

EMPOWER
DEVELOPMENT

Insurance Skills Report 2026

The skills that matter,
today & tomorrow.

About Us

Empower Development

Empower Development is an award-winning talent & training consultancy specialising in helping insurance professionals achieve their potential.

We pride ourselves on knowing what it takes to succeed in our industry. We use this knowledge to develop talent & training services and resources that provide individuals and organisations with what they need to thrive.



We provide a wide range of products and services, including:

- Early careers selection and development
- Early careers training programmes
- Soft skills training
- Technical insurance training
- Management and leadership programmes
- Team building events & psychometrics
- Insurance simulations
- 1:1 coaching
- Return to work coaching and training (including maternity coaching)
- Award winning 'Women with Presence' career development course
- A comprehensive programme of public courses for all levels (career starters to managers)

Alongside this, our game-changing online CII revision platform has made getting CII qualified simpler and more accessible than ever before.

We care deeply about the industry. As part of our mission to help insurance professionals achieve their potential, we also offer free support to improve entry-level access to the industry and encourage networking and career development. This includes regular free industry events, free revision webinars, a YouTube channel, free CII exam aids, regular insurance HR roundtable events and a podcast focused on lifting the lid on insurance careers.



Contact us Today

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Introduction

About this report

The insurance industry is changing quickly and the skills needed to adapt and thrive in this evolving landscape are changing with it.

To understand these changes and how organisations can not only respond, but anticipate and prepare, Empower Development undertook an insurance skills research exercise in 2026.

Qualitative and quantitative data was collected from over 340 UK insurance professionals across a range of organisations, roles and levels of experience.

The resulting report is a snapshot of how people across the industry are thinking about skills today and how they think skills priorities are going to change in the near future.

This report is intended to be valuable in multiple ways including:



Supporting conversations around how the industry supports critical skills development.



Shaping development programmes and priorities, from entry-level to senior leadership, ensuring they target the right skills



Providing a snapshot of what it takes to succeed in a range of roles and levels in the industry for use by those looking to start or develop their careers in Insurance.

Contents

01. Page 03
Priority Skills

02. Pages 04 - 08
Priority Skills by Role

03. Pages 09 - 10
Developing Leaders

04. Pages 11 - 13
Skills Across a Career

05. Page 14 - 15
Beyond the Classroom

06. Page 16
Our View

07. Page 17 - 21
What we Offer

1. Early careers

2. Business skills

3. Leadership & management

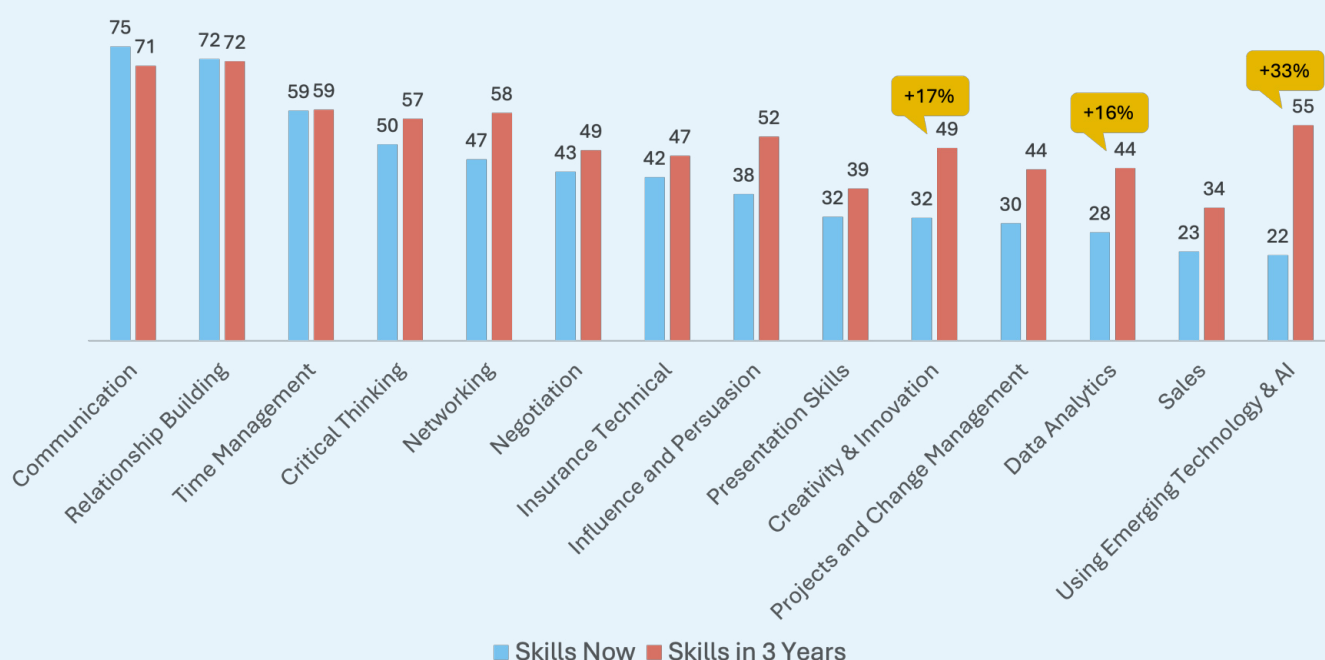
4. Insurance skills & simulations

5. CII revision made easy

01. Priority Skills

Across all roles and experience levels, the five highest-ranked skills in order of priority today were **Communication, Relationship building, Time management, Critical thinking** and **Networking**. This reflects the relationship-led nature of the insurance industry, where strong communication and trusted relationships are strongly linked with career success. It is unsurprising that respondents believe that these will **still be the five skills most critical to success in 2029**.

Percentage of respondents describing each skill as 'Very Important'



Looking at the skills showing the greatest increase in perceived importance over the next three years provides an indication of where individuals feel capability needs are accelerating and where individuals and organisations may want to prioritise skills acquisition and development.

Across all respondents, **Emerging technology and AI, Creativity and innovation** and **Data analytics** showed the biggest increases with Emerging technology and AI jumping by a significant 33 percentage points, and moving into 6th place overall, above Negotiation and Insurance technical skills.

Respondents were given 14 skills and asked to rate each as either Very important, Important, Not sure, Somewhat important or Unimportant. The above data is the percentage of respondents selecting 'Very important' for each skill.

02. Priority Skills by Role

The following charts overlay the skills respondents think are very important to success in their roles today with the skills they believe will be very important to success in their role in 3 years time. This gives an indication of how the balance of skills in each role is projected to change. This chart also shows which skills are projected to increase the most in importance over this period.

Underwriting



The top five skills in Underwriting today were identified as Relationship building, Communication, Insurance technical, Time management, and Critical thinking.



In three years' time, the top five skills are Relationship building, Communication, Networking, Insurance technical and Critical thinking.



The skills with the **biggest projected increase** in importance are Emerging technology and AI (+45%) Projects and change management (+30%) and Data analytics (+26%).

Broking



The top five skills in Broking today were identified as Relationship building, Communication, Negotiation, Networking, Time management, and Insurance technical.



In three years' time, the top five skills are Relationship building, Communication, Negotiation, Time management, Networking, and Insurance technical.



The skill with the **biggest projected increase** in importance is Emerging technology and AI (+30%).

02. Priority Skills by Role *(Continued)*

Claims



The top five skills in Claims today were identified as Communication, Negotiation, Relationship building, Time management, and Critical thinking.

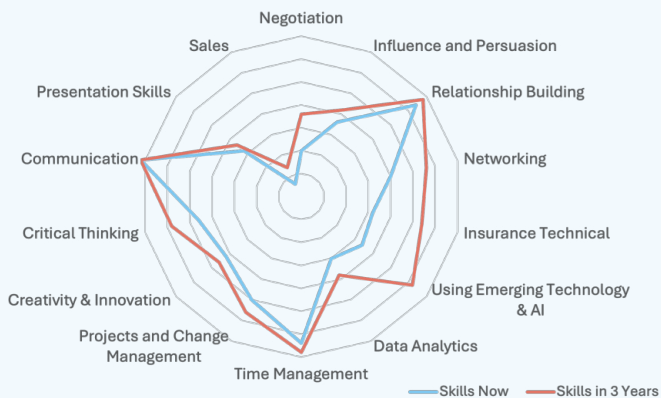


In three years' time, the top five skills are Communication, Relationship building, Time management, Influence and persuasion and Networking.



The skills with the **biggest projected increase** in importance are Creativity and innovation (+28%) Networking (+20%) and Influence and persuasion (+19%)

Operations



The top five skills in Operations today were identified as Communication, Relationship building, Time management, Projects and change management, and Critical thinking.



In three years' time, the top five skills are Communication, Relationship building, Time management, Emerging technology and AI and Critical thinking.



The skills with the **biggest projected increase** in importance are Emerging technology and AI (+28%) and Insurance technical (+22%)

Sales & Marketing



The top five skills in Sales and Marketing today were identified as Relationship building, Communication, Sales, Time management and Networking.



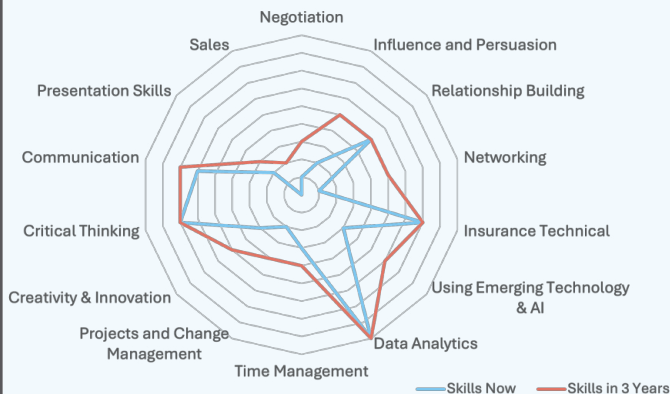
In three years' time, the top five skills are Relationship building, Networking, Sales, Time management, and Creativity and innovation.



The skills with the **biggest projected increase** in importance are Emerging technology and AI (+31%)

02. Priority Skills by Role *(Continued)*

Actuarial



The top five skills in Actuarial today were identified as Data analytics, Insurance technical, Critical thinking, Communication and Relationship building.

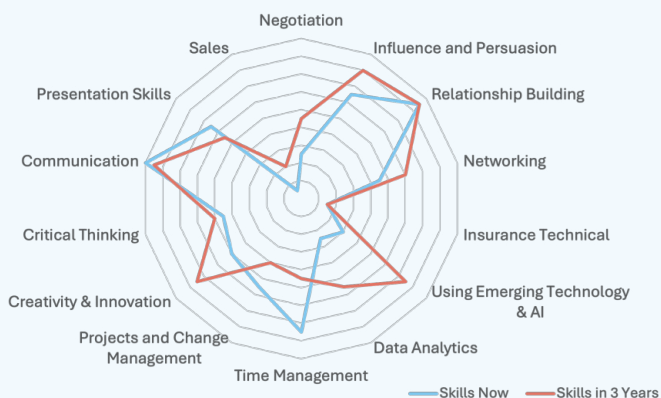


In three years' time, the top five skills are Data analytics, Insurance Technical, Critical thinking, Communication and Emerging technology and AI.



The skills with the **biggest projected increase** in importance are Networking (+40%) Emerging technology and AI (+30%) and Influence and persuasion (+30%)

HR



The top five skills in HR today were identified as Communication, Relationship building, Time management, Influence and persuasion, and Presentation skills.

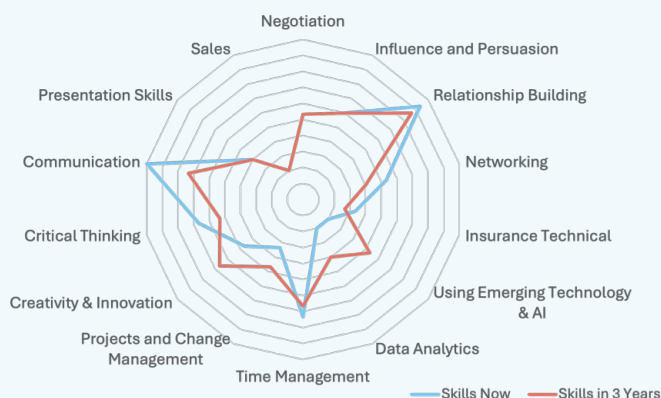


In three years' time, the top five skills are Communication, Relationship building, Influence and persuasion, Creativity & innovation and Emerging technology and AI.



The skills with the **biggest projected increase** in importance are Emerging technology and AI (+45%) and Data analytics (+30%)

Leadership



The top five skills in Leadership today were identified as Communication, Relationship building, Time management, Critical thinking and Influence and persuasion.



In three years' time, the top five skills are Relationship building, Communication, Time management, Creativity and innovation and Influence and persuasion.



The skills with the **biggest projected increase** in importance are Emerging technology and AI (+30%) and Creativity & innovation (+20%)

02. Priority Skills Comments



Communication skills and relationship building takes time to develop and this being taught at grass roots level can only be of benefit to professionals coming through and the industry as a whole.

Broking 10-20 years

For me, data is the key skill. This is what drives business decisions and tells our story effectively.

HR 5-10 years

Everyone needs... data skills!
It's non-negotiable to have excel nailed from day one now.

Operations 2-5 years

[it's not just about]
implementing 'AI' but focusing on the communication of the whole process and ensuring employees are on board.

Underwriting 0-2 years

Soft skills need to be a huge focus area for future skills in insurance in particular for the younger generations coming through.

Broking 10-20 years

A skills gap in insurance... is growing as more experienced staff retire.

There is a very real need for technical training across all classes of cover and that targets all existing knowledge levels, e.g. Novice, Intermediate and Advanced.

Broking 20+ years

A core [skill] is networking and relationship building. It's what will help you get the next task done, whatever it is.

Other 5-10 years

Remembering what it is to be a "human". That includes empathy and self awareness.

Sales 20+ years

02. Priority Skills Comments



Roles evolve as AI is implemented. It's important to keep upskilling to keep up with it all.

Underwriting 2-5 years

Our industry must remain grounded in physical reality, using technology, predictability, and deterrence to sharpen our adaptive resilience and continually advance toward the next strategy.

Underwriting 20+ years

The skills of critical thinking and interpreting data will... In the future set apart a good candidate from a great candidate in the hiring process.

Actuary 5-10 years

The key skill is using technology to refine our understanding of established patterns, ensuring our underwriting models are resilient and grounded in the actual evolution of the assets and environments we protect.

Underwriting 20+ years

There needs to be a greater knowledge sharing from younger/new insurance entrants to more mature employees. Skills should develop from trends and experiences of this generation not just the older generation.

Leadership 20+ years

If there are two skills which will be king in the future, they will be portfolio management and understanding LLMs.

Underwriting 20+ years

If the future of underwriting is algo/data based, most current graduates don't have that skillset and the ones that do, due to the low salaries feel disillusioned.

Underwriting, 0-2 years

[we] need to be adaptable. Insurance operations will likely always be needed but need the skills to be able to work with people and data.

Operations 10-20 years

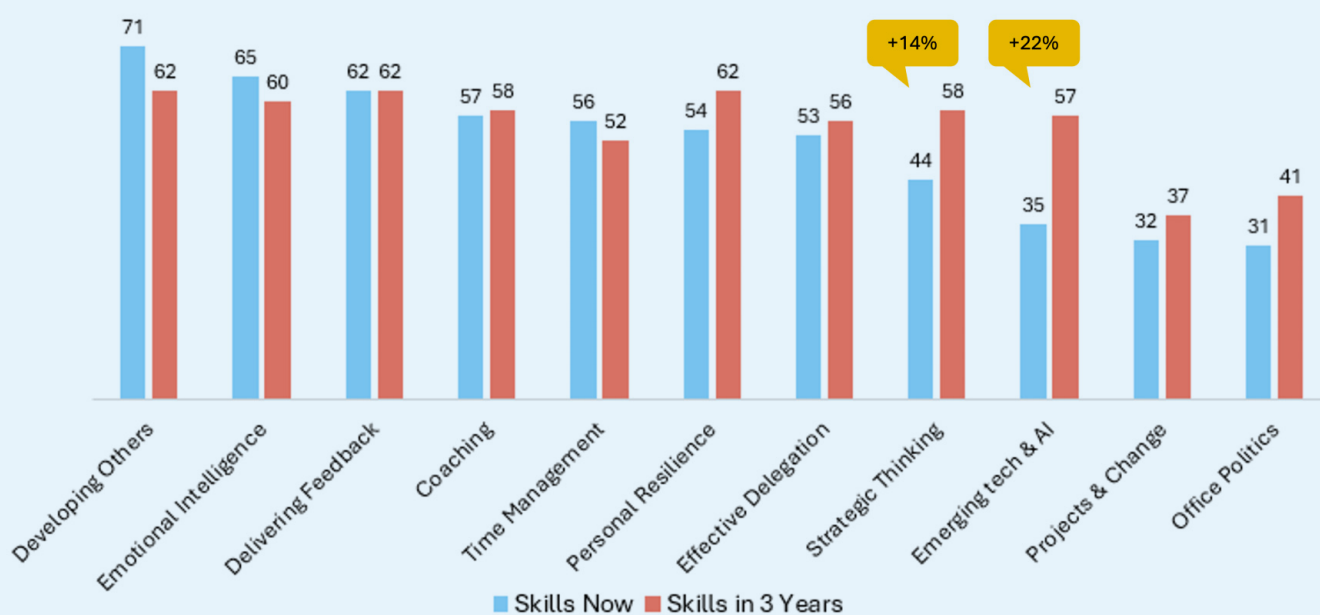
03. Developing Leaders

The skills managers rate most highly today are overwhelmingly people focused.

Developing others leads the rankings, followed by **Emotional intelligence**, **Delivering feedback** and **coaching**, reflecting the central role managers play in developing talent and both enabling and empowering high performance. The prevalence of Time management and Personal resilience also highlights the challenge and occasional tension in supporting a team while managing their own workloads and delivering against priorities.

People skills remain at the heart of good leadership, now and in the future

Percentage of respondents describing each skill as 'Very Important'



The 3-year view suggests that strong people management skills will remain important, but managers will need a broader toolkit.

Emerging tech & AI shows the largest increase, followed by **Strategic thinking** which together with **Projects and change**, **Office politics** and **Personal resilience** points to managers anticipating a growing focus on delivering strategic change driven by emerging tech alongside navigating increased organisational complexity.

03. Developing Leaders Comments



A manager's role is to always be there to provide support with technical knowledge, ensuring the team adapts to physical reality while always moving forward and thinking about the next strategy.

Underwriting 20+ years

Managing AI agents in your team and automating processes will become normal.

HR 10-20 years

People will always be people and businesses will always be their people.

Other 20+ years

Success depends on sitting down with the team to brainstorm and perform deep-dive analysis. A manager must foster collective technical debate to ensure that decisions are based on real results and engineering reality, not just automated reports.

Underwriting 20+ years

Managers need an ability to listen. Those that have the experience tend to be further away from the changes in how people want to work, while those coming through do not know what they do not know.

Leadership 20+ years

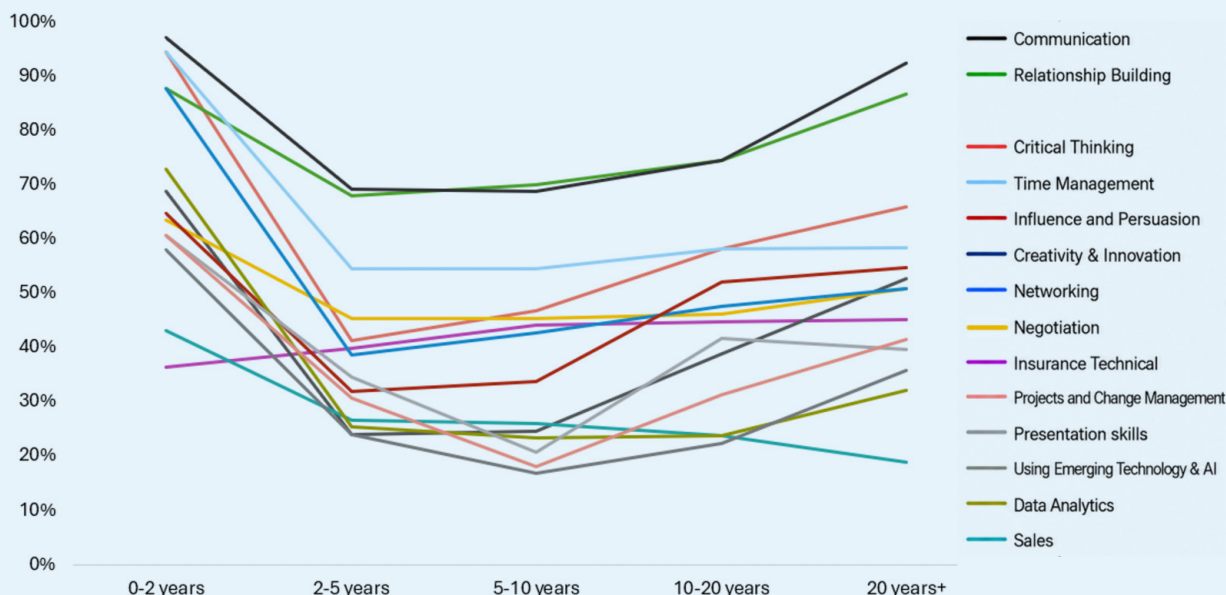
[Leaders] must always move forward, always thinking about the next strategy.

Underwriting 20+ years

04. Skills Across a Career

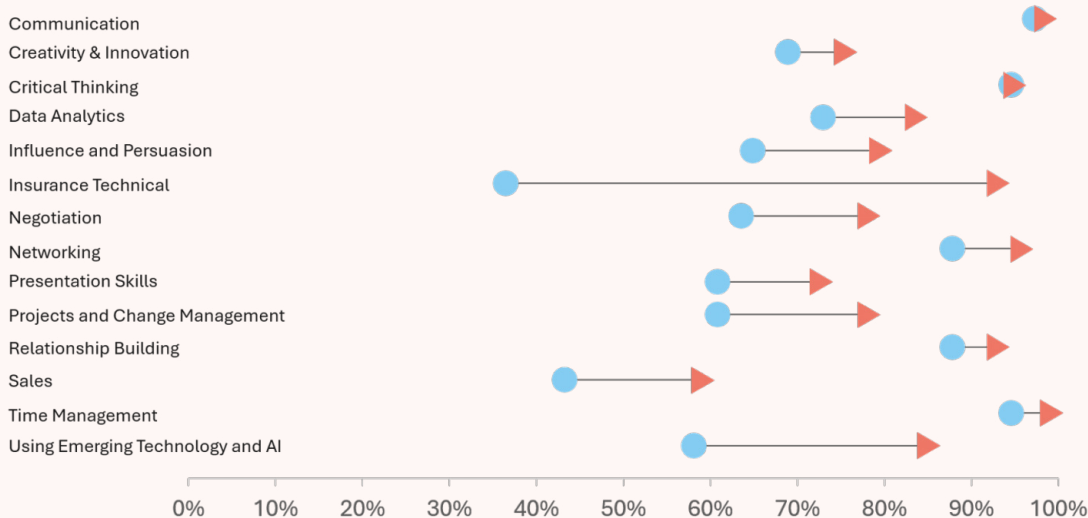
The following charts show how skills importance evolves over a career and how respondents think their priorities are likely to change over the next three years.

Unsurprisingly, the data tells us that Relationship building is a priority at every stage of an insurance career. Beyond that, technical and core professional skills provide the foundations early on, while Critical thinking, Influence & persuasion and Creativity & innovation all become more important the more experienced you are.



Beginning Stages: Those with 0-2 years' experience rate all skills highest and show the broadest anticipated increase across almost every skill, highlighting the steep learning curve at the beginning of an insurance career.

0-2 Years' Experience



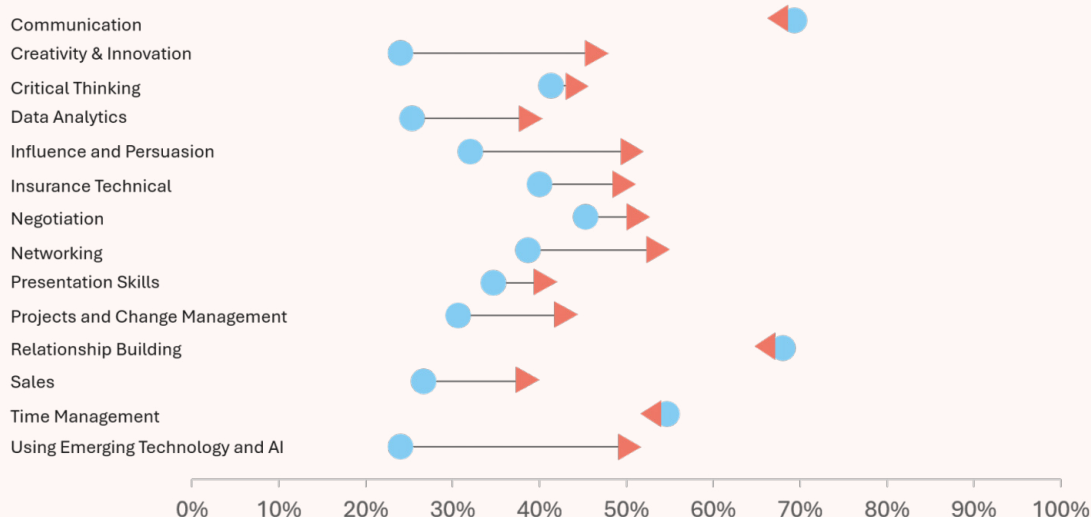
● Very Important Now ► Very Important in 3 Years

04. Skills Across a Career

Unlike the broad importance and increases at the beginning of a career, mid career sees a more selective shift in priorities.

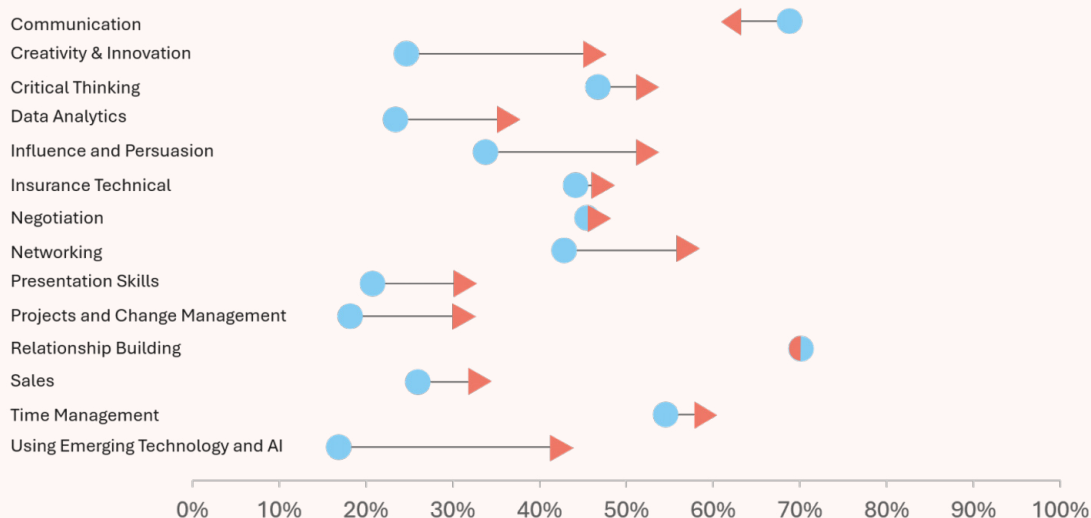
At 2-5 years, Communication, Relationship building and Time management are, and are predicted to stay, most important. Networking, Negotiation and Influence are all predicted to increase in importance, perhaps reflecting expectation of greater relationship ownership.

2-5 Years' Experience



By 5-10 years, while Communication, Relationship building and Time management remain very important, Networking, Influence and Critical thinking are all predicted to become more critical skills. Across both mid-career levels, Insurance technical skills are still seen as growing in importance suggesting technical development remains relevant well beyond early career.

5-10 Years' Experience



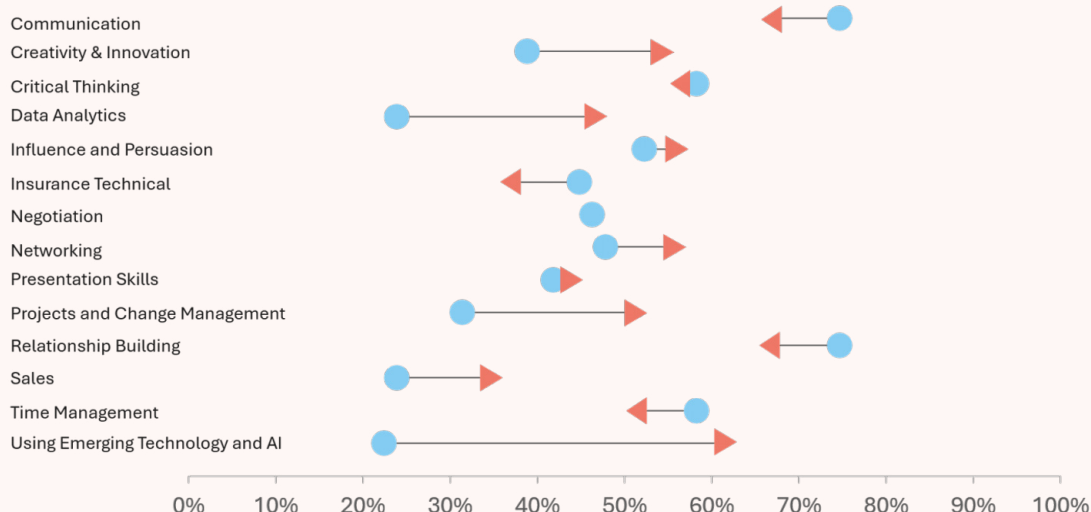
● Very Important Now ► Very Important in 3 Years

04. Skills Across a Career

Experienced Professionals

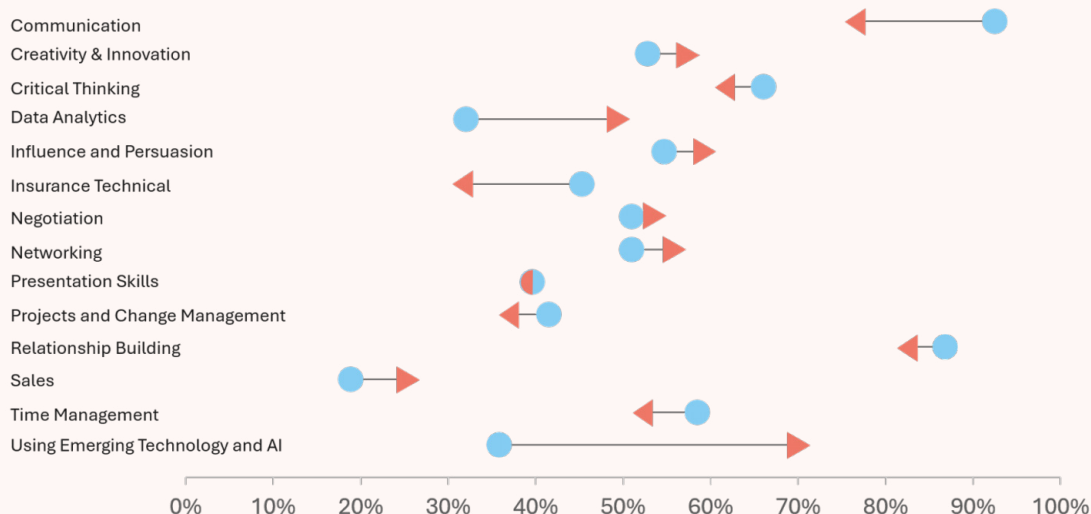
At 10-20 years, Emerging tech & AI, Creativity & innovation, Data analytics and Projects & change are all expected to grow the most, perhaps indicating the growing role that this cohort sees itself playing in driving industry change. The top 3 skills of Communication, Relationship building and Time management whilst remaining important, decline slightly.

10-20 Years' Experience



The standout shift for 20+ years is the growth of Emerging tech & AI, Creativity & innovation and Influence & persuasion. This could point to an emerging role for this cohort as expert advisors, guiding and influencing (although not necessarily driving) their teams and organisations as they navigate industry changes.

20+ Years' Experience



● Very Important Now ► Very Important in 3 Years

05. Beyond the Classroom

Respondents were asked to rank their learning preferences, providing a picture of how insurance professionals prefer to develop their skills.

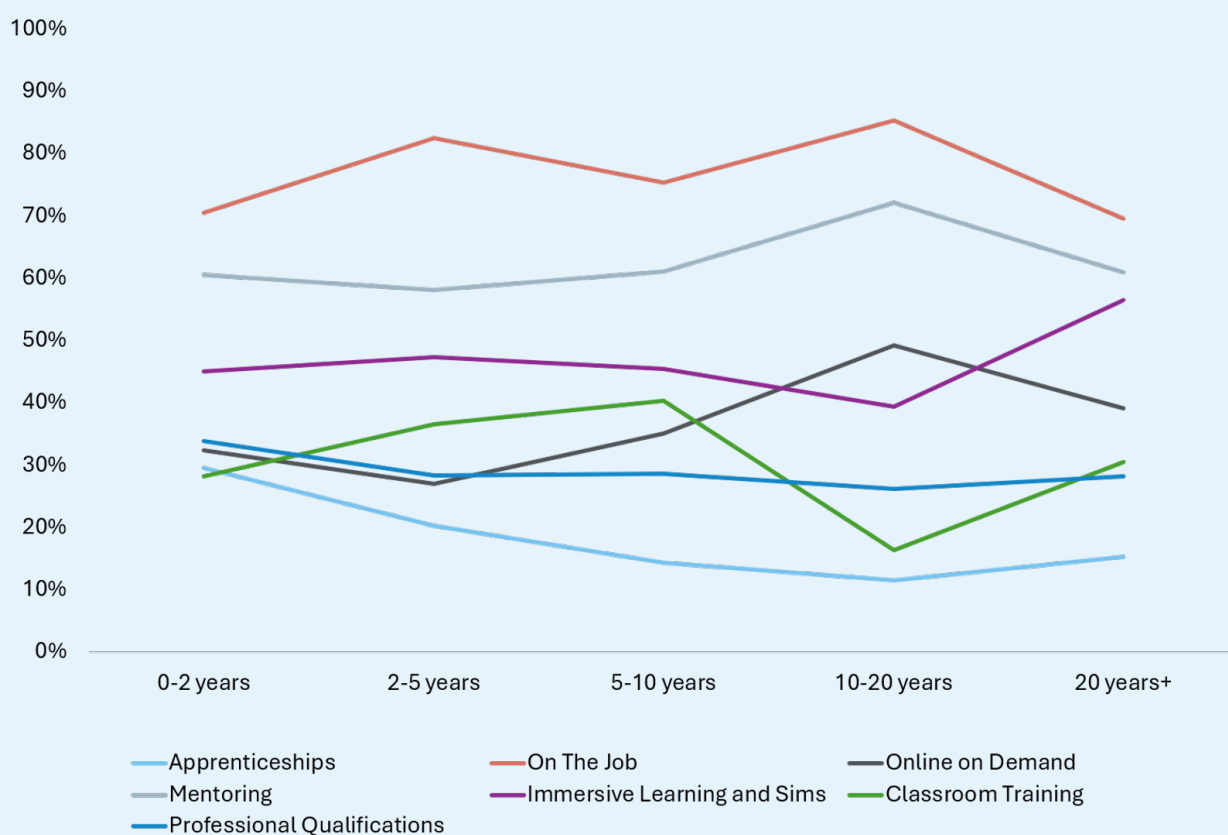
Developing capability is clearly about more than classroom training. Across respondents, **on-the-job learning** was the most consistent presence in people's top three preferences, alongside **mentoring from more experienced colleagues** and immersive learning and simulations.

This reflects a strong appetite for practical, applied learning where people can learn from experience, practise skills in context and rehearse in relatable and realistic scenarios, making new skills easier to translate into 'real world' situations.

This aligns with our experience of delivering development programmes. Demand for technical insurance simulations continues to grow, while realistic, practical exercises are increasingly central to how we design training in human skills such as presenting, negotiation and sales.

Beyond the leading approaches, preferences vary considerably by experience level, reinforcing the need for a mix of development options rather than a one-size-fits-all approach.

Interestingly, online on-demand learning is most popular amongst those with 10-20 years' experience, which may reflect the value experienced professionals place on flexible, time-efficient learning that can be accessed at the point of need.



05. Beyond the Classroom Comments



Quotes about learning styles

For my role, apprenticeships are an amazing foundation for your career but to further develop you need more advanced training in how to manage, rather than industry specific knowledge.

Operations 2-5 years

With increasing number of experienced colleagues retiring, we need to ensure knowledge is passed on in a way that can be adapted to different learning styles.

HR 20+ years

We need to adapt to train people how people want to learn.

Operations 20+ years

[in the future] there will still be requirement for face to face development of skills.

Leadership 20+ years

It is more important than ever that training is available in various formats to suit different learning styles.

Broking 20+ years

I find younger generations coming in on remote working or hybrid are missing out on so many opportunities to naturally become better at talking to people.

Operations 20+ years

06. Empower Development's View

We asked Sam, Antonia and Claire what their thoughts were on the future of skills in insurance:

Samantha Lydon | Managing Director

"Communication, relationship building and critical thinking continue to sit at the heart of insurance, and our research shows they will stay central in the years ahead."

What is changing is the need to build creativity, problem solving and adaptability in ways that feel real and relevant. These skills develop fastest when people learn through experience, not theory. That is why we are focused on creating immersive, role specific simulations and scenario-based learning that mirror the challenges teams face every day.

When learning feels authentic, capability grows quickly and confidently, and we are committed to helping organisations build that kind of meaningful development environment."



Antonia Roberts | Head of Training and Development

"Our research shows clearly that roles in insurance are evolving in response to wider changes. Managers and leaders will be critical to delivering these changes successfully. At the same time, their predicted increase in the importance of personal resilience reflects something we see first hand: managers are already under pressure and expect this to increase, not decrease in the future."

Now more than ever, managers need simple, practical support to think strategically whilst developing their teams, navigating change and delivering day-to-day without this coming at a huge personal expense.

Our management and leadership sessions prioritise focused reflection and practical tools over abstract theory. Managers leave sessions with clear action plans that translate learning into performance, helping them and their teams to continue moving forward."

Claire Shepherd | Client Solutions Manager

"The question for me isn't whether technical knowledge or human skills will matter more in three years' time. The market will need people who can combine both, using technology intelligently while applying sound judgement and understanding the commercial consequences of their decisions."

If firms pause investment in emerging talent while they wait to see what AI and the market will do, they risk creating a capability gap just as experienced experts begin to retire. These skills cannot simply be expected to emerge with time. People need deliberate development, opportunities to learn from experienced market professionals and realistic situations to apply that learning.

This is exactly what programmes such as Fast Start are designed to provide. Our public courses also ensure people joining firms in ones and twos can access the shared learning and networks that larger early-careers cohorts naturally provide."



Early Careers

The first few years of an insurance professional's career are critical to their future success. Our research shows that there is a long list of priority skills that early careers professionals see that they need to develop and master quickly.

For many early careers professionals, this critical skills development happens whilst simultaneously learning and navigating workplace culture, working across generations for the first time, completing professional qualifications and trying to complete a growing to-do list by the end of their week.

We have extensive experience helping early careers talent navigate this transition and working with early careers teams to design bespoke programmes that flatten this sometimes steep learning curve. Our practical, relatable, courses help career starters to build the skills, confidence and workplace understanding they need to not just survive their first few years, but thrive in them.

Some of our early careers support (including our CII revision platform) is even available through levy-funded apprenticeship providers, speak to us for more details.

Below is a selection of our most popular courses, many of which are now available as public courses.

Insurance Basics

- Intro to Insurance
- Intro to Reinsurance
- Intro to the London Market
- History of Lloyd's
- Roles in insurance
- Insurance simulations

Communication

- Effective communication
- Presenting with Impact
- Business writing

Fast Start

The complete technical training course for new insurance professionals.

Fast start consists of 30 hours of technical skills training, following a tailored industry syllabus delivered over 10 months.

Designed to accelerate technical skills development, cohorts start twice a year, in May and October so new insurance professionals can learn their skills and develop confidence whilst growing their insurance network.

Insurance Relationships

- Building business relationships
- Networking
- Understanding yourself & others
- Negotiation and Influence
- Navigating conflict

Personal Effectiveness

- On the right foot - career basics
- Time smart
- Building resilience
- Managing my career
- Creativity and problem solving
- Quality decision making

Want to recruit early careers roles but worried about finding the right talent in a sea of applications?



Our Empower Launch service helps you identify the right people for your role(s) with less effort. We'll even turn your recruitment spend into credits to use towards training your new recruits to get them off to the best possible start in their new insurance careers. Speak to us today for more details.

Business Skills

Across all roles and levels, human skills were still seen as the most critical to career success, with Communication, Time management and Relationship building consistently taking the top spots.

They might be called 'soft skills' but often these are some of the hardest to master, and often, doing these well is what differentiates true high performers. Our practical courses avoid theoretical fluff, instead providing practical strategies and advice which can be immediately put into practice.

Our skills trainers really understand insurance. This understanding enables them to provide relatable, realistic support, grounded in the day-to-day reality of insurance professionals. All courses provide time for reflection and action planning, so participants leave with a clear way forward and personalised next steps.

Below is a non-exhaustive selection of courses and topics aligned with key growth skills identified in this report.

Insurance in the future

- Project management
- Creativity & problem solving
- Quality decision making

Personal Effectiveness

- Time smart
- Building resilience
- Managing my insurance career
- Personal branding
- Women with Presence

Public Courses

Many development needs are shared across the industry, but not every organisation has a full cohort needing the same training at the same time.

Our public course schedule gives organisations a flexible way to access high quality, training for individuals or smaller groups, across a wide range of skills and career stages, with the added benefit of industry networking.

Upcoming Courses

Insurance Relationships

- Building business relationships
- Networking
- Stakeholder management
- Understanding yourself & others
- Negotiation and influence
- Navigating conflict
- Sales conversations

Communication

- Effective communication
- Presenting with Impact
- Increasing your Influence
- Team building events



All courses can be adapted for in person or online delivery and tailored to different audiences around the world.

Not sure where to start? Speak to us about building an in-house training programme, with sample curricula and discounted rates available for block bookings.

Leadership and Management

As the role of the manager continues to evolve, the ability to enable performance through people remains at its heart. The four highest-rated management skills today (Developing others, emotional intelligence, feedback and coaching) are all focused on team relationships.

Managers are under more pressure than ever to deliver high performance while supporting teams through change and maintaining their own output. At the same time, AI and emerging technology are reshaping not only how teams work, but the make up of teams themselves.

Empower Development offers a range of services to support managers with quickly and confidently developing the personal toolkits to help them and their teams to maintain high performance.



Bespoke Leadership Programmes

We regularly partner with organisations to design bespoke leadership programmes, combining our tried and tested modules with bespoke sessions. Each programme is aligned to business priorities and equips managers and leaders with the skills needed to deliver their business and growth objectives.



1:1 Coaching

Sometimes unique challenges require tailored support. Our qualified and experienced coaches support managers and leaders at all levels to clarify their thinking, navigate challenging situations and create meaningful, sustainable change for themselves and their teams.



In-house Manager Toolkit Sessions

Our practical training helps managers translate best practice into performance. Sessions focus on relatable, ready to use tools and tips. All critical topics identified in this research are covered including **Developing Others, Emotional Intelligence, Delivering Feedback** and **Coaching**.



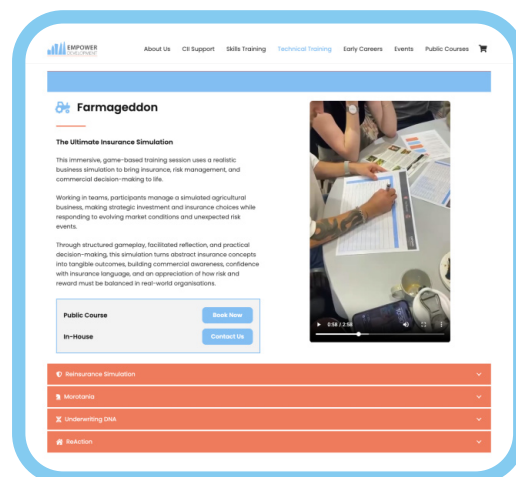
Public Courses

Don't have enough managers for an internal cohort? No problem! Empower Development now runs regular 'Manager Essentials' courses open to all people managers and designed to empower managers with the critical skills needed to manage others effectively.

Insurance Skills and Simulations

Nearly 50% of respondents ranked immersive learning and simulations in their top 3 ways of learning but only 36% said that this way of learning was currently on offer from their employer.

Empower Development has pioneered gamified insurance learning since 2018, bringing insurance content to life through relatable games and realistic scenario-based learning. Since then, we have brought 5 immersive insurance simulations to our clients, helping insurance professionals at all levels to learn through experiences.



Simulations



Farmageddon

Commercial risk management and insurance principles.



Re Tower

Building bespoke reinsurance programmes tailored to client needs.



Morotania

Run your own insurance company in this data-driven simulation.



Underwriting DNA

Using data to make commercial underwriting decisions.



ReAction

Practising data-driven reinsurance decision making and negotiation.

Learn more about insurance simulations on our website or speak to us to arrange a demo.

Insurance technical training

We offer a range of insurance technical training courses, in person and online from beginner to intermediate level. Below is a selection of our most popular sessions but speak to us if you are interested in a topic not listed below.

All Empower Development sessions are interactive and engaging, bringing important concepts to life in a memorable and relatable way. Insurance Basics courses are also available as public courses.

Insurance Basics

- Introduction to Insurance
- Introduction to Reinsurance
- Introduction to the London Market
- History of Lloyd's

Insurance Roles

- Roles in Insurance
- Introduction to Broking
- Introduction to Underwriting
- Introduction to Claims Handling
- Introduction to Delegated Authority

Insurance Products

- Classes of Business
- General insurance products
- Introduction to commercial lines
- Introduction to personal lines

Role-specific Support

- Practical risk pricing
- Practical claims handling

CII Revision Made Easy

93% of respondents in the first 2 years of their insurance careers think insurance technical skills will be critical to their career success over the next 3 years.

CII qualifications provide a trusted way for professionals to develop robust foundational knowledge needed to succeed in their roles. At the same time, many people struggle to complete their study alongside busy roles and lives. For many, the basic CII study materials alone are not enough to guarantee exam success.

Our online courses, accessible via an app anytime, anywhere, make it easy to fit CII study in around other commitments and maintain momentum, even when life gets busy.

Every course (updated in line with CII study texts) combines bitesize videos summarising the key concepts and learning outcomes, interactive quizzes, study checklists, practice papers and printable revision posters, to build confidence as well as knowledge.

Feedback on the Platform:

If anyone is studying toward the cert CII then I'd 100% recommend the Empower Development revision aids course! Explains things in a different way to the text books to help you understand!

I don't know how studying worked before your company came about... But I'm very glad I've started with your company existing and having so many resources available.

I found it really beneficial, it was easy to use and great to have the chapter explained in a simplified way, far less daunting than the book and the CII website which can be overwhelming!

Pricing

Pricing starts at £150+VAT per module, with discounts available from 31+ modules.



Free Trial

The first chapter of every module is free to access via our website.

For more information contact us today on 0208 191 0920 or email hello@empowerdevelopment.co.uk

Insurance Skills Report 2026

The skills that matter,
today & tomorrow.



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Developing People | Building Careers



EMPOWER
DEVELOPMENT

Research methodology: Data was collected from volunteers between February and May 2026. 346 responses were collected from individuals across the UK insurance market. Participants were asked to nominate skills as 'very important, important, somewhat important, unimportant or not sure'. Importance scores in this report are based on the percentage of respondents selecting "Very Important". "Important", "Somewhat Important", "Unimportant" and "Not Sure" responses are not included in statistics.