

# 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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