



Insurance Digital Transformation Roadmap Checklist 2026

Strategic Alignment & Vision Assessment

Defining core business objectives, identifying digital maturity gaps, and aligning technology investments with long-term insurance growth strategies for 2026.

Primary Digital Transformation Objective

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Current State Digital Maturity Assessment

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Key Stakeholders Involved

- ☐ Executive Leadership (C-Suite)
- ☐ IT & Infrastructure Team
- ☐ Underwriting Department
- ☐ Claims Management
- ☐ Compliance & Legal
- ☐ Customer Experience (CX) Team

Strategic Review Deadline

Transformation Priority Level

- ☐ Low
- ☐ Medium
- ☐ High
- ☐ Critical

Strategic Roadmap Draft

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Executive Sponsor Approval

Legacy System Audit & Integration Planning

Evaluating existing mainframe and legacy infrastructure, assessing API readiness, and planning the integration of modern cloud-based microservices.

Primary Legacy System Name

System Lifecycle Status

- ☐ Active & Stable
- ☐
- ☐ Near End-of-Life
- ☐ Ready for Decommissioning

Current Integration Methods

- ☐ Manual File Transfer (FTP/SFTP)
- ☐ Batch Processing
- ☐ Point-to-Point API
- ☐ EDI (Electronic Data Interchange)
- ☐ Direct Database Connection

Technical Debt Assessment

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System Architecture Diagram

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Last System Audit Date

Enter date...

Estimated Maintenance Cost (Annual)

Enter a number...

Data Infrastructure & AI Readiness

Reviewing data governance frameworks, preparing unstructured data for Machine Learning models, and ensuring scalable cloud data warehousing capabilities.

Current Data Maturity Level

- ☐ Reactive (Siloed Data)
- ☐ Defined (Standardized Processes)
- ☐ Managed (Integrated Systems)
- ☐ Optimized (AI-Driven/Predictive)

Identified Data Sources for AI Training

- ☐ Policyholder Demographics
- ☐ Claims History Records
- ☐ Telematics/IoT Sensor Data
- ☐ External Third-party Feeds
- ☐ Geospatial/Weather Data

Data Governance & Privacy Strategy Gap Analysis

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Target Completion Date for Data Migration

Existing Data Architecture Diagram

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Estimated Budget Allocated for Data Infrastructure

Customer Experience (CX) Digitalization

Auditing omni-channel touchpoints, assessing mobile-first policy management features, and evaluating automated self-service capabilities for policyholders.

Primary Digital Channel Priority

- ☐ Mobile Application
- ☐ Web Portal
- ☐ Chatbots/AI Assistants
- ☐ Agent Desktop Interface

Digital Customer Touchpoints to be Audited

- ☐ Policy Onboarding Flow
- ☐ Claims Submission Portal
- ☐ Premium Payment Gateway
- ☐ Automated Renewal Notifications
- ☐ Document Download Center

Customer Friction Point Analysis

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Target Net Promoter Score (NPS) for Digital Channels

Enter a number...

Digital Experience Audit Completion Date

Enter date...

Customer Journey Map Documentation



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Claims Automation & Hyper-automation Implementation

Establishing workflows for touchless claims processing, integrating IoT-driven automated triggers, and deploying AI-driven fraud detection layers.

Automation Technologies Identified

- ☐ Robotic Process Automation (RPA)
- ☐ Artificial Intelligence (AI) / Machine Learning
- ☐ Optical Character Recognition (OCR)
- ☐ Natural Language Processing (NLP) for Claims Notes
- ☐ IoT / Telematics Integration

Target Process for Automation

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Expected Efficiency Gains Description

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Automation Complexity Level

- ☐ Low (Rule-based)
- ☐ Medium (Semi-structured data)
- ☐ High (Cognitive/Judgment-based)

Implementation Target Date

Enter date...

Process Flow Diagram / Workflow Documentation

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Cybersecurity & Digital Trust Framework

Implementing Zero Trust architecture, ensuring end-to-end encryption for digital transactions, and verifying compliance with evolving global digital privacy regulations.

Security Protocols Implemented

- ☐ Multi-Factor Authentication (MFA)
- ☐ End-to-End Encryption (E2EE)
- ☐ Zero Trust Architecture
- ☐ Biometric Authentication
- ☐ Regular Penetration Testing

Last Security Audit Date

Enter date...

Identified Vulnerabilities & Risk Description

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Security Compliance Certificate/Report

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Overall Cybersecurity Compliance Status

- ☐ Fully Compliant
- ☐ Partially Compliant
- ☐ Non-Compliant
- ☐ Under Review

Number of Unresolved Security Incidents

Enter a number...

Chief Information Security Officer (CISO) Approval

Digital Workforce & Change Management

Assessing digital literacy levels among underwriters and agents, planning retraining programs, and managing the organizational transition to automated workflows.

Current Digital Literacy Level of Staff

- ☐ Beginner
- ☐ Intermediate
- ☐ Advanced
- ☐ Expert

Identified Training Requirements

- ☐ AI & Machine Learning Basics
- ☐ New CRM Software Training
- ☐ Cybersecurity Awareness
- ☐ Data Analytics & Reporting
- ☐ Automated Claims Workflow Management

Change Management Strategy Overview

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Scheduled Training Completion Date

Enter date...

Digital Skills Assessment Reports



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Department Head Approval

Ecosystem & InsurTech Partnership Integration

Evaluating third-party InsurTech API connectivity, managing embedded insurance partnerships, and auditing external digital ecosystem integrations.

Name of Potential InsurTech Partner

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Partner Service Category

- ☐ Claims Automation
- ☐ Underwriting Analytics
- ☐ IoT & Telematics
- ☐ Fraud Detection
- ☐ Customer Experience/CX

Integration Requirements

- ☐ REST API Connectivity
- ☐ Webhooks
- ☐ SDK Integration
- ☐ Data Feed (SFTP/S3)

Contract Commencement Date

Enter date...

Integration Risk Assessment Summary

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Partner Security & Compliance Certification (SOC2/ISO)

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Internal Stakeholder Approval

Post-Implementation Monitoring & KPI Tracking

Setting up real-time digital performance dashboards, measuring ROI on digital transformation spend, and establishing continuous improvement feedback loops.

Review Completion Date

Digital Adoption Rate (%)

Reduction in Claims Processing Time (Hours)

Transformation Milestone Status

- ☐ On Track
- ☐ At Risk
- ☐ Delayed
- ☐ Completed

Monitored KPIs

- ☐ Customer Acquisition Cost (CAC)
- ☐ Operational Expense Reduction
- ☐ System Uptime/Availability
- ☐ User Error Rate
- ☐ API Response Latency

Summary of Performance Variance

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Quarterly Performance Report

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Digital Transformation Lead Approval

< Previous

> Next

✓ Finish

 Generate Sample Report