

Avoid the ZOMBIE ZONE

Transform or Join the Walking Dead

In today's intelligent insurance era, the real threat isn't disruption, it's decay. Insurers and InsurTechs that cling to old operating models, legacy technology, and unclear strategies are slipping into "zombie mode," shuffling forward without any real progress or future. The cure? Clear strategies and bold execution through redefined operating models and rapid adoption of modern cloud & AI-native platforms. The industry has moved on. If your strategy, operating model and technology haven't, you're at risk of joining the walking dead.



The Top 8 Trends for 2026



High-Performing Operating Models
Replace your Zombie operating model. Re-define it to leverage rich capabilities & intelligent automation to unlock strategic & growth potential.



Cloud & AI-Native Core Platforms
Legacy zombie core is a barrier to strategy, innovation, and growth. Replace with next-gen intelligent core to keep at the forefront of change.



AI Strategy + Intelligent Tech
AI adoption is mainstream. ROI is missing. Make AI an enterprise-wide multiplier not a siloed experiment with a strategic approach to deliver real ROI.



Human-Centric AI
Humans + AI together outperform either one alone. AI handles high-volume, straightforward cases. Humans provide expertise and empathy to enhance trust.



The Zombie InsurTech Risk
Growing zombies create strategic and operational risk. Choose partners with real financial strength, real AI investment and real staying power.



Silver Economy Boom
Reimagine the 65+ boom and wealth transfer needs with flexible, personalized, and tech-enabled products that enhance lives across generations.



Specialty Market Innovation
Specialty market including E&S and Parametric is booming, reducing customer protection gap and creating customer value. But requires real-time data and AI-native core.



Predict & Prevent Creates Customer Value
Reduce losses and claims, lower premiums, strengthen customer relationships and loyalty with proactive risk prevention & mitigation, creating peace of mind.

Notable 2026 Data Signals

78%
of organizations
using AI, but only
5%
see measurable ROI

Operational & core
modernization + AI
could decrease
expense ratios by
20
points by 2030

Legacy solutions remain
predominant at
71-79%
creating significant risk

Billion-dollar
disasters continue
to rise, accelerating
demand for predict
& prevent

Bottom Line Stop Feeding the Zombies



Avoid becoming or partnering with a Zombie:



Rethink your business operating model



Choose partners with a strategic and financial lens



Invest in a cloud and AI-native core foundation



Shift to proactive risk management



Transform the workforce



Push boundaries



Focus on strategy and execution



Read the full 2026 Trends Report to see what it takes to compete, lead, and grow in the new era of insurance.

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