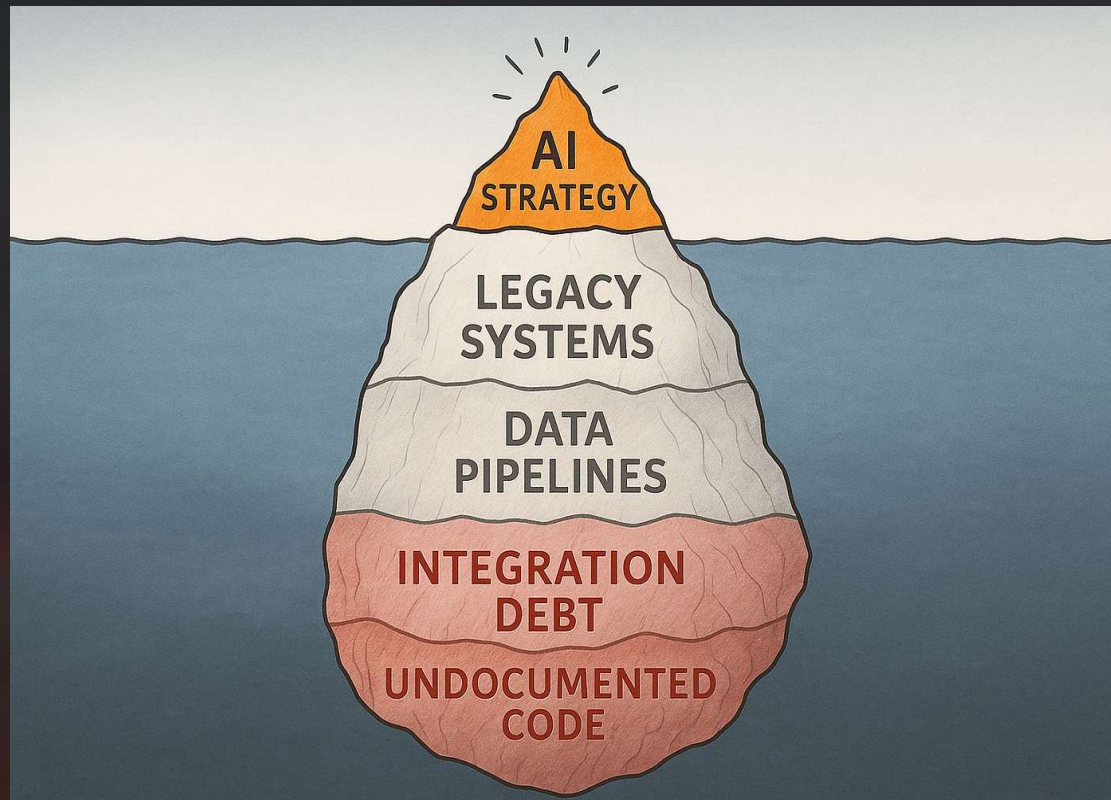


AI in Insurance: *Innovation at the speed of trust*

Ariane Berckmoes CDTO Ethias



Most AI strategies fail. Not because of AI.



Insurance is not slow... it's heavy

Legacy is weight.... Weight creates risk

Regulation

Product Layers and Silo's

Systems and dependencies

Decisions and risks



**Trust is not a feature,
but the result of
consistent
performance**





INTELLIGENCE

Technological intelligence

Organizational intelligence

Human intelligence



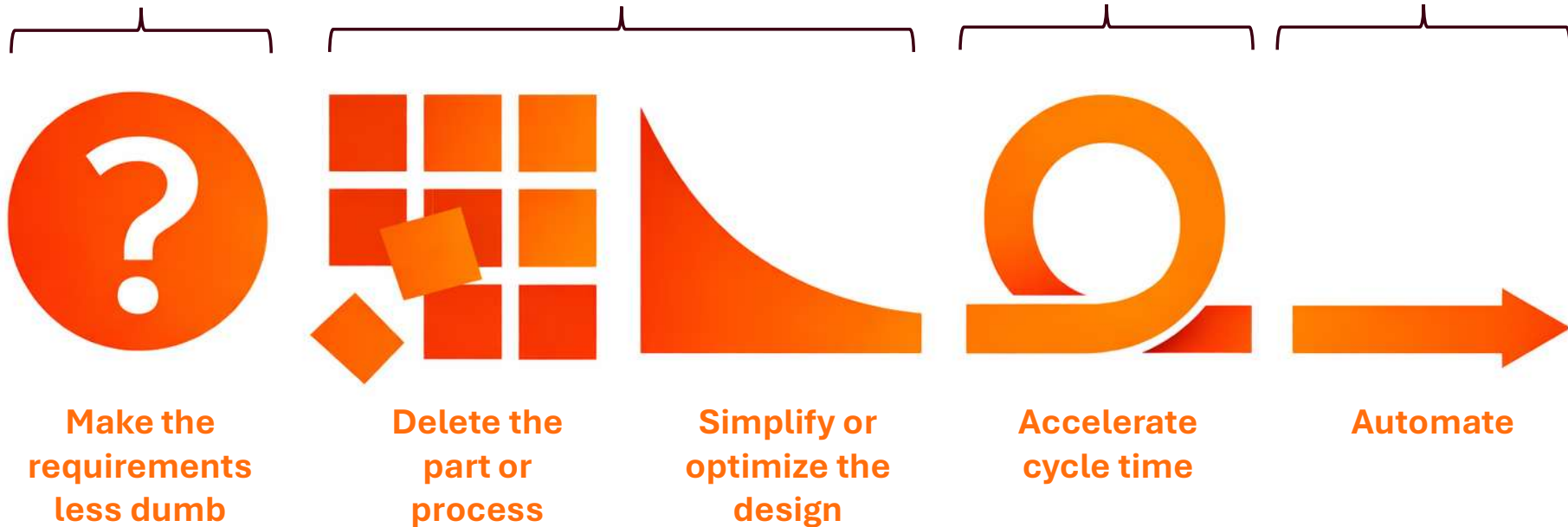
AI TO THE RESCUE?

AI DOES NOT REPLACE TRANSFORMATION EFFORTS

Human and Digital Transformation

AI Agents

RPA



1

GenAI for All

Proactive deployment of M365 Copilot available to 100% employees

2

GenAI Uses Cases

With an increasingly cross-functional bottom-up approach

3

Hyper-Automation roadmap

With a cross-functional top-down approach



Robots, Macros,
Traditional AI

Adoption of
Generative AI

HyperAutomation
roadmap implementation
(GenAI at scale)

2023

2024

2025

2026

Don't let innovation outpace trust

33%

Use AI weekly in 2025
(vs 21% in 2024)

34% are comfortable with AI decisions in:

✓ Pricing
✓ Routine Claims Processing

✓ Personalised reco's

✗ Full automated claims settlement wo human oversight

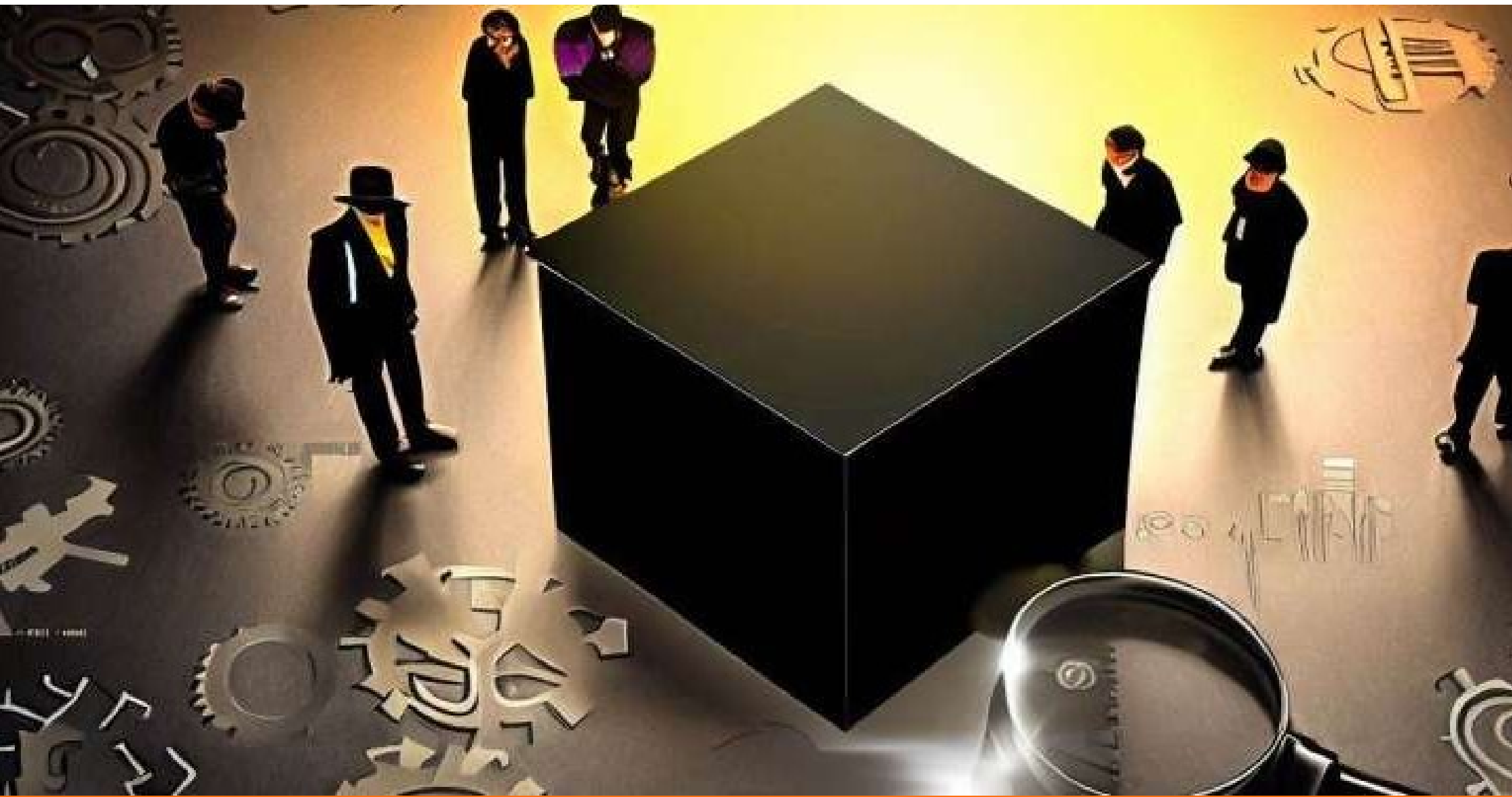
Open to AI for:

Speed
Status updates without asking
Routine and simple claims
Better information

Resistance to AI for:

AI as sole decision maker
Decision without explanation
Human not in/on the loop
Loss of ability to contest





4 levers to design for trust

HEADING & ARCHI



**One roadmap.
No scattered initiatives.**

So that initiatives
don't just pile up

DATA READINESS



No usable data, no AI

Usable data for priority
use cases,
Progressive & pragmatic

TRUST



No trust, no adoption

Security, compliance,
and AI governance (EU AI
Act) from day one and
central to decision taking

BUSINESS ADOPTION



No usage, no value

Driven by management,
supported by extensive
change management





From smart technology to Intelligent Organisations

Architecture & Governance = Foundation

AI = Acceleration

People = Meaning

The background features a dynamic orange and red light streak effect on the left side, transitioning into a grid of dark brown and orange squares on the right side. The text is centered in a semi-transparent orange box.

**Trust without innovation destroys relevance
Innovation without trust destroys value**