

Co-Lab @

Insurance Operations



As AI adoption continues to free up workers’ time from routine work, Insurance Operations are transforming through automated workflows, enabling employees to focus on more complex tasks such as exception handling, process design and optimisation, risk oversight and AI quality assurance, driving productivity and value creation.

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Note: This Co-Lab pathway resource is being developed iteratively in partnership with IBF industry and ecosystem partners. Its content is not exhaustive and will continue to evolve.

Role evolution paths for

Customer Service Officer

The Customer Service Officer role will shift beyond routine service delivery towards AI-augmented interactions, with greater focus on complex and personalised engagement, optimising AI interactions, and assuring the accuracy and effectiveness of AI-supported service workflows.

Augmented role: [View details](#)

Customer Service Officer (Augmented)

Leverages AI-enabled workflows to enhance customer servicing and personalisation, while applying human judgement to complex cases and escalations, validating AI outputs and continuously improving AI-enabled service delivery.

New/redesigned role: [View details](#)

Bot Specialist

Designs, optimises and monitors AI-enabled customer conversations, using domain expertise to improve bot accuracy and customer experience while defining appropriate points for human intervention.

New/redesigned role: [View details](#)

Quality Assurance (QA) Specialist

Assures the quality and accuracy of AI-supported customer interactions and workflows through systematic review, root-cause analysis, human oversight and continuous refinement of business rules and quality standards.

Customer Service Officer (Augmented)

The Customer Service Officer role could evolve from routine customer servicing to AI-assisted customer engagement, with greater focus on complex cases, personalised interactions and human oversight of AI-enabled service delivery.

What this augmented role could look like:

- Handle complex servicing needs, complaints and escalations that require human judgement, empathy and tailored responses, while AI/chatbots manage routine enquiries.
- Review AI-generated responses and recommendations for accuracy, relevance and appropriateness, intervening where human judgement or escalation is required.
- Use AI-generated customer insights and recommendations to better understand customer needs, personalise interactions and identify relevant sales or service opportunities.
- Identify recurring service issues and opportunities to refine AI workflows, chatbot interactions and escalation processes to improve service quality and customer experience.

New AI-related skills

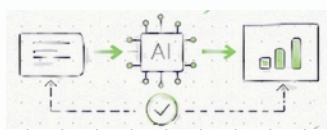
AI Knowledge and Literacy (GenAI Principles and Applications)

AI Monitoring (Responsible AI Use)

Chatbot Logic (GenAI App Development and Deployment)

GenAI Solution Design (GenAI Model Evaluation)

Prompt Engineering



New / higher order domain skills

Continuous Improvement Management

Customer Experience Management

Data Collection and Analysis

Quality Assurance

Regulatory Compliance

Service Challenges

Stakeholder Management



Human skills

Collaboration

Communication

Customer Orientation

Empathy

Problem Solving

Sense Making



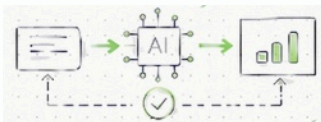
Bot Specialist

The Customer Service Officer role could evolve from delivering customer service directly, to designing, optimising and improving AI-enabled customer interactions at scale.

What this new / redesigned role could look like:

- Design and develop AI-enabled customer conversations to handle a wider range of insurance queries and customer needs, while defining appropriate escalation points for human intervention.
- Develop and optimise prompts, conversation flows and knowledge libraries in collaboration with technical teams to improve the accuracy, relevance and consistency of bot responses.
- Monitor bot performance and customer interactions, identify gaps and emerging issues, and continuously improve AI-enabled service outcomes and customer experience.

New AI-related skills



AI Knowledge and Literacy (GenAI Principles and Applications)

GenAI Solution Design (GenAI Model Evaluation)

AI Monitoring (Responsible AI Use)

Prompt Engineering

AI Output Validation and Evaluation (GenAI Model Evaluation)

Workflow and Process Automation (GenAI-enabled Transformation)

New / higher order domain skills



Continuous Improvement Management

Ethical Culture

Customer Experience Management

Service Challenges

Data Collection and Analysis

Stakeholder Management

Data Governance

Standard Operating Procedures Development

Human skills



Collaboration

Decision Making

Communication

Problem Solving

Customer Orientation

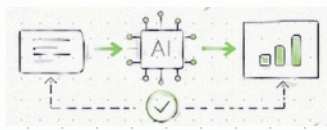
Quality Assurance (QA) Specialist

The Customer Service Officer role could evolve from handling individual customer interactions to assuring the quality, accuracy and effectiveness of AI-supported customer service workflows.

What this new / redesigned role could look like:

- Review AI-supported customer interactions against defined quality standards, identifying patterns, defects and root causes and managing escalations where human intervention is required.
- Enhance quality assurance processes to enable greater straight-through procesing (STP), balancing automation with appropriate human oversight and controls.
- Conduct sample reviews and refine business rules and quality criteria, applying customer service expertise to continuously improve the effectiveness and accuracy of AI-supported workflows.

New AI-related skills



- AI Knowledge and Literacy (GenAI Principles and Applications)
- AI Monitoring (Responsible AI Use)
- AI Output Validation and Evaluation (GenAI Model Evaluation)

- Chatbot Logic (GenAI App Development and Deployment)
- Prompt Engineering
- Workflow and Process Automation (GenAI-enabled Transformation)

New / higher order domain skills



- | | |
|-----------------------------------|---|
| Continuous Improvement Management | Ethical Culture |
| Customer Experience Management | Quality Assurance |
| Data Collection and Analysis | Regulatory Compliance |
| Data Governance | Stakeholder Management |
| | Standard Operating Procedures Development |

Human skills



- | | |
|----------------------|-----------------|
| Collaboration | Decision Making |
| Communication | Problem Solving |
| Customer Orientation | |

Role evolution paths for

Claims Executive

The Claims Executive role will evolve beyond routine claims processing towards more AI-enabled claims work, with greater focus on complex assessments, fraud management, optimising AI-enabled service, and assuring the quality and effectiveness of AI-supported workflows.

Augmented role: [View details](#)

Claims Officer (Augmented)

Leverages AI to streamline claims assessment and workflows, applying human judgement to complex, high-value and exceptional claims while managing fraud risks, stakeholder needs and continuous process improvement.

New/redesigned role: [View details](#)

Bot Specialist

Designs, optimises and monitors AI-enabled customer conversations, using domain expertise to improve bot accuracy and customer experience while defining appropriate points for human intervention.

New/redesigned role: [View details](#)

Quality Assurance (QA) Specialist

Assures the quality and accuracy of AI-supported customer interactions and workflows through systematic review, root-cause analysis, human oversight and continuous refinement of business rules and quality standards.

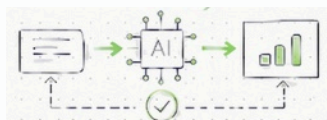
Claims Officer (Augmented)

The Claims Executive role could evolve from routine claims processing to higher-value claims assessment and decision-making, with greater focus on complex cases, fraud management, stakeholder engagement and continuous improvement.

What this augmented role could look like:

- Perform AI-assisted claims triage, data extraction and routine assessment, validate outputs and handle case exceptions.
- Oversee AI-enabled claims workflows, accelerates claims turnaround and increase productivity.
- Exercise human judgement and accountability for claims decisions.
- Manage higher-value and more complex claims within expanded approval limits, leveraging AI-generated insights.
- Investigate potential fraud and manage complex claims cases.
- Collaborate with customers and stakeholders across business functions to handle complex and exceptional cases.
- Drive continuous improvement of AI-enabled claims processes and service delivery.

New AI-related skills



AI Knowledge and Literacy (GenAI Principles and Applications)

AI Monitoring (Responsible AI Use)

AI-enabled Analysis (GenAI Principles and Applications)

AI Output Validation and Evaluation (GenAI Model Evaluation)

Prompt Engineering

New / higher order domain skills



Continuous Improvement Management

Insurance Claims Handling

Data Collection and Analysis

Quality Assurance

Data Governance

Regulatory Compliance

Fraud Risk Management

Stakeholder Management

Human skills



Collaboration

Problem Solving

Communication

Sense Making

Customer Orientation

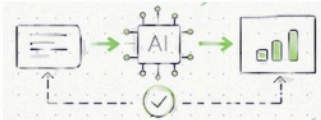
Bot Specialist

The Claims Executive role could evolve from resolving individual claims, to leveraging insurance domain expertise to design and optimise AI-enabled customer service at scale.

What this new / redesigned role could look like:

- Design and develop AI-enabled customer conversations to handle a wider range of insurance queries and customer needs, while defining appropriate escalation points for human intervention.
- Develop and optimise prompts, conversation flows and knowledge libraries in collaboration with technical teams to improve the accuracy, relevance and consistency of bot responses.
- Monitor bot performance and customer interactions, identify gaps and emerging issues, and continuously improve AI-enabled service outcomes and customer experience.

New AI-related skills



AI Knowledge and Literacy (GenAI Principles and Applications)

AI Monitoring (Responsible AI Use)

AI Output Validation and Evaluation (GenAI Model Evaluation)

Chatbot Logic (GenAI App Development and Deployment)

Prompt Engineering

Workflow and Process Automation (GenAI-enabled Transformation)

New / higher order domain skills



Continuous Improvement Management

Customer Experience Management

Data Collection and Analysis

Data Governance

Ethical Culture

Fraud Risk Management

Insurance Claims Handling

Regulatory Compliance

Stakeholder Management

Human skills



Collaboration

Communication

Customer Orientation

Decision Making

Problem Solving

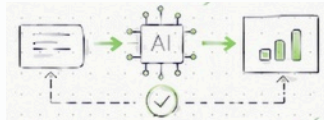
Quality Assurance (QA) Specialist

The Claims Executive role could evolve from assessing and processing individual claims to assuring the quality, accuracy and effectiveness of AI-supported claims workflows through systematic testing, root-cause analysis and continuous improvement.

What this new / redesigned role could look like:

- Review AI-supported customer interactions against defined quality standards, identifying patterns, defects and root causes and managing escalations where human intervention is required.
- Enhance quality assurance processes to enable greater straight-through processing (STP), balancing automation with appropriate human oversight and controls.
- Conduct sample reviews and refine business rules and quality criteria, applying customer service expertise to continuously improve the effectiveness and accuracy of AI-supported workflows.

New AI-related skills



- | | |
|---|--|
| AI Knowledge and Literacy (GenAI Principles and Applications) | Chatbot Logic (GenAI App Development and Deployment) |
| AI Monitoring (Responsible AI Use) | Prompt Engineering |
| AI Output Validation and Evaluation (GenAI Model Evaluation) | Workflow and Process Automation (GenAI-enabled Transformation) |

New / higher order domain skills



- | | |
|-----------------------------------|---------------------------|
| Continuous Improvement Management | Fraud Risk Management |
| Customer Experience Management | Insurance Claims Handling |
| Data Collection and Analysis | Quality Assurance |
| Data Governance | Stakeholder Management |
| | Regulatory Compliance |

Human skills



- | | |
|----------------------|-----------------|
| Collaboration | Decision Making |
| Communication | Problem Solving |
| Customer Orientation | |

Role evolution path for

Underwriting Executive

The Underwriting Executive role will evolve from data-intensive case processing to AI-augmented risk judgement, complex case management and higher-value client engagement.



New/redesigned role:

Underwriter (High Net Worth)

Leverages AI to synthesise client and risk data, validate recommendations and support underwriting decisions, while applying specialised judgement to complex and high-risk cases, strengthening governance, stakeholder engagement and value creation for high-value and high net worth (HNW) clients.

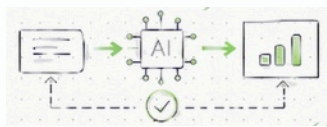
[➔ View details](#)

Underwriter (High Net Worth)

What this new / redesigned role could look like:

- Aggregate and synthesise voluminous client and risk data using AI tools to support underwriting assessments and generate case summaries.
- Validate AI-generated recommendations, investigate anomalies and manage complex or non-standard cases requiring human judgement.
- Apply enhanced risk judgement and ensure AI-supported decisions are explainable, appropriately governed and aligned with regulatory and underwriting requirements.
- Leverage AI-enabled knowledge access to deepen engagement with distribution partners and internal teams, and contribute to institutional knowledge sharing.
- Manage complex and high-risk cases, applying specialised underwriting expertise and judgement to support high-value/HNW clients and drive greater value creation.

New AI-related skills



- | | |
|---|--|
| AI Knowledge and Literacy (GenAI Principles and Applications) | Chatbot Logic (GenAI App Development and Deployment) |
| AI Monitoring (Responsible AI Use) | Prompt Engineering |
| AI Output Validation and Evaluation (GenAI Model Evaluation) | Workflow and Process Automation (GenAI-enabled Transformation) |

New / higher order domain skills



- | | |
|------------------------------------|-------------------------------|
| Credit Assessment | Quality Assurance |
| Data Collection and Analysis | Regulatory Compliance |
| Fraud Risk Management | Risk Analytics |
| Policy Implementation and Revision | Underwriting Decision Support |

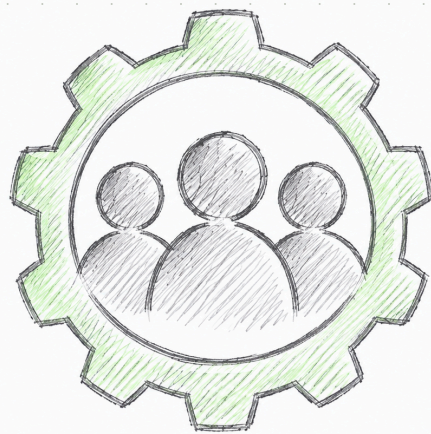
Human skills



- | | |
|----------------------|-----------------|
| Collaboration | Problem Solving |
| Customer Orientation | Sense Making |
| Decision Making | |

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