AI-ready

77% agree that a top constraint on growth is AI workforce readiness and upskilling.

83% say that AI is impacting employee trainings and their development, and 79% say that it changes the skills required for entry level roles.

86% of CEOs expect their workforce to operate in a hybrid setting in the next three years, while 14% anticipate a complete return to in-office operations for employees.

AI has become a board-level strategic priority

With nearly three-quarters of insurance CEOs naming AI as their top investment area, the sector is committing significant budget to technologies expected to deliver returns within just a few years.

Broad AI adoption is reshaping core operations

Insurers are rapidly deploying AI across underwriting, claims, onboarding and customer service, with almost half expecting that agentic AI will fundamentally transform their operational backbone.

Governance and ethics are the biggest challenge in acceleration

Concerns around fairness, bias and transparency remain the most significant barriers to adoption, driving the need for robust model inventories, explainability frameworks and disciplined data governance.

The workforce must evolve at speed

With AI skills emerging as a critical constraint on growth, organizations are doubling down on upskilling, targeted hiring and redesigning roles to future-proof their operating models.

AI fuels growth – but cyber risks intensify

AI is powering efficiency gains, legacy modernization and product innovation, yet cybersecurity stands out as the dominant obstacle to scaling, with AI amplifying both opportunities and threats.

State of AI in the Netherlands

These global insights raise an important question: how do these dynamics play out in the Dutch insurance market?

With AI reshaping priorities, operations and risk landscapes worldwide, we set out to explore where the Netherlands stands – and where it is heading.

This report contains the outcomes of our research.

> **AI has a broad strategic impact – understanding and shaping the AI journey requires a joint and continuous effort from the whole Executive Board"**
>
> Inge van Zon-Zeilstra, Head of Financial Services

Source: KPMG 2025 Insurance CEO Outlook

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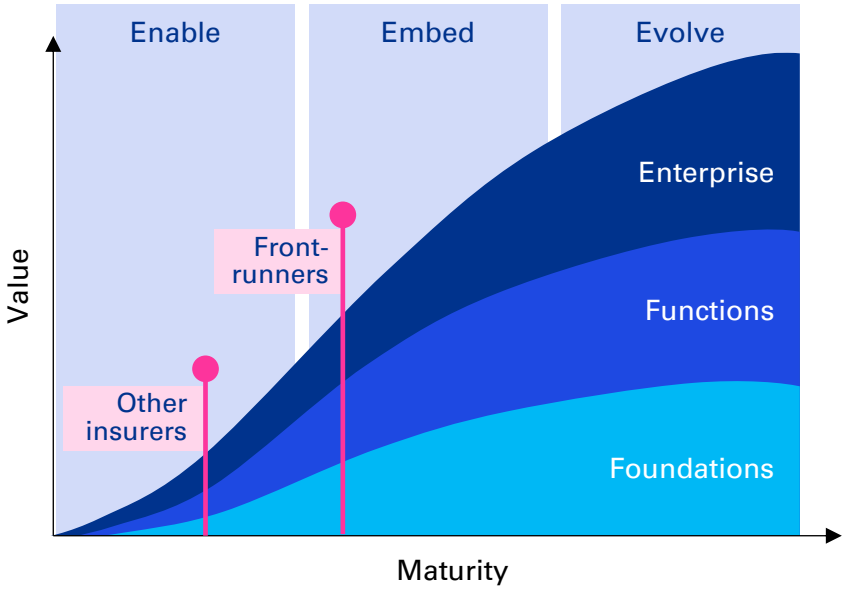
At a glance

Front-runners are entering the 'Embed' phase



For more details about KPMG's AI value model on realizing value from the AI journey, please refer to page 27.

Key takeaways per research area

AI vision

- AI is now firmly established as a **strategic priority** for insurers, with leadership having a good understanding of AI and its strategic implications.
- A **gap is emerging** between front-runners and other insurers, as front-runners invest more structurally.

AI foundation

- **Data** is a major area where insurers need to **step up**, especially on data management for AI. Technology remains a challenge for scaling AI.
- **Adoption and organization challenges** are becoming more prominent, while AI is maturing.

Use cases

- **Front-runners invest in both** enabling the foundation to accelerate AI delivery and in use cases to embed AI in work processes.
- **Efficiency** remains the main AI use case focus, with insurers setting clear AI targets.

Impact on the organization

- While moving towards a more AI-driven model, insurers feel that a **process redesign** is required to optimally drive value from AI.
- **Change stories** that are addressed to employees and stakeholders are emerging, but there is still work to be done.

Responsible AI

- Insurers report that they have **formalized guardrails** in place to ensure a responsible use of AI.
- AI use cases are **periodically reviewed** throughout the use case lifecycles. Insurers indicate current risk processes are somewhat slowing them down.

AI roadmap

- **Front-runners focus** on a few areas with strong expected business value from AI and on **accelerating** their AI operating model. This is expected to widen the gap with the others.
- On a positive note, most insurers feel that AI gets the **priority and investment** it deserves.

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AI vision

Why having an AI vision matters

AI is widely considered a key transformative technology. Leaders need to navigate strategic questions around understanding how the technology evolves, how it impacts their strategy, and how a balance can be found between value, risks and the costs of AI. This requires setting a clear vision on AI for their organization.

Scope

This section explores the strategic role of AI within organizations, considering its importance on the strategic agenda, the balance between opportunities and risks, and the level of urgency it creates. It also assesses how this vision is communicated throughout the organization.

Takeaways

- AI is now firmly established as a strategic priority for insurers, marking a significant increase from last year.
- Insurers indicate significant progress in the understanding of AI among their board and C-1 leadership.
- Currently, efficiency improvement is seen as the biggest AI opportunity.
- AI continues to be viewed primarily as an opportunity rather than a risk, with perspectives largely unchanged compared to the previous year.
- Insurers recognize the risk of not acting fast enough on AI.

A clear vision on AI helps insurers to align their efforts, be flexible and drive results."
Rutger Hagendoorn, Head of Insurance

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AI has become a clear strategic priority for most insurers

AI is a clear strategic priority for insurers

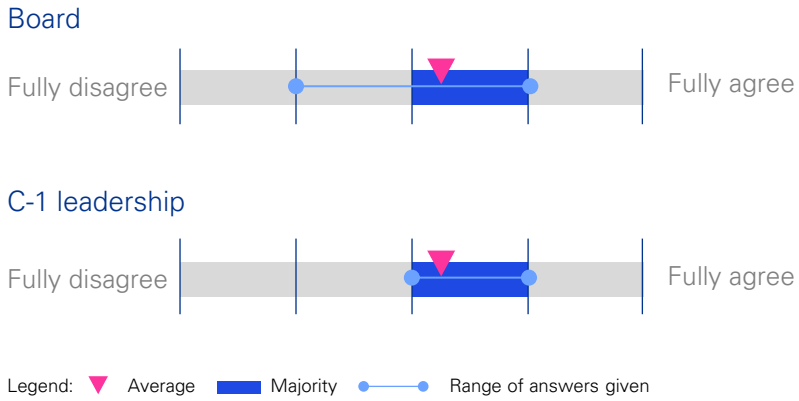
In our previous research on the state of AI, AI was mainly a topic of interest among insurers that was extensively discussed at board level. This year, most insurers indicate that AI is considered a strategic priority. Within this group, some even report AI as a top-3 strategic priority. However, the reasoning for most is that as a technology, AI can only be a supporting priority to the 'real' strategic priorities. Either way, this is a step up from last year.

Some insurers, particularly smaller insurers in an early stage of their AI journey, view AI as an area of interest but prioritize other strategic initiatives that they consider more urgent.

Leadership has a good understanding of AI

Compared to last year, boards and C-1 leaders have made significant progress in understanding AI, demonstrating a stronger grasp of AI and its strategic implications. Organizations increasingly link AI initiatives to a broader business impact.
Some (larger) insurers report that they have leadership training programs on AI, to ensure AI is treated as a strategic business topic and not just as a nice IT tool. This is strengthening alignment and AI readiness across the organization.

Leadership has a good understanding of AI and its strategic implications



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A gap is emerging between front-runners and other insurers

Maturity has significantly improved compared to last year

In our previous survey, most insurers had started with a small number of proofs of concept and reported that they were mainly testing the waters on AI. Most insurers did not have any use cases in production, other than already existing AI/ML use cases and some had just released an internal ChatGPT-version or installed Copilot for a small group. This year, we see significant progress and more structured efforts.

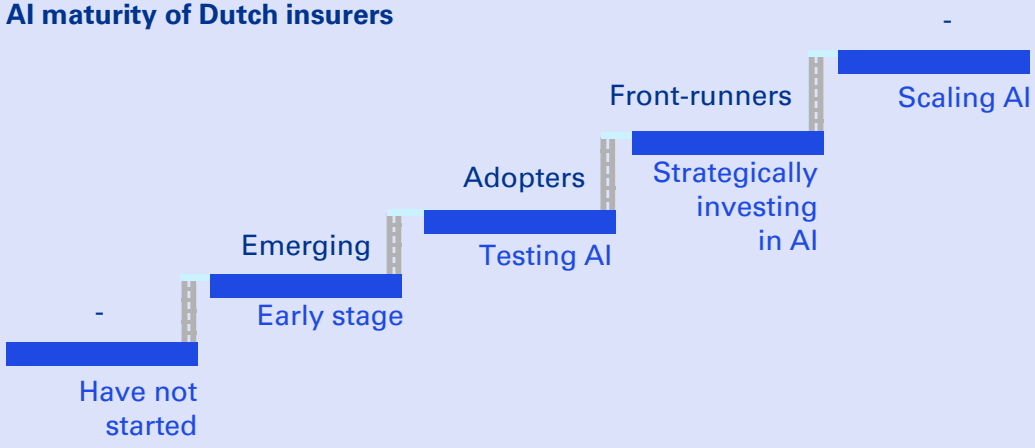
The gap between front-runners and other insurers is starting to widen

This year, differences in maturity are becoming more distinct:

- Front-runners are strategically investing in core business capabilities and already have AI use cases in production that deliver tangible business value. Some are even close to scaling AI across the organization, though their efforts remain concentrated on one or a few business units. Their focus is on improving end-to-end business processes through a variety of AI use cases that are focused on efficiency, analysis and advice.
- Adopters are taking their first steps toward production, typically with initial use cases besides having personal AI assistants implemented. Their approach is more limited, often focused on a single application as they are gaining experience and confidence.
- A small number of insurers are still in an early stage with a (very) limited number of AI proof-of-concepts. These insurers from the emerging category generally have other priorities and still need to establish a solid AI foundation. They also report struggling with funding the budget and making the business case for investing in AI. As a result, their progress is slower.

We observe that the gap seems to be widening, as front-runners also actively pursue further acceleration of their AI journeys.

AI maturity of Dutch insurers



Definitions

- Have not started: We have not implemented any AI yet, but plan to at some point in the future.
- Early stage: We have a small number of AI proof-of-concept experiments.
- Testing AI: We have a large number of AI proof-of-concept tests running but have not achieved ROI yet. We have a limited number of ad hoc use cases in production.
- Strategically investing in AI: We have invested strategically in core business capabilities and have AI use cases running actively across the organization that are returning business value.
- Scaling AI: We are innovating and deploying AI use cases into production at scale. We have achieved ROI on a number of our AI use cases.

Source: KPMG model for AI maturity

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Insurers feel that opportunities outweigh the risks of AI

Insurers see AI more as an opportunity than as a risk

All interviewed insurers consistently view AI as more of an opportunity than a threat. This positive outlook reflects a clear shift toward embracing AI as a strategic enabler for future growth.

Productivity and efficiency gains still top the list

Compared to last year, productivity and efficiency gains remain the most widely expected benefits of AI. This year, we did not repeat this exact question but asked insurers for the biggest opportunities in AI that they have identified and work towards. Almost every insurer indicated efficiency gains to be at the top of their list.

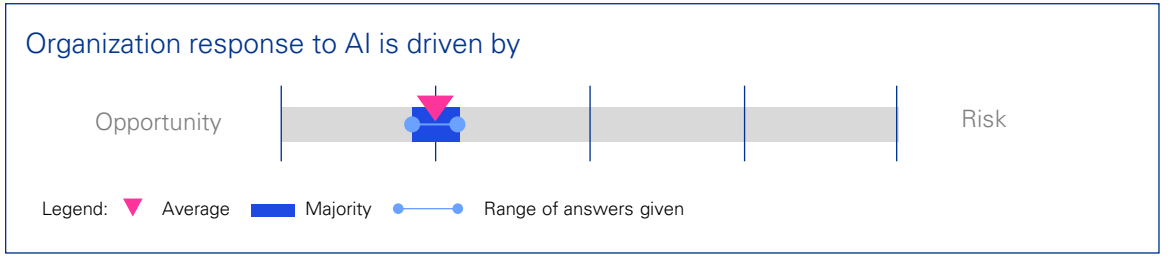
Biggest identified opportunities

Efficiency and improved quality are identified as the biggest opportunities:

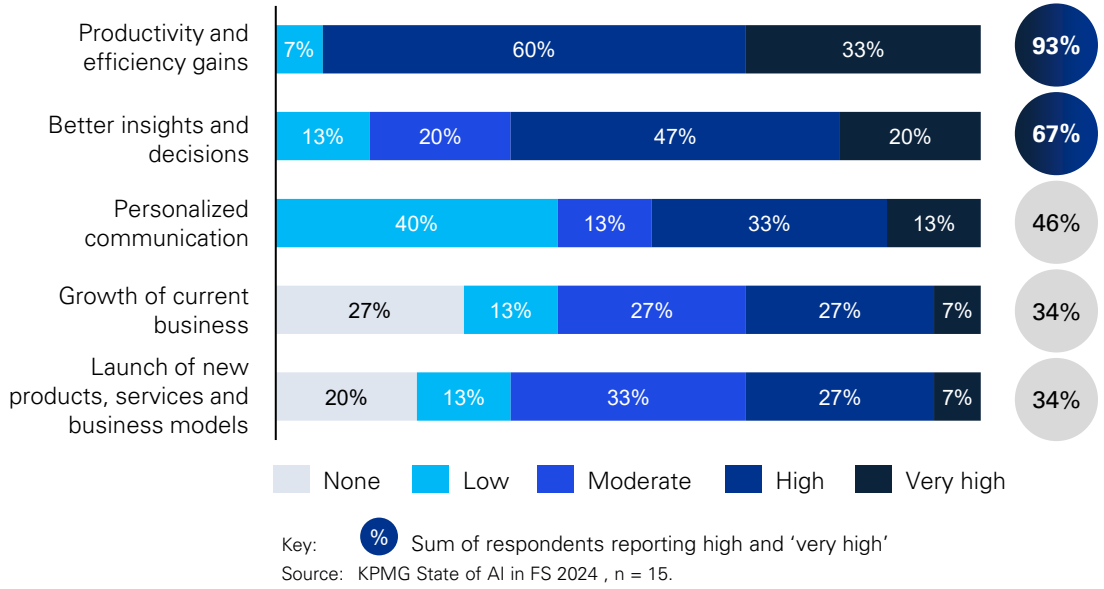
- Efficiency: AI is expected to drive efficiency by automating repetitive tasks and reducing administrative burdens.
- Improved quality: better quality in advisory and core processes through personal AI assistants, analysis and better data access. Important part of improved work.

In addition, capability building and new business models, such as predictive analytics and technical applications like code generation, are seen as key areas of potential. Another opportunity mentioned was the use of generative AI to make data available by digitizing processes that are currently insufficiently data-driven, as generative AI delivered significant improvements in text or voice recognition. Examples mentioned are claims reports, archives, phone calls, etc.

Insurers indicate that their response to AI is mainly driven by opportunity



Expected business value from AI (2024)



Source: KPMG State of AI in FS 2024 , n = 15.

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Insurers are aware of the strategic risks of AI

Major AI risks

The major (strategic) AI risks that insurers intend to mitigate in 2025 roughly fall in three categories.

Compliance and security risks

This category still tops the list. Risks mentioned include data breaches, privacy concerns and AI Act and ethical framework compliancy.

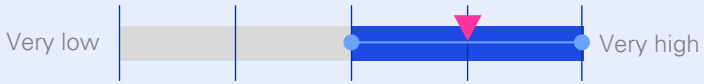
People and organization risk

As AI is maturing, adoption is one of the key themes mentioned this year. Furthermore, there are risks related to changing/transforming the organization for AI that may involve staff reskilling and/or reduction.

Business risk

Risks around funding the AI journey and its execution, among which the possibility of not moving fast enough. Risk of new entrants in the form of startups/scale-ups, including (tech) firms in an adjacent field moving into insurance.

Competitive risk



Risk of not acting (fast enough) on AI

All insurers acknowledge the competitive risk of not acting (fast enough) on AI and falling behind. Even the more mature insurers who qualify as front-runners perceive this risk (which may be why they are investing).

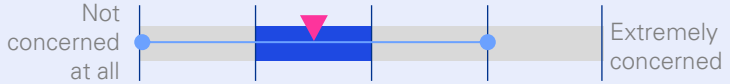
Consequences

There was a clear consensus in the answers on the consequences of not acting fast enough:

- higher costs (and lower quality) compared to peers, in turn leading to side effects; namely
- a loss of market share; and
- a loss of talent.

The responses provided nuanced perspectives on the magnitude of the first-mover advantage and the pace at which this risk could materialize.

Dependence on tech vendors



Insurers are somewhat concerned

Insurers indicate that they are somewhat concerned on the increasing dependence on tech vendors. Most respondents indicate that their level of concern has remained stable despite the adoption of AI.

Respondents exhibit varying levels of concern. Overall, it seems that this variation stems from the overall stance towards their vendor landscape and how much they feel in control.

Dependence on Big Tech

During the survey interviews, respondents indicate that they see a growing risk in the dependence on US Big Tech. However, they conclude that no feasible alternatives are currently available.

Legend: Average | Majority | Range of answers given

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AI use cases

Why a clear focus on use cases matters

To move from strategic intent to measurable impact, organizations must define and prioritize AI use cases. These use cases serve as the bridge between ambition and execution, helping to allocate resources, establish governance, and track progress. Without clarity and focus, AI efforts risk becoming fragmented and ineffective, without delivering business value.

Scope

This chapter explores how Dutch insurers focus their efforts and how they drive business value from AI.

Takeaways

- Front-runners balance their AI efforts between, on the one hand, building the AI foundation and use cases, and on the other hand, embedding AI in work processes. More on the AI foundation can be found in a further section.
- There is only a limited focus on transformative use cases to develop new business models.
- Efficiency (still) leads the AI investment focus, ranging from simpler to more complex use cases that span multiple processes.
- Although insurers indicate that they do not always have a clear view of which use cases deliver value, they report that value is being delivered with AI as expected.
- Most insurers have set clear AI (productivity) targets, either for some use cases or some processes/departments.

Use cases drive adoption, learning and tangible results on the AI journey"
Gerben Kraak, Finance &
Lead of Insurance AI Lab

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Front-runners focus on both laying the AI foundation and embedding AI in processes

Front-runners

Front-runners invest simultaneously in their AI foundation and in driving business value by embedding AI in work processes. These insurers allocate only slightly more to embedding AI than to the AI foundation.

They have identified business areas and processes where they expect the most value from AI use cases and they structurally work with the business on realizing that value through AI and other processes and IT efforts.

Simultaneously, they have a clear view of the required initiatives to strengthen their AI foundation (technology, data, organization, capabilities). Their focus is on accelerating their 'AI operating model'.

Remarkably, they are hardly engaged with transformative use cases aimed at developing their business model.

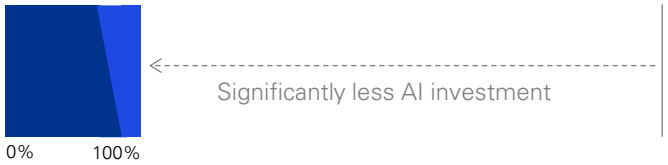
Majority of insurers

Most insurers in our survey report that they are allocating the bulk of their AI efforts to implementing use cases. As mentioned further in this survey, they focus more on individual use cases than the front-runner insurers who take a more holistic process view.

Insurers differ in their efforts for improving their AI foundation. Although some report that they have their foundation for implementing use cases in order, most indicate that their efforts in this area are determined by the use case at hand. Within this group, there is a larger diversity between the distribution of efforts for laying the AI foundation and that for embedding AI in work processes.

Similar to the front-runners, the focus on transformative use cases is limited.

Catching up on the AI foundation



A minority of insurers acknowledge that they are falling behind on AI use. They indicate that a catch-up is required for their AI foundation (technology, data, organization, capabilities) in order to successfully implement AI.

An important note[(a)] is that these insurers invest considerably less in AI than the ones in other groups, reportedly close to zero, thereby allowing only for some PoCs or usage depending on the built-in AI within their applications.

The risk of this pattern is that AI becomes more of a cost play, making it harder to obtain the necessary funds.

For these insurers, the challenge is to articulate a compelling belief case that demonstrates why this path matters (and outweighs the cost), and then to pinpoint use cases that allow them to start small and scale from there.

Legend: ■ Enabling foundation ■ Embedding in work ■ Evolving business model

Note: (a) This observation on AI investments is based on a qualitative discussion with the surveyed organization. The AI investment and cost (in EUR) were not included in the survey.

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Efficiency is still the primary focus in AI use cases

The focus in AI use cases

Efficiency leads AI investment focus

Last year, insurers indicated productivity and efficiency gains as the main expected business value from AI. This year's research shows that it still tops the list of top-3 investment areas for AI use cases to help drive down cost ratios.

Insurers group different types of use cases under the efficiency umbrella, ranging from personal productivity (e.g., personal AI assistants, Copilot) to a redesign of processes.

More advanced generative AI use case categories

Three categories are especially worth mentioning:

1. The redesign of processes for AI as an endeavor to improve efficiency, using multiple use cases or agentic AI, combining analysis, summarization, sentiment analysis, etc.
2. Digitizing non-digital information (such as phone calls or OCR) to make the next step in digital transformation to enhance STP-ratios.
3. Scaling scarce and expensive capabilities, especially expert roles such as legal expertise or subrogation experts.

Focus on generative AI versus 'regular' AI

Front-runners focus on both GenAI and the more 'regular' AI use cases such as pricing and prediction models, as they believe both are required to bring value to end-to-end business processes. Insurers who indicate that they had not already started with 'regular' use cases consider these to be more advanced. They are more likely to start with GenAI use cases.

Business value

Value delivered from AI is in line with expectations

Almost all insurers indicate that the value delivered is in line with expectations, but some indicate that the value delivered from AI is less than expected.

No one reports significantly more value than expected. This may be because we are still in the early stages but could also indicate that although the benefits are often clear, it is hard to determine measurable value in business terms, e.g. financial gains or FTE reductions.

When asked whether they have a clear view of which use cases deliver business value, participants respond differently. On average, there is a slight tendency towards disagreement.

Local AI productivity targets, not yet organization-wide

Most insurers indicate they are setting clear AI productivity and cost savings targets, but only for some use cases or for some departments/processes.

Still, some are looking at setting wider targets based on this year's learnings.

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Responsible AI

Why responsible AI matters

Responsible AI ensures fairness, transparency, and compliance as insurers adopt AI. In insurance, decisions affect trust and customer outcomes, making an ethical use of AI critical. And with the EU AI Act introducing strict rules on risk management and accountability, ethical AI is now a regulatory and business imperative.

Scope

This section focuses on how insurers manage AI in a responsible way. It covers the setup of responsible AI, its integration into risk processes and the review of AI models.

Takeaways

- Insurers report having formalized AI guardrails in place to ensure that they use AI responsibly. These guardrails include both policy, governance and controls.
- Insurers put a growing trust in vendor-provided models, moving the focus from reviewing these underlying models towards reviewing the application of the model along the lifecycle of use cases.
- Front-runners indicate that risk processes are slowing them down. Current governance processes are not keeping pace with rapid AI advancements. Internal policies evolve slowly, creating challenges in integrating AI-specific requirements into existing frameworks.

Responsible AI isn't just a safeguard. It's the foundation for trust, value, and resilience in insurance."
Frank van Praat, Partner in Responsible AI

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Evolving compliance and AI governance

Insurers have formalized AI guardrails in place, fully integrated into existing risk processes

Extent to which formalized AI guardrails are in place

Integration of AI aspects into existing risk processes

Insures indicate that they have formalized AI guardrails in place. This is a significant improvement from our previous survey in which respondents indicated that AI guardrails were less formalized. Similar to last year, insurers indicated that the Data Ethics Framework from the Dutch Association of Insurers (Verbond van Verzekeraars) has helped them, so they already have a basis in place to build on.

Regardless of the current high score on this topic, insurers indicate that they still see areas for further improvement and that they also expect the guardrails to further evolve as their AI journey progresses.

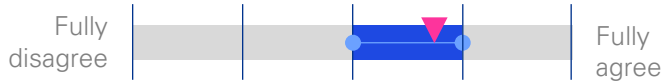
Most insurers indicate that they have integrated AI aspects into their existing risk processes. They consider this an improvement from the previous situation in which they often had the AI aspects reviewed in separate committees that were not always properly linked to the committees in other risk processes.

Insurers indicate that they assess the AI models provided by vendors mainly in a form of AI assessment that covers reviewing the vendor's documentation and assurance on the AI Act and other aspects. Contrary last year, insurers do not perform in-depth reviews to 'understand' the models.

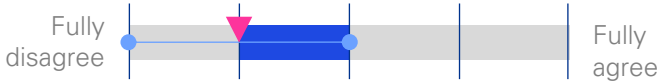
Insurers indicate that they (formally) review use cases at several stages during the lifecycle, as well as periodic reviews. Also, greater emphasis is put on user feedback on the quality and applicability of use cases through a simple thumbs-up or thumbs-down, while trending thumbs-downs trigger a review.

Current AI risk processes are inefficient, slowing insurers down

Front-runners



Other insurers



Legend: Average | Majority | Range of answers given

Front-runners indicate that current AI risk processes are slowing them down. In their comments, they argue that the risk process is an integral part to AI delivery and that the 'system as a whole' needs to accelerate.

Some of the other insurers indicate that risk management is not yet slowing them down; they are currently held back by other factors, such as budget, or other AI foundation elements.

One takeaway was that the more dynamic and iterative character of AI use cases requires clear guardrails and proactive guidance from risk management, considering how a use case might evolve. The starting point for these guardrails are the obligations of all relevant laws and regulations that follow from an organization's risk appetite. As each AI journey progresses, one's understanding of AI and the risks involved should improve. This should then be reflected in a further clarification of the guardrails and more tailored risk processes that speed up delivery for less risky cases while keeping tabs on the real risks.

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AI foundation

Why your AI foundation matters

A strong AI foundation is critical for delivering reliable outcomes and scaling value across the organization. Without the right skills, a supportive organizational structure, high-quality data, and scalable technology, AI initiatives often remain isolated pilots without driving consistent business impact. Having a strong foundation also helps to accelerate the AI journey.

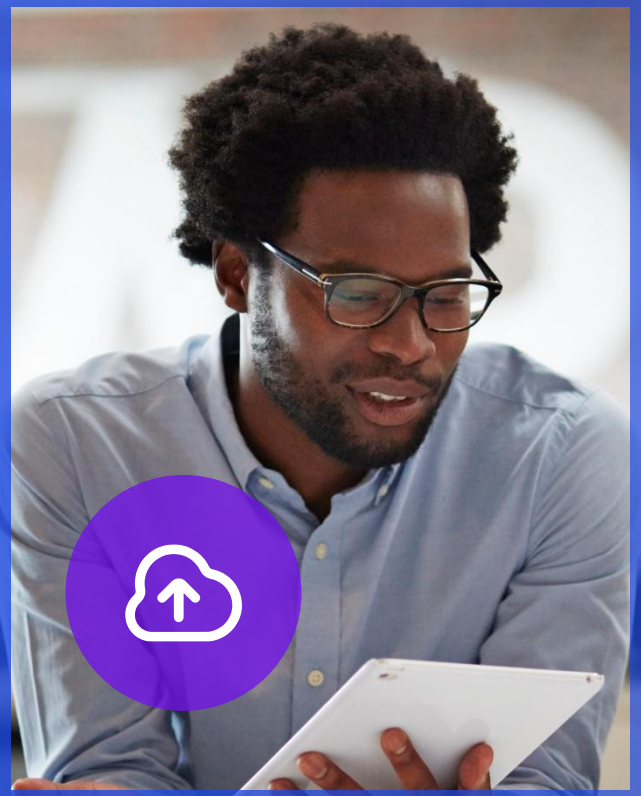
Scope

Our analysis focuses on the four pillars of an AI foundation:

1. Technology: a modern, scalable infrastructure and tools, to support AI at scale.
2. Data: quality, accessibility, integration and governance as the basis for reliable outcomes.
3. Organization: governance, leadership, clear roles, and empowered teams to ensure accountability and alignment.
4. Capabilities: skills, knowledge and the change management needed to bridge between business and IT, foster adoption and drive innovation.

Takeaways

- Each insurer has its own challenges, based on where it is in its AI journey and where its organization stands.
- Insurers still expect challenges in technology, as their landscapes need to evolve to cater for AI, and technology choices are key.
- Data is an area where insurers feel they need to step up.
- For maturing AI and driving real business value from AI use cases that are embedded in work processes, the organizational implementation and change aspects come into play. This raises the organizational challenge.
- AI savviness and capabilities within the business must be strengthened.



“As AI moves from experimentation to enterprise capability, organizations that build a foundation that is scalable with quality data are best positioned to realize sustained value.”

Riccardo Altenburg, Tech, Data and AI Lead for Insurance

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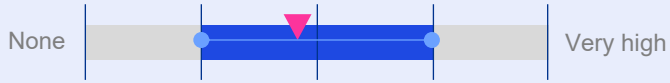
Insurers need to step up on data, while making technology choices

Technology challenges

Challenges experienced in foundation element



Technology choices remain challenging

Most insurers have invested over the past years to achieve a relatively stable and flexible technology landscape in which they can start implementing AI in their processes. Meanwhile, they indicate their technology foundation is not yet fully prepared for generative AI and agentic AI at scale. They still expect a lot of technology choices to be made in the coming years as AI further progresses, including a redesign of their IT architecture in a more evolutionary manner.

Insurers focus on using the available GenAI models on the market

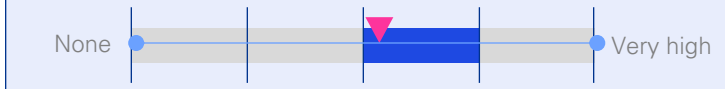
All respondents indicate that they use standard GenAI models and solutions such as OpenAI and Copilot. Some of the smaller insurers indicate they expect to rely heavier on standard AI use cases and functionality built into their applications because of limited budgets, while larger insurers have more options to develop custom use cases across value chains, using more generic models and agentic AI. Custom builds are only mentioned for more 'traditional' AI/ML, e.g., pricing.

Most insurers take a central approach to use case development

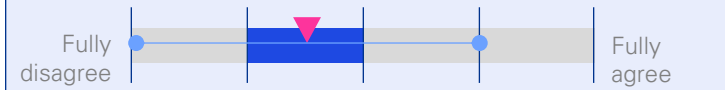
Most insurers indicate that the business (units) consume centrally developed, preconfigured AI capabilities that fit a broad range of generic use cases. Although some indicate that while maturing, they see some decentral development within the business. Some less AI-mature insurers indicate they use off-the-shelf AI products for standard AI use cases with limited in-house configuration or development.

Data challenges

Challenges experienced in foundation element



Adequate data management practices for AI readiness



Insurers need to step up on data quality and data management

On average, insurers report data as a more challenging foundation element on their AI journey, scoring between moderate to high. However, answers varied from 'no challenge at all' to 'very high'. Insurers indicate that data management practices for ensuring data quality and AI readiness are not yet adequate. Some indicated that insurers have implemented data management in the finance domain as part of IFRS17 and Solvency II. However, these practices do not cover the more operational domains and data elements (yet) that are now required for AI. Also, some insurers indicate that they find their data practices adequate for now but believe that they will need to improve further down the line.

Data management priorities

When asked for their priorities, respondents gave answers that seem to differ based on data management maturity. Some indicate data quality, extending data management practices to the domains of data used by AI, implementing data roles (e.g., data stewards) or building data platforms.

Some indicate that they need to improve their data management for AI, which is focused more on unstructured data with large, diverse datasets, continuous updates, different metadata and governance that takes the AI Act and other relevant legislation into account.

Legend: ▼ Average ▬ Majority ●—● Range of answers given

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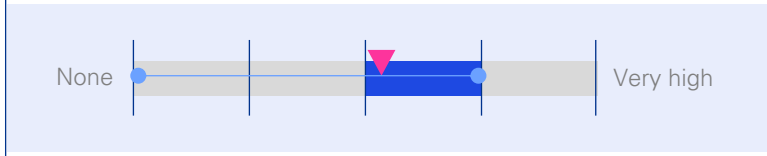
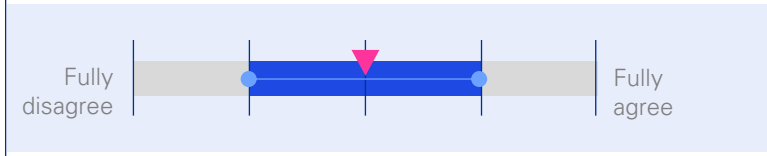
Maturing AI increases organizational and capability-related challenges

Organizational challenges

Challenges experienced in foundation element



Governance and processes up to par for AI



With AI maturing, the organizational element of the AI foundation becomes more important

Organizational challenges become increasingly significant as insurers advance in their AI maturity. The reason is that moving beyond proofs of concept and personal assistant applications toward AI use cases that deliver real business value requires more than technical capability – it demands effective business implementation and change management. For further details, refer to the chapter about the impact on organizations on page 19.

AI journey is mostly driven by C-1 with clear board level support

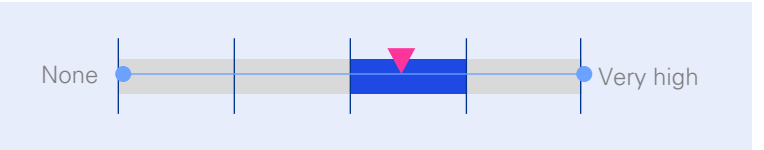
For most insurers, board level support for AI is well-secured. The AI journey is led by senior management. Exact roles differ per organization, but it is mostly organized close to IT and data departments. Only the insurers who are still at the start of their AI journeys indicate that leadership and board level sponsorship are not clearly assigned, with AI initiatives treated more as side projects.

Limited number of new roles created

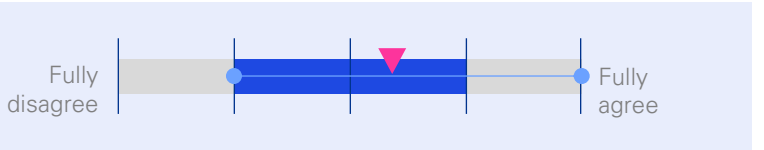
The advent of AI has not yet created a whole range of new roles. Some new roles were mentioned, such as AI CoE lead, AI Product Owner, AI engineer. These roles appear to be set up for a combination of focus on capabilities and for emphasizing a focus on AI. Some indicate that they are still assessing whether AI will lead to new roles.

Capability-related challenges

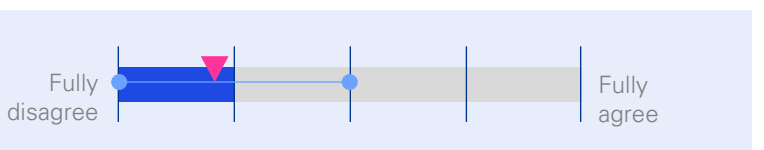
Challenges experienced in foundation element



Data and Technology team's AI capabilities are adequate



Business team's AI capabilities are adequate



Business teams need to step up their AI savviness

Where most insurers report that their AI capabilities in Data and Technology teams as adequate, they see the real challenge in the AI capabilities of the business teams. To drive AI use case development and adoption, business involvement in the roles of management, product owners, and business analysts are crucial. Insurers indicate that, overall, the business needs to step up on its AI savviness. This also emphasizes the importance of AI training.

Note: AI capabilities are mostly organized centrally as central teams and/or central pools as part of Agile teams.

Top-5 AI capability shortages

(in no particular order)

- **Data**: data management, data quality expertise, data engineers, etc.
- **Business analysts**: understanding business processes in-depth across value chains and having a vision on how to redesign for AI impact.
- **Product owners**: ability to steer the business and IT/data teams in the AI journeys through achievable, incremental steps.
- **Core AI/ML technical skills**: ability to deliver (advanced) AI use cases.
- **AI savviness**: capability to be developed throughout the organization.

Legend: ▼ Average | Majority | Range of answers given

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Impact on the organization

Why the AI foundation matters

Understanding how AI impacts an organization and its operating model is core to driving value from AI. To optimally benefit from AI use cases, insurers need to train their people on AI, redesign processes and alter the way of working. This all starts with a clear vision on the impact of AI within an organization and managing the required changes in technology, the processes, the people and organizations.

Scope

This section focuses on the impact of AI on people, processes and organization and how this impact is managed through having a vision and change story in driving the journey.

Takeaways

- Insurers are moving towards more AI-driven platforms that will majorly impact their operating models.
- Insurers expect that a redesign is needed for all of their processes, which in turn also impacts the rest of their operating models.
- Steps have been made to develop visions and change stories in the communication with employees. There is still work to be done on change stories in the communication with customers, regulators and other stakeholders.
- Most insurers do not have a clear, quantified view on the workforce impact of AI yet.
- Most insurers consider their AI trainings effective.

Becoming an AI-native organization is a workforce transformation impacting leadership, the organization model, roles and skills."
Caroline Tervoort, Workforce & HR Transformation

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Insurers transforming into ‘intelligent insurers’ – driven by AI

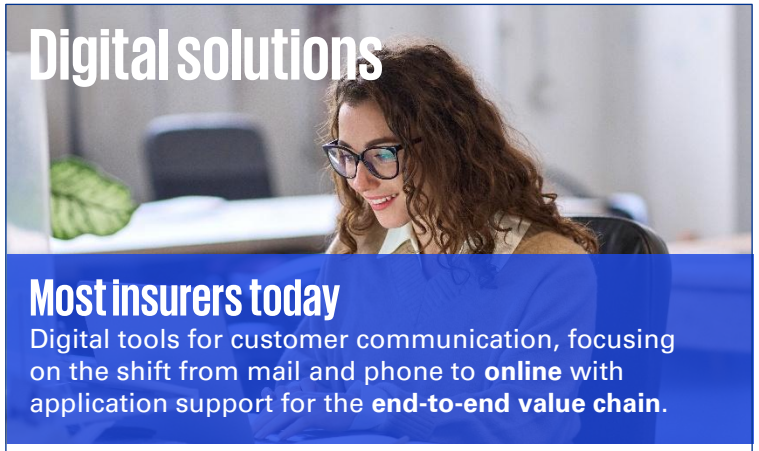
Policy administration

Insurers in the 1990s/2000s

Primarily supporting **policy administration**, focused on registration, with employees as the only users.

Key features

- Focus on registration and back-office tasks.
- Mostly function-oriented applications.
- No support for customer interaction.
- Outdated technology (legacy).
- Very limited interfacing / data sharing.
- Changes time-consuming and expensive.
- Complex landscape due to interconnected systems.



Digital solutions

Most insurers today

Digital tools for customer communication, focusing on the shift from mail and phone to **online** with application support for the **end-to-end value chain**.

Key features

- Focus on process support for employees based on (hard-coded) business rules.
- Shorter process lead times.
- Rationalized application landscape with complex application/business rule engine.
- Modern online portals and interfaces with chain partners.
- Limited support for customer journeys in core applications.
- High-effort changes due to the impact of (product) changes throughout the value chain.

Intelligent insurers

Ambition for coming years

AI can enable further personalization of the entire customer interaction, making the underlying processes much more efficient and customer-friendly.

Key features

- High efficiency and short lead times through AI taking over tasks from employees.
- Individual and optimized customer journeys (customized interaction – e.g., avatars).
- Custom products and individual service much easier and cheaper to realize.
- Hypersegmentation through AI.
- Flexible and open architecture.
- Compliant-by-design / 'flipping the pyramid’.
- Suitable for continuous improvement.
- Large scalability of IT and organization.

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Big impact expected on organizations, processes and people

Intelligent insurer

When talking about the 'intelligent insurer', it is important to realize that our understanding of this concept will evolve as (AI) technology further progresses. Not everything we aspire for is possible or feasible today. This should be considered when assessing the impact of this phase on an insurer's operating model.

AI might 'solve' a lot – but not everything

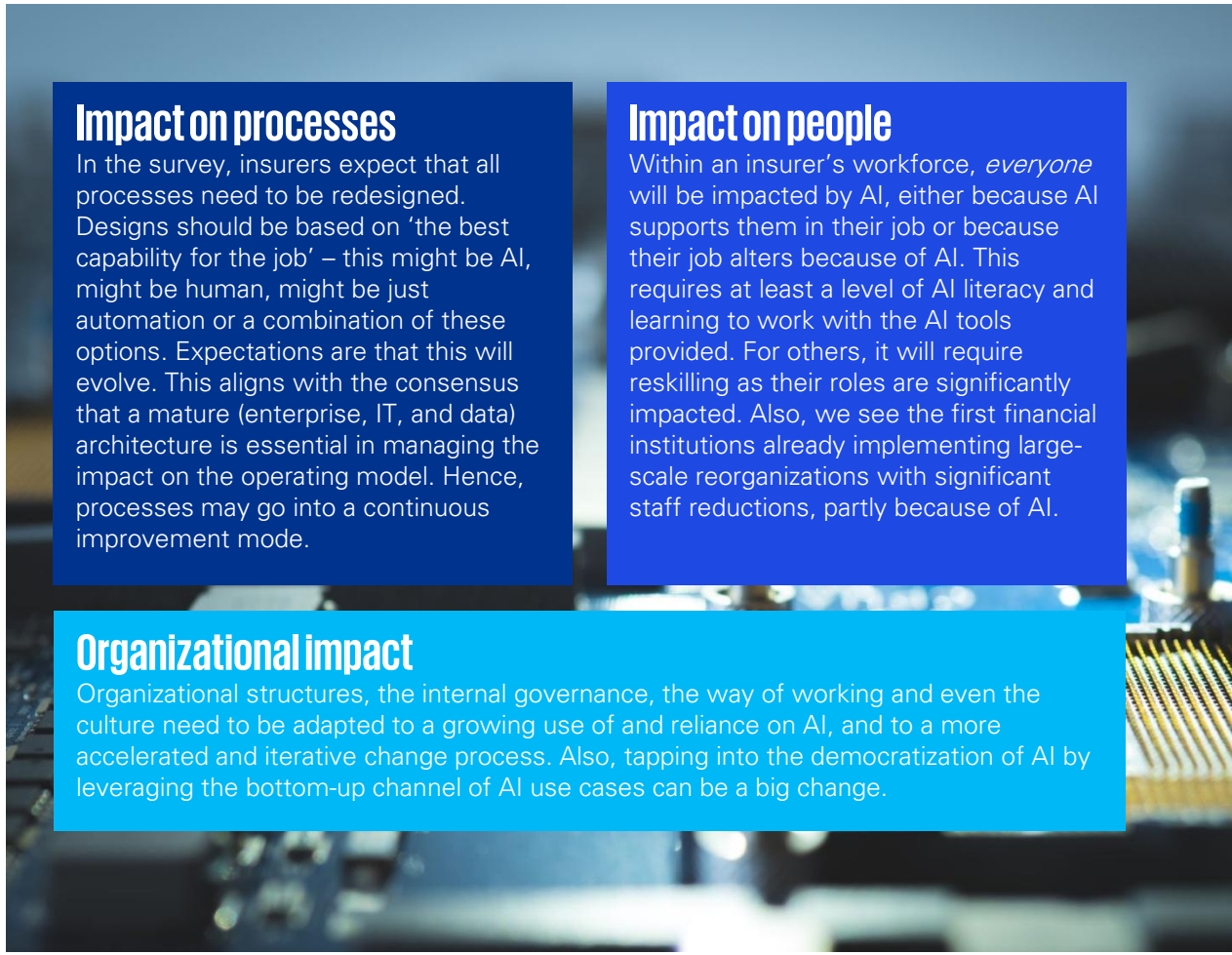
Although experiments are being conducted on an 'AI enterprise without people'[(a)], this will not be a reality any time soon. We have witnessed many impressive improvements in AI and expectations are high on what still may be achieved. However, for the foreseeable future, the AI-driven platform will be a collaboration between human, AI and all the other IT technology an insurer has.

Democratization of AI

AI personal assistants allow employees to use AI how they best see fit for their jobs – through both ad hoc prompting and by configuring AI agents. This might grow into a significant stream of ideas and (productivity) improvements alongside the 'formal' AI use case development through the change teams. Leveraging this bottom-up channel may become an important success factor for accelerating change.

'Raising the floor' instead of sustained competitive advantage?

Many insurers are aware that AI might provide a temporary competitive advantage because one can operate at a lower price point or provide customer experience. However, this is not seen as an insurmountable source of advantage, but more as the bar being raised on consumers' and regulators' minimum expectations.



Impact on processes

In the survey, insurers expect that all processes need to be redesigned. Designs should be based on 'the best capability for the job' – this might be AI, might be human, might be just automation or a combination of these options. Expectations are that this will evolve. This aligns with the consensus that a mature (enterprise, IT, and data) architecture is essential in managing the impact on the operating model. Hence, processes may go into a continuous improvement mode.

Impact on people

Within an insurer's workforce, *everyone* will be impacted by AI, either because AI supports them in their job or because their job alters because of AI. This requires at least a level of AI literacy and learning to work with the AI tools provided. For others, it will require reskilling as their roles are significantly impacted. Also, we see the first financial institutions already implementing large-scale reorganizations with significant staff reductions, partly because of AI.

Organizational impact

Organizational structures, the internal governance, the way of working and even the culture need to be adapted to a growing use of and reliance on AI, and to a more accelerated and iterative change process. Also, tapping into the democratization of AI by leveraging the bottom-up channel of AI use cases can be a big change.

Note: (a) KPMG and UvA started an experiment with AI agents: Can AI run a company without people? – KPMG Netherlands

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Insurers are starting to manage the organizational impact

Vision and change story

Not everybody has a clear view of the AI impact

Insurers' answers differ when asked whether they have a clear view on how AI might change their processes and operating models.

Especially the more 'AI-mature' indicate having a clear view. For others, it differs between not having a view, having a view for parts of the business and still needing to align on the view.

Internal change story is being shaped

Half of the insurers indicate that they have a change story on AI for employees, albeit not always in one formal document. In addition, most insurers indicate leadership effectively communicates the importance of AI and the organization's AI journey.

Limited change story for stakeholders

Overall, insurers still need to work on their AI change stories in the communication with customers, regulators and other stakeholders.

Some indicate that they have something that might qualify, but it is a mere start.

AI adoption and training

Positive employee stance towards AI

All insurers indicate their employees appear to have a positive stance towards AI. This might be explained by the promise of the technology and the current focus most insurers have on using AI to support employees in their work. As AI adoption is seen as a major lever for successful AI transformation, this is a positive observation.

AI training beyond AI literacy

Most insurers indicate that they have an effective AI training program. For some, this is covered by the basic mandatory AI literacy training for organizations that provide or deploy AI systems, as per the AI Act. For others, this includes a more extensive, role-based training.

AI leadership programs for larger insurers

Larger insurers report that they have an AI leadership program for the different management levels, starting at the board. This approach also helps to solidify AI as part of the organization's strategy (execution).

Workforce impact

Front-runners differentiate themselves

More mature insurers are further ahead with assessing the workforce impact of (Gen)AI. They have a vision on and analysis of the impact of (Gen)AI for a broader part of the workforce, such as specific BUs or departments. Often, they have also quantified the AI impact on roles and tasks and even put it into budgets.

Most insurers have a qualitative view

Most insurers indicate that, based on the current focus in use cases, they have a view on the (Gen)AI impact for certain roles and tasks. But they have not yet quantified this for the whole organization. Meanwhile, we see the first financial institutions performing large-scale reorganizations, partly because of AI. Also, they are less likely to have adapted hiring profiles and training plans.

AI will solve hiring challenges?

Only a limited number of insurers actively plan to have (Gen)AI contribute to solving areas with challenges around scarce capabilities or expected retirement.

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AI roadmap, the path forward

Why having an AI roadmap matters

A clear AI roadmap enables insurers to plan their AI journey and make choices about what they intend to focus on. Although we have seen similarities among insurers and even across FS, every insurer has their own route to follow. An insurer's AI journey is heavily influenced by strategic priorities, the maturity of their AI foundation, such as their data and tech stack, and where in their business they see the greatest value potential for AI or the most enthusiasm to drive AI.

Scope

In this section of the study, insurers shared the primary objectives of their AI journey, key focus areas and the challenges they expect to encounter along the way.

Takeaways

- A gap is emerging between the more mature insurers that seem to start embedding AI in work processes, while other insurers are still in the 'Enabling' phase.
- More mature insurers focus on areas with strong business value from AI and on accelerating their AI operating models.
- Other insurers focus their primary objectives more on foundation elements or even on experimenting and bringing their first use cases to production.
- Insurers feel that their organization should accelerate on AI.
- Contrary to last year, most insurers feel that AI gets the priority and investment it deserves.

A flexible AI roadmap crafted for bold decisions, balanced expectations and an Agile approach drive a successful AI journey"
Sander van der Meijs, Digital Strategy

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AI roadmap: objectives and scope

Big change from last year

In last year's edition, organizations reported that their focus was primarily on experimenting and simpler use cases. This year, most insurers report they have some AI use cases in production or at least have some form of internal ChatGPT or Copilot running in production for their teams. Consequently, objectives have also progressed beyond initial proofs of concept. This year's focus is more around getting value from actual AI use cases in production, although specifics differ per insurer.

Mature insurers focus on realizing business value and accelerating their AI delivery

Insurers who have been more 'up-to-date' with their digital transformation benefit from having (at least parts of) the foundation for AI in place. Having a modern application landscape, a data platform with strong data management and governance practices and (scaled) Agile teams for change delivery provide a good basis for a solid delivery of AI use cases.

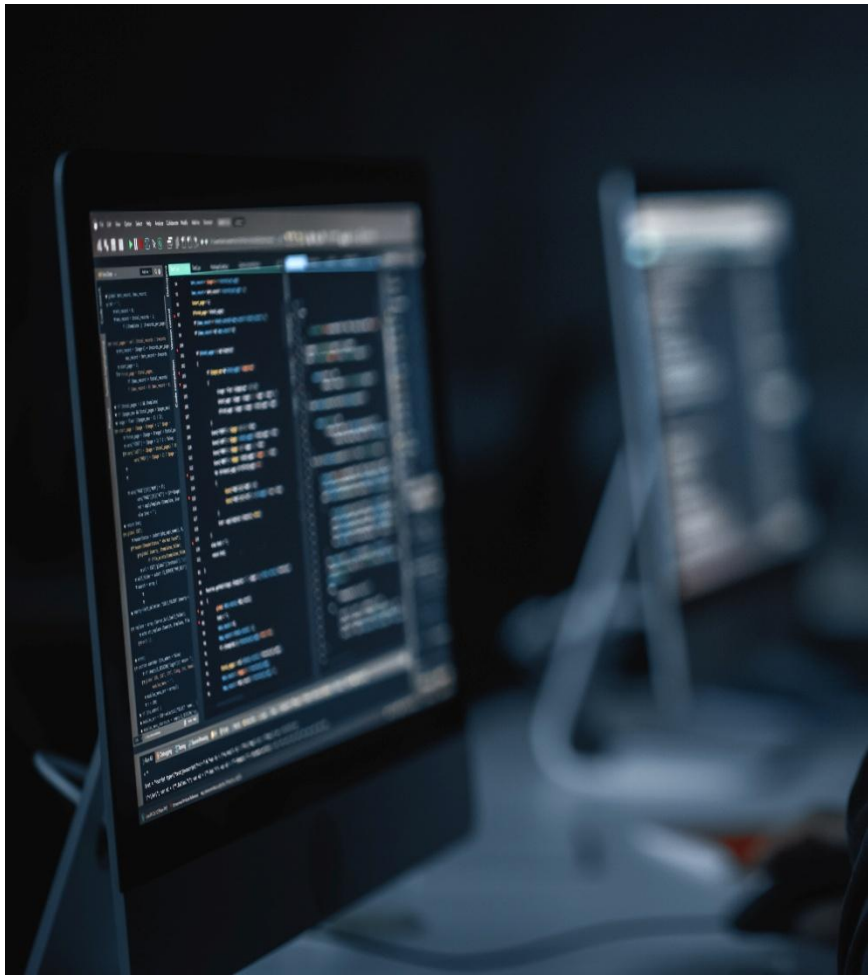
Having the foundation in place allows these insurers to focus on realizing value from AI together with the business. They report a focus on identifying the business areas where AI use cases can have a significant impact for the business, on improving AI adoption and literacy and on accelerating their AI (or change) delivery model.

Others focus on their AI foundation and single use cases

Objectives differ per insurer based on their strategic priorities and the maturity of their AI foundation. We see a bit more diversity between the objectives in this group, mainly focusing on specific areas of an AI foundation, such as data and getting the AI technology in place. Some insurers even report that they are still in the proof-of-concept stage or focusing on implementing single use cases. We see a gap emerging between this group and the more mature front-runners. And given the focus of the more mature group on accelerating their AI delivery, this gap is expected to widen.

Scope of the centrally coordinated AI journey is broad

Most insurers take a broad scope for their centrally coordinated AI journey, covering almost all relevant topics across the organization. This might be logical given the newness of the topic and the risks from a responsible AI point of view. The first topic deemed to be separate from the AI journey is data. This responsibility was more referred to by data owners within the business and data teams, depending on the issue. Business value tracking was reported as important, mainly by the more mature insurers as part of their central AI journey scope. Noticeably, none of the participants indicated transformative use cases to be part of the centrally coordinated AI journey scope. This aligns with the focus on implementing AI in current business processes.



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Planned AI improvements across the insurance value chain

2025: focus mainly on efficiency in Operations

Most insurers indicate a focus on four to five areas for 2025, mainly on efficiency in (non-customer-facing) Operations processes. Efforts vary: the more 'AI-mature' insurers indicated a more process-oriented and value-driven approach, whereas the others report more individual use cases in these areas.

2026: expansion across the insurance value chain

Based on the answers, insurers expect a strong increase in efforts across the insurance value chain in 2026. Interestingly, for the more mature insurers, the 2026 focus areas are a continuation of their 2025 focus areas. This aligns with their expectation that capturing business value requires a longer engagement with these business units, and possibly, a process redesign. Many of the other insurers show a strong ambition to expand the number of focus areas, which might indicate that their focus on single use cases (or use case patterns) would be applied to more domains.

Support processes

Apart from fraud detection, which has already leveraged AI for a longer period, only a limited AI focus is expected on support processes in 2025. Respondents expect some effort in 2026 within the finance and reporting domain. Remarkably, no focus is expected in Risk & Compliance, although AI might be able to offer support with the growing complexity and scope within this field. The answers may also indicate that the respondents do not have a clear view yet on how AI will be used for support processes and have used 'the other bucket' to indicate that they expect there to be efforts across the board.

Support processes	2025	2026
Risk & Compliance	○○○○○	○○○○○
Finance & Reporting	○○○○○	●●○○○
Fraud detection	●●○○○	●○○○○
Other support processes	●●○○○	●●○○○

Primary processes of the insurance value chain

	Marketing	Sales	KYC	Underwriting	Customer servicing (incl. call center)	Operations back office	Claims handling	Investment management
2025	●○○○○	●●○○○	●●●○○	●●●○○	●○○○○	●●●●○	●●●●○	○○○○○
2026	●●●○○	●●●○○	●●●●○	●●●●○	●●●○○	●●●●●	●●●●○	●●○○○

Legend: Percentage of respondents: ○○○○○ = 0%, ●○○○○ = 1 – 20%, ●●○○○ = 21 – 40%, ●●●○○ = 41 – 60%, ●●●●○ = 61 – 80%, ●●●●● = 81 – 100%

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Insurers want to accelerate their AI journeys

"Our organization should accelerate!"
Respondents feel a universal need to accelerate their AI journeys. For smaller insurers, this is also driven by the realization that they are falling behind, while they also still need to get some of their foundation in order.

"AI is getting the attention it deserves"
Despite feeling the need to accelerate, almost all respondents agree with the statement that AI is currently getting the attention/priority and investments that it deserves, noting that there are also other important priorities within the organization. A minority indicates that AI should get more attention, in order for them to reach strategic objectives or because their current AI activity is very limited and trails the market.

Advice from future self
Looking back five years from now, almost all respondents would advise themselves to accelerate; the AI journey in general, or specifically, the business change. But it would need to be done in a smart way, so without rushing, and by building a structured capability across the organization, not neglecting the responsible AI side, and with a proper assessment of AI's strengths and weaknesses.

Challenges in accelerating

What is holding insurers back from accelerating?

In contrast to last year's survey, a lack of a sense of urgency was only rarely mentioned. Also, capabilities were not mentioned as a key inhibitor.

High

Other priorities – most insurers mentioned other priorities as a key factor; this mainly refers to other strategic initiatives which require attention and the change capacity throughout the organization.

Organization change absorption – mainly with regard to AI literacy and adoption, as well as understanding the value of AI and being able to envision how it could help the business.

Medium

Technology and data challenges – multiple insurers indicated that technology and/or data challenges are holding them back from accelerating, as these challenges needed to be resolved first.

Budget – the organizations that mentioned budget often had a clear ambition and a plan that could be accelerated by expanding, or they recognized the need for a big step up in their AI and digital foundation.

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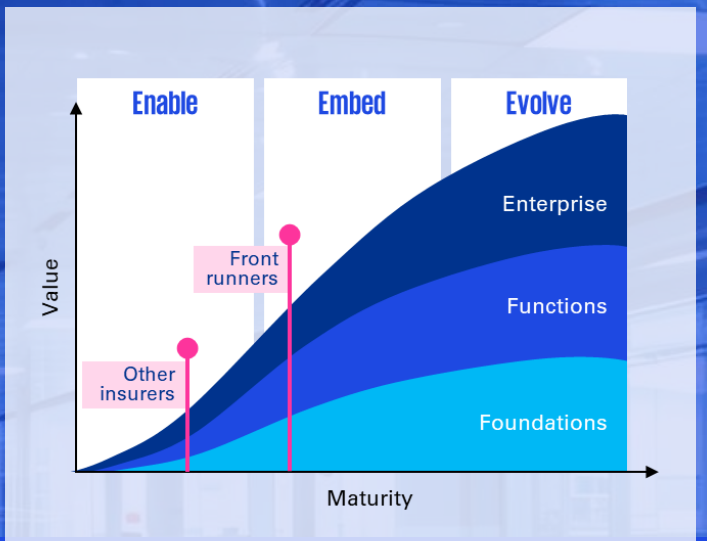
The journey to intelligent insurance

Effective AI-enabled transformation goes beyond technology implementation. By examining leading practices, we have identified that enterprises can increase capabilities and value across the three phases of an AI transformation.

This provides a structured yet flexible framework for navigating the complexities of AI adoption. It balances the need for short-term efficiency gains with the imperative to prepare for future growth and innovation. It helps enterprises to prioritize their efforts, allocate resources effectively, build capabilities and align their AI initiatives with both short-term goals and long-term strategic objectives.

Based on the survey, we see the front-runners within the Dutch insurance industry entering the 'Embed' phase, while most insurers are still in 'Enable'.



Enable

The 'Enable' phase focuses on enabling people and building AI foundations. Organizations appoint a responsible executive, create an AI strategy, identify high-value use cases, boost AI literacy, align with regulations and establish ethical guardrails. AI pilots are launched across functions, while cloud platforms and pretrained models are leveraged with minimal customization.

Embed

The 'Embed' phase delivers greater value by integrating AI into workflows. A senior leader drives an enterprise-wide workforce redesign – reskilling and change – embedding AI into operating models with a focus on ethics, trust and security. AI agents and diverse models are deployed, supported by cloud and legacy tech modernization, while enterprise-wide data enhances operations.

Evolve

In the 'Evolve' phase, business models and ecosystems evolve, using AI and frontier technologies like quantum computing and blockchain to solve large sector-wide challenges. AI can orchestrate seamless value across enterprises and partners. While emphasizing ethics and trust with real-time security, this phase uplifts human potential with broad and deep workforce training, fostering a creative, innovative and value-driven future.

Source: KPMG, "Intelligent insurance – A blueprint for creating value through AI-driven transformation", 2025

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Unlocking AI value with KPMG

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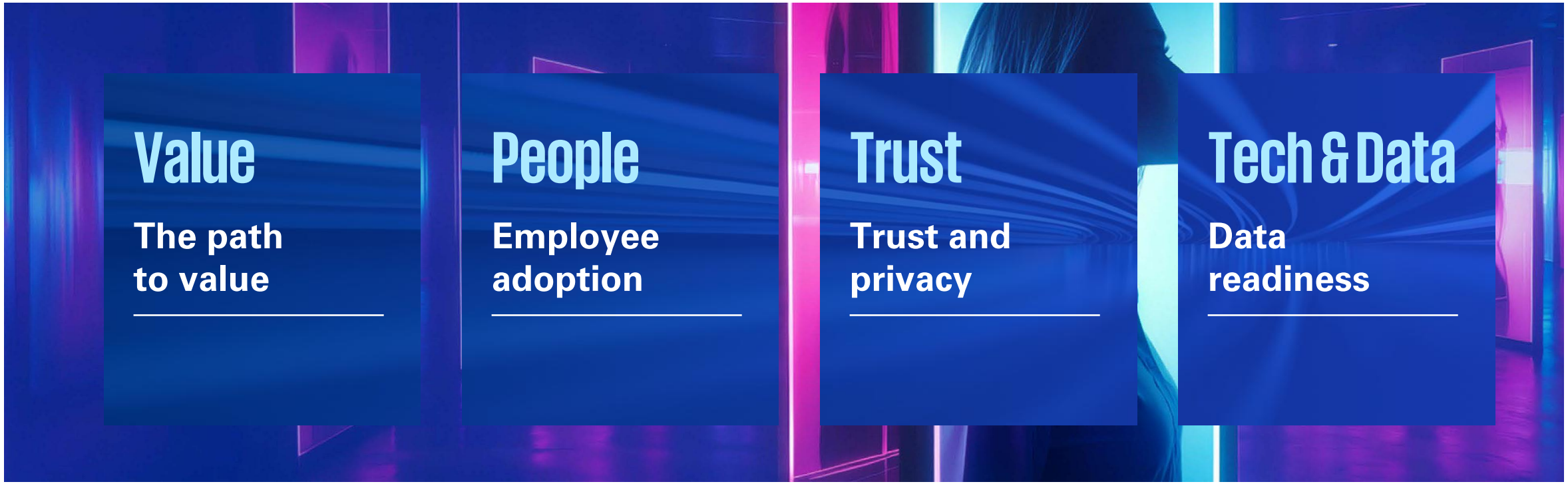
There are four main challenges on the AI journey



Source: 9 January 2025: KPMG AI Quarterly Pulse Survey – High hopes, high hurdles, and the pursuit of realizing value in 2025

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Seeking a path to value?

Research into AI adoption across almost 1,400 AI executives[1] reveals that only 15% of executives have established ROI expectations, despite that 44% of companies are now scaling GenAI.

Navigating your path to value requires at least five strategic questions to be addressed over time, depending on how far you are and how well you are progressing versus peers in your AI transformation.

Value | People | Trust | Tech & Data

Value at stake?

"What is the potential value of adopting AI for my company and what are the greatest opportunity areas?"

- Total addressable opportunity in USD.
- Greatest value areas within the business?
- Realistic targets by function/ leader initiative?

Current state?

"How strong is my starting position vs. my peers and how do I get 'unstuck' and start scaling faster?"

- How are we doing versus our peers?
- How do we get 'unstuck' and move from pilots to scaling?
- What is my readiness for talent and technology/data?
- Are we ready to leverage both generative and agentic AI?

Change architecture?

"How should I design my change architecture, portfolio of initiatives, and governance for a successful transformation?"

- How to set up the AI control tower/PMO?
- Value capture by function, value stream, or product?
- Do I need to create an AI Centre of Excellence?
- Do I need to set up my own Agent factory or buy or find a partner?

Strategic choices?

"What strategic choices do I need to make now to develop my future operating and business model and make it a success?"

- How to articulate our AI strategy to the Board?
- What is my future agentic operating model and who are my ecosystem partners?
- How do I disrupt others and avoid being disrupted myself?

Business case?

"How can I convince Management and the Board to invest with realistic expectations on returns?"

- What is the cost of acquiring and operating all this AI?
- Where and when will we see measurable P&L benefit?
- How much do we plan to invest now and over time?
- What is the possible ROI on our investments?

Source: (1) KPMG LLP, AI Q4 2024 Pulse Survey (9 January 2025)

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Navigating employee adoption?

Executives expect generative AI to have enormous impact on the business but are often unprepared for immediate and ongoing adoption.

Tech is often not the main barrier; human factors and business processes are. AI requires a lot of change to reinvent the organization.

Based on our experience with clients, we have identified four key considerations for a successful employee adoption.

Value | **People** | Trust | Tech & Data

A new mindset for employee adoption

GenAI technology is at its core different from previous digital technologies and requires a new way of thinking. For organizations to gain the most value from GenAI tools and ensure sustainability, it is essential to adopt new approaches and mindsets that are tailored to yield better business results.

Need for continuous upskilling and training

In addition to initially training workers on how to use their new GenAI technology, and to do their job differently today, they require continuous training, upskilling and knowledge sharing due to the ever-evolving GenAI technology capabilities.

Use of AI is optional and up to the individual

Workers choose to do a specific task with GenAI themselves while completing a broader activity without anything forcing them to use GenAI technology. This contrasts with traditional digital solutions where workers are required to use the system to complete the process end-to-end.

Tailoring to individual roles and needs

Adoption needs to be tailored to individual roles as each role will likely use GenAI technology very differently – completing different tasks, using different systems, and requiring different data.

Source: (1) KPMG LLP, AI Q4 2024 Pulse Survey (9 January 2025)

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Concerns about trust, security and privacy?

Managing the risks associated with your AI transformation **must not be seen as a compliance or risk mitigation alone.** It is a critical driver of the speed of change, as your AI transformation cannot progress faster than 'the speed of trust'.

This starts with ensuring that you have appropriate **Trusted AI policies, frameworks, and governance** in place. It is also crucial to immediately raise your cyber defenses and safeguard privacy during your data transformation.

Value | People | **Trust** | Tech & Data

Trust

Concerns about AI fairness and reliability can create apprehension among the workforce.

- Bias and discrimination can be amplified
- Dependence on AI and automated insights
- A lack of explanation towards decisions made

Security

Fears about AI system vulnerabilities to cyberattacks and unauthorized access.

- Loss of control of AI systems
- Security risks and algorithm vulnerabilities
- Misalignment of AI goals

Privacy

The handling of vast amounts of personal data by AI can lead to privacy concerns.

- Loss of privacy
- Rapid changes to AI environment
- Keeping up with evolving AI regulation

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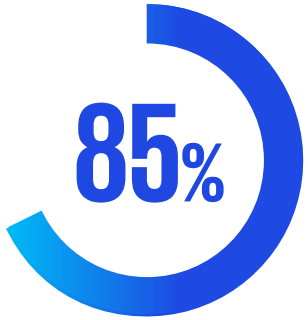
Facing data readiness challenges?

To operationalize AI at scale, organizations need a reliable digital foundation that integrates AI with cloud and data.

This involves migrating data to modern cloud platforms and ensuring connectivity between data and AI tools.

The GenAI era accelerates this need, as automation depends on secure, quality data. Starting now is crucial due to long lead times.

Value | People | Trust | **Tech & Data**



"Quality of organizational data"

According to the KPMG AI Quarterly Pulse Survey, 85% of respondents see **data quality as the biggest challenge** for AI strategies in 2025.

- **Poor data quality**
- **Technology sprawl**
- **Incorrect integration**
- **Data verification**
- **Real-time data needs**
- **Issues in scaling**

Source: KPMG LLP (US), AI Q4 2024 Pulse Survey (9 January 2025)

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Accelerating the AI journey in insurance with the 'Insurance AI Lab'

Insurance AI lab

The 'Insurance AI Lab' is KPMG's innovation hub dedicated to creating next-generation AI solutions and accelerators for the insurance industry. It serves as a catalyst for transformation and as a trusted partner guiding insurers in the age of AI, helping them to harness the full potential of artificial intelligence in a way that is practical, scalable, and aligned with strategic business outcomes.

Through the Insurance AI Lab, we empower our clients by leveraging the best global insurance knowledge through KPMG's worldwide network and combining it with deep insurance sector expertise. Our approach brings together cross-functional capabilities across technology, operations, finance transformation, and risk management, ensuring that every solution is designed for impact and resilience.

We co-create high-value AI use cases, deliver strategic frameworks, and introduce cutting-edge innovations that shape the future of insurance. By blending deep insurance industry knowledge with advanced technology, we help organizations to move from ambition to tangible results, unlocking measurable business value and building a roadmap for scalable implementation and sustainable adoption.

Use case: Social Debt Management

The 'Social Debt Management' use case was developed by the Insurance AI Lab as an example of how AI can drive positive change in the insurance sector. The solution uses advanced data analytics and machine learning to help insurers and creditors identify financially vulnerable customers early, enabling a more respectful and effective approach to debt collection. By segmenting customers based on risk and payment behavior, and supporting employees with AI-driven recommendations, the use case promotes long-term relationships, reduces costs, and supports social responsibility, all the while ensuring data privacy and compliance.

> **"The Insurance AI Lab is where innovation meets impact for the insurance sector. By combining global expertise with deep sector knowledge, we co-create next generation AI solutions that are practical, scalable, and aligned with strategic business outcomes."**
>
> Gerben Kraak
> Partner, Lead of Insurance AI Lab

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Our portfolio of AI offerings can help address each of these challenges

Value	People	Trust	Tech & Data

KPMG AI Strategy

Strategy to navigate the AI disruption to your advantage

- Assess the opportunity and threats to set AI aspirations.
- Shape strategy and execution plan tailored to your unique starting point.
- Build business case with metrics and milestones to drive investments.

KPMG AI Workforce

Transform your organization to thrive in an AI environment

- Identify workforce opportunity and most impacted roles.
- Augment knowledge worker performance at scale and free up work time.
- Reshape the workforce to capture value.

KPMG AI Trust

Manage risks, security, and compliance for safe AI adoption

- Trusted and robust AI governance frameworks, policies and procedures.
- Responsible AI security and privacy strategies, processes and tools.
- Regulatory guidance to help ensure compliance with all relevant laws.
- Broad-ranging AI risk management.

KPMG AI Data & Technology

Help ensure a rapid roll-out of AI tools and the data foundations required to run them

- Rapid technology assessment/planning.
- Cloud, data platform and data enablement.
- Building in-house AI solutions vs. buying and tuning.
- Deploying and monitoring tailored GenAI solution adoption.

KPMG AI Jumpstart	**Faster start of your AI journey with the goal of quickly capturing value**
KPMG AI Transformation	**End-to-end transformation of your business with AI across the enterprise, functional and foundational layers**

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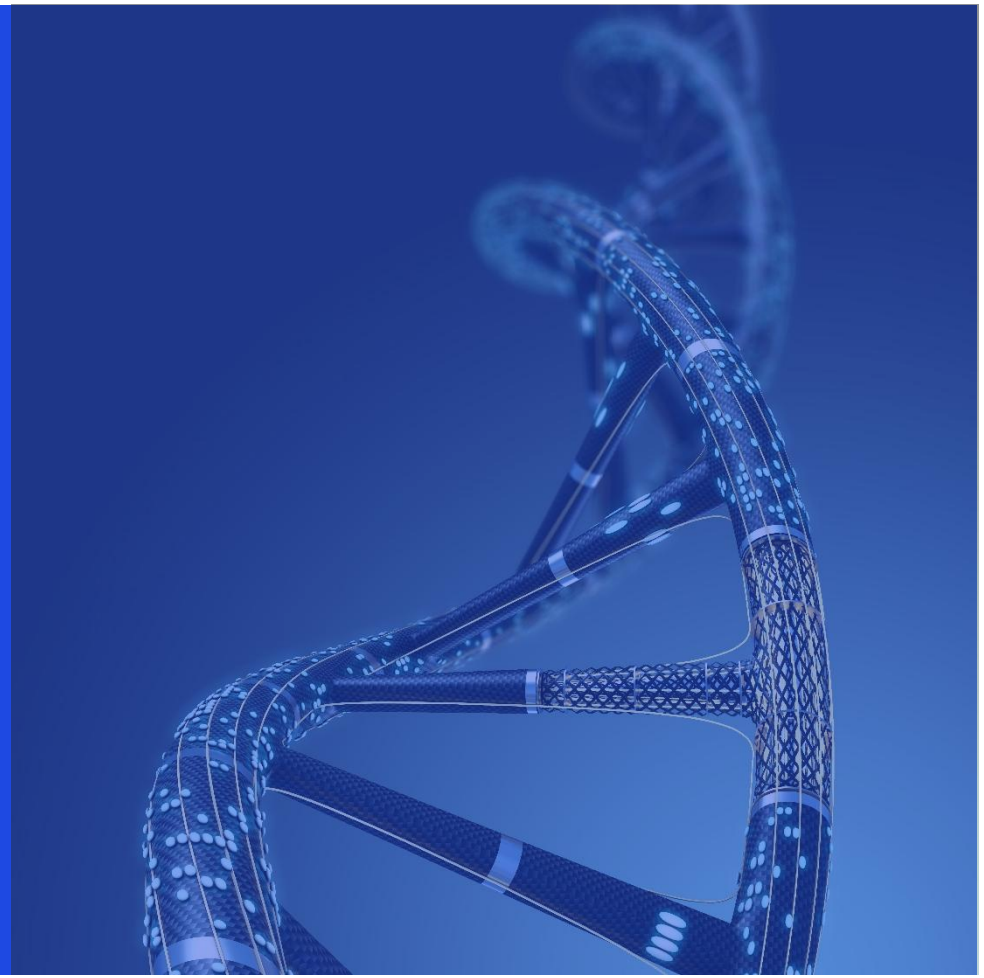

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