

# HEALTH & PROTECTION

## ROUNDTABLE REPORT

May 2025  
healthcareandprotection.com



**INSURANCE TECHNOLOGY:  
UNITING THE SECTOR  
BY SHARING SOLUTIONS**

IN ASSOCIATION WITH

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# SOLVING SKILLS SHORTAGES AND SHARING RESPONSIBILITIES

New technologies typically incite passionate views about their potential to change the world, or at least certain industries and operations.

So it is no surprise that despite not formally appearing on the agenda, the subject of artificial intelligence was frequently found bubbling near the surface of Health & Protection's second technology roundtable in association with Comarch.

When the debate involves senior information technology leaders it is to be expected that strong, and often opposing, views were frequently shared among the participants.

But given these were representatives from leading insurers, there was a keen focus on risk management for these technologies; acknowledging that yes there is indeed much potential in certain avenues, but there is also the possibility of entering dangerous territory.

However, for our panel the most immediate concern appeared to be human resources and skill sets.

Maintaining and developing technology which can be decades old is no easy matter and with older languages and systems no longer being taught there is a real knowledge gap occurring as experienced people leave the workforce.

This can heap reliance on just a few key individuals or mean big spend to modernise systems into more modern versions. All of that involves major decisions.

Encouragingly, as the panel reported, there is growing engagement from senior leaders within insurers to embrace IT teams and recognise their potential and their challenges.

Where this is becoming even more ingrained involves insurers restructuring organisations to ensure co-ordination, understanding and ownership of key business goals and technology capabilities.

Approaches like this are an important way to build an insurer fit for the digital first age.

**Owain Thomas, editor of Health & Protection**

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## ATTENDEES

**Richard Aston**, IT director of Health Shield

**Algirdas Dineika**, head of technology consulting UK&I at WTW

**Mike Downing**, chief technical information officer of WPA

**Juan Redondo Fajardo**, managing principal of Capco

**Tim Gough**, chief information officer of Simplyhealth

**Frances Hoyle**, chief information officer of Vitality Life

**Lio Lopez-Welsch**, chief information and digital officer of Unum

**Hoosh Myres**, chief operating officer of Freedom Health Insurance

**Calum Thornburn**, lead solutions architect of Scottish Widows

**John Underwood**, director of technology of Cirencester Friendly

**Bradley Jones**, insurance - business development manager at Comarch

**Pawel Sereda**, lead UK and Ireland insurance consultant at Comarch



# VANISHING SKILLS CREATING TECHNOLOGY PAIN FOR INSURERS

A shortfall in technical skills and a retiring workforce is proving a key pain point for health and protection insurers and their technology systems, writes **Owain Thomas**

**R**ecruiting competent and skilled people can be a challenge for any organisation but when the basic tools for the job are evolving so rapidly it can prove even more difficult.

Attendees at the Health & Protection technology roundtable in association with Comarch reported how significant this problem was within their parts of the insurance industry.

It is particularly difficult where insurers are operating with systems which do not use more modern programming languages.

As Scottish Widows lead solutions architect Calum Thorburn explained those challenges can be felt quite acutely.

"We have problems with our systems where the skills to maintain these systems are no longer taught in universities," he said.

"So the people who built these systems are now rolling off to retirement and the cost to acquire resources becomes much more expensive.

"There's regulatory requirements and just common sense, all of these things, that you need to maintain those systems, so you

enter this race against the clock before your staff retire, before you even get on the system."

This was not a unique position with several delegates highlighting the difficulties in getting skilled people in the right positions.

## 'A DYING BREED'

Cirencester Friendly director of technology John Underwood recognised there could be differing views of what a legacy system was, and age of technology was not necessarily a deciding factor.

And that can have major implications for hiring people and finding skills.

"The business will have a view of what the legacy system is but when you recruit a load of new developers they think dot net is legacy," he said.

"So I recruit people and they ask, 'what's this legacy system?'"

"But I tell them it's in support, it's perfectly valid, there's nothing wrong with it and to leave it alone, because they want to recode it in all new modern languages that they're familiar with.

"So that's touching the point that people aren't learning some of the older technology."

Underwood added that the system he inherited was around before he was born, so it was quite an easy decision for the organisation to leave that particular platform.

"But yes, that is a bit of a challenge from a resourcing perspective," he continued.

"Trying to find people that have got the experience of operating things like dot net now who are new to the market and affordable, because they've becoming a dying breed."



Calum Thorburn  
(Speaking)

If there is a silver lining to this situation it was that it created a strong argument for investment in technology teams and the wider operation.

As Unum chief information and digital officer Lio Lopez-Welsch explained: "Hopefully these are the business cases to actually get the systems replaced, when you've got those very powerful arguments and compelling arguments and are having to ask for funding."

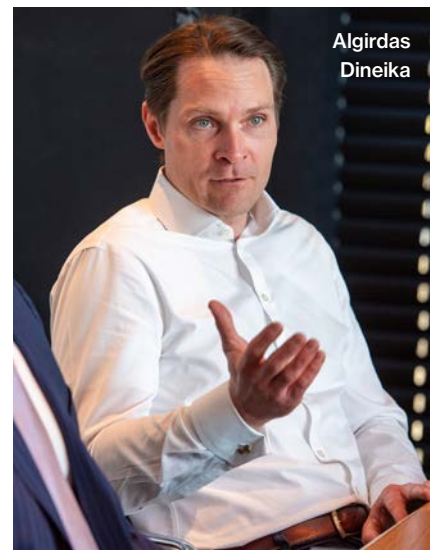
However, he jokingly noted there could also be drawbacks to having the skills to maintain older technologies.

"The problem I have is that I did COBOL when I first started in my career many years ago," he said.

"So when I told my boss that some of these systems had got very old technologies that I used to use back in the 90s or whenever, the feedback I got was, 'you can support them then'."



John  
Underwood

Algirdas  
Dineika

## MEETING THE BUSINESS ROADMAP

But legacy systems are not a cut-and-dried definition.

There is also risk and expertise requirements attached to newer systems as well which should be factored into organisational plans.

As WTW head of technology consulting UK&I Algirdas Dineika explained, legacy can be seen as a spectrum from real legacy green screen into the modern legacy.

"You have a good platform, but actually is it?" he said.

"You don't know if the business roadmap will be supported in ten years or so, then you get into the integrated environment and then the ecosystem.

"So where's the legacy? Is it the real legacy, the green screen, or the modern legacy?"

"And the skill set deficit is on both sides of the spectrum - for legacy I find it hard to find skills and for a really modern one it is also hard to find because there are so many skills people need to know across the stack that it's almost impossible for one person to know," he added.

Bradley Jones, insurance - business development manager at Comarch, agreed that modern legacy systems were a reality that needed to be understood.

"Of course COBOL is 100% a legacy system, its 80 years old, but we've seen systems that are five years old, even four years old and be a legacy," he said.

"From our perspective, the legacy system is one that cannot adapt to the client requirements or cannot become client centric or cannot adapt to a shift in growth aspirations of the insurer." ■

Mike  
Downing

## INCENTIVISING STAFF

Another issue raised was that of managing and activating skills from the workforce already present within organisations.

Mobilising individuals into reskilling and upskilling but still protecting legacy systems and getting buy-in from stakeholders, all while still meeting ongoing product needs,

was seen as a key challenge that insurers were tackling.

However, for WPA chief technical information officer Mike Downing, there was a more pragmatic and iterative approach to maintaining the insurer's systems.

"We've been lucky because we've got three generations of technology but they're all the same flavour and we have a six-weekly feature release," he said.

"So for the last 20 years, we've been building out and modernising that feature set, so that gradually drags the older technology up to the same level.

"We also then run modernisation projects just to target certain areas of the system where something's looking a little bit dated.

"We'll tackle that and we almost put this as a challenge to the staff that if they update this legacy element they get to look after the modernised version, so it's a bit of an incentive."



**A**rtificial intelligence (AI) and machine learning has demonstrated their prowess in specific areas, such as medical imaging, where it can enable machines to spot cancers that human doctors might miss, potentially leading to earlier diagnoses and improved patient outcomes.

This success in specialised settings has fuelled excitement about its broader potential. However, its widespread application in the complex and highly regulated health and protection sector remains a subject of intense debate.

As the Health & Protection roundtable in association with Comarch heard, there are some technology leaders who fear it may even be entering “dangerous territory”.

### ‘DANGEROUS TERRITORY’

Tim Gough, chief information officer of Simplyhealth was cautious about the impact of these new technologies but highlighted the firm was investigating and using them.

“We’re quite a bit further down the road, we do quite a fair amount, and we’re pushing hard to go even more in that space,” he said.

“But the expert systems, they’ve been around for years. The real step up is in PR and marketing.

“I don’t think its unreliable – it seems like there are more guard rails in place to kind of give us that confidence to use it.”

But for Gough the big question remained how accurate it is, as he delved into the issue of “hallucination,” a phenomenon where AI generates false or misleading information.

“This seems to be managed to a point, but producing just garbage is different than giving the wrong answer or skipping something slightly wrong. It’s harder to pick up on,” he cautioned.

“And I think that is what the bigger risk for me at the moment.

“It just seems a bit wrong if you trust it, because it always sounds so confident when it gives you the answer. This is dangerous territory.”

But others at the roundtable offered a more optimistic perspective on AI’s potential.

Algirdas Dineika, head of technology consulting for the UK and Ireland at WTW argued that the models were improving and a few more steps will much improve services.

He noted that it could take three to five years “but at the same time infrastructure

and the whole ecosystem will improve”.

“The whole market doesn’t know where AI is going to go, but the whole market is learning; it’s a massive experiment,” he continued.

“Everyone is trying to do it, so the amount of data and feedback you get from the technologies is amazing.

“So maybe this is wishful thinking, but my opinion is that within three to five years we’ll get some kind of a real application.”

### AI CALL CENTRE AGENTS IMMINENT

Juan Redondo Fajardo, managing principal of Capco, was excited about the potential benefits and explained some of the positive experiences he had found already.

He noted an AI programme had already had great success for a fintech call centre

he knew in Colombia where the company had replaced 18 call centre staff with the software, with the voice quality of the artificial call centre ‘person’ being particularly impressive.

“The AI had a Colombian accent, like it was a 24-year-old female, who was confident and who could pay attention and speak slowly,” Fajardo said.

“I was impressed with the chat. It does the qualification triage and at the end of the initial stage, it hands over the conversation to a real person to close the business.”

And he added that even though the customer was talking to an AI around 80% of them thought they were having a natural conversation.

He concluded that even in the



## AI BRINGS GREAT POTENTIAL BUT ALSO GREAT DIVISION

Many sectors are buzzing with the potential of AI but not everyone in health and protection insurance is swayed by its power yet, hears **Richard Browne**

developing world where labour is cheaper, being able to switch that directly to call centres there was a business case there.

"A fintech will do it and then the rest will follow," he added.

And the expansion of such elements into these insurance markets may be much closer than many expect.

John Underwood, director of technology at Cirencester Friendly gave a stark update to just how imminent their arrival could be.

"AI agents are coming to the market, which are pre-trained by job role and job function," he noted.

"Some of them are looking to hit the market in the next quarter."

## HUMAN TOUCH NEEDED

While acknowledging AI's potential, several participants at the roundtable also emphasised the importance of the human connection, particularly in sensitive situations.

Frances Hoyle, chief information officer of Vitality Life emphasised that there were certain things that technology will never replace, especially for this industry.

"Focussing particularly on the health business line, we would never allow a member who calls us with a cancer diagnosis to not speak to a human," she said.

"We would never allow them to go through a generative process, because you're going back to that experience and that you know the appropriate side of how we help somebody through those types of conditions.

"But holistically, the other half of the process can completely fit into those categories."

There are of course other potential uses of AI in the insurance process.



Juan  
Redondo  
Fajardo



Frances  
Hoyle

Understanding health assessments, calculating risk and underwriting customers is one area that would seem an obvious target.

Hoyle acknowledged that predictive analytics could be used to tell someone whether they're likely to get cancer in the next five years.

"But ethically, we wouldn't do that, I don't think we could," she said.

"Even though there are elements of predicting, there are elements where you can look at somebody's propensity to take the Vitality programme, you can look at somebody's activity to determine propensity for diabetes or so on, and you can do in a positive way.

"So for me, we shouldn't assume it's global, that this is going to solve for everything because it won't, and I don't think it should.

"It brings us back to the point about the ethics of technology and how we're using that in the real human world, day to day."

Lio Lopez-Welsch, chief information and digital officer of Unum agreed that the need for human interaction was critical.

"We'd certainly be in that space as well, where there would always have to be a human loop in that kind of interaction, and it would have to be human-centered where we're dealing with our customers," he said.

"But certainly on the more operational and transactional side, if we're talking about AI and autonomous agents, then it's going to be a world where those agents are talking to other agents, to brokers or vendors or suppliers or whatever.



Lio  
Lopez-  
Welsch

"And that's the area where I can see, actually, yes, it will be AI talking to AI, and you just have to facilitate the infrastructure that allows that to happen."

## ARTWORK OVER DISHES

However the idea of AI taking over interesting projects to leave boring tasks to humans was less than desirable and generated a philosophical outlook.

"My boss has a really nice saying about modern technology," Hoyle continued.

"He says we all talk about AI and fancy technology coming in and painting these beautiful artworks while I'm doing the dishes.

"Instead, he wants the technology to do the dishes and him to be doing the artwork.

"And it's a really nice sort of human way of reminding ourselves what this is about." ■

# SHARING RESPONSIBILITY FOR BUSINESS GOALS BRINGS TRANSFORMATIONAL BENEFITS

Taking ownership of projects can help insurer leadership cross silos to embrace technology developments and work together, hears **Owain Thomas**

**D**eciding when and how to overhaul, update or even remove technology systems is never something to be taken lightly for insurers - the possibilities are seemingly endless while one wrong move could cripple an organisation.

This can result in a hesitation for business leaders to get involved in technology decisions, but this is not being seen within modern insurers.

As the Health & Protection roundtable in association with Comarch heard, when big calls are being made IT leaders are keen for their business' leaders to embrace the technology process

"It's about educating the business, because we do want the business to make those decisions, but we want them to be informed decisions," said Lio Lopez-Welsch, chief information and digital officer of Unum.

"Essentially it's that education loop and to encourage ownership of the systems they ultimately need or use to do their jobs.

"What good looks like is if we can get

them to take ownership of the technology they need to do their jobs and then can educate them to understand the implications of what happens if that technology is out of date or not being properly managed or so on."

And by doing so, this can make the process easier for everyone when investment is required.

"Hopefully it's then an easy conversation to have when you say we need to update this and they say 'absolutely', they see why it needs to be updated," Lopez-Welsch continued.

"That's a much easier conversation when we're asking for funding if the business stakeholders are there with you saying, yes, this is absolutely necessary, that's the education piece.

"The thing I feel we've made some good progress on, particularly as we've got more digital customer-facing and customer-centric, is that's really encouraged the business owners to take more responsibility for the technology that they need to be successful.

"But it's a journey, it's not something that you can say we're done, it's just something we're progressing with."

## GENERATING BETTER OUTCOMES

This was echoed by other participants and the greater insights available now were highlighted as giving a more solid decision-making process with more certainty of outcome.

"There's a lot more data to make decisions and because you've got the data now, it's no longer the case that some proposition analyst will say they are going to take a punt on this," said Calum Thornburn, lead solutions architect of Scottish Widows.

"You now know what to go after because you've got enough feedback loops to capture that.

And Thornburn explained the insurer, which is part of Lloyds Banking Group, had evolved its IT operational structure to help enable greater engagement.

"We've tried to move to a product and project led approach and the software is part of the product," he said.

"So it's not just getting the thing connected at the end and you get the schedule. It's the entire process of going through that, and the experiences are just as big a part for us now as the actual product that sits on our side."

There are also purer outcomes-based





discussions being conducted which can be empowering for IT teams and business leaders.

As Health Shield IT director Richard Aston highlighted, using technology as an enabler and not overwhelming people with the processes and details can prove transformative.

"I've found that the business knows the desired outcomes but they don't necessarily know how or need to know how to get to the end of those outcomes," Aston said.

"And so technology forms a part where we're leading the discussions with the business to inform them of the capabilities, what they can do, and then refer to it.

"Then it becomes a very interesting conversation, because you start to change the mindset of the business about how to get to an end state, and through that conversation, you actually change the business.

"And that's hugely valuable to any business."

## EMPOWERING LEADERS

But this is not a one-way street. Leaders within insurers are reciprocating and aligning their organisational structures and teams to take responsibility for products themselves.

This gives them the opportunity to understand the processes and consequences of changes and a key chain

of command for enabling action.

Validity Life chief information officer Frances Hoyle explained how the insurer had undergone a significant reorganisation of how its teams operated to just that effect.

"We reorganised the whole of our IT division into product delivery streams that are looking after a segment of the customer journey and nominated an IT director to look after each segment, then the CEO employed a business director to look after the same," she said.

"So that complexity of dealing with multiple stakeholders who have different opinions and that education piece has gone because there's now one person specifically employed to be that central owner to manage the objectives and key results no matter what.

"That includes the sales ones, the business drivers, the customer service and the technology objectives which align with that. So we've got two people per journey, but it's a collaboration of product delivery streams, and that has been transformational."

Hoyle emphasised this had brought together people from across the organisation with the what and the why from product teams and the how and the when from engineering.

Thornburn noted this could have an additional bonus of creating greater engagement and connection through IT teams with business goals.

"It cuts both ways, because the engineering team could suddenly have become invested in what the business is trying to do, and they care about it," he added.

Aston agreed and recognised the importance of what was being undertaken.

"You've taken the agile development model, scaled that up and out as a business model; so you've got your product and technology owners and you're driving it through from that," he said.

"You must be joining it together at the top as well, to make sure that you've got the same common view across systems and product approaches and business approaches?" he asked.

Indeed, Hoyle noted there had been some other process and responsibility changes among senior executives which had been rolled out.

"It's been phenomenal," she continued.

"It's been difficult and we're not quite there yet, but it's driven a phenomenal change in how we're making decisions."

Richard  
Aston



## MEETING INTERNATIONAL DEMANDS

WTW head of technology consulting UK&I Algirdas Dineika was impressed with the approach being taken.

"I haven't seen a more powerful way to align business and technology," he said.

"If you go to the product model and then you say 'you build it, you run it together', that's it."

This was echoed by Capco managing principal Juan Redondo Fajardo who added it was another example of how the technology sector was leading the way.

"We invented the domain driven architecture, and now it's applied in business," he joked.

However, there was one set of decision-makers cited who were often not able to be navigated through internal organisational changes.

Freedom Health Insurance chief operating officer Hoosh Myres raised the difficulties which different regulatory commitments could produce.

"Focusing on something more specific to what we do, we also operate in the international health insurance space," Myers said.

"So for us it's being able to provide technology solutions that meet not just UK or European, but multiple different regulators' requirements.

"You'd like to think the use of IT or AI, for example, would be able to be an easy way of doing that, but unfortunately getting these things signed off and approved by some regulators of certain countries is a real challenge.

"So that's probably our constant daily uphill battle," he concluded. ■

Hoosh Myres  
(second from right)





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# ACCEPTING DIGITAL MODERNISATION: WHY HEALTH AND PROTECTION INSURERS CANNOT STAND STILL

**Bradley Jones**, business development manager at Comarch



**T**he health and protection insurance industry is at a crossroads. Consumers expect insurers to mirror Amazon, Google and Uber, providing the myriad of lifestyle apps on their phone that value their support, trade and loyalty.

Given the opaque and conservative nature of the industry, many firms are struggling to meet these requirements.

Despite other insurance sectors like property and casualty racing ahead with technology, the majority of health and protection providers are grappling with outdated, siloed technology that causes friction at every stage of the customer journey.

The consequences? Frustrated customers, negative net promoter scores and stagnated business growth.

Hesitancy permeates the trade despite acknowledgement that change is required. Insurers spend their entire lives evaluating risks, yet the risk of doing nothing is, ironically, undervalued.

Take Octopus Energy. Turning a historically dull and opaque industry into something interactive, engaging, and empowering is no easy task. Yet in 10 years it has become the top supplier of energy to UK households. Tech-driven personalisation, gamification, transparent communication, and community-centred models, all previously alien to the sector, have been embraced by Octopus, proving that putting customers at the heart of your energy strategy is not just good

ethics – it is good business.

## WORKPLACE ISSUE

A lack of technology modernisation is not just a customer issue.

Employees struggle as well, installing a lack of productivity, engagement, and motivation across all levels of staff: board members are tasked with balancing innovation and budget constraints; front-line staff are juggling siloed systems and IT teams are forced to maintain codebases older than some of their newest recruits.

The strain is real, and it's all rooted in one core issue: outdated technologies. They slow down processes, limit agility, and hinder innovation.

They are killing the industry, so it is high time to move on.

Comarch has been providing modern software solutions at leading insurers across Europe for more than two decades. Designed with the future in mind and built to support a full-scale transformation of health and protection businesses, Comarch supports insurers in transformation and meeting the changing face of insurance:

1. Customer-first design – delivering seamless, omnichannel experiences that genuinely put the client at the centre. In a world of hyper-personalisation, the perceived value of your product is just as important as the policy itself.

2. Enterprise management – streamlining operations, processes, and workflows to run more efficiently,

cost-effectively and with greater agility. In short, making insurers more agile, easier to manage and quicker to adapt.

3. Business intelligence – harnessing modern digital tools to create meaningful, data-driven experiences that add value across the entire insurance value chain.

4. Cyber security – in an age of escalating cyber threats, Comarch offers robust protection that keeps both customer and company data secure.

Modernising insurance technology is not as simple as plugging in a new system and walking away.

It is about creating a resilient, future-ready business. Transformation does not – and should not – happen overnight.

A phased, step-by-step approach is the most sustainable way forward.

But the first step? Choosing the right partner, such as Comarch, one who not only understands your business, but who stays ahead of the technological curve.

In a market defined by change, agility is everything. By making smart, future-focused investments today, health and protection insurers can finally catch up, and even leap ahead, in this era of digital revolution.

Learn more about insurance transformation with Comarch: <https://www.comarch.com/finance/insurance/insurance-transformation/> ■

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