

P R E D I C T I O N S R E P O R T F O R 2 0 2 6

A B R E A K T H R O U G H Y E A R
for Cloud in Insurance

25
YEARS

 **sollers**

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INVEST IN RESILIENCE IN TIMES OF GROWING UNCERTAINTY

Times of uncertainty are good for the insurance industry. When people look for safe havens, insurers have a unique opportunity to demonstrate their capabilities as risk carriers and risk managers. However, to do so, they must be able to respond flexibly to customer demands. A solid technological foundation is indispensable for this.

The 2026 edition of the Sollers Prediction Report analyses market and technology trends in nine regions worldwide. Based on increasingly data-driven research, the accuracy of our forecasts for 2025 has improved. 91% of our predictions for 2025 were correct or at least partially correct. Accuracy has increased by 1.2 percentage points. One of the pillars of our research is an analysis of the demand for capabilities and expertise at 123 insurance companies across ten markets.

For 2026, we have identified three key trends in the global insurance industry. Due to intensified M&A activities, IT integration will be high on the agenda—both modernizing core system landscapes and integrating and aligning existing systems. As market pressure grows, insurers will intensify their efforts to improve efficiency and expand automation.

The cloud, as a central enabler of modern core systems and innovative AI solutions, will experience a breakthrough. It offers both flexibility and security, and it is expected that more insurers will explore how to make the best use of it.

2026 WILL BE A TIME OF...

...consolidation, recalibration, and targeted investment

I General Trends

- ☁ A slow-down of economic growth will dampen premium growth and profitability.
- ☁ Downward pressure on insurance rates increases.
- ☁ Health insurance will stand out as the most dynamic business line.
- ☁ Inflation decreases but claims inflation still bites.

I Tech and Data

- ☁ M&A activity will speed up digital transformation.
- ☁ Cloud will become a common technology with multi-cloud strategies becoming more widespread.
- ☁ An increasing number of commercial insurers will implement underwriting workbenches and automation tools.
- ☁ Private lines insurers will be focusing on process automation and self-service solutions.
- ☁ Underwriting workbenches will become more common, especially in markets such as Canada, the Nordics, Australia, and in the UK.

I Regional Insights

☁ USA & Canada

The insurance industry in the USA and Canada will focus heavily on artificial intelligence. Underwriting is likely to receive more attention in connection with AI.

☁ London Market

A key priority of London Market insurers is the consolidation of Policy Administration System landscapes, replacing outdated legacy systems with modern, Blueprint 2-compatible core solutions.

☁ France

Legacy IT systems remain a major obstacle for insurers in France, making the modernisation of core systems a strategic priority.

☁ UK

Post-merger developments in the UK insurance sector are expected to increase IT investments, especially in areas such as system migration and the consolidation of IT landscapes.

☁ DACH

The long-standing IT transformation journey of insurers in the German speaking markets is gaining urgency, driven by stricter regulatory requirements and growing cybersecurity concerns.

☁ Nordics

The insurance sector in the Nordics will continue to be characterised by integration following mergers and acquisitions and a strong focus on operational efficiency. Insurers lagging behind in transformation risk being taken over or overtaken.

☁ Central and Eastern Europe

The insurance markets in Central and Eastern Europe (CEE) will be facing intensifying price competition and merger activity.

☁ Australia

Following significant M&A activity in Australia there will be a strong, and increased IT support for pricing and underwriting functions.

☁ Japan

In Japan cloud-based core and claims systems are gaining traction, as insurance companies will simplify and consolidate their system landscape.

 **SOLLERS PRESIDENT COMMENTARY**

Achieving scale and reducing operational costs will be key in 2026

By Michał Trochimczuk
PRESIDENT OF SOLLERS

As we look ahead to 2026, the global insurance industry finds itself at a pivotal juncture. While the past few years have been marked by rapid digital acceleration and shifting customer expectations, the coming year will be defined by a more measured, strategic approach. It will be a time of consolidation, recalibration, and targeted investment—especially in health insurance and technology.

Health Insurance: The Growth Engine of 2026

Among all insurance segments, health insurance stands out as the most dynamic. Across the globe, public healthcare systems are under increasing strain, and private insurers are stepping in to bridge the gap. This trend is not only a response to demographic pressures and rising healthcare costs but also a reflection of changing consumer expectations. In 2026, I anticipate health insurance to be the fastest-growing segment, driven by demand for better access, personalized care, and digital health services.

In contrast, P&C insurance will likely remain stable. Economic uncertainty and subdued global growth are limiting expansion in this area. Corporate insurance may see modest

gains, while personal lines are expected to plateau. Specialty lines—those tailored, niche products—will continue to grow, offering insurers opportunities to differentiate and innovate. Life insurance will remain steady, with annuities maintaining their appeal due to favorable tax treatment and predictable returns.

Consolidation: A Global Phenomenon

We are witnessing a wave of consolidation across key markets. In Europe, Australia, and Canada, insurers are merging to achieve scale and operational efficiency. Japan's market is already highly concentrated, with three players controlling 80% of the market. Australia follows closely, with over 60% of the market in the hands of just three insurers.

In Europe, motor insurance remains fiercely competitive, prompting further consolidation. The UK has seen major moves, such as Aviva acquiring Direct Line and Ageas purchasing Saga. Similar dynamics are unfolding in Germany, France, and the Nordics. In the U.S., fragmentation persists—there are still around 6,000 insurers, including 1,300 mutuals—but direct insurers like Progressive and Geico are gaining ground, thanks to their lean IT operations. ➤

Broker consolidation is reshaping the landscape, increasing their influence and driving integration. Canada mirrors the global trend of market consolidation, with notable mergers such as Definity's acquisition of Travelers Canada and Beneva's merger with Gore Mutual. In smaller markets like New Zealand, domestic loyalty continues to favor local players.

I The Strategic Imperative: Efficiency and Scale

In 2026, insurers will prioritise efficiency and scale – particularly in property insurance for private individuals. Cost control will be the key to competitiveness. This means investing in automation, simplified standard architectures, modern rating systems and intelligent risk selection. Insurers will need to focus on retaining profitable customers while steering clear of unattractive risks.

In commercial insurance, the emphasis will be on speed and collaboration. Brokers will play a central role, and underwriters will need to respond faster and more flexibly. However, this shift toward a more sales-oriented underwriting approach must be balanced carefully to avoid compromising underwriting discipline.

Health insurance, meanwhile, will demand the most investment. Insurers are increasingly building proprietary medical networks or forming strategic partnerships to enhance service delivery and control costs. This segment will be the most capital-intensive, but also the most promising.

I Technology: The Engine of Transformation

The digital transformation of the insurance industry is in full motion, but it is far from complete. The modernisation of core systems remains the largest area of investment in countries such as Japan, Germany and France. Commercial lines are adopting underwriting workbenches and automation tools, while retail insurers are focusing on self-service and process automation to reduce call center costs.

Cloud adoption is progressing at varying speeds. Markets like Australia, New Zealand, and the UK are moving quickly, while Japan and continental Europe remain more cautious. Cloud infrastructure offers flexibility and security, but many insurers are still learning how to unlock its full economic potential.

Artificial intelligence is another area of rapid development. It is already improving efficiency, particularly in processing unstructured data. However, we must temper our expectations. Much like the early days of online banking, AI will not replace human expertise. I believe we are approaching a peak in AI hype, and a correction is likely within the next year or two (Gartner).

I Sollers' Role in the Evolving Landscape

At Sollers, we are proud to be at the forefront of this transformation. We have established ourselves as a leading provider of policy administration systems and digital implementations. In Europe, every second Guidewire implementation involves our team. We are expanding our presence in Asia and the Americas and deepening our capabilities in Salesforce and digital platforms. ➤

Our work with Admiral in the UK is a prime example of what's possible. With our support, the majority of their operations are now self-service, delivering greater efficiency and customer satisfaction. Increasingly, our projects focus on data-driven decision-making and the automation of underwriting processes. We are also investing in pricing, reinsurance, and AI to further enhance operational performance.

Broker consolidation is another area where we see significant potential. Seamless integration between insurer and broker platforms is becoming essential. This trend is already well established in the UK, Canada, and the U.S., and is now gaining traction in continental Europe.

I Overcoming the Barriers to Change

Despite the momentum, significant challenges remain. Chief among them is change management. Insurers are, by nature, risk-averse. This often leads to overplanning and a reluctance to adopt iterative approaches. Ironically, the pursuit of perfection can increase project risk. In our experience, the best results come from agile methodologies—starting with simple solutions and refining them over time.

Another major hurdle is the complexity of product portfolios, especially after years of mergers and acquisitions. Simplifying and standardizing these portfolios is essential for achieving the agility and efficiency that modern insurance demands.

I Final Thoughts

The insurance industry in 2026 will not be defined by dramatic upheaval, but by strategic evolution. The winners will be those who embrace scale, prioritize efficiency, and invest wisely in technology. At Sollers, we are committed to helping insurers navigate this transformation—delivering the tools, expertise, and agility they need to thrive in a changing world.



A BREAKTHROUGH YEAR FOR CLOUD IN INSURANCE

The insurance sector is facing a year of political instability resulting in uncertainty in the regulatory environment. After a successful 2025 with lower-than-expected NatCat related claims, the industry is well prepared to respond to challenges of climate change and persistent claims inflation. Insurers will operate in a broadly healthy rate environment. Profitability, however, will decrease as investment income is unlikely to remain on the level seen in 2025. As insurance companies move to productive AI use cases cloud adoption will become a common feature in insurance technology.

In 2026 the general economy will have a dampening effect on premium growth beyond rate increases. (IMF) Political instability will persist across several regions, contributing to uncertainty in regulatory and investment environments. Insurance companies expect an uncertain, in some cases a highly uncertain economic situation as trade barriers are expected to have a negative impact on growth.

Most major economies will see inflation return to or fall below target levels, with notable exceptions in the US, UK, and Japan (OECD).

Claims inflation decreases but it remains above general inflation and continues to challenge the insurance sector. In line with the decline of inflation there will be an overall trend to decreasing interest rates. The UK and US will experience rate cuts, while the EU maintains stability after rate cuts in 2025. Japan, conversely, is expected to begin to raise rates. While interest income is expected to decrease, the stock market will be volatile (Bafin). Investment income will therefore contribute less to insurers' profitability compared to the gains seen in 2025. In previous years insurance companies had to respond to high demands in technology related regulation. With increasing political uncertainty, however, the pace of regulation is expected to decelerate. This will free IT budgets and help insurance companies to become more technology driven and innovative.

Natural catastrophes (NatCat) remain a challenge as climate change makes it difficult to detect and predict new risk patterns. However, the expansion of Public-Private Partnership (PPP) insurance and reinsurance models will help insurance companies to mitigate their financial exposures. Reinsurance pricing will decrease, providing financial relief to primary insurers.

This shift may encourage broader coverage and innovation in NatCat coverage without compromising on underwriting discipline.

I Insurance Sector Dynamics: Optimism in a Hard Market

Despite political instability and more challenging capital markets, the insurance industry retains a cautiously optimistic outlook (Allianz). In 2025, insurers achieved near-record results, driven by premium growth and robust investment income. While hard market conditions broadly persist in private lines, softening has become evident in commercial insurance and reinsurance (Marsh). Merger and acquisition activity surged in 2025 in UK, the Nordics and Germany and is expected to remain strong in 2026. This trend is fuelled by the widening technology gap among market participants. As a result of a high level of mergers and acquisitions in the insurance industry, demand for IT integration and modernization will intensify, with insurers prioritizing scalable, interoperable platforms.

Following rate increases and several major NatCat related claims events in 2024 customer complaints have surged in Poland, France and Germany.

Regulatory scrutiny therefore remains elevated, largely responding to claims handling practices and pricing strategies. Regulators have signalled a more critical stance, emphasizing fairness, transparency, and responsiveness. Insurers will start to adapt to this new situation by enhancing customer engagement as well as expanding and refining their operational capabilities. Claims management continues to be a reputational and operational challenge. However, advances in automation, analytics, and digital platforms are gradually improving efficiency and customer satisfaction in the industry and the results will be seen more clearly in 2026. The shift from reactive to proactive claims handling is underway, supported by real-time data and predictive modelling.

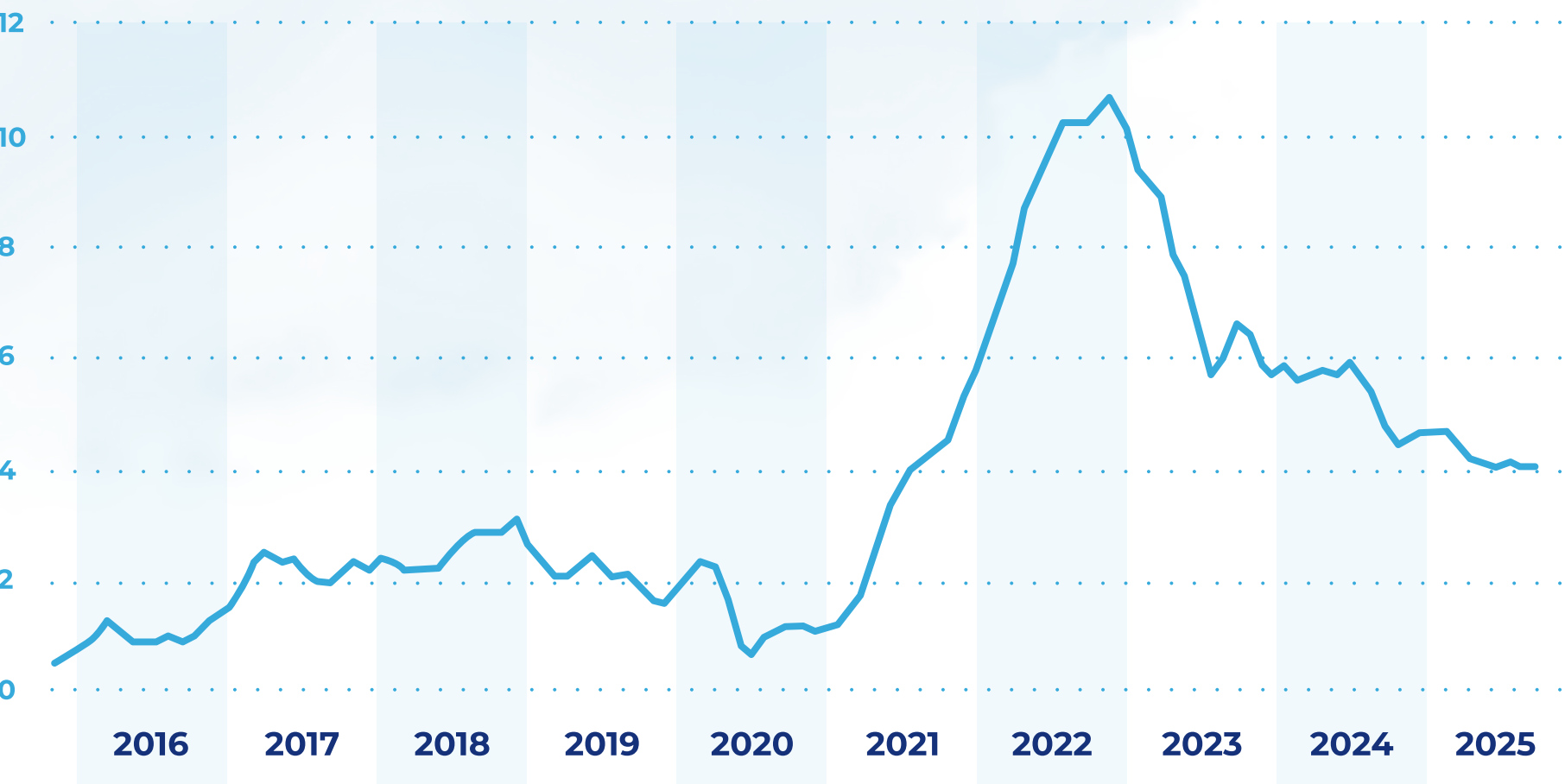
I Cloud adoption will become a strategic Imperative

The technology environment in 2026 is marked by both opportunity and recalibration. The pace of IT regulation is slowing, creating space for innovation. IT investment is accelerating among all industries, and spending of insurance companies is following suit. Our research about IT demands of insurers, evident in their search to fill vacancies for internal and external capabilities, shows that cloud and data will be



Inflation of Consumer Prices

Inflation is decreasing but remains above the pre-2022 level



Source: OECD



Real GDP Growth

Economic growth is lower than expected a year ago but will stabilize.

	2024 (real)	2025 (forecast)	2026 (forecast)
United States	2.8	2.0	2.1
Canada	1.6	1.2	1.5
United Kingdom	1.1	1.3	1.3
France	1.1	0.7	0.9
Germany	-0.5	0.2	0.9
Sweden	0.8	0.7	1.9
Norway	1.2	2.3	2.0
Denmark	3.5	1.8	2.2
Poland	2.9	3.2	3.1
Australia	1.0	1.8	2.1
Japan	0.1	1.1	0.6
World Output	3.3	3.2	3.1
Advanced Economies	1.8	1.6	1.6
Euro area	0.9	1.2	1.1

Source: IMF



the key focus topics in insurance IT in 2026. Cloud and data competences are requested above average and the need of insurance companies in these two areas is increasing (see World Map of Insurance Technolog page 15).

2026 will mark a pivotal year for cloud adoption in insurance. Cloud-based systems are becoming the norm, driven by the need for operational flexibility in insurance as well as innovation on the IT provider side. Demand for cloud expertise is rising across markets. Insurers have been embracing private as well as public cloud and in 2026 more and more insurers will establish multi-cloud architectures, with advanced players leading the way. These models offer redundancy as well as flexibility and scalability—critical attributes in the current dynamic environment.

When it comes to the cloud, security and regulatory compliance remain important issues. Insurance supervisors are scrutinizing cloud deployments, emphasizing transparency and accountability. As cloud adoption accelerates, insurers will increase their efforts to build robust governance frameworks and data protection measures. One of the main drivers for the expansion of cloud in insurance is Artificial Intelligence (AI).

Cloud infrastructure is a key enabler for a broad variety of AI solutions. By leveraging cloud-native platforms, insurers will deploy machine learning models, automate workflows, and personalize customer interactions at scale.

When it comes to AI the insurance industry will move from exploration to impactful use cases. The focus will be shifting from experimentation to practical applications. Support by cloud platforms will therefore gain significant traction in this area.

Cloud provider competence in insurance IT vacancies in 2h2025 (relevance in %)

Microsoft Azure is the most sought-after cloud expertise in insurance IT, but there are significant differences between individual markets. AWS has a strong position in Canada and Germany, while Google has a strong presence in France and the London market.

Market	Azure	Amazon / AWS	Google / GCP	Average per market
London Market	53.97	9.52	28.57	30.69
USA	37.79	23.45	15.96	25.73
Canada	13.33	29.33	28.67	23.78
Nordics	45.45	5.45	9.09	20.00
UK	22.61	17.39	9.57	16.52
World	21.48	13.60	12.91	16.00
CEE	23.88	5.97	5.97	11.94
Australia	18.57	11.43	1.43	10.48
Germany	7.41	8.26	4.56	6.74
France	2.49	0.41	11.62	4.84

Source: Job vacancy database

IT Strategy and Priorities: Legacy Risks and Digital Frontiers

Legacy systems have for long been a strategic risk. As regulatory concerns are becoming problematic decommissioning efforts are being pursued with greater endeavour. In markets with widespread legacy problems, such as Germany and France, insurers will therefore be prioritizing modernization across core systems, claims platforms, and frontend applications.

As IT spending in insurance increases, the strive for talent and the need of professional support is expected to increase, particularly in strategic areas such as cloud, data and AI. Hiring will be particularly strong in cloud architecture, which will become a basic requirement for all IT staff. Conversely, positions in mainframe operations will decline further, reflecting the shift away from legacy technology. As it will become more difficult to find skilled in employees in high priority areas, insurers will be re-skilling their workforce and intensify their cooperation with IT service providers.

Conclusion: Resilience Through Transformation

The insurance industry in 2026 is navigating a complex landscape—marked by economic uncertainty on the one hand, technological evolution, and regulatory scrutiny on the other. Success will depend on the ability to adapt, innovate, and increase customer trust. By embracing cloud technologies, refining claims processes, and investing in talent, insurers can turn uncertainty into opportunity and prepare for a resilient future.

Financial Results of 51 leading insurance companies from 16 jurisdiction across the world per jurisdiction

Leading insurance companies in 16 jurisdictions increased their profits by 15.7% in the first half of 2025, achieving a near-record return on equity of 17.6%. The results are attributable to premium increases and higher investment income.

	Canada	Switzerland	Germany	Nordics	France	UK	USA	London Market	World
Premium (€)	19,799	80,379	104,942	11,519	83,414	12,201	91,711	43,343	585,781
Growth ratio (total, %)	7.09	0.61	3.47	8.08	4.89	14.99	3.10	7.52	5.32
Investment result (net, €)	3,574	6,328	7,934	532	12,351	929	9,898	4,377	56,820
Investment result (change, %)	37.54	-18.25	-1.01	5.46	-0.54	54.70	13.04	48.09	17.03
Profit (€)	3,236	6,783	10,842	1,456	6,220	1,421	7,096	4,684	60,958
Change (% yoy)	9.61	9.51	4.11	68.00	121.27	47.10	499.54	-27.81	15.66
RoE (%)	13.10	19.16	20.47	23.40	15.30	35.50	15.40	13.65	17.58
ROE Change (in pp)	-0.55	1.06	-0.43	7.08	7.73	6.70	1.53	-6.13	0.37
Claims Ratio (gross, %)	59.20	63.96	72.40	64.85	67.00	57.40	64.60	59.51	62.67
Change (percentage points)	1.20	0.17	-1.25	-3.83	-0.40	-0.65	-1.62	8.54	1.50
Expense ratio (gross, %)	32.00	28.10	18.70	17.07	24.50	26.65	27.76	32.66	27.99
Change	-0.55	0.43	0.25	-0.03	-0.20	-0.95	0.36	-0.47	-0.19
Combined Ratio (%)	92.77	89.30	91.10	83.10	85.57	86.15	93.27	93.34	90.74
Combined ratio (change in pp)	1.17	-0.40	-1.35	-3.38	-1.25	-1.45	-1.45	8.28	1.34
Solvency (%)	n/a	253	240	187	231	200	n/a	n/a	227

Source: Insurance Financial Reports aggregate

Explanation of the dataset: These are aggregated financial data based on the financial reports of 51 insurance companies across 16 jurisdiction. It represents approximately 18% of the world market share. The set of companies comprises Admiral, Ageas, AIG, Allianz, Allstate, Alm Brand, Arch, Aspen, Aviva, Axa, Axis, Baloise, Beazley, Canopus Chubb, CNA, CNP, Crédit Agricole Assurance, Definity, Everest, Fairfax, Gjensidige, Generali, Groupama, Helvetia, Hiscox, Intact, Lancashire, Mapfre, Munich Re, NN Group, Liberty, Ping An, PZU, QBE, Renaissance Re, Sampo Scor, Sirius Point, Swiss Life, Swiss Re, Talanx, The Hartford Travelers, Tryg, Uniqa, VIG, Zurich

Outlook

Company	Markets	When	Insurance Market	Private Insurance	Commercial Insurance	General economy	Interest rates	Inflation	Profitability
Admiral	UK	1h2025	moderately hard	soft				→	
Ageas	NL, UK	1h2025							↗
Allianz	World	1h2025				highly uncertain	↘	↘	↗
Axa	World	1h2025		stable					↗
Definity	Canada	1h2025	hard	hard	softening	uncertain	↘	→	
Mapfre	World	1h2025				uncertain			↗
Munich Re	World	1h2025				uncertain			
PZU	Poland	1h2025				uncertain	↘	↘	
Swiss Re	World	1h2025				uncertain			↗
Tryg	Nordics	1h2025	stable			stable		↘	↗
Generali	World	3q2025				stable		↘	
Intact	Canada, UK, USA	3q2025	stable	hard; softening	softening	uncertain	↘	↗	
Gjensidige	World	3q2025				highly uncertain			
Talanx	World	3q2025							↗
Summary			stable	mixed	softening	uncertain	↘	↘	↗

Source: Insurance financial reports

UNDERWRITING GAINS MOMENTUM IN INSURANCE IT

While claims remains the most frequently mentioned insurance function in IT job postings, Underwriting is rapidly gaining traction. In the London Market, Sollers has supported four insurers in implementing underwriting workbenches. Conversations with insurance managers reveal growing interest in underwriting technology across Canada, the Nordics, Australia, and the UK. Job postings now reference Underwriting twice as often as six months ago. As insurers expand digitalisation into areas beyond traditional economies of scale, AI offers transformative potential—making underwriting not only more efficient, but also more accurate and refined.



Underwriting workbenches offer a pathway to overcoming existing pain points in insurance, increasing efficiency, improving risk assessment, and ultimately transforming the underwriting function in the digital era.



Jakub Śliwiński
Head of Underwriting
at Sollers

Insurance Topics in IT vacancies (relevance in %)

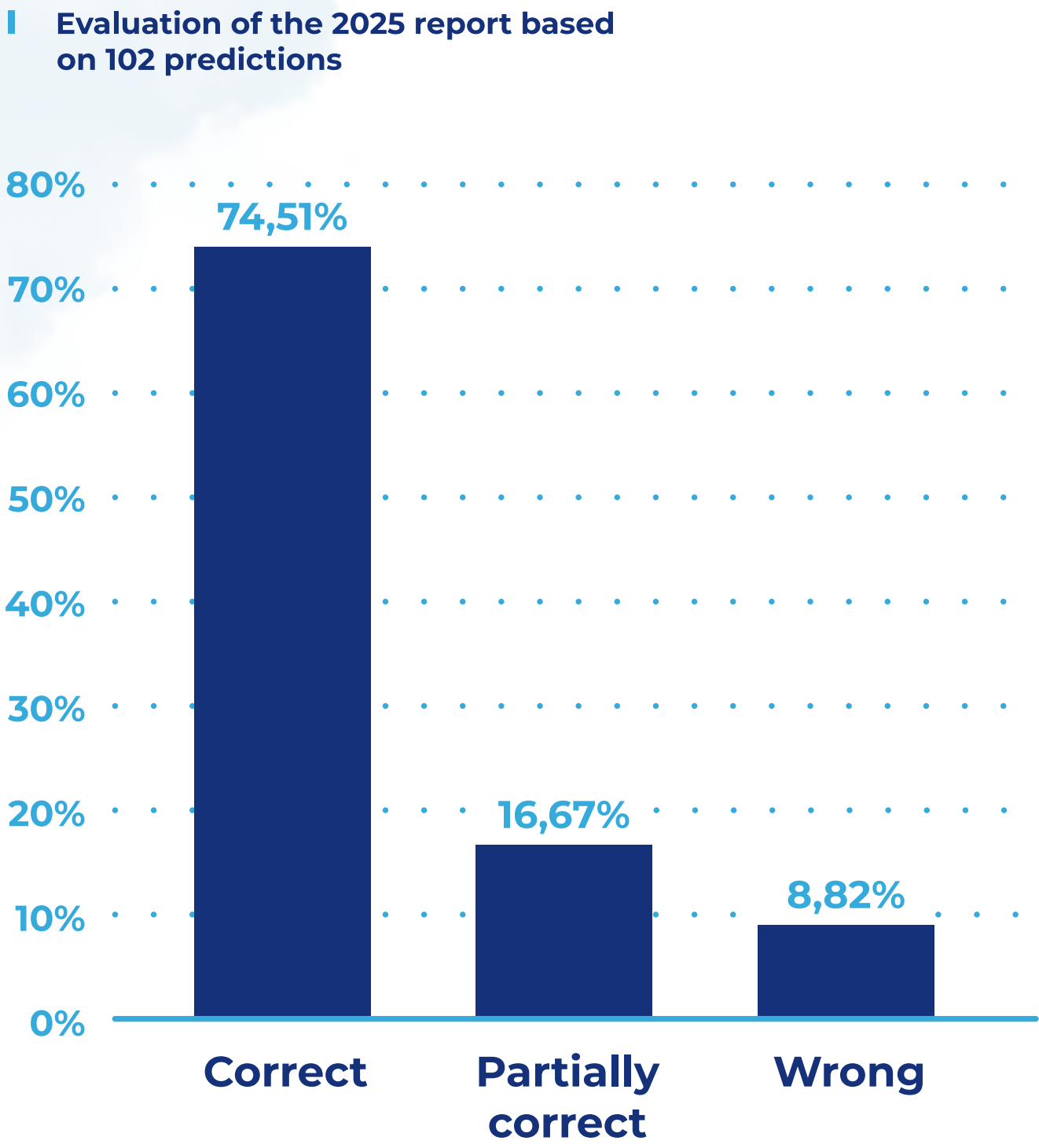
Claims processing is the most frequently requested insurance function in IT job advertisements, but underwriting is catching up fast.

Market	Claims	Underwriting	Pricing
Australia	11.43	5.71	2.86
Canada	5.33	1.33	4.67
CEE	2.99	0.00	0.00
France	12.45	4.56	4.56
Germany	13.68	0.28	0.28
London Market	34.92	50.79	6.35
Nordics	14.55	0.00	0.00
Switzerland	0.00	0.00	4.00
UK	60.00	52.17	52.17
USA	14.01	26.06	19.22
World	16.51	13.12	10.01

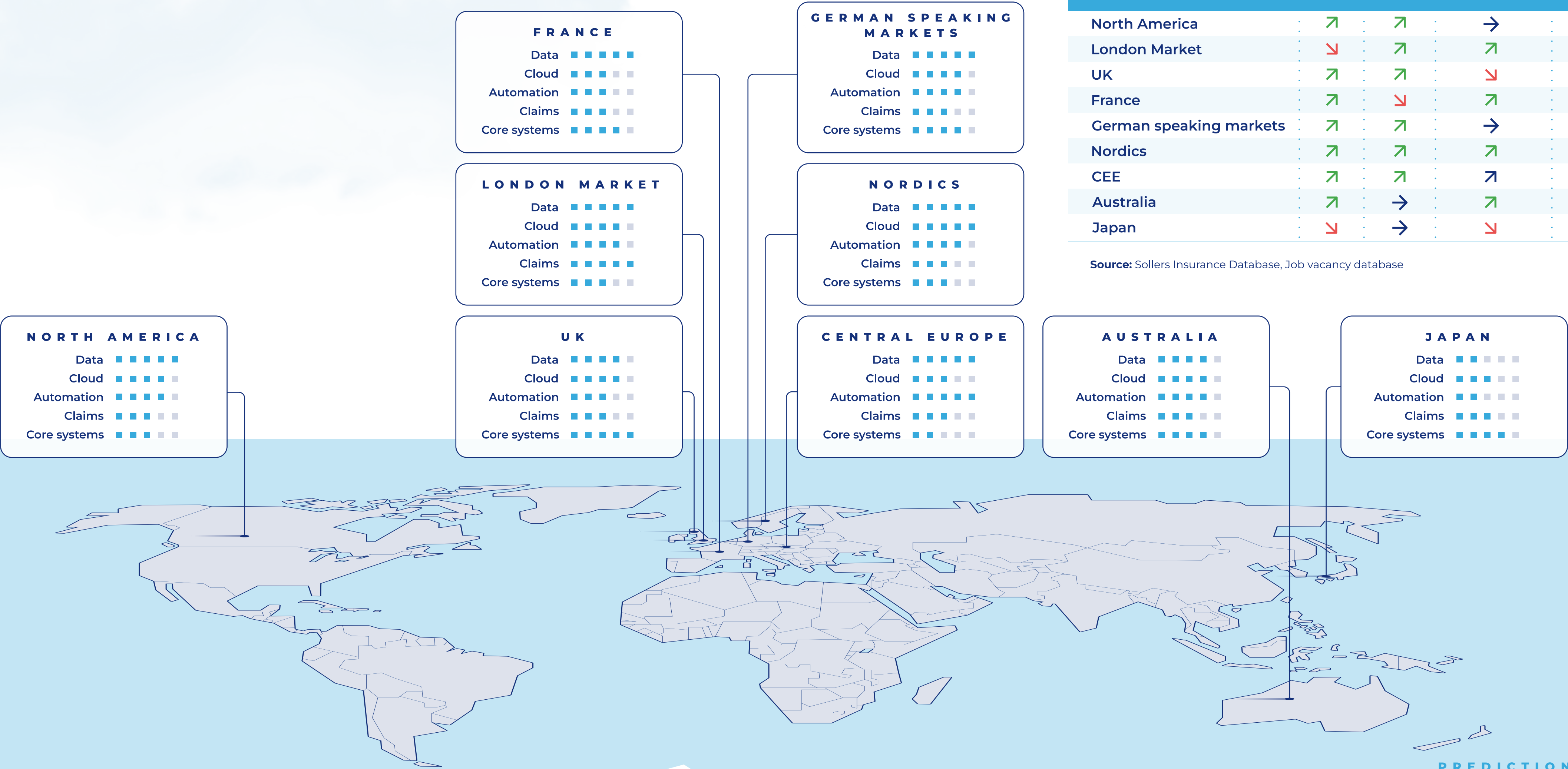
Source: Job vacancy database

REVIEW OF PREDICTION REPORT 2025

Our forecasts for 2025 proved to be highly accurate, with an overall accuracy of over 91% – an improvement of 1.2 percentage points over the previous year. We correctly anticipated the moderating climate effects of La Niña, the earnings boost from higher interest rates and mounting political and regulatory pressures in the US and EU. We also correctly identified the importance of IT system integration in M&A-heavy markets such as the Nordics, the UK and Germany, as well as the positive outlook for general insurers amid easing claims inflation. Some of our forecasts were partially realised, including delayed price adjustments in key markets, continued market hardening and growing adoption of AI and pricing technologies. However, expectations for sustained IT investment and digital reinsurance innovation did not materialise. These insights help us to refine our forecasting model and reinforce our commitment to delivering actionable intelligence for the insurance industry.



INSURANCE TECHNOLOGY



Change 2025/2026

	Data	Cloud	Automation	Claims	Core Systems
North America	↗	↗	→	↘	→
London Market	↘	↗	↗	↗	↘
UK	↗	↗	↘	→	→
France	↗	↘	↗	↘	↘
German speaking markets	↗	↗	→	↘	↘
Nordics	↗	↗	↗	↘	↘
CEE	↗	↗	↗	↘	↘
Australia	↗	→	↗	↘	→
Japan	↘	→	↘	→	→

Source: Sollers Insurance Database, Job vacancy database

USA AND CANADA

Business

The insurance sector faces a more difficult phase in 2026. Tariffs are expected to have a moderately negative impact on claims inflation in motor insurance and increase pressure on cost structures (APCIA). Premiums for commercial insurance are likely to remain unchanged or decline slightly, while premium growth in the private customer business will continue but at a slower pace.

Technology

In 2026, the insurance industry in the United States and Canada will focus heavily on artificial intelligence. Insurers are currently expanding their AI capabilities with a strong focus on claims management. However, underwriting is likely to receive more attention in connection with AI. Underwriting technology has become a key issue in insurance IT, and in 2026 more insurers will implement digital solutions in this critical area of the insurance value chain. The cloud has become an essential enabler of innovative insurance technology, and there is no other market where the demand for cloud skills is stronger than in North America. The cloud will play a central role in the expansion of AI use by insurers. Cybersecurity remains an important issue, especially after last year's three major cyber-attacks, which prompted insurers to strengthen their defense and response capabilities.



We were the first insurance company globally to roll out Microsoft 365 Co-pilot to all our staff and we have had great adoption rates with over 60% actively using it. We are starting to see some productivity gains, but the real benefit is for our people to get comfortable with AI and start to understand how it can transform what we do.



Simon Wilson
CEO of Markel Insurance
in [Sollers CEO Voices](#)



As profitability tightens and cyber threats rise, insurers must double down on data, AI, and cloud modernization to stay resilient and competitive.



Brian Moore
Head of US and Canada
at Sollers

USA: Seven Top Topics in IT Job postings in the US (in % or percentage points, 2h2025)

Demand for analytics and underwriting skills has surged in the US insurance industry.

Topic	Relevance indexed	Relevance compared to world	Change 1h2025/2h2025 (pp)
data	75.57	13.62	9.47
cloud	72.96	37.12	-3.98
automation	36.81	7.66	5.62
analytics	34.20	17.77	14.88
security	34.20	-1.64	-2.41
compliance	31.27	15.52	-1.95
underwriting	26.06	12.94	11.48

Source: Job vacancy database

Canada: Five Top Topics in IT Job postings in the US (in % or pp, 2h2025)

Demand for AI skills has risen sharply in Canada, much more so than in any other market.

Topic	Relevance indexed	Relevance compared to world	Change 1h2025/2h2025 (pp)
data	74.00	12.05	-6.00
security	46.67	10.82	-10.21
cloud	44.00	8.16	-5.38
AI	33.33	18.35	9.58
automation	32.00	2.86	-9.25

Source: Job vacancy database

LONDON MARKET

Business

The Lloyd’s and London Market insurance sector is experiencing a notable influx of capital, driven in part by government incentives, with further investment anticipated. Mergers and acquisitions are also expected to continue, reinforcing consolidation trends across the market. However, rate stagnation and moderation in both commercial and reinsurance lines are beginning to surface, adding complexity to pricing strategies. Following a relatively benign claims situation in the second half 2025, uncertainty remains around future claims activity. London Market insurers have been most affected by the Los Angeles Wildfires in January, and the effect can be seen throughout the entire year (Lloyd’s). In this environment, digitally advanced insurers are gaining a competitive edge, while fast-follow models are becoming increasingly attractive for those seeking to replicate proven innovations.

Technology

From a technology perspective, the focus is on modernizing core infrastructure and streamlining operations. A key priority is the consolidation of Policy Administration System (PAS) landscapes, replacing outdated legacy systems with modern, Blueprint 2-compatible core solutions.

Underwriting teams are demanding more efficient workflows and interfaces, moving away from spreadsheet-based processes and addressing long-standing integration gaps. The adoption of flexible pricing platforms is accelerating, enabling seamless integration with underwriting systems and enhancing pricing agility.

Outwards reinsurance operations are also undergoing transformation, with insurers

replacing inefficient, spreadsheet-driven processes to improve accuracy and responsiveness. Automation and artificial intelligence are being deployed across several critical use cases, including First Notice of Loss (FNOL) ingestion and triage, smart submission handling, and Bordereau processing. Cloud migration strategies are evolving, with a growing emphasis on optimizing cloud processing costs through FinOps practices. ➤

Lloyd's: Half year results

Lloyd's is more affected by the Los Angeles Wildfire claims than other markets

	HY 2025	HY 2024
Gross written premium (bn £)	32.5	30.6
Underwriting result (bn £)	1.5	3.1
Combined ratio (%)	92.5	83.7
Investment return (bn £)	3.2	2.1
Profit before tax (bn £)	4.2	4.9

Source: Lloyds



Success

Success stories from 2025 highlight the impact of these technological shifts. Four Underwriting Workbench implementations – led by Argenta and three other Lloyd’s and London Market firms – have replaced fragmented, email-heavy workflows and manual processes that previously posed operational risks. These projects were enabled by the platform of Send Technology, which unifies data, documents, and decision-making into a single interface. The result is comprehensive submission lifecycle management, streamlined compliance tracking, and enhanced management information capabilities, all contributing to greater operational resilience and agility.



Replacing fragmented workflows with unified platforms has shown that success hinges on deep migration experience, cross-functional collaboration, and the ability to manage the entire submission lifecycle in one place.



Wojciech Korobacz
Head of UK London Market
at Sollers

London Market: Topics of IT job postings compared to the World (in percentage points, 2h2025)

Underwriting, cloud and automation are highly requested in job advertisings

Topic	Relevance compared to World
underwriting	37.67
cloud	32.41
automat	29.59
compliance	22.35
security	19.71
claims	18.42
Algorithm	17.32
data	11.07
machine learning	11.04
analytics	10.55
API	3.99
data scien	1.99
AS/400 / AS400	-0.21
MLOps	-0.35
z/OS	-1.04
cobol	-1.66
mainframe	-2.14
CRM	-2.21
Frontend/Front-end	-2.63
GenAI	-2.83
pricing	-3.66
AI	-11.81

Source: Job vacancy database



UNITED KINGDOM

I Business

The insurance sector is currently navigating a complex business environment marked by sustained pressure on rates and elevated loss levels, with claims inflation remaining a persistent challenge. Recent merger activity – four major deals – has introduced significant shifts, particularly influencing decisions in the technology domain. These post-merger developments are expected to drive increased IT investments, especially in areas such as system migration and the consolidation of IT landscapes. Strategic initiatives including mergers and acquisitions, bancassurance partnerships, and other expansion efforts are primarily aimed at broadening the customer base. But these moves reflect also a broader industry trend toward portfolio optimisation and diversification and a strive to efficiency.

I Technology

On the technology front, insurers are preparing for a notable rise in IT costs. The simplification of the IT landscape by re-platform and migration activities, along with automation, is emerging as a critical driver of operational efficiency. Post-merger activities are shaping the technology roadmap, with a strong focus on resolving legacy system challenges and aligning infrastructure across newly combined entities.

Pricing and underwriting (P&U) present a key priority, addressing the challenge of robust data integrations that support competitive and fair premium offerings. Artificial intelligence is expected to play an increasingly central role in enhancing these capabilities, enabling more precise risk assessment and streamlined decision-making.

Success

A standout success story following four major merger deals highlights the impact of strategic IT transformation: unified operations and a consolidated IT landscape were achieved through efficient migration planning and deep domain expertise. This approach enabled the organisation to meet customers where they would like to be met, ensuring continuity and enhanced experience across the newly merged base.



For over a decade, our Canadian colleagues have used data and predictive AI to expand our competitive advantage in pricing and segmentation accounting for much of our Return on Equity (ROE) outperformance. Since the acquisition, we have been adopting best pricing & underwriting practices from our colleagues in Canada.



I **Ken Norgrove**
CEO of Intact Insurance UK&I,
in Sollers [CEO Voices](#)



Rapid data migration after M&A is possible when insurers combine deep mutual institutional knowledge with strong cross-team collaboration – mastering migrations and product launches in a renewed IT landscape and business environment.



I **Michał Litwinski**
Head of UK GI
at Sollers

I UK GI: Seven top topics in job postings (in % or percentage points, 2h2025)

Topic	Relevance indexed	Relevance compared to World	Change 1h2025/2h2025 (pp)
data	90.43	28.49	16.75
claims	60.00	43.49	45.09
pricing	52.17	42.16	40.77
underwriting	52.17	39.05	46.91
cloud	39.13	3.29	3.17
analytics	37.39	20.95	12.83
AI	29.57	14.58	15.53

Source: Job vacancy database

FRANCE & BELUX

I Business

The insurance market in 2026 will be shaped by a stagnating general economy and rising premiums, particularly in private lines (OFCE). These increases will be driven more by rate adjustments than organic growth, prompting many customers to reduce coverage due to affordability concerns. Customer dissatisfaction will remain elevated, with complaints continuing to surge – largely due to inadequate digital experiences and fragmented service journeys. Bancassurance is undergoing structural change as the number of physical branches declines, pushing insurers and banks to invest in building seamless digital customer journeys.

I Technology

Legacy IT systems remain a major obstacle, making the modernisation of core systems a strategic priority. CRM technology, which currently lags behind international standards, is expected to accelerate as insurers focus on customer-centric transformation. Particular effort is being devoted to developing robust front-end solutions for both customers and intermediaries to ensure a truly omnichannel experience. At the same time, insurers are moving toward more granular pricing segmentation and more agile price adjustments.

The adoption of modern pricing technologies is expected to attract growing interest in 2026. Artificial intelligence is moving beyond the experimental stage, with targeted applications now being deployed on a large scale to generate tangible value. These initiatives notably include automation of claims management, underwriting, and customer services, supported by better data integration and enhanced system interoperability. ➤



Modern pricing technologies are a strategic lever enabling insurers to adapt quickly to changing market conditions. We anticipate a significant intensification of initiatives in this area in 2026.



I Nicolas Bertho

Head of France & Belux
at Sollers

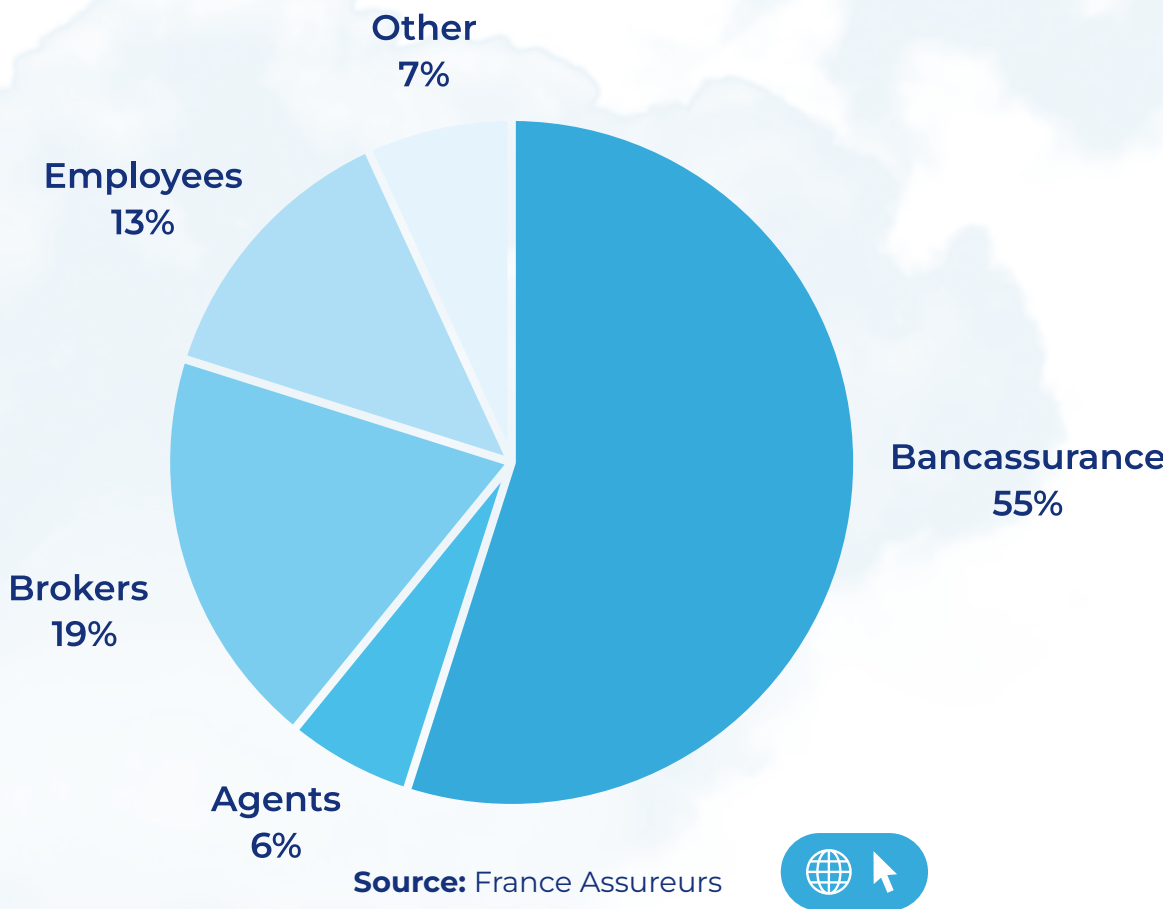


Success

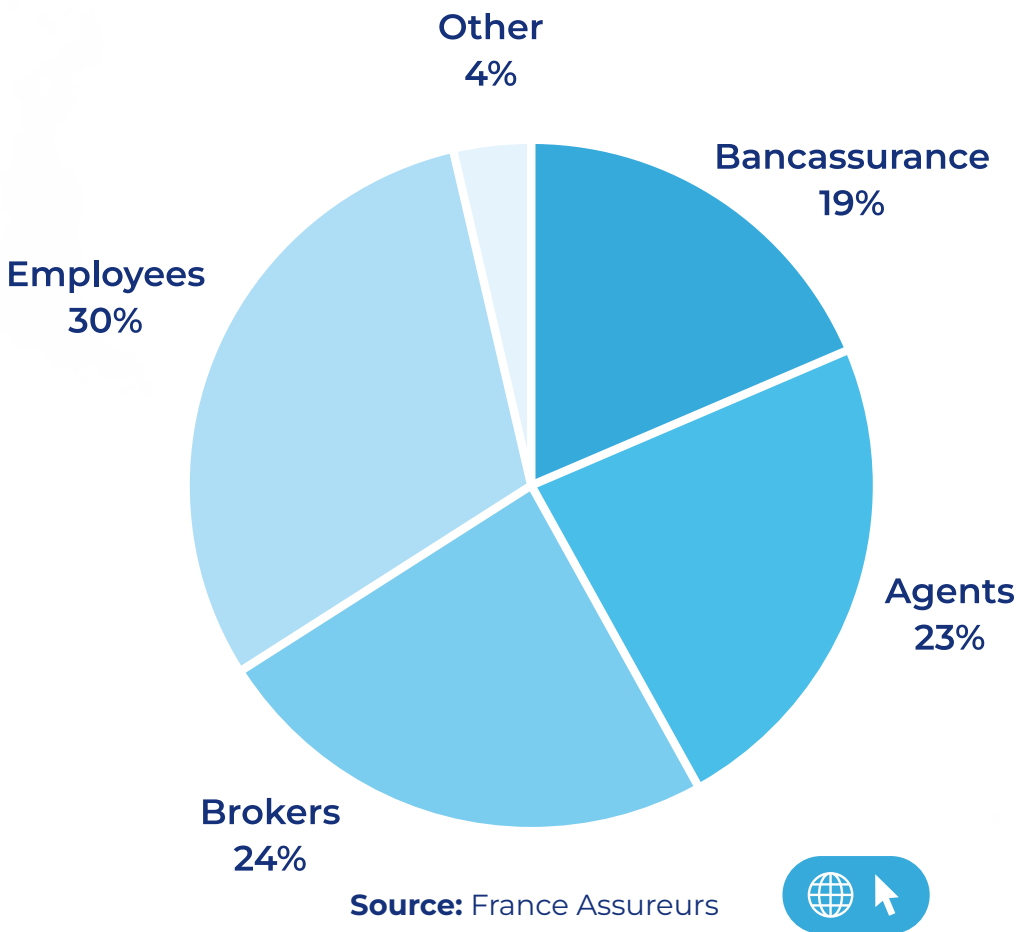
Several of France’s largest insurers have embarked on the modernization of their claims systems using off-the-shelf solutions, with most now successfully live. This wave of deployments marks a major milestone in the sector’s drive for greater operational efficiency. Delivered under tight timelines, these large-scale and complex programs were made possible by close cooperation within mixed teams, illustrating how agile execution and strong cross-functional alignment have become essential to the success of modern transformation initiatives.

This new generation of platforms is now enabling insurers to push innovation even further, enhancing business performance and customer value. Modernized architectures open the door to deeper automation, seamless AI integration, advanced analytics capabilities and more sophisticated pricing models—unlocking opportunities that were previously out of reach with legacy systems.

Distribution channels of French life insurance (% of total premium)



Distribution channels of French P&C insurance (% of total premium)



France: Eight Top Topics in Job Advertisings (in % or percentage points, 2h2025)

Topic	Relevance	Change 1h2025/2h2025 (pp)	Relevance compared to World
data	100.00	18.51	38.05
AI	15.77	7.58	-0.67
automat	20.33	5.74	3.83
API	12.86	3.97	-2.88
pricing	4.56	3.85	-8.56
UX	21.58	3.78	-7.57
CRM	4.56	2.43	-6.14
underwriting	4.56	2.07	-5.45

Source: Job vacancy database

GERMAN SPEAKING MARKETS

I Markets

The ongoing economic stagnation is contributing to moderate premium growth in the insurance sector. While the pricing cycle in commercial insurance is slowing, private lines continue to show some positive momentum. Overall inflation has eased; however, claims inflation—particularly in motor insurance—remains a concern, hovering around 5–6% (GDV). At the same time, the merger activities that shaped 2025 are expected to remain a key driver of transformation into 2026. These integrations are prompting insurers to reassess their operational capabilities, especially in claims handling, where inefficiencies are becoming increasingly visible. In motor insurance, market concentration is likely to increase as competitive pressures and consolidation reshape the market.

I Technology

The long-standing IT transformation journey of insurers in the German speaking markets is becoming more urgent, driven by technological progress and demographic shifts. Stricter regulatory requirements and growing cybersecurity concerns will accelerate this process. Core system modernization remains a top priority: some insurers are restarting previously paused initiatives, while others are achieving their first significant go-lives.

While there is strong investment in artificial intelligence (AI), its maturity level remains limited. Insurers that have modernized their core systems will begin to generate real value from AI initiatives, whereas those constrained by legacy systems face greater challenges. AI will be implemented as part of modern core systems and solutions of other providers. It is emerging as a potential enabler—its impact, however, will depend heavily on foundational readiness. In this context, APIs and data infrastructures will continue to be critical in 2026 to support integration and automation.

Success

A standout example of transformation comes from a leading German direct insurer that has automated motor claims handling across multiple touchpoints, achieving automation rates of up to 90%. The new solution enables faster and more accurate claims handling with a positive impact on claims ratios. This success was made possible through the integration of various systems and data sources, robust data enrichment strategies, and a “human-in-the-loop” approach that balances automation with oversight. The insurer believes that even higher levels of automation are achievable as capabilities mature.



It is clear to me that AI will be the disruptor for the insurance industry. The technology is largely in place and mature—that is not the problem. But to scale and leverage the benefits of AI on an industrial scale, we need to significantly change our incremental approach toward truly leapfrog thinking, radically address our often sluggish and change-resistant culture, and mobilize the entire company. That is a tough leadership task, not a technology challenge!”



Dr. Rainer Sommer
CIO of Provinzial, Germany



Modern core systems expand the scope for automation. With strong system integration, API-first architecture and enriched data, insurers can unlock even greater efficiency potential. This is just the beginning.



Martin Seibold
Head of DACH
at Sollers

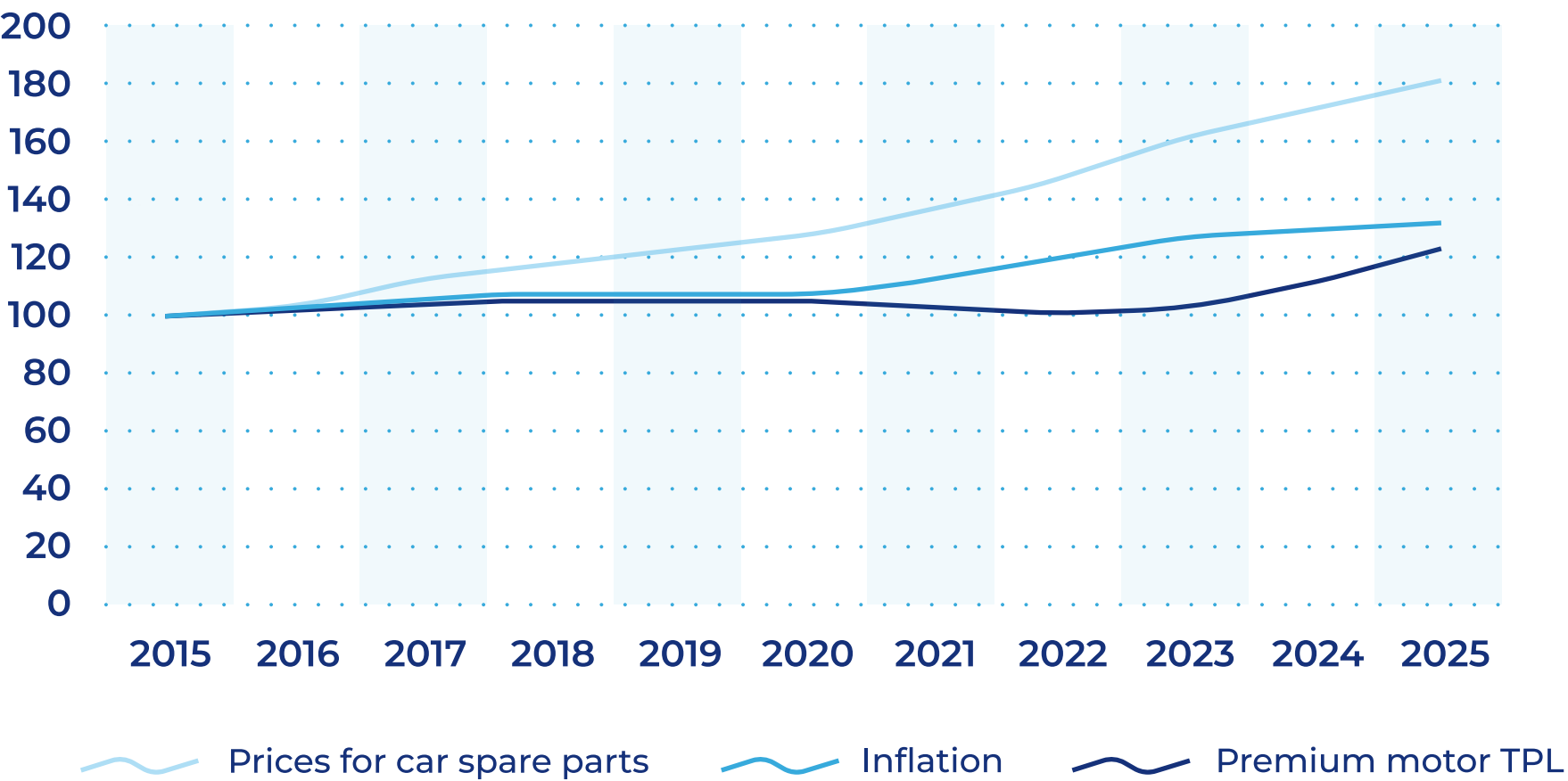
Germany: Seven above World Average Topics in Job Advertisings (in % or percentage points, 2h2025)

Data and APIs, as well as knowledge of legacy systems, are in high demand in insurance IT in Germany.

Topic	Relevance	Relevance compared to World	Change 1h2025/2h2025 (pp)
data / Daten	21.08	17.82	3.25
API / Schnittstelle	5.70	6.03	6.30
mainframe	3.99	3.56	1.64
cobol	1.99	2.33	1.09
z/OS	0.85	0.96	1.12
MLOps	0.28	0.51	0.27
AS/400 / AS400	1.42	0.08	0.00

Source: Job vacancy database

Germany: Inflation in vehicle spare parts



Source: GDV



Legacy in IT vacancies in insurance 1h2025 (relevance, average)

Germany and Switzerland are the markets with the highest demand for expertise in legacy systems.

Market	Mainframe	Cobol	AS/400	z/OS	Overall average
Germany	4.06	2.90	0.29	0.87	2.03
Switzerland	5.13	0.00	0.00	2.56	1.92
Nordics	4.48	2.99	0.00	0.00	1.87
France	2.14	2.14	0.36	1.78	1.61
World	3.09	1.88	0.13	1.14	1.56
USA	2.71	1.36	0.00	0.68	1.19
Australia	2.13	2.13	0.00	0.00	1.07
Canada	0.00	0.63	0.00	0.63	0.32
UK	0.88	0.00	0.00	0.00	0.22
CEE	0.00	0.00	0.00	0.00	0.00
London Market	0.00	0.00	0.00	0.00	0.00

Source: Job vacancy database





I Business

In 2026, the insurance sector will continue to be characterised by integration following mergers and acquisitions and a strong focus on operational efficiency. While merger activity is concentrated in smaller segments, the possibility of another major transaction remains in focus. These integrations are leading to staff reductions and prompting insurers to streamline their processes and reduce costs. The new technical capabilities of modern core systems will continue to have a visible impact on the market – for example, in terms of time to market and the offering of new innovative products.

Digital sales and service channels are expanding rapidly in response to customer demand and competitive pressure. However, regulatory challenges are emerging in response to recent price increases, complicating strategic planning. At the same time, new market entrants are targeting niche segments, intensifying competition. As insurers strive to improve their risk assessment and claims control, underwriting data and loss mitigation are becoming increasingly important.

I Technology

The majority of the market is already investing in improving its IT capabilities, with some companies pursuing bold, multi-year transformation plans. Those who are not yet investing in their IT will try to jump on the bandwagon soon. As a result, IT spending is expected to increase, driven by the need to modernise infrastructure and close the growing gap between digital frontrunners and laggards. The differences in IT maturity among market participants are becoming increasingly critical – those lagging behind in transformation risk being taken over or overtaken, confirming the forecasts for mergers and acquisitions.

Core system projects will be accompanied by challenges, complications and delays. In 2025, three major renewals were initiated. Further renewals are expected in 2026, including some high-profile transformations. Automation and the use of AI are accelerating, particularly in underwriting, claims processing and customer service. In addition, insurers are quietly investing in national and regional resilience to cyber threats, although these efforts are unlikely to be publicly announced.

Success

Swedish market leader Länsförsäkringar has successfully implemented a new core system for commercial insurance. The first major success of this project was achieved by highly committed and motivated joint teams.



The implementation of a new core system for commercial insurance shows that with committed teams, even the most difficult transformation challenges can be turned into strategic successes.



I Slawek Gdyk
Head of Nordics
at Sollers



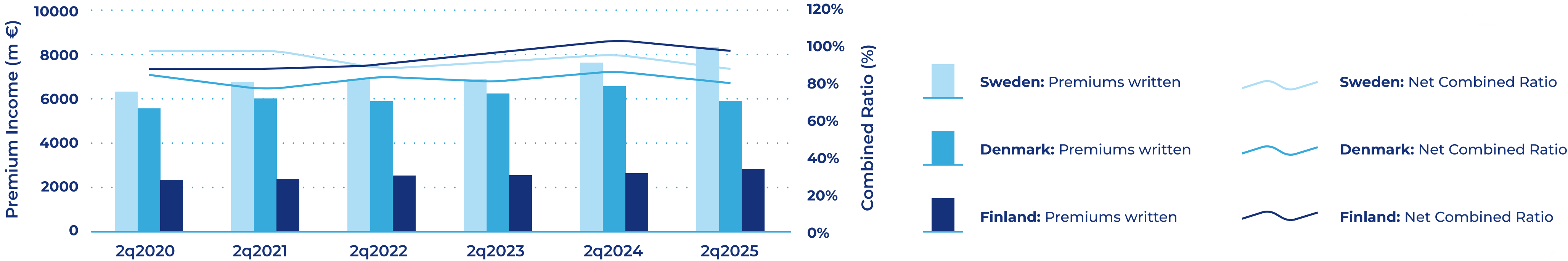
Nordics: Eight topics with increasing importance in job advertisings (in % or percentage points, 2h2025)

Topic	Relevance	Change 1h2025/2h2025 (pp)	Relevance compared to World
data	58.18	20.87	-3.77
security	50.91	15.09	15.07
automat	50.91	12.10	21.77
API	21.82	11.37	6.76
analytics	12.73	9.74	-3.71
cloud	58.18	5.94	22.34
CRM	5.45	3.96	3.24
compliance	12.73	3.77	-3.02

Source: Job vacancy database

Nordic Insurance Markets 2020 - 2025

Sweden had the strongest growth in 2cond quarters in the past five years, whereas Denmark had the greatest underwriting profit.



Source: Eiopa



CENTRAL AND EASTERN EUROPE

Business

The insurance markets are undergoing dynamic transformation, shaped by intensifying price competition and anticipated merger activity. The rise of direct insurers and digital-only brands is exerting pressure on traditional players, particularly in the motor segment, where profitability is declining. Despite this, the region continues to demonstrate resilience, with regulatory bodies such as the KNF in Poland confirming a positive technical result for motor third-party liability. To stay competitive, insurers in Central and Eastern Europe are increasingly developing simplified products and sub-brands that emphasize speed and ease of service. This reflects a broader trend toward streamlined customer experiences and agile product delivery. While Western European markets are focusing on usage-based models and ecosystem strategies, CEE remains driven by bancassurance and technology-enabled distribution partnerships. Digital bancassurance remains a strategic priority in 2026. Banks are actively redesigning their collaboration models with insurers, as seen in partnerships like PZU's, signalling a new wave of integration and innovation in distribution.

Technology

Strategic partnerships with insurtechs and technology vendors are gaining traction. Examples include Zurich's collaboration with the insurtech Ominimo, Compensa's technology-driven growth initiatives, and PZU's alliance with Google. These relationships are helping insurers accelerate digital transformation and expand their capabilities. Notably, the region diverges from Western Europe in several areas, including AI governance, the prominence of bancassurance, and the relatively low adoption of usage-based insurance models. Process automation and optimization dominate the technological agenda. Cloud adoption and migration efforts are entering full execution, particularly in core system modernization. AI is transitioning from proof-of-concept to production use, with applications in underwriting, data management, claims handling, process automation, and document recognition (OCR). While often overlooked in forecasts, data is proving to be the foundational enabler of transformation – especially in cloud-driven environments. ➤

CEE: Seven most prevalent topics in job advertisings (in % or pp, 2h2025)

Insurers expand their efforts in process automation.

Topic	Relevance	Relevance compared to World	Change 1h2025/2h2025 (pp)
automat	32.84	3.69	8.76
data	29.85	-32.10	7.63
cloud	28.36	-7.48	0.58
API	19.40	4.35	15.70
security	14.93	-20.92	-18.41
AI	8.96	-6.03	-2.16
CRM	2.99	0.78	1.13

Source: Job vacancy database

Insurance indicators for general insurance in Poland (2023-2025)

While premium growth is slowing down, claims inflation remains elevated.

Indicator	1h2023	1h2024	1h2025
Growth of gross written premiums	10.98%	12.01%	3.62%
Growth of gross claims paid	7.16%	18.44%	9.93%
Growth of claims paid - net of reinsurance	8.66%	17.23%	7.68%
Profitability ratio of technical activity	7.51%	5.49%	11.45%
Profitability ratio of investment activity	3.89%	4.61%	5.49%
Claims ratio (gross)	63.66%	60.71%	64.75%
Acquisition costs ratio	22.86%	22.01%	20.75%
Administrative expenses ratio	4.83%	4.85%	6.09%

Source: KNF



Success

Enhancing digital customer experience through modern front-end systems is a key driver of IT transformation. A recent success story highlights this shift: one of Poland's leading banks successfully launched a new bancassurance system designed to respond swiftly to evolving market demands and regulatory changes. The project's success was rooted in the commitment of cross-functional teams who delivered the solution under a highly compressed timeline.



Delivering a new bancassurance system under tight deadlines shows how engaged, cross-functional teams can turn strategic partnerships into agile, market-ready solutions.



| Martyna Tomica
Head of Quality Assurance
at Sollers



AUSTRALIA & NEW ZEALAND

I Business

The insurance industry is seeing promising developments in both business and technology. On the business side, a public-private partnership model for flood risk is expected to emerge, signalling stronger collaboration between government and insurers. Reinsurance and claims pressures are easing, thanks to improved reinsurance structures, although claims handling remains under public scrutiny. Additionally, ongoing mergers and acquisitions are driving the need for deeper IT integration across newly combined entities.

I Technology

From a technology perspective, two trends are especially prominent: IT integration following M&A activity, and increased IT support for pricing and underwriting functions. Core and claims systems continue to receive strong attention, with modernization efforts focused on improving efficiency and scalability. Cloud technologies are playing a major role in this transformation, particularly in optimizing processing costs through DevOps practices. Automation is also gaining momentum, with insurers investing in smarter workflows and AI-driven solutions.



QBE continues to invest in digital, cloud and AI capabilities to modernise the core business. Our focus is on leveraging AI and advanced analytics to improve risk assessment, underwriting and portfolio performance and claims. AI powered tools are already improving underwriting decision-making speed and accuracy.



I Andrew Horton
CEO of QBE,
in Sollers CEO Voices



In commercial underwriting, digitization is transforming the fundamental dynamic: experienced underwriters are shifting their focus from merely processing applications to strategic decision-making. By reducing manual tasks, both client responsiveness and the quality of risk assessment increase significantly.

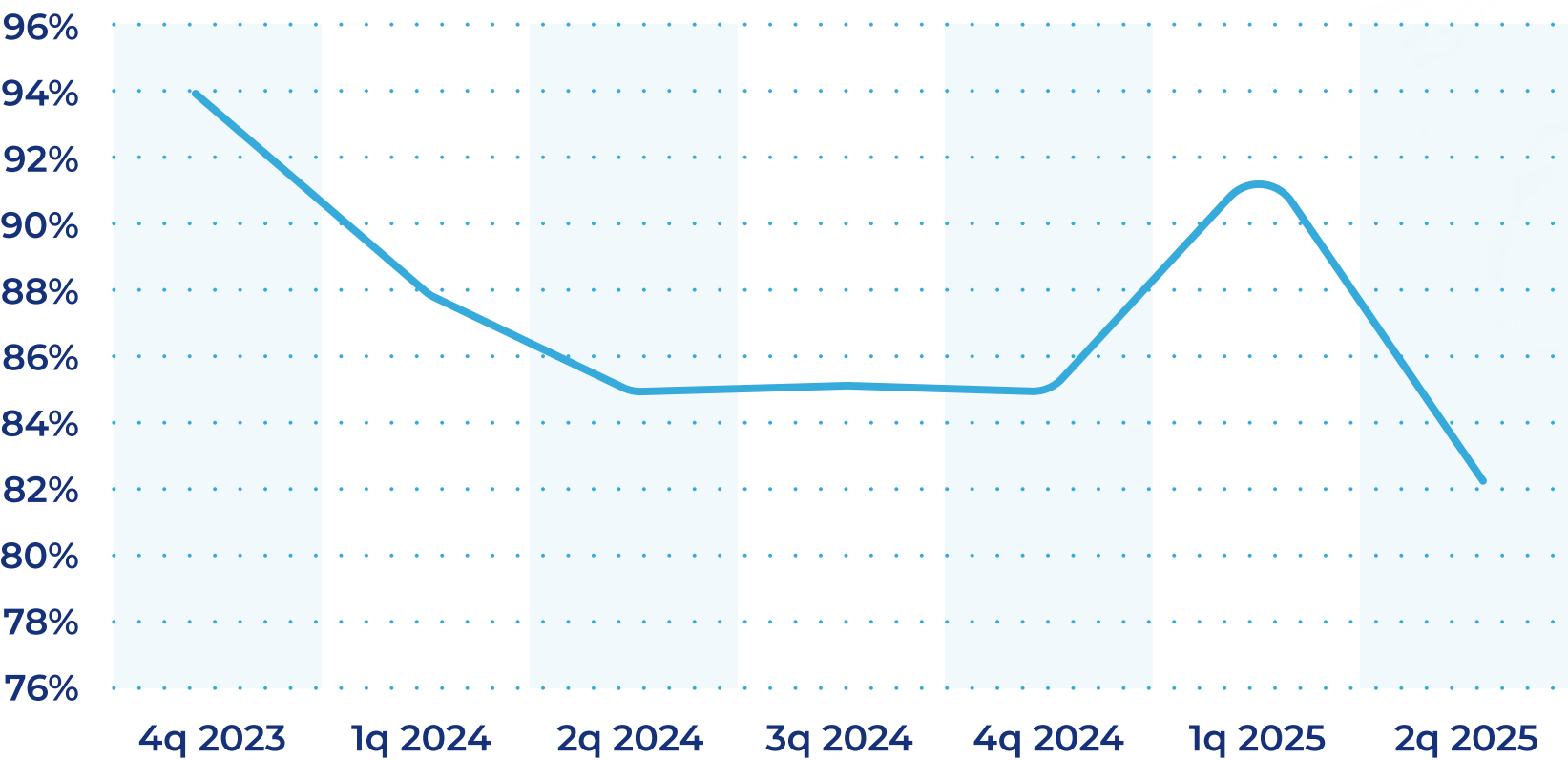


I Tomasz Kuczyk
Head of Australia
& New Zealand
at Sollers

Success

A notable success story comes from one of Australia's leading insurers, which has begun digitizing its commercial underwriting operations. This initiative reflects a broader industry shift toward modernizing underwriting platforms and enhancing operational agility.

I Australia: Net combined ratio of the insurance market 2023-2025

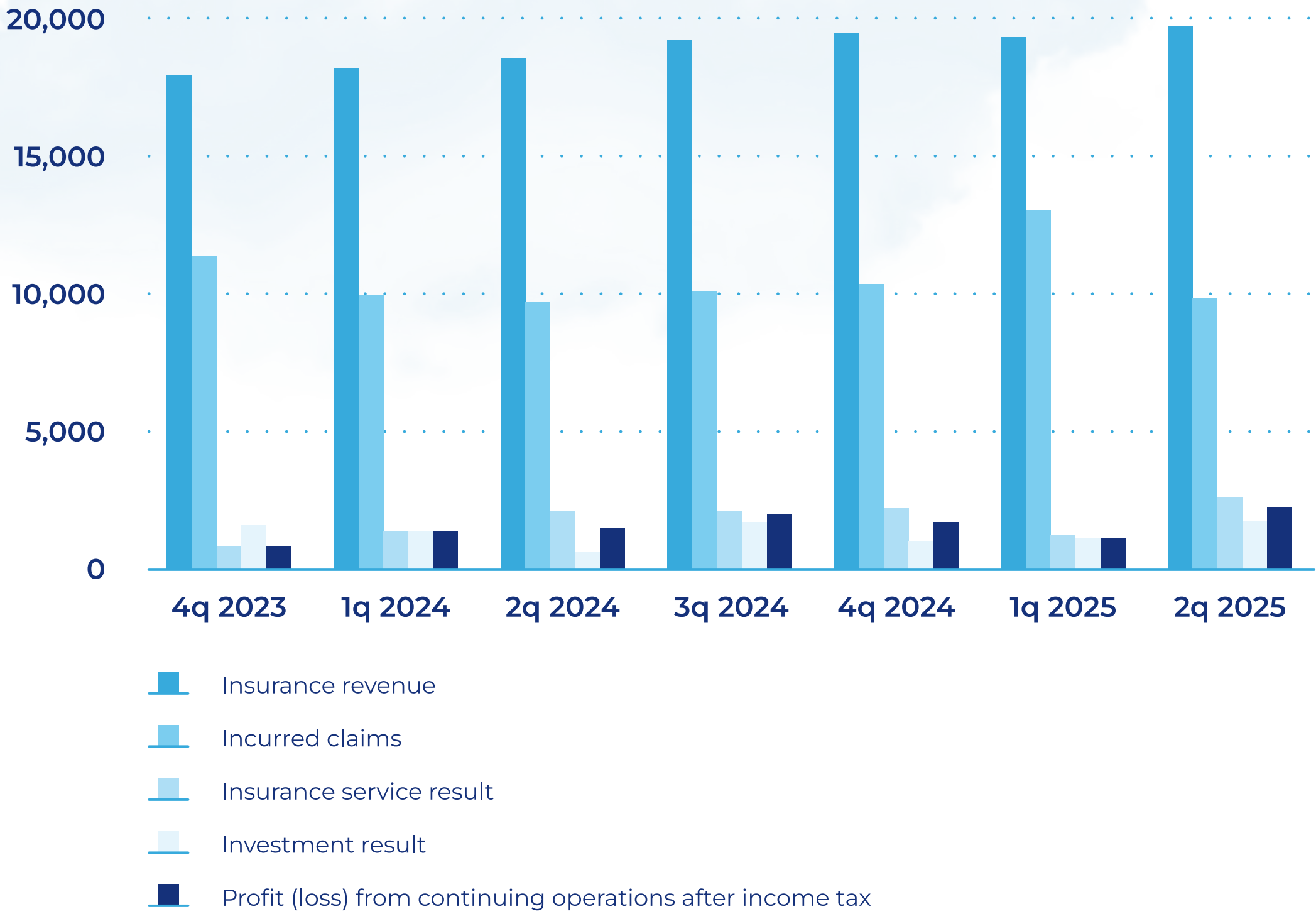


Source: APRA



Australia: Insurance Market 2023 - 2025

NatCat exposure remains a problem but insurers profit on better investment results



Source: APRA



Australia & New Zealand: Topics of future IT projects

Topics 2026	Indexed Value	Topics 2025	Indexed Value
Core system	27.27	Cloud	41.18
Automation	27.27	Core systems	29.41
Cloud	18.18	Claims	23.53
Claims	9.09	Front-end	5.88
Underwriting	9.09		
Data	9.09		

Source: Sollers Insurance Database



JAPAN

Business

The insurance sector is entering 2026 with notable shifts in both domestic and international strategy. Motor insurance rates are rising, yet claims inflation continues to exert pressure on profitability. Insurers are actively pursuing international expansion, particularly in the U.S. and London Market, as part of their growth strategy. Mergers remain a key theme, driving structural changes and prompting operational realignment across the industry.

Technology

Core system replacement is the top technological priority, especially as mergers demand deeper IT integration. Many insurers are focused on reducing IT costs by addressing inefficiencies in legacy infrastructure, even as overall IT spending continues to rise. Cloud-based core and claims systems are gaining traction, offering scalability and cost optimization. Innovation is increasingly driven by external partnerships, with Japanese insurers looking beyond domestic borders for advanced tech solutions. Investments in digital customer journeys – particularly front-end experiences – are accelerating, reflecting a broader push toward customer-centric transformation.

Success

One of Japan's leading insurers has begun modernising its claims processing and management systems in marine insurance. The success of the project will be attributable to its disciplined approach: sticking to out-of-the-box solutions, maintaining a minimum viable product (MVP) mindset, and prioritising cost-efficient implementation. This strategy enables rapid deployment while minimising complexity and risk.



The modernisation of claims processing in marine insurance with a standard solution and an agile mindset shows that simplicity and cost discipline can drive rapid and effective transformation – even in complex legacy environments.



Jeremi Nazaruk
Head of Japan
at Sollers

Japanese Insurance 2009-2024

Investment income is the most important profit driver for insurers in Japan.



Source: GIAJ



Japan: Topics of future IT projects



























The replacement of core systems remains high on the agenda.

Topics 2026	Indexed Value	Topics 2025	Indexed Value
Core system	23.81	Core systems	25
Claims	19.05	Cloud	20.83
Cloud	14.29	Automation	20.83
Front-end	14.29		

Source: Sollers Insurance Database



SOURCES

Source	URL	Title
Allianz	 	Allianz Global Insurance Report 2025: Rising demand for protection
APCI	 	Impact of Tariffs on Consumers and the Property Casualty Insurance Industry
APRA	 	Quarterly general insurance performance statistics
Bafin	 	„Europas Finanzsektor kann gestärkt aus diesen turbulenten Zeiten hervorgehen“ - Jahrespressekonferenz der BaFin am 7. Mai 2025
Eiopa	 	Insurance statistics
France Assureurs	 	Les données clés de l'assurance française en 2024
GDV	 	Grafik Ersatzteilpreise 2014-2024
IMF	 	Global Economy in Flux, Prospects Remain Dim
Lloyd's of London	 	Lloyd's market delivers solid first half performance, demonstrating resilience and disciplined growth
OECD	 	Consumer Price Index
OFCE	 	Jusqu'ici la croissance mondiale résiste -Perspectives 2025-2026 pour l'économie française, européenne et mondiale
Marsh	 	Global Insurance Market Index
Sollers		Insurance Database
Sollers		Vacancy Database
Sonpo	 	Statistics

ABOUT SOLLERS

Sollers Consulting assists insurance companies in developing industry-leading operations. Its international teams, comprising business and IT experts from 42 nations, work out of sixteen offices across Europe, North America, and Asia-Pacific. Since its inception in 2000, Sollers has partnered with over 100 organizations globally, implementing both core and front-end systems.

Sollers has collaborated with renowned companies such as Admiral, Amica, Beazley, AXA Direct Japan, Baloise, IAG, Liberty, l'Olivier, QBE, and Sampo. By leveraging its local insurance expertise, Sollers supports insurers in customizing technology solutions to meet their specific needs. Company's partnerships include major core system providers like Guidewire and Salesforce, modern data solution providers such as Snowflake and Databricks, all major cloud providers (AWS, GCP, and Azure), process automation platforms, like Appian and Camunda, and insurance-specific solutions in areas like pricing and underwriting from SEND, Earnix, and Hyperexponential.

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For more information, visit sollers.eu

| Sollers Consulting Sp. z o. o.

Koszykowa 54
00-675 Warszawa

Poland

| Sollers Consulting GmbH

Cäcilienstraße 30
50667 Köln

Germany

| Sollers Consulting K.K.

Kanda Square 13F, 2-2-1 Kanda-Nishikicho
Chiyoda-ku
Tokyo 101-0054

Japan

| Sollers Consulting SAS

22 Rue des Capucines
75002 Paris

France

| Sollers Consulting

Information Technology S.L
Gran Via de les Corts Catalanes 645
08010, Barcelona

Spain

| Sollers Consulting

Information Technology Limited
14 Cullum Street
EC3M 7JJ London

Great Britain

| Sollers Consulting LLC

220 N Green Street
Chicago, IL 60607

USA

| Sollers Consulting Sdn.

Bhd. – Kuala Lumpur (Malaysia)
Unit 37-2, Level 37,
Q Sentral, No. 2A
Jalan Stesen Sentral 2
Kuala Lumpur Sentral 50470

Malaysia

Editorial team:

Christoph Baltzer - concept, research, text
Magdalena Kirska-Okuniewska - text
Damian Pietrzak - data
Joanna Pajączkowska
Sean McDonnell

Design:

Adam Wojtas

contact@sollers.eu



sollers.eu