

Article Date	Headline / Summary	Publication
09 Sep 2026	Rebuilding insurance around responsible intelligence: Faster decisions, smarter risk & trust imperative	ETCIO

Rebuilding insurance around responsible intelligence: Faster decisions, smarter risk & trust imperative



The real AI transformation in insurance may not happen in the chatbot or copilot. It will happen inside the decision engine with claims adjudication, fraud detection, underwriting, risk pricing, and customer servicing. As AI enters these critical workflows, technology leadership increasingly intersects with business economics, regulatory accountability and customer trust.

In this conversation, Avinash Naik, President & CIO, Bajaj General Insurance, unpacks this new CIO mandate- from engineering decision velocity and predictive risk intelligence to deciding where not to automate. The conversation also asks a bigger question: Can technology finally make inclusive insurance profitable at India's scale and what would we build differently if we had the chance to start an insurer today? Advertisement