

FutureInsurance.ai

Career + AI Reskilling Playbook

Dual-purpose framework: Career Navigation + Structured AI Reskilling
for Insurance Professionals in the Age of Agentic AI

Version 1 · 2026

Preface

This playbook has a dual-purpose: A career navigation tool and a structured AI reskilling system.

CAREER-FIRST

- Eight Job Families & career stages
- Success Profiles (what GOOD looks like)
- Vertical, lateral & cross-functional pathways
- DIY your own career journey
- 70:20:10 development model

SKILLS-FIRST

- AI Capability Progression Model (4 Levels)
- Reskilling Tracks: Non-Tech → Practitioner
- Disrupted Role Reinvention Journeys
- Task-level AI proficiency benchmarks
- Stackable curriculum: Foundation → Expert

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01

The Transformation Imperative

Why career navigation and AI reskilling must now be one system

The Stakes Are Real — And Getting Higher

50%

of insurance roles significantly changed by AI

McKinsey 2026

6.1×

TSR advantage for AI-leading insurers vs laggards

McKinsey 2026

14%

of frontline workers have received any AI training

BCG 2026

985%

growth in agentic AI job postings 2023–2024

LinkedIn

75%

of executives say reskilling must be core to transformation

PwC

40%

potential cost reduction via AI in claims

KPMG

02

How to Use This Playbook

Two entry points — one integrated system

Two Entry Points — One Integrated System

CAREER-FIRST ENTRY

"I want to grow my career"

- Step 0: Complete the AI Readiness Self-Assessment
- Step 1: Identify your Job Family & Career Stage
- Step 2: Review your Success Profile
- Step 3: Explore Career Pathways (vertical / lateral)
- Step 4: Build your 70:20:10 Development Plan
- Step 5: Enrol in stackable learning modules



SKILLS-FIRST ENTRY

"My role is being disrupted by AI"

- Step 0: Identify your current AI Proficiency Level (1–4)
- Step 1: Find your Reskilling Track
- Step 2: Read your Role Reinvention Journey
- Step 3: Follow the 6–18 month reskilling roadmap
- Step 4: Build task-level proficiency benchmarks
- Step 5: Stack credentials: Foundation → Expert

03

AI Capability Progression Model

Four defined levels — from awareness to strategy

The AI Capability Progression Model

PROGRESSION →

Four levels. Defined competencies. Concrete proficiency thresholds. A system — not a ladder.

L1 AI Aware

MANDATORY · ALL ROLES · 0–2 months

Understands AI concepts. Recognises where AI is used in insurance. Not yet applying it independently.

KEY CAPABILITIES

- Explains LLMs, agentic AI, and decision AI in plain language
- Identifies AI touchpoints across their own job function
- Distinguishes AI outputs from human-generated content

All roles — this is the non-negotiable starting point

L2 AI User

TARGET · ALL IC ROLES · 2–9 months

Actively uses AI tools daily. Validates outputs. Operates within governance guardrails.

KEY CAPABILITIES

- Writes role-specific prompts and iterates on quality
- Uses AI copilots in UW, claims, and CX workflows
- Detects hallucinations; flags non-compliant outputs

Individual Contributors — target within 12 months

L3 AI Builder

TARGET · SPECIALIST ROLES · 9–18 months

Designs and configures AI workflows. Builds no-code/low-code solutions. Owns AI performance KPIs.

KEY CAPABILITIES

- Designs multi-step agentic workflows for insurance use cases
- Builds no-code AI models: risk scoring, fraud detection, NLP
- Runs structured evaluations; sets and tracks AI KPIs

Tech-adjacent & specialist roles

L4 AI Strategist

TARGET · MGR / HEAD / DIRECTOR · 18–36 months

Sets AI strategy and investment priorities. Governs AI risk. Accountable for AI ROI at enterprise level.

KEY CAPABILITIES

- Defines AI operating model and workforce transformation plan
- Owns AI governance — MAS AIDA, FEAT, model risk management
- Reports AI economics and TSR impact to Board

Managers, Heads, Directors

AI Capability: Levels 1 & 2 — Awareness → User

L1 — AI Aware

MANDATORY BASELINE · ALL ROLES · 0–2 MONTHS

Understands AI concepts and can contextualise AI's role in insurance without yet applying it independently.

TOOLS

- ChatGPT / Microsoft Copilot (observation only)
- Internal AI dashboards (read-only)
- Industry AI reports and use case libraries

SAMPLE TASKS

- Explain what an LLM is to a client or colleague
- Identify 3 AI applications in your current job family
- Complete the FutureInsurance.ai AI Awareness module

L2 — AI User

TARGET: ALL IC ROLES · 2–9 MONTHS

Actively uses AI tools to augment daily work. Validates outputs. Understands limitations and governance.

TOOLS

- LLM copilots: ChatGPT, Copilot, Claude
- Insurance-specific tools: Cytora, Tractable, Shift
- Internal AI workflow tools (claims, UW portals)

SAMPLE TASKS

- Draft a policy summary using an LLM copilot
- Detect a hallucinated clause in an LLM output
- Run a prompt engineering exercise for your use case

AI Capability: Levels 3 & 4 — Builder → Strategist

L3 — AI Builder

TARGET: TECH-ADJACENT & SPECIALIST ROLES · 9–18 MONTHS

Designs, configures, or evaluates AI workflows. Can prototype no-code/low-code AI solutions for insurance use cases.

TOOLS

- No-code AI: Akkio, DataRobot, Pega AI
- Agentic platforms: LangChain, AutoGen, n8n
- Prompt management: LangSmith, PromptLayer

SAMPLE TASKS

- Build a claims triage classifier (no-code)
- Design a 3-agent underwriting workflow
- Evaluate an LLM against a human benchmark

L4 — AI Strategist

TARGET: MANAGERS, HEADS, DIRECTORS · 18–36 MONTHS

Sets AI vision and investment strategy. Governs AI risk. Accountable for AI ROI and talent transformation at enterprise level.

TOOLS

- AI governance frameworks: MAS AIDA, FEAT
- AI maturity assessments (Gartner, BCG)
- Board-level AI reporting dashboards

SAMPLE TASKS

- Build the business case for a US\$2M AI initiative
- Draft an AI Responsible Use policy
- Present AI economics to the Board using TSR metrics

04

Reskilling Tracks: Three Journeys

Non-Tech → AI-Enabled → AI Practitioner

Three Reskilling Tracks

Every insurance professional has a track. Know yours — then follow the structured 6–18 month path.

TRACK A

Non-Tech → AI-Enabled

Claims handlers, customer service, back-office, agents

TARGET: L1 → L2 within 12 months

RESKILLING PATH

- AI Awareness (Weeks 1–4)
- Prompt Engineering for Insurance (Weeks 5–8)
- AI Copilot Daily Workflow (Months 3–6)
- Validated AI User: peer assessment (Month 9–12)

TRACK B

AI-Enabled → AI Practitioner

Underwriters, actuaries, risk analysts, ops managers

TARGET: L2 → L3 within 12–18 months

RESKILLING PATH

- AI Tool Proficiency: domain-specific (Months 1–3)
- No-code AI model building (Months 4–8)
- Agentic workflow design (Months 9–12)
- Capstone: deploy one AI use case (Months 13–18)

TRACK C

AI Practitioner → AI Strategist

Senior managers, heads, future executives, HRBP leads

TARGET: L3 → L4 within 18–36 months

RESKILLING PATH

- AI Strategy & Business Case (Months 1–6)
- AI Governance & Responsible AI (Months 7–12)
- AI Operating Model Design (Months 13–24)
- AI Talent Strategy & Workforce Planning (Months 18–36)

05

Disrupted Role Reinvention

Claims Handler · Underwriter · Agent — explicit 6–18 month journeys

ROLE REINVENTION JOURNEY

Claims Handler → AI-Augmented Claims Professional

WHAT IS CHANGING IN YOUR ROLE

- AI handles routine FNOL intake, status updates, and STP claims
- Your role shifts to exception handling, empathy, and complex adjudication
- Fraud detection now AI-first; you validate and escalate
- Manual data entry replaced by agentic document extraction

WHAT TO UNLEARN

- Processing claims manually step-by-step
- Treating speed as your primary value metric
- Waiting for IT to surface data — pull it yourself now
- Passive acceptance of AI outputs without validation

YOUR 12-MONTH RESKILLING ROADMAP

Months 1–3

AI Foundations

- AI Awareness module
- LLM basics for insurance
- Use AI copilot for claims drafting

Months 4–6

AI User

- Prompt engineering for claims
- Validate AI claim assessments
- Hallucination detection practice

Months 7–9

AI Integration

- AI-assisted fraud flag workflows
- Complex exception escalation skills
- Peer coaching: AI claims circle

Months 10–12

AI Proficient

- Certified AI User assessment
- Lead a claims AI improvement project
- Mentor new L1 peers

ROLE REINVENTION JOURNEY

Underwriter → AI-Augmented Underwriting Professional

WHAT IS CHANGING IN YOUR ROLE

- AI handles submission triage, data extraction, and initial risk scoring
- Your judgement now focuses on complex, non-standard, and novel risks
- AI proposes terms; you apply contextual override with documented rationale
- Declining risks must be explainable against AI-recommended benchmarks

WHAT TO UNLEARN

- Relying on intuition alone — AI now sets the baseline
- Treating AI risk scores as advisory rather than central
- Ignoring XAI explanations on model-suggested terms
- Manual spreadsheet-based portfolio analysis

YOUR 18-MONTH RESKILLING ROADMAP

Months 1–4

AI Foundations

- AI awareness + LLM basics
- Use AI risk scoring tools
- Data literacy: dashboards & signals

Months 5–9

AI User

- Prompt LLMs for submission analysis
- Validate AI-proposed terms
- Explainability: read XAI outputs

Months 10–14

AI Builder

- Configure risk scoring rules (no-code)
- Design submission triage workflow
- Build AI UW checklist with feedback loop

Months 15–18

AI Practitioner

- Lead AI UW pilot for your line
- Train junior UWs on AI co-piloting
- Document AI governance learnings

ROLE REINVENTION JOURNEY

Insurance Agent/Advisor → AI-Empowered Trusted Advisor

WHAT IS CHANGING IN YOUR ROLE

- AI handles routine quoting, renewals, and policy comparison
- Personalised recommendations powered by AI, not generic product catalogues
- AI analyses client life events and triggers outreach — you close with empathy
- Compliance documentation drafted by AI copilot; you review and sign off

WHAT TO UNLEARN

- Product-pushing without needs-based AI insight
- Managing relationships without AI-surfaced signals
- Manually tracking renewal dates and life events
- Treating technology as optional add-on to the role

YOUR 12-MONTH RESKILLING ROADMAP

Months 1–3

AI Awareness

- AI copilot orientation
- AI-powered quoting tools
- Data literacy: client signal dashboards

Months 4–6

AI User

- Use AI for needs analysis scripts
- LLM-generated client summaries
- Personalisation engine walk-through

Months 7–9

AI Integration

- AI-triggered outreach workflows
- Compliance AI tools: review & sign-off
- AI recommendation engine validation

Months 10–12

Trusted Advisor+

- AI-first advisory practice
- Lead peer AI tool adoption
- Certified AI Advisor credential

06

AI Proficiency Benchmarks

Achieving the standards at each level — task by task

AI Proficiency: Desired Standards at Each Level

Not aspirational titles. Concrete tasks you must be able to demonstrate.

LEVEL	PROMPT ENGINEERING	WORKFLOW DESIGN	MODEL EVALUATION	GOVERNANCE
L1 Aware	Understands what a prompt is; has not yet written one independently	Cannot design; can describe what a workflow does	Cannot evaluate; recognises that AI can be wrong	Knows AI governance exists; follows rules set by others
L2 User	Writes role-specific prompts; iterates based on output quality	Uses predefined AI workflows; customises inputs not logic	Spot-checks outputs; identifies hallucinations and escalates	Follows AI use policy; flags non-compliant outputs
L3 Builder	Designs prompt templates for team use; tests systematically	Designs multi-step AI workflows; integrates with existing tools	Runs structured evaluations; sets KPIs for AI performance	Identifies governance gaps; proposes mitigation controls
L4 Strategist	Defines prompt governance standards for the organisation	Approves and governs AI workflow deployment at scale	Commissions model audits; holds vendors accountable to SLAs	Owens AI risk register; reports to Board on AI compliance

07

Career Navigation: 8 Job Families

Vertical, lateral & cross-functional pathways — aligned to IBF/WSG

The 8 Insurance Job Families

Each Job Family now has an AI Capability Target — the minimum AI level required by career stage.

Underwriting & Risk

IC	MGR	HEAD
L2	L3	L4

- ↑ Vertical
- ↔ Lateral
- ◆ Specialist

Claims Management

IC	MGR	HEAD
L2	L3	L3

- ↑ Vertical
- ↔ Lateral
- ◆ Specialist

Actuarial & Analytics

IC	MGR	HEAD
L3	L3	L4

- ↑ Vertical
- ↔ Lateral
- ◆ Specialist

Distribution & Sales

IC	MGR	HEAD
L2	L2	L3

- ↑ Vertical
- ↔ Lateral
- ◆ Specialist

Customer Experience

IC	MGR	HEAD
L2	L2	L3

- ↑ Vertical
- ↔ Lateral
- ◆ Specialist

Operations & Tech

IC	MGR	HEAD
L3	L3	L4

- ↑ Vertical
- ↔ Lateral
- ◆ Specialist

Finance & Compliance

IC	MGR	HEAD
L2	L3	L4

- ↑ Vertical
- ↔ Lateral
- ◆ Specialist

Risk & Legal

IC	MGR	HEAD
L2	L3	L3

- ↑ Vertical
- ↔ Lateral
- ◆ Specialist

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Success Profiles & Career Pathways

AI capability thresholds

Success Profile: Underwriting — All Stages

All competencies are now framed against AI capability expectations. AI is not separate — it is embedded.

Individual Contributor

AI Target: L2 User

KEY ACCOUNTABILITIES

- Process and assess risk submissions with AI copilot support
- Apply AI risk scores; escalate where override is warranted
- Complete structured prompting for data extraction tasks

CORE COMPETENCIES

- Insurance domain knowledge (IBF L3–4)
- Prompt engineering for underwriting use cases
- Output validation and AI governance basics

CRITICAL EXPERIENCES

- Handle 50+ AI-assisted submissions per month
- Complete AI Underwriting Practitioner module
- Participate in AI user community of practice

Manager

AI Target: L3 Builder

KEY ACCOUNTABILITIES

- Lead AI pilot for your underwriting segment
- Set team-level AI usage standards and review cadence
- Accountable for AI accuracy KPIs in your portfolio

CORE COMPETENCIES

- Agentic workflow design and oversight
- AI performance management and vendor assessment
- Change leadership: driving AI adoption in the team

CRITICAL EXPERIENCES

- Deploy one AI workflow end-to-end
- Manage a data science partnership project
- Co-develop AI governance framework for UW

Head / Director

AI Target: L4 Strategist

KEY ACCOUNTABILITIES

- Define AI strategy and investment for UW function
- Own AI governance and MAS AIDA compliance
- Report AI ROI and TSR impact to ExCo and Board

CORE COMPETENCIES

- AI operating model design
- AI risk management and regulatory alignment
- AI talent strategy and workforce planning

CRITICAL EXPERIENCES

- Sponsor enterprise AI UW transformation
- Present AI economics to the Board
- Participate in industry AI standards body

09

Stackable Learning Curriculum

Foundation → Intermediate → Advanced → Expert — a system, not a course list

The Reskilling Curriculum Architecture

Not a list of courses. A stackable, credentialed system aligned to your progression level.

TIER 1 — FOUNDATION	TIER 2 — PRACTITIONER	TIER 3 — BUILDER	TIER 4 — STRATEGIST
<p data-bbox="83 386 479 431">All roles (L1 target)</p> <p data-bbox="83 456 479 478">4 weeks / 16 hours Self-paced + live cohort</p> <p data-bbox="83 511 175 527">MODULES</p> <ul data-bbox="102 560 446 893" style="list-style-type: none"> AI Concepts for Insurance Professionals (4h) LLMs in Plain English: What They Can & Cannot Do (4h) AI in Your Job Function: Contextualised Use Cases (4h) AI Governance & Responsible Use Basics (4h) 	<p data-bbox="537 386 933 431">IC roles (L2 target)</p> <p data-bbox="537 456 933 489">8 weeks / 32 hours Blended: online + live labs</p> <p data-bbox="537 511 629 527">MODULES</p> <ul data-bbox="556 560 900 904" style="list-style-type: none"> Prompt Engineering for Insurance (8h) AI Copilot Mastery: Claims, UW, CX (8h) AI Output Validation & Hallucination Detection (8h) AI Tool Proficiency Assessment + Peer Review (8h) 	<p data-bbox="991 386 1387 431">Specialist roles (L3 target)</p> <p data-bbox="991 456 1387 489">12 weeks / 48 hours Cohort + supervised project</p> <p data-bbox="991 511 1083 527">MODULES</p> <ul data-bbox="1010 560 1354 893" style="list-style-type: none"> No-Code AI Model Development (12h) Agentic AI Workflow Design for Insurance (12h) AI Performance Management & KPI Setting (12h) Capstone: Deploy an AI Use Case in Production (12h) 	<p data-bbox="1445 386 1841 431">Managers & Heads (L4 target)</p> <p data-bbox="1445 456 1841 489">36 hours / modular Executive cohort + mentoring</p> <p data-bbox="1445 511 1537 527">MODULES</p> <ul data-bbox="1464 560 1808 893" style="list-style-type: none"> AI Strategy & Business Case Development (9h) AI Governance, Risk & Regulatory Compliance (9h) AI Operating Model & Workforce Planning (9h) AI Economics: TSR, ROI, and Board Reporting (9h)

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AI Readiness Roadmap

By career stage — 70:20:10 model with specific interventions

Your AI Readiness Roadmap — By Career Stage

Only 14% of frontline workers have received AI training (BCG 2026). Close the gap — now.

Individual Contributor

0–12 months · Target: L1 → L2

KEY AI SKILLS

- Prompt engineering for your function
- Output validation & hallucination detection
- Data literacy: AI dashboards & scores
- AI governance: know the rules before using the tools

70% ON-JOB

Use AI tools daily — minimum 30 mins/day

20% SOCIAL

Join AI user community of practice

10% FORMAL

FutureInsurance.ai Tier 1 (Foundation) — 16h

Manager

12–24 months · Target: L2 → L3

KEY AI SKILLS

- Agentic workflow design and oversight
- AI performance management & team KPIs
- Change leadership for AI adoption
- Vendor assessment: build/buy/partner decisions

70% ON-JOB

Lead an AI pilot for your team

20% SOCIAL

Partner with data science / AI CoE

10% FORMAL

FutureInsurance.ai Tier 3 (Builder) — 48h

Head / Director

24–36 months · Target: L3 → L4

KEY AI SKILLS

- AI strategy and operating model
- AI risk & governance ownership
- AI economics: TSR, ROI measurement
- Talent strategy for AI workforce transition

70% ON-JOB

Sponsor enterprise AI deployment

20% SOCIAL

Board-level AI reporting: monthly

10% FORMAL

FutureInsurance.ai Tier 4 (Strategist) — 36h

11

FutureInsurance.ai Learning Ecosystem

Purpose-built for insurance

FutureInsurance.ai — Learning Programmes

Purpose-built for insurance professionals across ASEAN and GCC markets.

AI Innovation for Insurance Practitioners

INDIVIDUAL CONTRIBUTOR

2-Day Intensive · 16 Contact Hours · Tier 1+2

- AI Landscape & Foundation Models
- LLMs for Insurance + Hands-on Lab
- Custom AI & Fine-Tuning
- Agentic AI Workflows + Lab
- AI in Underwriting · Claims · Governance
- Capstone: AI Strategy Panel

AI Innovation for Insurance Professionals

MANAGER / SPECIALIST

36-Hour Programme · Academic Credential · Tier 3

- 12 modules: Fundamentals → Emerging AI
- Collaborative cohort: ASEAN/GCC peers
- Guest faculty: McKinsey, Accenture, Bain
- Structured capstone with industry mentoring
- CPD hours
- Institutional partner credentials

Enterprise Custom Programme

HEAD / DIRECTOR / ENTERPRISE

Tailored to Your Organisation · Tier 4

- Pre-programme AI maturity assessment
- Case studies contextualised to client market
- Client AI tools integrated into labs
- Senior leaders as programme champions
- Post-programme implementation coaching
- ASEAN & GCC in-person or virtual

YOUR JOURNEY BEGINS HERE

Career-first or skills-first — your path is here.

1. Complete the AI Readiness Self-Assessment
2. Identify your Reskilling Track (A, B, or C)
3. Review your Disrupted Role Reinvention Journey
4. Build your 70:20:10 Development Plan
5. Enrol in your first Stackable Curriculum module
6. Connect with your manager and HRBP