# BCG Agentic AI in Insurance — vs — DeRISK UWA Agentic

Overlaps · Gaps · Opportunities May 2026

BCG White Paper
Mar 2026 APAC · 14 Carriers

## BCG AGENTIC AI MATURITY — HORIZON FRAMEWORK

| 0 | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| **Constrained**<br>Rule-based single task | **Single agent**<br>Multi-step, acts alone | **Deep agents**<br>Orchestrated specialist agents | **Role-based**<br>End-to-end agent teams | **Agent mesh**<br>Self-organizing theoretical only |

Most carriers today (H0–H1)

DeRISK UWA Agentic deploys at H2–H3 on day one

| DIMENSION | BCG — The Market View | DeRISK UWA Agentic — Our Answer |
|---|---|---|
| **SCOPE & FOCUS** | Broad agentic AI transformation across all P&C and life lines — claims, underwriting, servicing. APAC carriers, $300B+ combined market cap. | ✓ **Cyber underwriting only.** OT/ICS-exposed commercial submissions — the segment with the least actuarial data and highest decision variance. |
| **PROBLEM DEFINED** | Underwriters spend **70% of time** on data gathering, not risk judgment. Quote cycles 10–20 days. Inconsistent decisions inflate loss ratios. | ✓ Same problem — compounded in OT cyber by zero standardized risk language, fragmented telemetry, and near-zero actuarial benchmarks. |
| **AGENTIC MATURITY** | Most carriers at **H0–H1.** Only one peer group member experimenting at H3. H4 self-organizing mesh: theoretical only. | ✓ **H2–H3 on day one.** Multi-agent pipeline — triage, enrichment, appetite match, structured output — no build program required. |
| **UNDERWRITING IMPACT** | BCG cites: **2–5x productivity**, quote turnaround to **under 24 hrs**, loss ratio improvement **up to 7pp** for commercial underwriting. | ✓ **Same metrics apply** — more achievable in OT cyber where the baseline is weakest. BCG's figures are our external benchmark. |
| **DATA ONTOLOGY** | BCG calls proprietary ontology a **competitive moat** — "hard to replicate." Frames it as a future challenge carriers must solve. | ✓ **Already built.** Insurer Specific Framework — 4 domains, 63 control areas, 16 OT supplementals. BCG's future challenge is our current product. |
| **BUILD vs. BUY** | BCG explicit: specialist insurers **"cannot build from scratch"** in-house agentic capacity. Recommends buy-and-integrate via third-party solutions. | ✓ **Direct validation.** The clearest external endorsement of UWA Agentic's GTM. BCG is telling our buyers to call us. |
| **SPEED TO P&L** | Executives expect **P&L impact within 12–24 months.** BCG flags competitive urgency for those who have not moved yet. | ✓ **4-week EA onboarding.** 100 live submissions, measurable output within the same quarter as deployment. |
| **CHANGE MGMT** | 10-20-70 rule: **70% of effort** must go to people and change management. Technology is the minor constraint. | ✓ EA model includes structured workshops and feedback loops — functionally a change management vehicle. |
| **REGULATORY & AI GOV.** | BCG flags Responsible AI as prerequisite — governing agent autonomy, oversight thresholds, and compliance at scale. | ✓ **Compliance documentation in place** — NAIC, FCA, Lloyd's, EIOPA. SOC 2 Type II targeted June 2026. |

## DeRISK UWA AGENTIC UNIQUE DIFFERENTIATOR — BEYOND BCG'S FRAMEWORK

| | | |
|---|---|---|
| **OT / CYBER-PHYSICAL USP** | **Blind spot**<br>Treats commercial underwriting as homogeneous. **No recognition** of OT/cyber-physical as a structurally distinct risk class. BCG's framework has no vocabulary for it. | ✓ **Only DeRISK UWA Agentic does this.** Industrial telemetry ingestion, ICS/SCADA protocol exposure mapping, sector-specific OT scenarios. The moat BCG cannot describe — because no one else has built it. |

Source: BCG — Competitive Advantage in the Agentic AI Era. Mar 2026
DeNexus · denexus.io

DeNexus · DeRISK UWA Agentic