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A moment to lead:
The foundations Asia Pacific life insurers need to scale agentic AI with confidence

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Agentic AI represents a step-change opportunity – but only for insurers that modernise their operating models with intent and discipline.

The strategic question is no longer whether agentic AI can create value, but whether insurers have the foundations required to realise that value at scale.

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Introduction: A turning point for Asia Pacific life insurers

Life insurers across Asia Pacific are entering an inflection point. Growth expectations are rising, customer demands are being reshaped by digital-native experiences, and regulators are calling for greater transparency and precision. At the same time, enterprises are embracing AI to drive cost efficiency, revenue growth, and increasingly rewrite business models. Many insurers are still operating on foundations built for a different era, creating a widening gap between market expectations and operational reality.

Customers want speed, certainty, and seamless service – often benchmarking their insurer not against industry peers, but against the immediacy of retail, fintech, and e-commerce platforms. Traditional life insurance operating models were never designed to meet those expectations at scale. Closing that gap will require more than incremental automation; it will require a rethinking of how work gets done.

Those who modernise these foundations early will set the pace for the next decade. As intelligent systems move from augmentation to execution, the cost of delay is no longer incremental inefficiency, but structural disadvantage.

Drawing on Deloitte's experience supporting insurers through its Insurance Growth Suite, this paper focuses on **how agentic AI can be scaled responsibly – moving beyond experimentation to real operational impact**. The promise of agentic AI is transformational: driving growth and product innovation, elevating customer experience, modernising insurance processes and risk management, redefining talent and workforce roles. Yet this potential will only be realised if insurers have the right foundations in place – spanning operating model, data, governance, and architecture. Without these, organisations risk automating dysfunction faster, rather than achieving sustainable improvement.

Deloitte's recently released Tech Trends 2026[1] describes a shift from systems that support work to systems that increasingly perform it – reflecting our experience supporting insurers as intelligent technologies move from augmentation to orchestration.

Agentic AI represents a concrete expression of that shift for life insurers. In this paper, agents refer to digital workers that can plan, act and orchestrate workflows autonomously (see Figure 1).

Deloitte India's comparative research on agentic AI in financial services across India[2] shows that agents also surpasses both traditional automation and GenAI in reasoning depth, autonomy and workflow orchestration.

"A competitor that successfully scales agentic AI ahead of others will establish a sustained performance advantage across cost, speed, and decision quality."

Rudi Winklhofer
Partner, Asia Pacific Insurance Growth Suite lead
Deloitte Southeast Asia

Figure 1: From automation to autonomy: The evolution of intelligent systems

	Assisted intelligence	Artificial intelligence		Autonomous intelligence
	Process Automation	**Traditional AI**	**Generative AI**	**Agentic AI**
Key technologies	Robotic process automation, rules engines, workflow automation, Optical Character Recognition (OCR)	Machine Learning, natural language processing, speech recognition	LLMs, conversational AI, retrieval-augmented generation (RAG), and tool invocation	Reasoning LLMs, agent memory, function calling and multi-agent systems
Use cases most relevant to life insurers	Transaction processing, account management, policy processing, and compliance checks	Risk assessments, customer risk scoring, fraud detection, propensity modelling	Automated customer support, compliance reporting, personalised marketing content and financial advice	Personalised customer engagement, autonomous underwriting, policy lifecycle management, autonomous claims handling

Source: Deloitte

The size of the opportunity: A step-change in insurance economics

For life insurers, the significance of agentic AI lies not in faster task execution, but in its ability to reshape how work is designed and coordinated across the entire enterprise. By orchestrating decisions, data, and actions end to end, agentic systems unlock improvements in cost efficiency, productivity, speed, and consistency that incremental automation has historically struggled to deliver.

Early adopters are already demonstrating tangible gains across claims, underwriting, and policy servicing – shifting economics, strengthening customer trust at critical moments, and creating operating leverage that compounds over time (Figure 2). As competitive pressure intensifies and customer expectations continue to rise, the strategic question is no longer whether agentic AI can create value, but whether insurers have the foundations required to realise that value at scale.

"The strategic impact of AI in insurance extends far beyond automation."

GenAI-based Multi-Agent Systems in Commercial Insurance[3]

Figure 2: Indicative operational impact of agentic AI across the life insurance value chain

Value chain	Illustrative application	Indicative impact (illustrative)
Product Development and Pricing	Ongoing monitoring and refinement of product features and pricing assumptions informed by experience, claims, and market data	**20–30% faster** product refresh cycles **5–10% reduction** in pricing variance
Distribution and Marketing	Controlled orchestration of lead prioritisation and next-best-action across digital and advisor channels	**10–20% uplift** in conversion rates **10–20% reduction** in acquisition costs **15–25%** improvement in advisor effectiveness
New Business and Underwriting	End-to-end underwriting orchestration with defined escalation thresholds and human-in-the-loop decisioning	**30–50% reduction** in decision cycle time **+15–25 pts** increase in straight-through processing
Policy Administration and Operations	Automated servicing of high-volume transactions with proactive exception identification	**20–35% reduction** in unit servicing costs **25–45% reduction** in handling time **+8–15 pts** improvement in first-time-right processing
Claims Management	Intelligent triage and orchestration supporting timely, consistent and transparent claims outcomes	**30–50% reduction** in time-to-pay **5–10% reduction** in claims leakage **15–25% reduction** in cost per claim
Finance, Risk and Capital Management	Continuous monitoring and reporting supported by auditable and explainable agents	**20–35% faster** close cycles **15–30% improvement** in forecast accuracy

The indicative impacts reflect outcomes observed where agentic AI is deployed with clear accountability, strong governance, and appropriate human oversight. Improvements are contingent on data quality, control design, and regulatory alignment.

Source: Deloitte analysis

In practice, this represents a meaningful departure from traditional automation: rather than simply completing tasks more quickly, agentic systems interpret context, plan multi-step actions, and orchestrate end-to-end workflows. They collaborate with other digital workers ("agents"), apply judgement within defined guardrails, escalate when human oversight is required, and improve over time through feedback loops – shifting insurers from "doing tasks faster" to fundamentally rethinking how work gets done.

While life insurers have been quick to adopt generative AI and launch pilots, only a small fraction have scaled them enterprise-wide, but those who have are seeing material improvements in cost structures and customer experience. The story for agentic AI is only just beginning. Across Asia Pacific financial services firms, just 21% report at least moderate use of agentic AI today, but this jumps to 78% in two years, with 26% expecting extensive of fully integrated use of agentic AI across their operations.[4]

"The emphasis on technology modernisation has shifted to executing real AI use cases at scale, strengthening data foundations, and aligning architecture and security to support these ambitions."

Deloitte, 2026 Global Insurance Outlook[5]

Deloitte's Asia Pacific Retail Revolution: Agentic AI[6] research shows that consumers across the region are among the most digitally confident in the world, adopting new intelligent experiences faster than their global peers. This digital readiness creates a natural advantage for Asia Pacific insurers: infrastructure is often younger and less burdened by technical debt, competition is intense, and regulators are increasingly encouraging digital transformation – all while customer expectations for immediacy, personalisation, and seamless service continue to rise.

Asia Pacific insurers also operate within a distinctive demographic context. Population ageing across the region is accelerating, with broad implications for economic structures and service delivery.[7] The needs of ageing customers and newer generations diverge sharply, spanning different expectations for product design, service models and ongoing engagement. These dynamics increase the importance of delivering accessible, reliable, and increasingly digitally enabled experiences across the life insurance journey as customer needs become more complex over time.

When supported by the right operating foundations, agentic AI can help insurers respond to these diverse needs at scale, improving consistency and service quality without increasing operational burden. While today agents are often deployed to do the same work better, faster or cheaper, their greater potential lies in freeing up human capacity and enabling new ways of working – reshaping operating models and, over time, transforming the business itself.

Momentum in practice: early signals from the market

This favourable backdrop is already translating into early, practical applications of agentic capability across insurance markets.

Across this landscape, early movers already demonstrate what's possible.

For example, in Australia, Allianz publicly launched Project Nemo in July 2025 which uses AI agents to automate low-complexity, repetitive tasks, significantly reducing processing times. By focusing on speed, accuracy and customer satisfaction, Project Nemo demonstrates how agentic AI can transform how insurers respond to everyday losses – especially during times of crisis – with claims turnaround times reduced through AI-enabled workflow orchestration.[8]

Across Asia Pacific, regulators are reinforcing this momentum through grants, sandboxes, and structured pilot environments that support responsible AI experimentation.[9] For example, Singapore's Monetary Authority has launched funding initiatives to promote AI adoption[10], while Hong Kong's Insurance Authority has introduced programmes to support AI pilots.[11]

The economics: faster, smarter and more human

These improvements aren't speculative. In life insurance, where long-duration products tie margins and pricing power directly to operational efficiency, gains in speed, consistency, and decision quality directly reshape cost structures, enable more competitive pricing, and strengthen retention in a market where expectations are high and forgiveness is low.

This impact is amplified by the structure of life insurance itself. The industry operates as an interwoven set of value chains – distribution, underwriting, claims, policy servicing, operations, and corporate functions – that must function reliably over decades. While customers experience insurance as a single product, value is created (or lost) across these interdependent chains.

This is where agentic AI matters most. By coordinating work end-to-end across value chains, applying judgement within defined guardrails, and adapting dynamically as conditions change, agentic systems deliver system-level improvement across the insurance operating model.

Figure 3 illustrates where agentic capabilities are creating value across the life insurance value chain – moving from isolated optimisation to coordinated, end-to-end execution:

- **Claims**: agentic orchestration speeds up triage, evidence gathering, fraud detection, and payment cycles – delivering faster, more transparent outcomes at the moments that matter most to customers.
- **Underwriting**: enhanced data enrichment and pattern recognition enable more accurate, consistent, and explainable risk decisions.
- **Policy servicing**: high-volume transactions are moving toward straight-through processing, while more complex or sensitive interactions receive personalised attention.

Actuarial and back office: automation streamlines modelling, reconciliations, and reporting processes, freeing scarce, high-cost specialist capacity for higher-value analysis, judgement, and decision-making.

Life insurers that modernise early can differentiate not only through efficiency and scalability but also by consistently delivering reliable, high-quality service at critical moments – establishing a sustained performance advantage that becomes harder for competitors to match over time.

Figure 3: Opportunities for unlocking value with agentic AI

Product Development & Pricing	Distribution & Marketing	New Business & Underwriting	Policy Administration & Operations	Claims Management	Finance, Risk and Capital Management
• AI-driven product design • Dynamic pricing • Scenario simulation • Continuous regulatory compliance checks	• Hyper-personalized engagement • Autonomous and conversational sales agents • Intelligent channel optimization	• AI-driven pre-underwriting • Continuous risk recalibration • Autonomous triage & processing	• AI-driven lifecycle orchestration: Automate policy changes, billing, and compliance • Context-aware, proactive and multi-lingual assistants • Context-aware, proactive and multi-lingual assistants	• Autonomous claims handling with minimal human touch • Fraud detection at scale: Pattern recognition across structured and unstructured data • Empathetic AI interactions	• Predictive capital optimization • Autonomous risk aggregation • Real-time regulatory compliance automation

Technology & Data

- Infrastructure-as-code automation: AI translating business intent into deployment scripts.
- Data fabric intelligence: Self-learning data pipelines for real-time insights.

Understanding the industry: Complexity, trust and the realities of life insurance

Modernising life insurance requires a clear understanding of the industry's structural realities. This is a long-horizon sector built on trust, sophisticated risk assessment, and sustained operational accuracy. Products are designed to span decades, demanding consistent and ongoing servicing, sustained data accuracy, and dependable execution across every stage of the customer and product lifecycle. But behind the scenes? A tightly interconnected set of value chains that must function reliably over those decades.

Each of these value chains is governed by rules, enriched by data, and emotionally significant at key customer moments. The long-term nature of life insurance products exacerbates legacy systems, manual workarounds, and process drift over time.

Across Asia Pacific, many life insurers continue to operate on legacy technology solutions, including some still running AS400 and COBOL-based core platforms. These are often embedded within tightly coupled, on-premises environments that were never designed for continuous integration or intelligent orchestration. Over time, these technical constraints have been compounded by organisational and data challenges: fragmented ownership of processes and information, siloed datasets that limit end-to-end visibility, brittle point-to-point integrations, and manual workarounds layered on to keep critical operations running. Individually, these issues may appear manageable; collectively, they constrain change, obscure accountability, and limit the impact that agentic capabilities can realistically deliver.

Among these value chains, claims concentrate operational, regulatory, and emotional risk.

In several Asia Pacific markets, life insurance claims can still take multiple days or even weeks to resolve – far too long when customers are grieving, stressed, or uncertain.

Claims is a natural starting point for agentic transformation: high-volume, rules-intensive, and data-dependent. It is also the point where human empathy and judgement must remain central. The role of AI agents is to orchestrate the work and reduce administrative burden, allowing people to focus on reassurance, clarity, and the decisions that matter.

"The claims process is where the insurance promise is truly tested. In moments of loss – such as disability or death – delayed life insurance claims can intensify stress and undermine trust. These experiences leave a lasting impression and often influence future customer decisions."

Arthur Calipo
Asia Pacific Insurance Leader
Deloitte China

Inside the transformation: Supporting a large life insurer as it scales agentic AI

A large North American life insurer is in the early stages of a multi-year journey to scale agentic AI across its organisation. Rather than pursuing isolated productivity gains, leadership made an explicit strategic choice to treat agentic AI as a catalyst for broader operating-model transformation across the life insurance value chain.

Working with Deloitte, the insurer began by clarifying its ambition: **whether AI would primarily optimise existing processes or fundamentally reshape how work is performed**. This decision proved critical, as it shaped subsequent choices around architecture, governance, talent, and investment priorities.
The organisation then focused on building foundational capabilities across five domains: data, architecture, process design, governance, and skills; while running targeted pilots to build confidence and address immediate pain points for customers and teams. These early initiatives were not viewed as endpoints, but as learning mechanisms to inform a longer-term transformation.

A central focus has been re-imagining the end-to-end life insurance value chain through the lens of agentic execution, identifying where autonomous agents could coordinate work across systems and where human judgement must remain integral. This, in turn, raised important architectural questions: what capabilities should be centralised to ensure consistency, trust, and observability, and what should be federated to business areas closest to customers and regulatory nuance.

Deloitte is supporting the insurer to navigate these decisions, helping design enterprise-level guardrails for data, governance, and agent orchestration, while enabling business-led teams to redesign processes and deploy agentic solutions within those boundaries.

Crucially, the insurer recognises that this is **not a one-off technology programme, but an evolving business transformation**. Alongside technical change, the organisation is addressing workforce roles, adoption, change management, and how value is measured over time. The focus is not on reaching a fixed end-state, but on establishing a coherent framework that allows agentic AI capability to scale safely and sustainably, in line with organisational readiness.

What it really takes: Foundations for agentic transformation

Agentic AI amplifies whatever it's given: unclear processes and weak decision-making will still produce flawed results, just at greater speed. Moving from pilot to production is the most important step in capturing AI value, yet many organisations report that their initiatives AI struggle to scale or deliver a positive return. While talent, capability, risk and cost barriers are well recognised, these challenges are not isolated, they span technology choices, operating models and organisational capabilities.

For life insurers aiming to reinvent themselves as AI-fuelled enterprises, this shift demands a new set of foundations. These foundations are more than modern platforms and technology change – this is a business-wide transformation to execute, scale and translate agentic ambition into sustainable returns.

Deloitte's Business Imperative for Agentic AI[12] report highlights the core areas where insurers must invest early if they want agentic capability to scale safely and confidently.

"AI success largely depends on data quality, system modernisation, and robust security."

Deloitte, 2026 Global Insurance Outlook[13]

Six foundational capabilities underpin agentic transformation:

- **An outcome-based operating model**
- **Zero-Ops mindset and value-focused thinking**
- **Modern, composable architecture**
- **Governance for trustworthy AI**
- **Data quality and responsible AI**
- **Talent, culture and human judgement**

The sections below explore what each foundation requires and why it matters for scaling agentic AI responsibly.

An outcome-based operating model

Agentic systems rely on organisational clarity: measurable outcomes, explicit KPIs, and well-defined decision boundaries across value streams. When agents understand their parameters and when to escalate, they operate predictably. Without this structure, intelligent systems introduce variability rather than discipline.
A robust operating model gives agentic AI purpose, direction, and guardrails – without it, agents work adjacent to the business, not aligned with it.

Zero-Ops mindset and value focused thinking

Zero-Ops is a paradigm in which developers and business teams spend no time managing infrastructure or operations, and instead concentrate entirely on building and improving products and services.

When defining an outcome-based operating model as the basis for agentic AI deployment, Zero-Ops requires two steps. First, end-to-end processes must be defined around outcomes insurers need to deliver consistently – across quote, underwriting, servicing, and claims. These value chains provide the lens through which customer and business impact can be reimagined.

Second, Zero-Ops challenges the processes and workflows beneath those value chains: which steps genuinely contribute value, which introduce friction, and which can be redesigned or automated altogether. The directive is clear: whatever can be fully automated, should be fully automated.

When applied together, value chain thinking and Zero-Ops create a disciplined foundation for agentic AI. Once work is redefined around outcomes and optimised end to end, intelligent agents can orchestrate redesigned workflows with greater precision, transparency, and control. Human effort concentrates where it adds the most value: complex decisions, exception handling, and customer-facing moments requiring judgement and empathy.

The result: teams shift from executing and managing processes to improving products, services, and customer outcomes.

Modern, composable architecture

Agentic AI requires architecture that enables action, not just observation. This begins with APIs –modern interfaces that allow agents to retrieve data, trigger actions, and collaborate across systems. Without them, agentic capability cannot function.

Composable architecture then provides flexibility to modernise incrementally. By decoupling engagement layers, business logic, data, and transaction systems, insurers avoid high-risk, monolithic transformations while enabling different layers to evolve independently.

Agentic systems also require cloud-native compute, event-driven workflows, vector databases, retrieval-augmented generation, and strong LLMOps governance – essential enablers of scale, resilience, and trust.

This approach is particularly relevant in Asia Pacific, where many insurers operate hybrid environments combining legacy cores with cloud-based engagement layers.

"Agentic transformation begins by redesigning how work flows through the organisation, long before new technology is deployed."

Rudi Winklhofer
Partner, Asia Pacific Insurance Growth Suite Lead
Deloitte Southeast Asia

Governance for trustworthy AI

Life insurers, like most sectors, are moving rapidly from AI experimentation to deployment, but governance maturity is lagging adoption. As AI starts to become embedded in core operations, new and potentially unmanaged risks – spanning security, privacy, reliability, explainability and accountability – are increasingly material.
Deloitte's Trustworthy AI research shows that while few organisations have mature governance to support AI at scale, those that do are realising clear dividends: broader AI adoption, faster deployment and stronger trust in AI outputs, as well as measurable revenue and cost outcomes. Trustworthy AI is not achieved through principles alone, but through disciplined governance across organisational structures, policies, controls, skills and monitoring (Figure 4).

This is even more important, as organisations embrace agents that take on increasingly important processes, workflows and customer interactions. Governance determines not only how agents behave, but how their behaviour is monitored, audited, and refined over time. Gartner forecasts that organisations embedding strong agentic governance by 2028 will outperform peers in decision quality, risk management, and cost control. Governance is not a brake on innovation, but a necessary enabler of scale, providing leaders with the confidence to move faster, deploy AI more deeply and translate technical capability into more sustainable business value.

Data quality and responsible AI

Competitive advantage in agentic systems comes from richer, better-governed data. This extends beyond making data accessible across the systems and processes to ensuring that it is fit for purpose: accurate, timely, complete and structured in ways agents can reliably interpret and act upon. Data quality and readiness determine whether agents can reason with confidence or amplify inconsistency.

In life insurance – where sensitive personal data, long term obligations, and regulatory scrutiny converge – this foundation is critical. Many organisations today are advancing technical capability faster than trust infrastructure. Closing this gap requires clear data ownership, quality controls, lineage, explainability, and human in the loop oversight.
Responsible AI is therefore not a separate workstream; it starts with data foundations, and it is the operating system for safe autonomy.

"Responsible AI is not about slowing innovation - it is what allows insurers to scale agentic AI with confidence. When governance, transparency, and accountability are built into the foundation, autonomy becomes a source of advantage rather than risk."

Franck Barbarella
Partner, Global Finance and Actuarial Transformation lead for Insurance
Deloitte China

Figure 4: Deloitte's Trustworthy AI Framework ™

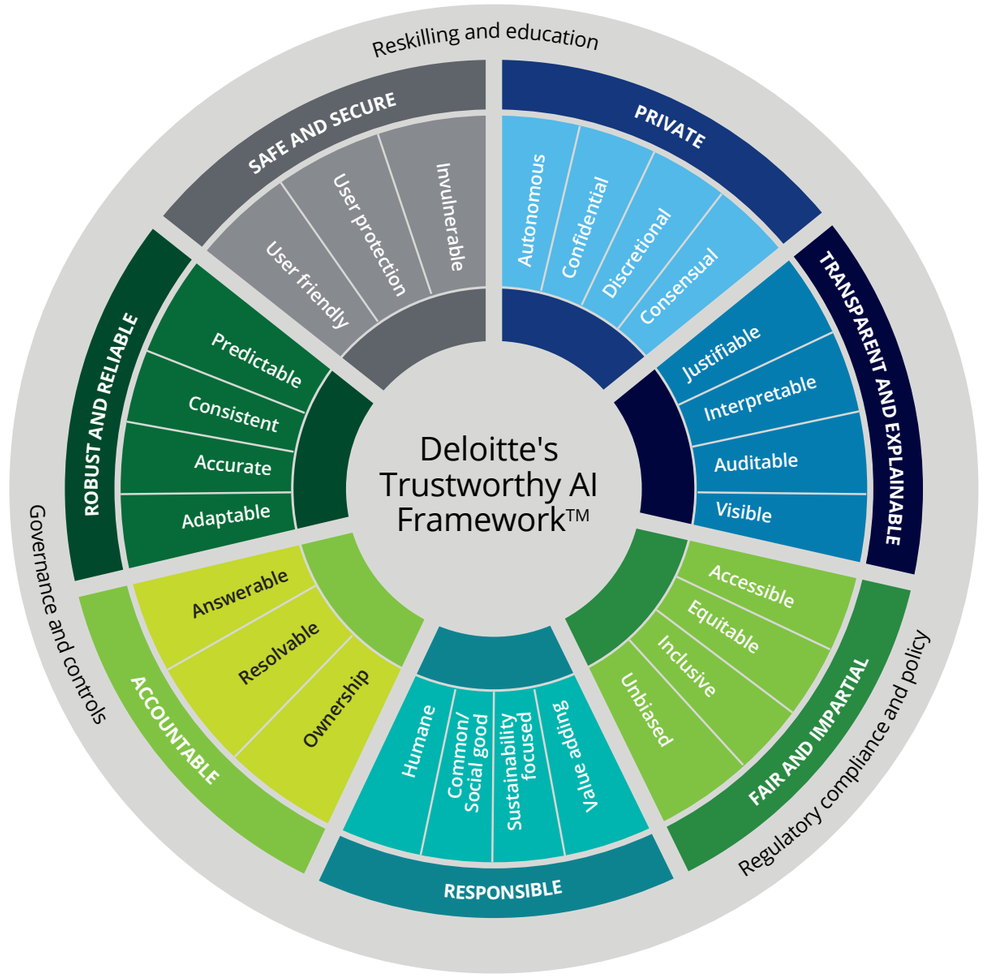

Figure 5: Data foundations: A simple checklist for leaders assessing whether their data foundations are ready to support agentic AI – moving beyond data availability to questions of quality, readiness, and trust.

Data Strategy What data is needed and how it will be used to deliver its vision of an agent powered business?		
Data Quality Does the data support a quality outcome?	**Data Readiness** Can we use the data with AI?	**Governance** Can we trust the outcome?
Accurate: Is the data correct?	**Availability:** Is there enough data for training and inference?	**Organisation:** is data ownership clearly defined, along with decision rights about data and AI use?
Complete: Is all the data required available?	**Accessibility:** Can the data be retrieved and used across multiple systems?	**Responsibility and regulation:** Are processes and policy compliant with regulation and ethical standards?
Consistent: Does the data align across systems and businesses	**Structure:** Is the data structured in way AI can use it?	**Policies:** Are updated policies in place for data access, usage, security and compliance?
Timeliness: Is the data up to date?	**Data platform:** is operational and analytical data seamlessly connected and accessible across the business?	**Processes:** Are processes for managing data throughout its lifecycle updated for AI use?
Reliable: Can the data be trusted across different uses?	**Data fabric:** Is enriched with context, semantics and relationships so agents can discover the right slices of knowledge?	**Governance metrics:** Are AI outcomes and data processes measured and monitored?
Timeliness: Is ongoing data management, validation and cleansing in place?		**Change adoption:** Is there an approach to drive adoption of governance practices?

Talent, culture and human judgement

Agentic AI reshapes the role of people; it doesn't diminish it. As intelligent systems take on structured work, new roles emerge: agent supervisors, digital-operations managers, conversational designers, AI-risk specialists, and "mission owners" who define the goals agents are tasked to achieve.

Human empathy remains central to the insurance experience. In claims and other emotionally significant moments, judgement, reassurance, and clarity cannot be delegated. The most effective insurers combine intelligent orchestration with human-centred service, using automation to free people for the interactions that matter most.

Why end-to-end capability matters in agentic transformation

Scaling agentic transformation requires integrated capability across strategy, operating model, technology, and long-term execution. Unlike firms that specialise in only one of these, Deloitte supports insurers across the full lifecycle – from strategic design and process optimisation to data modernisation, architecture uplift, agentic system deployment, and managed operations.

This **advise–implement–operate** capability is particularly important in life insurance, where legacy constraints, regulatory nuance, and decades-long contracts must be understood and modernised together. Asia Pacific insurers are not looking for isolated automation pilots; they need a partner that can help them redesign value streams, build the foundations for agentic scale, and operate intelligent systems with confidence.

Seven no-regrets moves for Asia Pacific life-insurance leaders

Across our work with insurers in the region – and informed by Deloitte's experience supporting insurers through agentic transformation – seven no-regrets moves consistently emerge. These actions build early momentum while laying the groundwork for long-term capability. They are pragmatic, sequenced, and relevant regardless of an insurer's current maturity.

1. Start with value chains that matter

Focus first on areas where agentic orchestration will create visible impact for customers or cost structures. In most Asia Pacific markets, the earliest gains will come from claims, underwriting, and new business – value chains where rules are clear, data is available, and customer experience is highly sensitive to speed and accuracy. In practice, this often involves progressing multiple modernisation pathways in parallel – coordinated against a shared architectural and governance vision rather than treated as isolated initiatives.

2. Reengineer processes before automating

Focusing on the prioritised value chains, identify the most impactful and AI-ready processes to start the transforming. Simplify, measure, and redesign processes with a Zero-Ops mindset before introducing intelligent systems. Agentic AI will only perform as well as the work it inherits. A streamlined, outcomes-driven process provides a far stronger foundation than a complex one simply translated into automation. A recurring challenge is striking the balance between what must be orchestrated consistently at an enterprise-level, such as controls, data standards, core technology capabilities and trust guardrails, versus what should remain federated with teams closest to customers, regulations and risk. In many cases, the first agent deployments will clarify what is the right balance to allow the business to move forward with greater speed and confidence.

3. Start building the architectural foundations

Prioritise the structural elements that enable scale: modern APIs, composable design, secure data environments, orchestration frameworks, and robust governance. These foundations determine whether agentic capability becomes enterprise-grade – or remains a pilot that cannot progress. While each business' starting point and technology readiness is different, middleware and APIs that expose data and processes if often the first capability required for agent enablement. These architectural foundations underpin platforms such as Deloitte's Insurance Growth Suite, which embeds agentic orchestration across core life-insurance value chains and underlying business processes.

4. Consider parallel-path modernisation

Adopt a parallel-path modernisation approach, recognising that the optimal execution path will vary by insurer context, legacy landscape and risk appetite. The range of modernisation pathways – including incremental, hybrid, and more comprehensive approaches – will be explored in detail in paper three of this series.

"Digital workers need job profiles. You need to tell them what to do and what not to do with guardrails, then leave them to be autonomous. If you can't explain what success looks like, you won't be able to define the guardrails."

Daniel Sattelhak
Director, Technology & Transformation
Deloitte Southeast Asia

5. Strengthen AI governance

Embed guardrails for accountability, privacy, lineage, explainability, model monitoring, and auditability. In practice for most life insurers today, this means starting with data governance as the critical first step: establishing clear ownership, quality standards, and decisions rights that determine agentic quality. In life insurance – where decisions depend on highly sensitive personal information – trust is a non-negotiable condition for agentic scale. Insurers that build governance early can move faster later.

6. Build cross-functional transformation teams

Agentic transformation spans the full organisation. Actuarial, claims, operations, risk, product, and technology leaders all contribute to value chain and work redesign and intelligent-system deployment. Mobilising people across the business to participate is an important for organisation buy-in, momentum and to move beyond process improvements to business transformation. Cross-functional teams increase cohesion, accelerate decision-making, and reduce downstream rework.

7. Choose build/partner/hybrid deliberately

Avoid bespoke or tactical automation that cannot scale. Align partner choices and build decisions to the operating model you ultimately want to run. Long-term capability – not short-term patchwork – should guide the strategy.

These moves help insurers build a foundation for intelligent operations while demonstrating early wins to customers, employees, and regulators.

Insurance Growth Suite: Accelerating agentic transformation

Life insurers have a clear ambition to transform – whether to improve customer experiences, launch new products faster, or operate more efficiently. Too often, that ambition is constrained by the complexity of core and legacy systems. Deloitte developed the Insurance Growth Suite (IGS) in response to these challenges, helping clients move faster and unlock value sooner.

Deloitte's IGS is a modular acceleration asset and platform that brings together preconfigured insurance capabilities, reusable components, and integrated data flows that can be adapted to each insurer's architecture and operating reality. Instead of prescribing a fixed product stack, IGS offers flexible building blocks - workflows, APIs, orchestration patterns, data fabric and agentic capabilities - that can be configured to cose priority gaps without disruptive core replacement.

IGS embeds agentic AI across key value streams, enabling intelligent agents to automate routine tasks, coordinate complex processes, and surface timely insights. This supports faster, more accurate outcomes and frees specialists to focus on decisions, service, and value creation.

Designed to scale with an insurer's maturity, IGS also acts as a strategic accelerator – providing the patterns, components, and insight required to choose the right modernisation pathway. Its construct helps insurers prioritise where to modernise, design a future ready architecture, and advance front to back transformation without resorting to Big Bang core replacement. By enabling targeted modernisation aligned to each organisation's context, IGS reduces delivery risk and establishes a scalable foundation for agent enabled operations.

Conclusion: A moment to lead

The next decade of life insurance in Asia Pacific will be defined by the organisations that modernise now.

Agentic AI has the potential to reshape cost structures, elevate customer experience, and unlock new sources of value – but only when the right foundations are in place. Intelligent systems will not compensate for unclear processes, outdated architectures, or fragmented data. Tools such as Deloitte's Insurance Growth Suite help translate these principles into practice, providing insurers with the platform and capabilities required to operationalise agentic AI at scale.

This paper has outlined the essential moves required to do so: adopting an outcome-based operating model, applying Zero-Ops discipline, modernising architecture, strengthening data and AI governance, and equipping teams with the skills and judgement required for an AI-enabled future. When these elements are aligned, insurers are able to move from intent to execution and establish the foundations for sustainable, scalable business transformation.

For many life insurers, the most significant constraint on scaling agentic capability remains legacy core technology. The persistence of this challenge reflects not a lack of intent, but the complexity, cost, and operational risk historically associated with core modernisation. What is changing is the context. As agentic AI raises the strategic stakes, new architectural and execution approaches are enabling insurers to modernise incrementally, reduce risk, and move with greater speed and confidence than was previously possible.

The next paper in this series will focus on the architectural choices that enable scale and how leaders can decide on the modernisation pathway that best fits their strategy, risk appetite and existing technologies.

The first insurers to modernise their foundations will define the operating models that others must follow. Deloitte supports Asia Pacific insurers with the clarity, technical expertise, and organisational capability required to lead in an agentic future.

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