Expert Views

Integrating Gen-AI into L&H Insurance: Real World Insights from SCOR Explorations

SCOR
The Art & Science of Risk

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INTRODUCTION: THE PROMISE OF GEN-AI

For life and health (L&H) insurance, an industry defined by complex products, fragmented data, and manual processes, the emergence of Gen-AI comes at a critical time.

Faced with increasing customer enquiries, rising case volumes, and stricter evidence requirements, insurers are dealing with significant levels of complexity in day-to-day operations.

The power of Gen-AI to interpret and summarize data at scale is seen as a solution to long-standing industry pain points, with the potential to transform the way insurers do business – from customer engagement to underwriting and claims management.

But like any new and disruptive technology, the pathway from concept to operationalization for Gen-AI will provide significant challenges. In L&H insurance, where risk-based decisions with long-term financial implications are made almost daily, the application of Gen-AI must carefully balance potential efficiency, accuracy, and consistency gains against adequate risk controls that mitigate potential financial, compliance, and reputational risks.

This article examines the adoption of Gen-AI in L&H through the lens of emerging use cases. It showcases practical lessons from SCOR's Gen-AI explorations to help guide implementations that are effective, compliant, and deliver lasting and scalable digital transformation.

EMERGING GEN-AI USE-CASES IN L&H

A recent Gallagher survey* reports that L&H explorations of Gen-AI are moving rapidly from experimental curiosity to practical solutions, with 80% of L&H insurers having already deployed Gen-AI solutions in at least one core function.

Among the many use-cases observed, the following four demonstrate strong alignment between Gen-AI capabilities and emerging industry needs:

Customer Engagement

A growing number of insurers are employing AI-powered chatbots and virtual assistants that go beyond 24/7 customer support to provide personalized policy advice and claims status updates, helping to enhance and personalize customer engagement and promote customer retention.

Summarizing Unstructured Data

As part of core underwriting and claims functions, insurers receive high volumes of documents and unstructured data on a day-to-day basis, spending a significant amount of time on reviewing, analyzing, and summarizing. Gen-AI powered summarization tools are able to capture thousands of disparate and unstructured data points and translate these into smart summarizations that expertly capture decision-relevant information in a matter of minutes, compared to the hours that can be spent when using traditional, manual methods. This helps to reduce operational overheads and facilitates more efficient human investigation and decision-making.

Augmented Underwriting and Claims

Going one step beyond the summarization of unstructured data, agentic AI solutions can support case analysis and interpretation by overlaying summarized information against risk and medical guidelines to generate expert suggestions. This empowers human end-users to make faster and better underwriting and claims decisions and to remove non-essential administrative workloads, so they can focus purely on analysis and decision-making.

Advanced Data Analytics

Gen-AI powered analysis of vast and multidisciplinary datasets across the L&H value chain helps to accelerate insight generation and to identify complex patterns that are difficult for humans to spot. These insights are the "secret sauce" in the ongoing efforts to improve risk evaluation models and methodologies, helping insurers to achieve higher levels of precision and consistency for risk decisions.

As a leading global reinsurer, we push the limits of insurability at SCOR through our encounters with some of the most challenging underwriting and claims cases in the industry, involving complex medical histories and high volumes of unstructured case documentation.

The process of reviewing hundreds of pages of medical documentation and extracting and organizing information into case files – before analysis and decision-making – typically consumes between several hours and several days of our underwriting and claims assessor resources.

This multi-faceted pain point affecting both underwriting and claims has become the focal point of SCOR's Gen-AI explorations. How can we harness the capabilities of AI to help underwriting and claims teams process complex cases faster, more accurately, and with better consistency?

For SCOR, this question has taken us down an exploratory pathway resulting in the development of our proprietary AI Assistant solution, which gives underwriters and claims assessors the AI-powered tools they need to make faster, higher-quality decisions on complex cases, while facilitating richer analysis.

*Gallagher. (Feb. 2026). 2026 AI adoption and risk survey: AI in action

In the next section, we will unpack how real-world implementations and feedback have driven SCOR's Gen-AI explorations and the development of AI Assistant.

ADAPTING GEN AI FOR L&H: CHALLENGES

Since its first introduction to internal SCOR users in 2023, AI Assistant has undergone numerous iterations, beginning as a pure data extraction tool before evolving to incorporate smart summarizations, workbench tooling, and AI-decision support.

In that time, adoption has scaled from a small cohort of pilot users to active usage by more than 100 SCOR underwriting and claims professionals across all major global markets, with more than one million pages of documents analyzed per month.

This large cohort of active internal SCOR users has provided a strategic advantage, giving us the real-world experience to rapidly test, learn, iterate, and deploy improvements.

The following list looks at four key AI adoption challenges that we faced first-hand at SCOR L&H, and shares how we navigated them using a combination of product design and change management strategies.

1. **AI adoption is about more than just scaling technology: it is about building human trust.**
   Contrary to expectations, early pilot introductions of AI support for underwriting and claims at SCOR resulted in longer case management times compared to existing traditional methods. The stakes in underwriting and claims decisions tend to be high, and users were initially (and understandably) reluctant to take AI-generated output at face value, spending additional time verifying and cross-checking information against source documents. Like a math equation, it is not enough to just provide accurate answers: the proofing and rationale behind those answers is equally important. And therein lies the crucial lesson: successful AI adoption in high-risk contexts such as underwriting and claims relies on more than tech capabilities alone; adopters must also consider how the capabilities brought by AI are augmented to serve human needs such as trust and confidence.

   How we have built trust in AI Assistant:

   - **Trust and validation features embedded into UIUX:** The best way to build trust in human and AI collaboration is to create as much visibility as possible in AI sources and reasoning. Building on this philosophy, AI Assistant's user interface is embedded with features such as confidence scoring, a one-click-track-and-trace functionality to compare AI extracts to source documentation, and AI output corrections. These features promote transparency and trust by keeping the human-in-the-loop firmly in control through AI outputs that are traceable, explainable, and editable.

   - **AI literacy training:** Extending beyond standard product feature training, our AI Assistant user onboarding program includes AI literacy training to provide end-users with deep dives on how the underlying LLMs powering the solution work, where their strengths and weaknesses lie, and best practices for validating AI results. This ensures that end-users are armed not just with product feature know-how, but also with basic AI literacy that enables them to interpret AI output faster and with more effective discernment.

2. **Legacy system modernization and integration is a major roadblock to achieving AI-driven impact.**
   Fragmented digital infrastructure is a significant friction point for AI deployment. It traps data in disparate and often

incompatible databases, preventing seamless exchange of structured data from wider digital ecosystems to AI platforms. In other words, an AI solution may accelerate case analysis and decisioning, but the effort required to manually transfer data from one platform to another creates additional administrative burden and increased mental overhead. Basically, the speed and quality of AI adoption hinges on how embedded and integrated solutions are as part of wider ecosystems.

How we have embedded and integrated solutions:

- **Standardized data taxonomy benchmarked against industry standards:** Defining and implementing a standardized data taxonomy allows platforms within an ecosystem to "talk" to one another seamlessly. This became a major early undertaking in SCOR's AI explorations as we systematically catalogued, standardized, and benchmarked our data classification against L&H industry and medical data standards such as ICD-10. This process means that AI Assistant can automatically collect and recognize upstream case data and output information in formats ready for downstream ingestion.

- **API architecture designed for modular and system-agnostic integration:** At SCOR, we utilize multiple platforms with varying levels of adoption across different markets to orchestrate underwriting and claims decisioning. That's why we have developed modular and system-agnostic API integration capabilities for AI Assistant, enabling us to deliver AI capabilities for underwriting and claims regardless of platform or tech maturity. AI Assistant's modular architecture means that it can function both as a consolidated and standalone workbench that integrates seamlessly with adjacent platforms, and as an embedded solution that injects AI capabilities into existing workflow solutions. This flexibility and ease of integration are key factors that have allowed us to scale the adoption of AI Assistant across SCOR markets with minimal disruption to existing workflows.

3. **RoI will take time to materialize.**
In a paradoxical twist, key efficiency metrics such as time savings and case completion rates declined during early pilots of AI Assistant. Costs were rising while productivity was falling, as user trust, legacy integration issues, and new AI-driven workflows disrupted traditional, tried-and-tested methods of underwriting and claims management. This early turbulence is to be expected when adopting a technology as disruptive as AI, but can create strong pressures on stakeholders to limit or abandon initiatives prematurely and return to the perceived safety of traditional methods.

How we handled the early disruption brought by AI:

- **Strong leadership and strategic clarity on the goals and challenges of AI adoption:** A common misconception is that AI adoption is just a tech upgrade – it is much more. Without cultural readiness, strategic clarity, and team alignment, the most advanced AI solution will not deliver real results. The reality, particularly in the early stages of AI adoption, is that things will break, plans may not go smoothly, and it may feel like you are stuck in perpetual firefighting mode. This is where strong leadership matters most. Leaders must guide teams through AI implementation with clarity and compassion to drive effective collaboration across technology, operations, and dedicated underwriting and claims teams – this helps to build trust as well as a shared commitment to improving AI-driven outcomes.

4. **Navigating the regulatory environment is complex.**
Evolving regulatory landscapes and stringent data privacy requirements create significant challenges and limitations for AI

deployments in L&H. Regulations such as the EU AI act and data protection laws such as GDPR or HIPAA impose strict frameworks for data protection and the scope of permissible AI usage, emphasizing explainability and non-discrimination. For many organizations, the fear of regulatory non-compliance often leads to paralysis that stalls the adoption and scaling of AI solutions.

How we approach the regulatory environment:

- **Robust data-governance frameworks benchmarked against industry leading standards:** At SCOR, we practice strict data-governance principles for data sourcing, preparation, representativeness, error handling, bias detection, and mitigation. The in-house, parametrized GPT models powering our AI Assistant are continuously monitored, with clear frameworks in place for traceability and the rapid escalation of any non-compliance to ensure total alignment with evolving regulatory expectations.

- **Human-in-the-loop by design:** A key tenet of AI implementation in L&H is the avoidance of autonomous, AI-led decisions without human validation and accountability. Consequently, our AI Assistant is designed to surface AI insights that are rapidly verifiable and editable, leaving final interpretation and decisioning functions in human-hands. This gives end-users a compliant way of interacting with AI in order to provide validated, traceable, and explainable human-led decisions.

- **Compliance as a service:** Drawing from our own experiences of deploying AI Assistant internally at SCOR, we have developed a pre-packaged compliance architecture to help our clients navigate the complexities of regulatory risk. This includes ready-to-use technical documentation, clear and instructive manuals, and governance artifacts that clients can directly integrate into their own internal risk frameworks, ensuring a faster and smoother path from pilot to production.

CONCLUSION: NAVIGATING THE FUTURE OF GEN-AI IN L&H

The integration of Gen-AI into L&H insurance is not a distant prospect, but a current reality. As evidenced by SCOR's explorations and rapid rates of adoption across the industry, Gen-AI offers a powerful solution to enduring industry pain points around underwriting and claims management.

However, the journey from pilot to production requires a balanced approach. While the potential for impact is vast, the highly regulated nature of L&H insurance demands rigorous oversight, ethical frameworks, and a focus on data privacy. Our first-hand experience highlights the fact that success lies not just in the technology itself, but in how leaders effectively manage change and integration into human workflows.

As applications for Gen-AI in L&H continue to evolve, those who successfully marry the speed and scale of Gen-AI with the expert judgment of insurance professionals will be best positioned to lead. The promise of Gen-AI is clear: a more responsive, data-driven, and human-centered future for life and health insurance.

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