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## [Group insurer priorities revealed](#)

February 23, 2024

*In the dynamic realm of US Group Life & Disability insurance, insurers continuously adapt to challenges. Key priorities include modernising technology, embracing data analytics, and understanding customers.*

Insurers' strategic priorities often speak to the challenges and opportunities in any given segment. In the case of the US Group Life & Disability:

- Modernising core operating technology (including benefit enrollment platforms) continues to carry high strategic importance

- That group platforms now dominate (~80%) new sales of Voluntary Benefits has made it a leading priority for group insurers
- The extent of the ramp-up in importance of data analytics capabilities highlighted a level of urgency as well as greater relevance
- A deepened understanding of customers, more usually associated with retail segments, is also gaining traction

Reinsurers seemingly have more ways to support group insurers than just a few years ago, with the value of reinsurance propositions lifting sharply across many key areas.

## **Exhibit 1: Strategic landscape at a glance**

*High proposition value vs strategic significance*

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How will the priorities of group insurance executives have shifted since, during which there have been significant advances in APIs, AI, and of course most recently Generative AI?

Our 2024 Study of the Group Life & Disability segments appears well-timed to explore competitor readiness for – and the level of adoption of – these rapidly emerging technologies.

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