



Underwriting 2050

From Super Session to Strategic Foresight

How AI-enabled audience participation transformed 400+ underwriting perspectives into a view of the industry's future

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Developed in collaboration with Amazon Web Services (AWS)

Executive summary

The underwriting industry is not struggling to imagine the future. It is working through how to build it responsibly.

At the AHOU 2026 session “Underwriting 2050: Shaping the Future Today,” presenters captured full-text responses from a live audience of underwriting practitioners using a real-time, AI-enabled platform developed in collaboration with Amazon Web Services (AWS). Unlike traditional polling, the format allowed participants to respond freely, creating a more detailed view of how the industry describes its own future.

Three themes emerged clearly.

Data is becoming the foundation of future underwriting. Participants repeatedly emphasized the need for better data access, quality, integration, and interpretation. They described data not as a supporting tool, but as the core input that will shape future underwriting decisions.

AI and automation are expected to expand. Respondents anticipated faster

decisions, greater consistency, and more precise risk assessment. At the same time, they continued to identify complex cases, oversight, and judgment as areas where human expertise remains essential.

The underwriter’s role is changing. The responses point toward a more specialized profession, with underwriters spending less time on routine case processing and more time on exception handling, risk interpretation, governance, and model oversight.

The responses do not suggest hesitation about modernization; rather, they suggest caution about how modernization is implemented. The audience recognized the promise of faster, more data-driven underwriting but also raised concerns about trust, accountability, talent development, and the risk of losing the judgment that makes underwriting effective.

This paper examines those signals and what they may mean for carriers preparing for the next era of underwriting.

Introduction: From conversation to data

Industry conferences are valuable forums for expert opinion and peer exchange. But much of what happens in those settings remains anecdotal: a speaker’s perspective, a question from the audience, a hallway conversation, a show of hands.

The AHOU 2026 Super Session 3, “Underwriting 2050: Shaping the Future Today,” was designed to capture audience thinking in a more structured way. Rather than relying only on prepared remarks or traditional polling, the session invited underwriting professionals to submit open-text responses to forward-looking questions about their profession.

The result was a live dataset drawn from the audience itself.

This paper does not represent only the views of its authors. It reflects a structured interpretation of what underwriting practitioners, in their own words, said about where the profession is headed, what risks they see, and what capabilities they believe will matter most.

How this insight was captured

The session used an open-ended, AI-enabled interaction model, rather than multiple-choice polling. Participants submitted full-text responses through a QR code, allowing them to answer in their own words and raise issues that might not have appeared in a predefined survey.

That design turned the audience from passive listeners into active contributors. Their responses became the raw material for a real-time analysis of industry sentiment, priorities, and concerns.

The AWS partnership

A cloud-based platform developed in collaboration with AWS enabled the ingestion, aggregation, and real-time processing of audience responses. As inputs were submitted, an AI-driven large language model identified patterns, surfaced themes, and generated summaries during the session.

The session therefore served two purposes:

- 1) It explored the future of underwriting.
- 2) It demonstrated how AI can help capture and interpret unstructured industry insight at scale.

Methodology: Capturing industry insight at scale

Data capture approach

The session used open-text responses, rather than predefined answer choices, forced rankings, or limits on vocabulary. This approach prioritized the authenticity and depth of individual responses over the simplicity of aggregation.

That choice mattered. The resulting dataset included not only consensus views, but also tensions, uncertainties, and concerns that are often difficult to capture through traditional polling.

AI-assisted processing

AI tools were applied during the session to:

- Aggregate responses at scale
- Identify recurring themes and patterns
- Generate synthesized summaries of audience sentiment

This produced two complementary outputs:

- Raw qualitative responses reflecting individual perspectives
- AI-assisted thematic summaries supporting broader interpretation

Traditional polling	RGA's AHOU approach
Constrained answers	Open-text responses
Limited signal depth	Rich qualitative insight
Post-event analysis	Real-time synthesis
Static output	Iterative and layered interpretation
Speaker-driven narrative	Audience-driven dataset

Session artifacts: Audience input and real-time AI analysis

The following artifacts represent the original outputs generated during the session. They include the audience prompts, response counts, live AI summaries, and synthesized takeaways.

They are included to provide transparency into the input behind this paper's analysis.

Question 1: Primary drivers of future underwriting

Prompt: What do you think are the most important drivers that companies should be focusing on when preparing for the future of underwriting?

Responses: 120

Live AI insight snapshot (unedited)

"Your audience has crystallized around a trinity of concerns that reveals where underwriting's future actually lives: data dominance (appearing in roughly 40% of responses), the AI-human partnership question, and the operational imperative of speed paired with precision. What is striking is the mortality-specific anxiety threading through – multiple mentions of 'mortality slippage' and 'mortality impacts of data-driven underwriting' – suggesting your industry recognizes that better data and faster automation create new selection risks that traditional underwriting instincts might miss, making the human-AI marriage less about replacement and more about recalibration."

Full real-time AI session summary

[Video: The Early Exit – Insights into Lapse Behavior](#)

Overall theme: "Data + talent + speed = the new underwriting trifecta"

Key takeaways:

- Data is the new underwriting gospel
- The human element refuses to disappear
- Speed meets rigor

- Mortality slippage is a major concern
- Customer self-selection is emerging

"You're not anti-AI – you're anti-blindness."

Question 2: AI and analytics reshaping risk assessment

Prompt: How will advances in data analytics and artificial intelligence reshape risk assessment in the next 25 years?

Responses: 128

Live AI insight snapshot (unedited)

"Your audience is remarkably aligned on one thing: AI will turbocharge speed and accuracy. The fascinating tension, however, is between the existential anxiety (several mentions of human 'obsolescence' and being 'put out of work') and the pragmatists who see a tiered future where AI handles routine cases while 'the most complex cases will be given to human underwriters. What is most telling is the shift in what underwriting becomes – from manual guideline-following to 'precision underwriting' and 'personalized risk assessment,' suggesting the industry sees AI not as a replacement but as a fundamental reimagining of the underwriter's role from gatekeeper to specialist in edge cases and ethical judgment."

Full real-time AI session summary

Overall theme: "Automation is inevitable – but the human underwriter is not dead; they are evolving."

Key takeaways:

- The speed imperative is clear: Nearly every response references faster decisions, automation, or instant assessment. The human question remains unresolved – responses range from full automation to continued reliance on human expertise.
- Personalization is emerging as a defining capability enabled by AI.

- Bias mitigation appears as a secondary, but important, theme.
- Complex cases remain firmly within human responsibility.

"The paradox of automation: Underwriters want AI to eliminate repetitive work, but that work constitutes much of what underwriting currently is. AI will not replace underwriting – it will redefine it."

Question 3: Risks the industry is underestimating

Prompt: What risks to the underwriting profession, as it exists today, is the industry underestimating the most?

Responses: 96

Live AI insight snapshot (unedited)

"This audience is not primarily concerned about AI failure – it is concerned about AI success. The responses reveal three interrelated risks: technological displacement, regulatory uncertainty, and a deeper question about the future relevance of life insurance in a radically transformed environment. The underlying signal is not fear of incorrect decisions, but fear of becoming unnecessary."

Full real-time AI session summary

Overall theme: "Existential anxiety meets operational uncertainty."

Key takeaways:

- AI is perceived as a challenge to professional judgment, not just a tool.
- Concerns around talent development and the future pipeline are increasing.
- Skepticism exists around overreliance on data as a deterministic solution.
- Regulatory pressures are expected to grow and evolve.
- The human element risks being undervalued in a digital-first model.

"The impact of AI on critical thinking – having everything analyzed and summarized for an

underwriter – risks eroding the profession's core capabilities."

Bottom line: The industry is facing a competency risk, not just a technology risk.

Question 4: The future of life underwriting

Prompt: What does the future of life underwriting look like?

Responses: 99

Live AI insight snapshot (unedited)

"The dominant signal is a bifurcated future: the majority of cases processed through automation, with human underwriters transitioning into specialized roles focused on complex, high-value decisions and governance. The tension lies not in feasibility, but in comfort – whether the industry is willing to accept machine-driven decisioning in areas historically governed by human judgment."

Full real-time AI session summary

Overall theme: "Automation expands, human expertise concentrates."

Key takeaways:

- A tiered underwriting model is becoming the industry baseline.
- Speed will become an operational requirement, not a competitive advantage.
- Human underwriters evolve toward oversight, validation, and exception handling.
- Data fluency becomes a core underwriting skill.
- Regulatory considerations may influence adoption, speed, and scope.

"Underwriting is not disappearing – it is becoming more specialized, more data-driven, and more dependent on system-level integration."

Insight framework: How the data was structured

The responses were organized using a multi-dimensional clustering approach to identify patterns across qualitative input.

Clustering logic

Responses were categorized across three levels:

- **Primary** – Theme, or dominant topic
- **Secondary** – Sub-theme, or specific dimension
- **Tertiary** – Signal type, including consensus, divergence, or emerging themes

Core theme categories

Theme	Signal summary
Data dominance	~40% of responses referenced data access, quality, or integration as the primary lever
AI + automation	Universal assumption that automation expands; debate centers on speed and scope
Speed + customer experience	Frictionless decisioning is no longer a differentiator – it is a baseline expectation
Human role evolution	Divergence between displacement and augmentation views; the industry is split
Personalization + precision pricing	Individual risk assessment replaces segmentation-based models
Governance + trust	Adoption is gated by auditability, explainability, and regulatory frameworks
Continuous/ Lifecycle underwriting	Shift from point-in-time to dynamic, ongoing risk tracking

Signal types

- **Consensus signals** – Themes appearing broadly across responses with limited variation
- **Divergent views** – Areas where the industry is meaningfully split (e.g., human role in decisioning)
- **Emerging signals** – Forward-looking themes not yet mainstream but directionally significant

Key findings: What the audience told us

The responses show an industry aligned on direction but less settled on execution.

Participants repeatedly returned to the same core issues: data, AI, speed, human judgment, governance, and professional capability. The value of the session lies not in any single point of consensus, but in the tensions that appeared across answers.

Data is now central to underwriting strategy

Data was the most consistent signal across the responses. Participants referenced data-driven underwriting, complete and accurate data sources, and the need to integrate multiple streams of information.

The audience did not describe data as a simple operational enhancement. They framed it as the foundation for future underwriting models, including faster decisions, more precise assessment, and more personalized risk evaluation.

But the responses also showed caution. References to mortality slippage and anti-selection made clear that more data does not automatically mean better decisions. Faster, more automated underwriting can create new forms of risk if data is incomplete, misunderstood, or applied without appropriate controls.

AI will expand, but its boundaries remain unsettled

Participants widely expect AI to accelerate underwriting. They described faster decisions, increased automation, more consistent assessment, and greater precision.

The disagreement was not about whether AI will matter. It was about where its role should begin and end.

Some responses pointed toward broad automation. Others emphasized the need for human underwriters to remain involved in complex cases, exception handling, oversight,

and ethical judgment. That tension is central to the future operating model: Carriers will need to define not only what AI can do, but also what humans must continue to own.

Speed, experience, and precision are merging

Responses repeatedly connected speed with accuracy and customer experience. Participants described a future in which applicants and advisors expect decisions that are fast, clear, and reliable.

That changes the competitive standard. Speed alone is not enough if it weakens risk discipline. Precision alone is not enough if the experience remains slow or fragmented. The audience's responses suggest that carriers will be judged on their ability to deliver all three: speed, accuracy, and explainability.

The underwriter role is becoming more specialized

The audience consistently described a shift away from routine case processing and toward more specialized responsibilities.

In that model, automated systems handle a larger share of straightforward cases. Human underwriters focus on complex or ambiguous risks, validation, oversight, and interpretation. The role becomes less about executing every decision and more about understanding when and how to intervene.

That shift has workforce implications. If fewer underwriters are exposed to routine decision-making, organizations will need new ways to develop judgment, technical expertise, and risk intuition.

The larger risk is erosion of expertise

When asked about risks the industry may be underestimating, participants raised concerns about critical thinking, talent development, regulatory uncertainty, and overreliance on automated decision support.

The most important signal was not fear that AI will fail. It was concern about what happens if AI succeeds so thoroughly that underwriters lose opportunities to build and maintain expertise.

That is a competency risk. Future underwriting systems may require strong human oversight, but organizations must ensure they are still developing professionals capable of providing it.

The future operating model is likely to be tiered

The responses point toward a bifurcated model: high-volume, lower-complexity cases handled through automated pathways; complex or ambiguous cases reviewed by smaller, more specialized teams; and increasing reliance on data-driven scoring and decision models.

This does not mean the underwriter disappears. It means the role becomes more concentrated around judgment, escalation, validation, and governance.

For carriers, the challenge is designing workflows that support both sides of the model: efficient automated decisioning and rigorous human review where it matters most.

Speaker perspectives: Three views on one future

The session was shaped by three vantage points: technology, medicine, and strategic synthesis. Each reinforced the audience data while offering a different lens for interpretation.

Rohan Chittal: Technology, scale, and system transformation

From a technology perspective, the audience's signals validate what is already becoming visible across the industry. The conversation is moving beyond whether AI and automation should be adopted and toward how those capabilities can be implemented at scale.

Participants described a future built around automated routine decisions, integrated data sources, and near-instantaneous outcomes. That implies a shift from fragmented workflows to platform-based underwriting ecosystems.

The critical issue is integration. Data, models, workflows, and decision frameworks must operate as a connected system. Technology alone will not deliver the future underwriting model unless carriers can bring those components together in a way that is reliable, scalable, and controlled.

The future of underwriting is less about individual tools and more about architecting systems that can evolve, incorporate new data sources, refine decision logic, and scale efficiently without compromising control.

Dr. Dave Rengachary: Risk, evidence, and medical judgment

From a risk and medical standpoint, the audience's responses reinforce a basic point: Better data does not eliminate uncertainty. It changes how uncertainty must be managed.

Greater use of alternative data sources, predictive models, and automated decisioning introduces new questions about data quality, interpretation, and long-term outcomes. References to mortality slippage and anti-selection are especially important because they show awareness of the potential consequences of accelerating underwriting without fully understanding downstream risk.

In this environment, medical expertise remains important. Its role may shift from being applied to every decision to validating assumptions, interpreting complex signals, and guarding against overreliance on models that may not fully capture emerging risks.

AHOU audience perspective: Synthesis, industry signal, and what comes next

The most compelling feature of the dataset is the level of alignment. Across questions, participants returned to the same themes: data, AI, speed, governance, and the changing role of the underwriter.

The divergence lies in interpretation. Respondents agreed on the direction of change but differed on what it means for organizations, operating models, and individual roles.

That distinction matters. The industry does not need more debate about whether underwriting is changing. It needs clearer definitions of how that change should be operationalized in a sustainable, explainable, and responsible way.

The session demonstrated one path forward: capturing unstructured input at scale and using AI to identify patterns that can inform strategy.

What carriers should do next: From insight to execution

The audience's responses point to six practical priorities for carriers preparing for the next era of underwriting.

Action	Strategic Imperative
Redefine the underwriter role	Establish clear distinctions between automated pathways, exception handling, and model oversight. Update job descriptions and career paths to reflect these distinctions. Invest in cross-functional skill development including data literacy and model interpretation.
Treat data as a core asset	Identify gaps in data accessibility, integration, and quality. Prioritize investments in real-time data availability and consolidation. Align data strategy explicitly with underwriting objectives.
Build operating models for AI	Define clear ownership of AI-driven decisions. Establish escalation frameworks for exception cases. Implement auditability standards. Create feedback loops to continuously improve model performance.
Engineer for speed without sacrificing control	Reevaluate workflows to eliminate unnecessary sequential steps. Enable parallel data ingestion. Ensure every automated decision is traceable and explainable.
Invest in talent to prevent deskilling	Redesign training for complex-case evaluation and scenario-based decision-making. Create opportunities for underwriters to engage in edge-case analysis and model validation exercises.
Plan for a bifurcated operating model	Design distinct workflows for high-volume automated decisions and low-volume human-reviewed cases. Monitor how cases shift between pathways and adjust thresholds as needed.

Conclusion: Execution is the differentiator

The AHOU 2026 session showed an industry with a clear sense of direction.

Underwriting professionals expect data to become more central, AI to play a larger role, decisions to come faster, and human underwriters to focus more heavily on complex cases, oversight, and interpretation.

The harder questions involve implementation.

How should organizations preserve judgment as automation expands? How can carriers move faster without weakening risk discipline? How should AI-driven decisions be governed, explained, and challenged? How will the next generation of underwriters develop expertise if routine work increasingly moves to automated pathways?

Those questions came through repeatedly in the audience's responses. They point to a profession that is ready to modernize, but not casually.

The future of underwriting will not be defined by technology alone. It will be shaped by how effectively carriers connect data, models, workflows, governance, and human expertise into operating models that can support faster decisions without sacrificing trust.

The audience at AHOU 2026 was not resistant to change; rather, it was focused on making that change work.

1 AHOU 2026 Super Session 3 Audience Response Dataset. (2026). Underwriting 2050: Shaping the Future Today. Original audience responses collected through a live AI-enabled audience participation platform during AHOU 2026.

2 AWS-Powered Audience Insights Platform. (2026). Real-time audience response capture, aggregation, and large language model (LLM) synthesis outputs generated during AHOU 2026 Super Session 3.