Cogitate

P&C Insurance Leaders' Outlook 2026

Winning in a Digital-First Insurance Market

Introduction

With every decade, advancements in technology have accelerated productivity and improved user experience – impacting both our professional roles and our personal lives. Think about the evolution from paper maps to navigation. MapQuest launched 30 years ago and was life changing for drivers - until we purchased our first portable GPS from Garmin a year later. Today, navigation is available on our wrist or in the palm of our hand with real-time insights to support directions, scheduling, entity research, and ride share – all saving us time and improving our experience. AI Navigation is emerging, where the map becomes a decision engine, not just a guided route.

How does this relate to insurance?

Today, data captured from satellite imagery and Google Maps feed directly into the modern insurance platform to support underwriting and claims adjuster decision making.

Appreciating the incredible impact of one innovation journey from paper map to intelligent navigation, we can stand in awe of the power we have to innovate on the digital insurance platform. We have witnessed tremendous efficiencies across insurance distribution with the unification of the digital policy, billing, and claims platform, strengthened by powerful integrations with data and solution providers.

The future promises even greater velocity and elegance in this next stage of innovation with real applications of AI and data insights. At Cogitate, we're excited about this evolution and where we believe our data program and our Agentic AI layer (CAIRA), built into our digital insurance platform, can take the industry in 2026 and beyond.

We've asked our leadership team to weigh in on the direction of the industry, the role technology will play, and what it will take to win in 2026! Get to know our team and the way we think about data, AI, security, delivery, customer service, and more in this Outlook 2026.

Copyright © 2026 Cogitate. All Rights Reserved

P&C Insurance Leaders' Outlook 2026

Meet the Team

Jaqueline Schaendorf

- Real-time data interaction
- Customer-grade UX
- AI-enhanced productivity

Page 3

Arvind Kaushal

- Agentic AI orchestration
- Risk triage at scale
- Human + system collaboration

Page 6

Samir Salem

- Submission discipline
- Claims as a strategic lever
- Modular tech agility

Page 9

Rekha Kaushal

- Hyper-personalization
- Predictive, data-forward underwriting
- Human judgment preserved

Page 12

Ashish Nair

- Real-time data utilization
- Ecosystem integration
- Strategic partner value

Page 14

Lava Jois

- Security
- Resiliency
- AI & Data

Page 17

Siddharth Kotwal

- Velocity to configure, launch, and iterate
- Self-service configuration
- Frictionless growth

Page 20

Tushar Bholé

- Speed-to-launch
- Platform interoperability
- E&S and broker ecosystem scale

Page 23

Copyright © 2026 Cogitate. All Rights Reserved

Jacqueline Schaendorf, CPCU

CEO of Southern General Insurance Company
and Co-Founder of Cogitate

Bio

Q: Jacque, from your perspective, what does technology need to deliver in 2026 to meet the needs of both the insurer and the policyholder?

Great question. There are many answers depending on the persona. From a carrier's perspective, it's about delivering speed and efficiency to the customer. Today's digital-first policyholders expect carriers to already have their data. They don't want to enter information or wait for someone to input it manually. They want fast quotes, fast coverage, and an experience that's as seamless as their bank or utility app.

But beyond the customer experience, technology also needs to improve our internal efficiency, especially our expense and loss ratios. AI tools help with that. The more our teams are trained in using these tools, the faster we can operate across underwriting, claims, service, and more.

We're also focused on data insights. It's not just about slicing data, but also about interacting with it in real time. Can I get the data I need now, in the format I want, and act on it instantly? That's where technology is heading.

Copyright © 2026 Cogitate. All Rights Reserved

Q: Policyholders aren't just comparing insurers to other insurers anymore, they're comparing their experience to every other service they interact with - banks, entertainment platforms, etc. Why should their digital experience with insurance feel more outdated than everything else?

Exactly. People invest a lot to protect their assets. They expect peace of mind, and that starts with a smooth, fast transaction. Insurance should feel just as modern and responsive as every other digital experience in their lives.

Q: You mentioned the need for "real-time insights." Why is that more critical in 2026 than it was, say, five years ago?

Because we're trying to find true profit drivers in an increasingly complex market. Where can we be more competitive? Are there risks we could price better, or offer differently, if we had more granular insights? There's more data available than ever, and with the right tools, we can dig deeper, well beyond three or four dimensions of analysis. We can uncover combinations and patterns we wouldn't have seen before. But insights are only useful if you can act on them quickly. That's why agility in your tech stack matters. You want to make a change and deploy it fast, not get stuck in a months-long protocol.

Q: And how does AI make getting those insights easier? Is it just about the tools, or is it about how your technology partner applies them?

It's both. Having the tools is one thing. But the real advantage comes from knowing how to use them, especially in prompting

Copyright © 2026 Cogitate. All Rights Reserved

and querying AI systems. That takes domain knowledge. If you're an underwriter or claims manager with years of experience, you're now leveraging that knowledge to ask the right questions of your AI tools. But your platform partner also matters. They need to know insurance inside-out. You shouldn't have to spend hours teaching your vendor basic concepts. It should feel like a real-time conversation, where they not only understand you, but also anticipate what you need next.

Q: So it's about having a partner that understands your business, not just the tech?

Exactly. The baseline now is having good technology. The differentiator is people - partners who have empathy, experience, and a deep understanding of the insurance ecosystem. As a carrier, I want a partner who's been where I am, who understands my priorities and my pain points. When we ask, "Can it do this?", we want a partner who already knows the answer, not someone guessing or Googling it. That's when true partnership and innovation happens.

Q: And that's what makes AI truly useful, not just having it, but knowing how to use it for your business?

Saying "We have AI!" isn't enough. It's "We have AI and we've been where you are." That shared language and experience makes all the difference.

Copyright © 2026 Cogitate. All Rights Reserved

Arvind Kaushal

Co-Founder & CEO

Bio

Q: From your perspective, what AI trends should insurers be focusing on in 2026?

For me, technology, especially agentic AI, is ultimately a means to an end. Insurers don't need more tools just for the sake of having them. What they need is help making better decisions, faster, at scale. In 2026, AI has to move beyond surface-level automation. It needs to actively assist underwriters in triaging submissions, identifying the best risks to bind, and surfacing the right insights at the right moment. That's where agentic systems matter. They're responding to prompts while at the same time orchestrating workflows and guiding outcomes.

Insurers are facing increasing submission volume and complexity. Expecting underwriters to manually evaluate everything simply isn't sustainable. AI should be doing the heavy lifting around data collection, enrichment, and prioritization, so underwriters can focus on judgment and strategy rather than mechanics.

Copyright © 2026 Cogitate. All Rights Reserved

Q: How does that evolution in AI parallel your priorities for Cogitate?

It really comes down to advancing the user journey. Our focus is on reducing friction across the underwriting lifecycle so teams can operate with more confidence and clarity.

When AI is embedded properly, it’s not just accelerating tasks; it’s improving the quality of decisions. We want underwriters to see insights in context, understand why a risk looks the way it does, and act quickly with confidence in the data. That’s how you ultimately drive better outcomes: improved underwriting accuracy, better risk selection, and more consistent experiences across teams. The goal is to have speed while maintaining safety and control.

Q: You’ve mentioned that insurers and MGAs are under pressure to scale quickly, sometimes at the cost of risk quality. How do you see AI helping prevent that?

This is a critical point. Writing bad business at scale is still bad business, it just fails faster. AI has to act as a guardrail, not just an accelerator. In markets like cyber liability, for example, risks evolve quickly and the margin for error is small. AI can help identify patterns that humans might miss in manual review of submissions, flag inconsistencies, and highlight exposures early in the process.

What’s powerful here is using AI to help decide what not to write. That’s just as important as finding good risks. In 2026, insurers that succeed will be the ones using AI to maintain discipline as they grow, not abandon it.

Copyright © 2026 Cogitate. All Rights Reserved | 7

Q: As risk complexity increases, what does that mean for the role of the underwriter going forward?

Underwriters shouldn't be spending their time gathering data or stitching together information from multiple systems. That work should be automated. Their value comes from interpreting risk, applying experience, and making informed decisions. AI should support that by delivering clean, relevant insights and removing noise.

When underwriters are freed from manual tasks, they can focus on higher-order thinking, which might include portfolio strategy, emerging risks, and long-term profitability. That's where human expertise really shines, and that's how technology should be applied.

Q: So looking ahead in 2026 and beyond, what ultimately differentiates insurers who get this right?

It's intentionality. The insurers who win won't be the ones chasing every new technology trend. They'll be the ones who apply technology with purpose. They'll use AI to improve decision-making, enforce underwriting discipline, and scale responsibly. They'll treat technology as a strategic partner in the business, not just a cost center or a feature checklist.

That mindset, combining human expertise with intelligent systems, is what will allow insurers to thrive in an increasingly complex and competitive market.

Copyright © 2026 Cogitate. All Rights Reserved

Samir Salem

Executive Vice President Customer Success

Bio

Q: What behaviors are going to define smart underwriting and claims practices in 2026?

In 2026, I feel that smart underwriting and claims are no longer about who has the most models. They are about how we embed real-time intelligence into everyday decisions, freeing experts to focus on complexity, and consistently delivering outcomes that are faster, fairer, and more profitable.

The behaviors needed are part technological, by adopting a platform that can help in faster implementation of this intelligence and part by disciplined feedback loops, and a culture of continuous improvement.

Q: So if you're advising a new insurer or MGA starting up in this environment, what technology capabilities should they prioritize?

They need systems that keep them fast, adaptable, and intelligent. Startups don't have the time or margin for rigid infrastructure, and they can't afford platforms that create lock-in.

Copyright © 2026 Cogitate. All Rights Reserved

Integration is the top priority, but embedded intelligence is what turns integration into advantage. The technology stack must connect seamlessly with third-party data, rating engines, underwriting workflows, distribution channels, and have AI built directly into those workflows, not bolted on as an afterthought. If teams are manually moving data or making routine decisions without intelligent assistance, they are already at a disadvantage. The smartest approach is to adopt platforms with open integrations, modular design, and embedded AI that augments underwriting and claims decisions in real time. In a market moving this fast, adaptability powered by smart AI isn't optional, it is a competitive edge.

Q: You've talked before about how the sheer number of insurance startups keeps growing. What's driving that trend?

The surge in insurance startups is being driven by a few converging forces.

Barriers to entry are much lower than before, cloud platforms, APIs, and embedded AI make it possible to launch without heavy, monolithic systems. At the same time, risks are fragmenting. Climate, cyber, and new liability exposures are creating niche markets that incumbents struggle to address quickly.

Distribution has also changed, with digital and embedded channels enabling faster access to customers. And increasingly, technology itself is the differentiator; startups are built around real-time data and intelligent automation from day one.

Copyright © 2026 Cogitate. All Rights Reserved | 10

In short, startups keep emerging because the market is evolving faster than legacy models can adapt.

Q: What are you watching as an indicator in the market?

I am seeing FAIR Plans expand rapidly, which is a clear sign that standard markets aren't absorbing risk the way they once did. Regulators are paying closer attention, consumers are feeling the pressure, and carriers are being forced to rethink how they approach certain geographies and lines of business.

When FAIR Plans grow, it usually reflects a tougher underlying risk environment or traditional mechanisms struggling to keep pace. That creates room for innovation, but it also raises the stakes. Entering the market without strong tools, sound risk models, and disciplined operational controls means you'll be exposed very quickly.

Q: So by the end of 2026, what's your simplest definition of "doing it right" for insurers?

By the end of 2026, "doing it right" for insurers means being able to make better decisions faster, at scale, and without sacrificing discipline or trust.

It is having underwriting and claims systems that are integrated, intelligent, and adaptive; using real-time data and embedded AI to automate the routine, surface risk early, and let experts focus on what truly requires judgment.

Copyright © 2026 Cogitate. All Rights Reserved

Rekha Kaushal

Vice President, Customer Success

Bio

Q: Looking at 2026, what changes or trends do you foresee in how policies are underwritten?

By 2026, policy writing is going to become hyper-personalized, largely because of the amount of data we'll be able to use confidently and in real time. Instead of broad assumptions, underwriting will pull from richer data sources to create pricing and coverage decisions that are more accurate and more specific to the individual risk.

Underwriting is also shifting from being reactive to being data-forward and predictive. You'll see more automation supporting key moments in the process like data gathering, triaging, and inspections, moving all the way through policy issuance.

But I want to be clear: AI isn't replacing underwriters. Underwriting still requires human judgment. Technology can bring speed and accuracy, but underwriters are still the ones using their skills and experience to finalize the policy, apply exclusions, and determine its value.

Copyright © 2026 Cogitate. All Rights Reserved

Q: What's the real benefit of hyper-personalization in Insurance?

Hyper-personalized policies reduce uncertainty. Today, we often question whether the risk we're underwriting is truly represented by what we have in front of us. In 2026, we'll be able to verify and assess more of that risk automatically, leading to faster and more accurate quoting and underwriting.

That accuracy also improves outcomes internally. It helps underwriters focus on writing more profitable business, reduces manual errors, and gives carriers and MGAs a better ability to scale intelligently without losing control.

Q: What roles do underwriters and technology partners play in the future?

Underwriters are still central. No technology should aim to replace underwriters. The value is in the underwriter's judgment, and we're going to need that judgment more than ever as risk complexity increases.

And the same goes for technology partners: the best partners won't just build software. They'll understand insurance deeply. If a partner understands the nuances of underwriting, they can deliver technology that fits how insurers actually operate, and they can solve problems that only insurance experts can solve. So, in 2026, the winning formula is hyper-personalization powered by AI, paired with experienced underwriters, supported by industry-savvy technology partners.

Copyright © 2026 Cogitate. All Rights Reserved

Ashish Nair

Vice President, Product & Innovation

Bio

Q: Looking ahead in 2026, what role do you see data playing in shaping the insurance landscape?

Data is going to be one of the defining forces in 2026. Insurance has always generated huge volumes of data, but what's changing is our ability to actually use it well, in real time, and with greater depth.

Historically, a lot of that data has been underutilized. It sits across systems and silos, isn't consistently structured, and hard to activate at speed. In 2026, the carriers and MGAs that stand out will be the ones who can turn their data into decisions: better underwriting, better servicing, and better risk management.

The opportunity isn't just "more data." It's extracting more meaning from what we already have, using it to create sharper insights, drive faster actions, and generate more value from existing data sets.

Copyright © 2026 Cogitate. All Rights Reserved

Do you think the success of this transformation depends on the technology partner insurers choose?

Absolutely. Choosing the right technology partner is crucial because it's not just about having tools; it's about whether those tools help you make the business better.

A strong partner should be able to work with your ecosystem, understand how insurance operates, and help you connect data across functions, so insights can actually drive outcomes. If a partner can't support that, if they only provide a narrow technology component without context, you'll struggle to realize the value.

In 2026, the partner relationship becomes strategic. It's not simply "can you build this feature," it's "can you help us activate data in a way that improves underwriting, operations, and customer experience."

Q: So it's not only about technology capability, but how it integrates and impacts the business?

Exactly. Integration is everything. We're generating so much data across underwriting, policy, billing, claims, and external data sources, but if it remains siloed, it doesn't help. The advantage comes when data flows across the ecosystem and becomes usable where decisions happen.

If your technology partner can't support that, if your platform can't integrate, normalize data, and surface insights in context, then you're at a major disadvantage. In 2026, insurers won't

Copyright © 2026 Cogitate. All Rights Reserved

have the patience for disconnected systems that require manual workarounds just to see the full picture.

The winning organizations will be the ones who can connect their data, trust it, and act on it quickly.

Copyright © 2026 Cogitate. All Rights Reserved

Lava Jois

Chief Technology Officer

Bio

Q: What security trends do you foresee for the insurance industry in 2026?

I think a lot of it is the general, foundational security issues that we have to take care of and that everyone has to address. Things like making sure our infrastructure is secure and our applications are secure. These are areas that have to be continuously worked on.

There will always be new threats and new issues that come up, and we have to react quickly while also proactively addressing some of those risks. That is one part of security that is never really changing or ending. It is something we always have to work on.

There are also regulatory considerations that will have implications on how we operate from a security standpoint.

Q: What are some examples of those mandates?

For example, there is an MFA mandate across everything. As part of that, people are moving toward passwordless authentication. Traditional MFA can create user experience

Copyright © 2026 Cogitate. All Rights Reserved

challenges, like requiring a mobile phone for two-factor authentication, so there is a push to reduce that friction. Passwordless authentication and similar approaches are becoming more common, and those are changes we need to adapt to.

In addition, with AI, there are new challenges. These include limiting data exposure to AI, preventing prompt injection, and addressing new security threats that come with emerging technologies.

Broadly, I would classify our focus areas into three categories. The first includes core security measures like infrastructure security and encryption. The second is adapting to new authentication methods and regulatory requirements. The third is addressing AI-related security concerns.

Q: How do you think about resiliency? Not just security, but ensuring systems stay up.

That is an important point. Building resiliency into our infrastructure is critical. As we have seen over the past year, when cloud providers go down, it can impact us as well.

We need to build resiliency in a way that avoids disruptions for our customers, while also making sure it is implemented securely. There is a lot happening in the security space, and these are some of the key areas that come to mind.

Copyright © 2026 Cogitate. All Rights Reserved

Q: Do you think security should be a priority when selecting a technology partner, especially as AI continues to move quickly?

Absolutely. When selecting a technology partner, security is a very important consideration.

As a provider, we need to demonstrate how secure our systems are. That includes things like having a zero-trust architecture and ensuring every layer of our system is protected, as well as clearly showing how we safeguard customer data.

Certifications such as SOC 2, which we have completed, are also important indicators. They help demonstrate the maturity of an organization's security posture.

Q: So it is not just about growing the business or expanding quickly. It is also about doing it securely.

Exactly. It is about enabling growth while maintaining security, without compromising user trust. We have to be good custodians of our customers' data.

Copyright © 2026 Cogitate. All Rights Reserved

Siddharth Kotwal

Senior Vice President, Delivery & Quality

Bio

Q: Looking ahead to 2026, what's the biggest shift you expect in what insurers and MGAs will demand from their technology?

Customers are demanding more speed and higher velocity to reach the market for 'early bird advantage.' This means a continued rise in expectations around speed and delivery from implementation teams. In addition, customers want capabilities quicker so they can extract the outcomes faster. They're expanding into new markets, moving into new states, launching new products, and trying to scale efficiently. That puts pressure on technology to keep up. To respond to this in 2026, Cogitate is about increasing velocity: delivering value faster, improving the user experience, and making sure customers can get results without long cycles or heavy manual effort.

Q: When you say "velocity," what does that actually translate to for a customer day-to-day?

It translates into reducing the time between "we need to do this" and "it's live!" A lot of insurers lose momentum because implementation takes too long. Velocity means fewer blockers. It means making it easier for customers to configure, launch, and iterate - and doing it in a way that still feels controlled and reliable.

Copyright © 2026 Cogitate. All Rights Reserved

Q: What's one thing you think customers will care about more in 2026 than they did in prior years?

They'll care more about self-sufficiency. Customers don't want to depend on support for everything. They want to be able to move quickly on their own, whether that's making configuration changes, launching enhancements, or adjusting workflows. That's why self-service and automation and AI matter so much. If customers can handle more of the process themselves, they'll be able to respond faster to market conditions and grow without friction.

Q: So where do you see the biggest opportunities to remove friction?

Manual work is still one of the biggest slowdowns. Anywhere customers are doing repetitive tasks - re-entering data, moving information between systems, relying on people to complete steps - that's an opportunity. In 2026, technology should reduce that burden. Automation and AI should take care of the predictable steps so teams can focus on decisions and exceptions. That's what unlocks speed without compromising quality.

Q: A lot of teams are also thinking about AI. What should AI actually mean in 2026 for an insurer or MGA?

AI should mean impact. It can't just be a buzzword or a checkbox. The question is: does it make your underwriting or claims teams faster, more accurate, and more efficient?
If AI helps reduce manual effort, improves automation, supports self-service, and helps customers move faster with confidence, then it's valuable. If it doesn't drive those outcomes, it's just noise.

Copyright © 2026 Cogitate. All Rights Reserved

Q: If you had to define what "success" looks like by the end of 2026, what would you point to?

Success looks like customers being able to scale without feeling slowed down by their tech stack. They should be able to expand, launch, operate efficiently, and feel like technology is helping them move faster, not creating more complexity.

That's what we're aiming for: improving speed, increasing autonomy, and making the experience better and more reliable as customers grow.

Copyright © 2026 Cogitate. All Rights Reserved

Tushar Bholé

Executive Vice President, Sales & Partnerships

Bio

Q: What are you seeing in the market as we head into 2026? What trends are shaping how carriers and MGAs are thinking about technology?

The market is definitely hardening, especially within P&C. We're seeing a lot of activity in the MGA and DUAE segments, especially around broker acquisitions. Brokers are acquiring retail agencies and expanding their footprint that way. This is fueling growth, and we're seeing more consolidation, particularly in the wholesale broker space.

Excess & Surplus (E&S) is another area with strong momentum. We've directly benefited from that growth as there are more new programs, product launches, and niche offerings than ever.
On the carrier side, there's increasing interest in replacing core systems. More companies are taking a strategic view of their technology stack, especially to support faster product launches and better data exchange. This is putting pressure on core platforms to better integrate with AI applications and third-party data sources.

Copyright © 2026 Cogitate. All Rights Reserved

Q: Are you saying the emphasis is shifting from individual tools to more of a full ecosystem approach?

Exactly. It's about improving workflows, user experience, and interoperability across the tech stack. As new and complex risks emerge, especially in the non-standard and E&S space, insurers need to bring in external models like CAT models or hazard scoring tools.

That means your underwriting workflows and core systems must be able to integrate with those models seamlessly. The volume of third-party data has exploded. For large risks, it's critical to have those data points embedded directly into the underwriting workbench from submission to policy issuance. So yes, the emphasis is very much on the entire digital ecosystem, not just a standalone tool.

Q: What do you believe will define the winners in insurance tech by the end of 2026?

The winners will be the ones who can launch products faster and more predictably. Whether it’s a startup MGA with a niche idea or an established player looking to enter a new market, speed to launch is critical. If you identify an opportunity, but it takes nine months to stand up a product, that window is gone. MGAs that can launch in 60 to 90 days will win. And so will the platforms that enable that kind of speed and predictability.
At Cogitate, we’ve helped clients launch across 22 different lines of business. We’ve built the capabilities - core functionality, AI embedded throughout the platform, and pre-integrations - that allow our partners to move fast and win. We're well positioned not just to support winners, but to be one of the winners ourselves.

Copyright © 2026 Cogitate. All Rights Reserved

Cogitate

About Cogitate

The Cogitate Digital*Edge* Insurance Platform digitalizes insurance across the value chain, offering insurance carriers, MGAs, and program administrators a smooth transition to cloud-native, data-driven core underwriting, policy, billing, and claim applications. The AI-powered, unified insurance platform unlocks the value of first-party data and advances the power of third-party data for profitable growth, superior risk selection, and a streamlined, modern user experience.

Backed by more than 100 combined years of comprehensive experience and domain knowledge, our products are uniquely designed to meet the needs of insurance businesses of every size. Find out why Cogitate maintains 100% client retention at www.cogitate.com.

Connect with us

+1 (770) 644 0685
sales@cogitate.com
www.cogitate.com

Copyright © 2026 Cogitate. All Rights Reserved | 25