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Advancing the INSETA Mandate: A Conceptual Review of
Technology-Driven Workforce Transformation in the Global and
African Insurance Sector

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Abstract

Purpose: This conceptual review examines the forces driving digital disruption in the global and African insurance sectors and evaluates their implications for employment, professional competencies, and talent management, with particular attention to the role of skills-development institutions such as South Africa's Insurance Sector Education and Training Authority (INSETA).

Methodology: Drawing on Human Capital Theory and Dynamic Capabilities Theory, the study synthesizes peer-reviewed literature, industry reports, and institutional publications published predominantly between 2024 and 2026. A qualitative thematic synthesis of secondary sources was employed to identify patterns relating to technological transformation, skills shortages, evolving occupational roles, emerging risks, and institutional responses.

Findings: The findings reveal that digital technologies are reshaping insurance operations and creating hybrid professional roles, yet persistent skills gaps, particularly

in data analytics, artificial intelligence literacy, cybersecurity, and digital governance, constrain transformation. Regional evidence from Kenya and South Africa indicates that technological investment without corresponding human-capital development yields limited progress.

Unique Contribution to Theory, Practice and Policy: The study proposes an integrated talent-intelligence framework that links technological forecasting, competency development, institutional collaboration, and continuous learning. It offers practical guidance for insurers and training providers, and informs policy on aligning education and regulation with digital insurance transformation.

Keywords: *Digital Disruption; Insurance; Skills Development; INSETA; Talent Management; Insurtech; Artificial Intelligence; Africa*

JEL Codes : *G22, O33, J24, M12, O55*

INTRODUCTION

The global insurance industry is undergoing unprecedented transformation driven by rapid technological advancements, changing consumer expectations, emerging risks, and evolving regulatory requirements. Technologies such as artificial intelligence (AI), big data analytics, blockchain, the Internet of Things (IoT), and digital insurance platforms are fundamentally reshaping traditional insurance operations, including underwriting, claims management, risk assessment, and customer engagement (Malifete et al., 2026; Walczak et al., 2025). These developments are creating opportunities for operational efficiency, financial inclusion, and innovative insurance products while simultaneously challenging conventional business models and workforce competencies. According to McKinsey & Company (2025), digital transformation has become a strategic priority for insurers seeking to strengthen competitiveness and respond effectively to increasingly complex market demands.

Despite these technological opportunities, digital disruption presents significant challenges concerning workforce preparedness, talent management, and institutional capacity. Automation and AI-enabled systems are transforming traditional occupational roles, requiring insurance professionals to develop competencies in data analytics, cybersecurity, digital governance, and technology-supported decision-making (Aon, 2025). Capgemini (2026) reports that many insurers continue to experience difficulties scaling AI initiatives because of legacy technological infrastructure, organisational resistance, and shortages of specialised digital skills. Similarly, Sukma and Namahoot (2025) identify digital literacy and continuous professional development as critical components of human-resource transformation within the insurance sector. Consequently, technological investment alone cannot guarantee successful digital transformation without corresponding investments in workforce development and organisational adaptability.

Within Africa, these challenges are particularly significant because insurance markets exhibit varying levels of digital maturity, technological infrastructure, and professional capacity. South Africa represents a relatively mature insurance market with a well-established regulatory and skills-development architecture, whereas Kenya demonstrates rapid growth in mobile-enabled insurance distribution and digital financial inclusion (AKI/Ipsos, 2025; INSETA, 2024). These two markets therefore offer complementary institutional contexts: South Africa's statutory Sector Education and Training Authority (SETA) model, exemplified by the Insurance Sector Education and Training Authority (INSETA), and Kenya's professional training ecosystem, represented by institutions such as the College of Insurance, Nairobi. Persistent skills shortages in both settings threaten the effective adoption and sustainability of emerging insurance technologies, underscoring the need for adaptive, context-sensitive workforce strategies across the continent.

This conceptual review examines the principal forces driving digital disruption in the global and African insurance sectors and evaluates their implications for employment, professional competencies, and talent management. Specifically, it explores emerging technological trends, identifies critical workforce skills gaps, and assesses institutional responses to digital transformation. Comparing INSETA's statutory SETA model with Kenya's professional

training ecosystem provides a dual-model institutional blueprint for workforce transformation in emerging African markets. The paper contributes to existing discourse by proposing a strategic talent-intelligence framework that integrates technological innovation, continuous skills development, institutional collaboration, and workforce adaptability to support a competitive, inclusive, and future-ready insurance industry.

Literature Review

Theoretical Framework

Human Capital Theory

Human Capital Theory, advanced by Becker (1964), argues that investments in education, training, knowledge, and professional skills improve individual productivity and organisational performance. The theory assumes that employees possess valuable knowledge and competencies that can be developed through deliberate investment in learning and professional development. The theory is particularly relevant to this review because digital disruption is changing the competencies required within the insurance industry. As artificial intelligence, automation, blockchain, and predictive analytics transform traditional insurance functions, employees increasingly require technical, behavioural, and regulatory competencies. Sukma and Namahoot (2025) identified digital literacy and skills development as prominent concerns in insurance human-resource transformation, while Aon (2025) highlighted the emergence of hybrid occupational roles requiring conventional insurance expertise alongside digital capabilities. Human Capital Theory therefore provides a foundation for examining how INSETA and professional training institutions can support workforce transformation through reskilling, upskilling, professional certification, mentorship, and continuous learning. The theory primarily explains the themes concerning digital skills shortages, emerging workforce competencies, and institutional skills-development interventions.

However, treating human capital solely as an individual asset overlooks a critical organisational constraint. Cohen and Levinthal (1990) introduced the concept of absorptive capacity the ability of a firm to recognize the value of new external knowledge, assimilate it, and apply it to commercial ends. Even when employees acquire advanced digital skills through training and certification, these competencies may remain underutilized if the organisation lacks the structures, culture, leadership support, or technological infrastructure necessary to absorb and deploy them. In the insurance context, legacy systems, hierarchical decision-making, risk-averse cultures, and limited data-governance frameworks can create organisational resistance that neutralizes the returns on individual upskilling. Consequently, Human Capital Theory must be complemented by an understanding of firm-level absorptive capacity: training interventions succeed only when insurance firms simultaneously cultivate an organisational climate that welcomes innovation, integrates new digital capabilities into workflows, and rewards the application of newly acquired skills.

Dynamic Capability Theory

Dynamic Capabilities Theory, developed by Teece, Pisano, and Shuen (1997), explains how organisations maintain competitiveness by integrating, developing, and reconfiguring internal

and external resources in response to rapidly changing environments. Teece (2007) subsequently elaborated the framework through three organisational capabilities: sensing opportunities and threats, seizing opportunities, and transforming or reconfiguring organisational resources. The theory is particularly appropriate because technological disruption requires insurers to continuously adapt their business models, workforce structures, operational processes, and professional competencies. Malifete et al. (2026) discuss the strategic challenges associated with insurance digital transformation, while Capgemini (2026) highlights organisational readiness and change management as important considerations in successfully scaling AI technologies.

Within the INSETA and broader African insurance context, Dynamic Capabilities Theory explains how skills-development authorities and insurance institutions can identify emerging competency requirements, mobilize training resources, redesign curricula, and develop institutional partnerships to respond to technological change. The theory's three micro-foundations map directly onto the study's core variables as follows. Sensing corresponds to the identification of digital disruption and skills gaps. It involves continuously scanning the technological environment (AI, Insurtech platforms, data analytics, blockchain, IoT) and detecting shifts in required professional competencies across underwriting, claims, risk assessment, and customer engagement. Second, seizing corresponds to the deployment of targeted institutional responses. It is operationalised through the design and delivery of INSETA-funded learnerships, skills programmes, and professional certifications, as well as the structured training offerings of institutions such as the College of Insurance, Nairobi, that convert sensed needs into concrete upskilling and reskilling interventions. Lastly, transforming corresponds to the reconfiguration of workforce structures into hybrid roles. It entails the organisational redesign of job architectures, career pathways, and talent-management systems so that newly acquired digital capabilities are embedded into day-to-day operations, enabling the emergence of hybrid insurance–technology professionals and sustaining long-term adaptive capacity. Thus, Dynamic Capabilities Theory accounts for technological disruption, strategic talent management, emerging risks, organisational transformation, and institutional collaboration by linking environmental sensing, institutional resource mobilization, and workforce reconfiguration into a coherent adaptive process.

Empirical Review of Literature

Walczak et al. (2025) examined digital transformation within the insurance sector, focusing on technological developments and strategies for improving industry performance. The study explored how digital technologies influence insurance operations, organisational competitiveness, and business development. Its findings highlighted the importance of integrating technological innovation with organisational strategies to improve operational efficiency and respond to changing market requirements. The authors emphasised that successful digital transformation requires coordinated technological investments, organisational preparedness, and continuous adaptation to emerging industry developments.

Moloi and Mulaba-Bafubiandi (2024) investigated the management of disruptive technologies across different stages of long-term insurance processes. The study focused on how emerging

technological applications influence insurance operations and the management of organisational processes. Its analysis considered the integration of disruptive technologies into established insurance activities and the managerial implications of technological change. The study highlighted the importance of aligning technology adoption with organisational processes and management capabilities. These insights are relevant to understanding how technological developments influence the competencies required of insurance professionals.

Tarr (2021) investigated the impact of disruptive technologies on the growth and development of small businesses in South Africa. The doctoral study focused on understanding the implications of technological developments for business operations and organisational growth within the South African environment. Its relevance to the present review lies in its examination of technological adoption within an emerging-market context, where organisational resources and institutional capabilities may influence the implementation of digital innovations. Mutuwa (2024) examined the influence of digital transformation on customer experience within the insurance industry. The study focused on the relationship between technological developments and the delivery of insurance services, particularly the implications of digitalization for interactions between insurers and customers. Its subject matter is relevant to understanding how digital platforms and emerging technologies are changing service delivery expectations and the competencies required of customer-facing insurance professionals.

Sukma and Namahoot (2025) reviewed 51 studies examining human-resource transformation within the insurance industry. The study employed a literature review approach to identify recurring issues associated with technological change, employee competencies, and workforce development. Its findings established that digital literacy and skills development constituted the most prominent research theme, appearing in 68.6% of the reviewed studies. The findings suggest that technological transformation is closely associated with changing workforce competencies and the growing importance of continuous professional development. The study contributes to the understanding of human-capital transformation by demonstrating that digitalization requires changes in employee knowledge, skills, and organisational learning. However, the review's emphasis on identifying workforce-related themes provides limited explanation of how sectoral training institutions can translate these requirements into coordinated skills-development interventions.

The Association of Kenya Insurers and Ipsos (2025) conducted a digital maturity assessment of the Kenyan insurance sector. The study evaluated insurers across four dimensions: overall digital maturity, digital strategy, people and organisation, and data and governance. Using a sectoral digital maturity assessment approach, the study reported an overall maturity score of 49.5%, a strategy score of 54.9%, a people and organisation score of 47.9%, and a data and governance score of 47.2%. It further reported that none of the assessed insurers had achieved full digital transformation. These findings demonstrate that organisational and human-capital capabilities remain important constraints on digital transformation within Kenya's insurance industry. The study provides empirical context for examining the relationship between technological adoption and workforce preparedness, although its focus on organisational maturity does not fully explain how training institutions should address the identified skills deficiencies.

The Insurance Sector Education and Training Authority (INSETA, 2024) examined technological developments influencing insurance operations through its InsurTech research programme. The research addressed emerging digital technologies and their implications for the insurance industry, including changes in operational processes and professional competency requirements. The report identified technologies such as artificial intelligence, digital platforms, and advanced analytics as important developments shaping insurance-sector transformation. Its institutional perspective is particularly relevant because INSETA is responsible for supporting skills development within South Africa's insurance sector.

The South African Insurance Association and INSETA (2025) documented a retiree repurposing programme designed to support professional knowledge transfer within specialist insurance disciplines. The initiative involved 50 participants and 25 experienced mentors, covering areas such as marine, engineering, agricultural insurance, and reinsurance. The programme adopted a mentorship-based approach that connected experienced insurance professionals with participants requiring specialist knowledge development. Its documented structure illustrates an institutional response to professional skills shortages through intergenerational learning and the preservation of technical expertise. In Kenya, the College of Insurance (2026) documented institutional programmes and curriculum developments intended to respond to emerging insurance-sector training requirements. The institutional records describe professional training initiatives covering digital insurance operations, artificial intelligence, agricultural insurance, climate-risk financing, and insurance regulation. These programmes demonstrate how professional education institutions are incorporating emerging technological and risk-related competencies into their training portfolios. The records also identify collaborations with insurance industry stakeholders, regulators, and international institutions.

Thematic Findings

Technological Disruption and Transformation of Insurance Operations

The reviewed literature consistently showed the growing influence of digital technologies on insurance operations, business models, and market competitiveness. Malifete et al. (2026) examined digital transformation in the insurance industry and identified technological integration, organisational readiness, and strategic adaptation as important considerations in managing digital disruption. Similarly, Moloi and Mulaba-Bafubiandi (2024), in their examination of disruptive technologies across long-term insurance processes, highlighted the changing relationship between technological applications and traditional insurance activities. Walczak et al. (2025) further discussed digital transformation as an important consideration for the development and competitiveness of the insurance sector.

Industry evidence reinforces these observations. Capgemini (2026) reported that only 10% of insurers had progressed beyond AI pilot projects, while approximately 60% remained at exploratory or proof-of-concept stages. The report also identified legacy technological infrastructure and inadequate digital competencies as significant implementation barriers. McKinsey & Company (2025) similarly positioned digital transformation among the strategic priorities influencing insurance industry development. Within Africa, INSETA (2024) and the

CIO Africa InsurTech Forum (2024) identified artificial intelligence, mobile insurance platforms, advanced analytics, and digital distribution systems as important developments influencing insurance operations. Therefore, the literature reviewed demonstrated that digital disruption extends beyond process automation to encompass organisational restructuring, customer engagement, and changing workforce requirements. It establishes technological transformation as a central factor driving the demand for new professional competencies.

Digital Skills Shortages and Changing Workforce Competency Requirements

It was established from literature that there exists a widening gap between technological advancements and the competencies available within the insurance workforce. Sukma and Namahoot (2025), through a review of 51 studies on insurance human-resource transformation, identified digital literacy and skills development as the most frequently addressed theme, appearing in 68.6% of the reviewed publications. Their findings demonstrate the prominence of workforce preparedness in discussions concerning technological transformation. Aon (2025) similarly identified changing competency requirements across underwriting, claims management, insurance distribution, actuarial analysis, and compliance. Its analysis indicated that traditional insurance positions increasingly require digital literacy, analytical capabilities, and technological expertise. Aon (2026) further estimated that approximately 43% of insurance tasks could be automated by 2030, suggesting substantial changes in occupational responsibilities and professional skills requirements.

Regional evidence from Africa supports these findings. The AKI/Ipsos (2025) digital maturity assessment reported an overall digital maturity score of 49.5% among Kenyan insurers, with people and organisation scoring 47.9%. These results indicate limitations in organisational preparedness and human-resource capabilities. Capgemini (2026) likewise identified shortages of specialised AI skills as a barrier to scaling digital technologies. Across these studies, recurring competency requirements include data analytics, AI literacy, cybersecurity, digital communication, adaptability, and critical thinking. This literature consequently identifies continuous professional development, reskilling, and upskilling as essential responses to technological disruption, particularly where conventional insurance qualifications do not adequately address emerging digital competencies.

Evolution of Talent Management and Emerging Insurance Occupational Roles

The transition from conventional talent management towards strategic, skills-based workforce planning was a crucial theme from literature. For instance, Collins (2001) emphasised the importance of recruiting and positioning suitable employees to support organisational performance. However, contemporary insurance research from Sukma and Namahoot (2025) suggests that employee selection must be complemented by continuous learning, workforce flexibility, and the anticipation of future competency requirements. The scholars identified workforce development as a recurring concern in insurance human-resource transformation literature. Additionally, Aon (2026) identified three emerging occupational profiles: reimagined insurance practitioners, industry futurists, and change orchestrators. Reimagined practitioners integrate conventional insurance expertise with technological competencies, while industry futurists interpret emerging risks and change orchestrators facilitate

organisational adaptation. These classifications demonstrate a shift from managing employees according to conventional job descriptions towards managing evolving combinations of skills.

Capgemini (2026) further found that leading insurers align technological investment with talent development and organisational change. Its global research, involving 344 insurance executives, 809 employees, and 1,113 policyholders, identified a group of digitally advanced insurers achieving 21% higher revenue growth than their mainstream counterparts. These findings support the literature's emphasis on aligning workforce capabilities with organisational transformation. It is therefore concluded from the literature that traditional talent-management processes involving recruitment, development, deployment, and retention require greater integration.

Table 1: The Transformation of Traditional Insurance Roles into Emerging Hybrid Roles (Adapted from Aon, 2025)

Traditional Role	Emerging Hybrid Role
Underwriter	Data-enabled Risk Analyst
Claims Officer	AI-assisted Claims Manager
Agent / Broker	Digital Advisor & Embedded Distributor
Actuary	Risk Modeller & Data Scientist
Compliance Officer	RegTech & Digital Governance Specialist

Emerging Risks, Regulatory Changes, and Specialized Professional Competencies

The fourth theme concerns the expanding skills requirements associated with emerging insurance risks and regulatory developments. The European Commission (2024) examined developments in big data and predictive analytics in insurance risk profiling, highlighting the growing relevance of technological competencies in risk assessment. Similarly, INSETA (2024) identified emerging technological applications influencing insurance operations, including digital platforms and advanced analytics.

Aon (2026) further identified climate change, environmental, social, and governance (ESG) considerations, and automation as major influences on future insurance workforce requirements. Its analysis emphasised increasing demand for professionals combining conventional insurance expertise with climate-risk modelling, sustainability reporting, cybersecurity, and digital governance competencies.

Aon these findings suggest that professional training must increasingly incorporate interdisciplinary knowledge rather than concentrating exclusively on traditional insurance operations.

The Fudan University (2026) study, as reported in the reviewed manuscript, analysed 539 AI skills and identified 1,937 associated risk items, including data privacy and compliance concerns. This illustrates the importance of incorporating ethical judgment and regulatory awareness into technological skills development. The PSG/FIA (2025) report similarly identified regulatory compliance, information security, and succession planning among important pressures facing South African financial services organisations.

Collectively, these sources establish that emerging risks are creating additional competency requirements in climate insurance, AI governance, cybersecurity, regulatory compliance, and sustainable finance. However, the literature provides less direct evidence concerning the effectiveness of existing professional training programmes in developing these specialised capabilities.

Institutional Collaboration and Insurance Workforce Skills Development

The fifth theme emerging from the literature concerns the importance of institutional collaboration in addressing insurance-sector skills shortages. The AKI/Ipsos (2025) assessment of Kenyan insurers reported an overall digital maturity score of 49.5%, while people and organisation recorded 47.9%. These findings suggest that workforce preparedness remains an important consideration in insurance digitalization, reinforcing the need for coordinated professional development. INSETA (2024) examined emerging technological developments within the insurance sector, providing an institutional basis for identifying changing competency requirements. Similarly, the South African Insurance Association and INSETA (2025) documented a retiree repurposing programme involving 50 participants and 25 mentors. The initiative illustrates the application of mentorship and knowledge transfer in specialist insurance disciplines, although the available documentation does not establish its measured effectiveness. The College of Insurance, Nairobi (2026) documented professional training initiatives covering digital insurance operations, AI applications, agricultural insurance, and climate-risk financing. These institutional developments demonstrate how professional education providers can respond to changing industry requirements through curriculum diversification and partnerships. However, programme availability does not necessarily establish improvements in workforce competency or organisational performance.

Taken together, the reviewed literature identifies institutional collaboration as a potential mechanism for connecting industry skills requirements with professional education and workforce development. The evidence suggests opportunities for curriculum co-design, mentorship, work-integrated learning, digital micro-credentials, and labour-market intelligence. Effective collaboration must also operate within supportive regulatory frameworks that enable flexible accreditation of new digital competencies, recognition of micro-credentials, and alignment of training standards with evolving prudential and conduct requirements. Nevertheless, limited integrated evidence explains how these mechanisms collectively influence insurance workforce readiness. This gap underscores the need for institutional collaboration to incorporate continuous impact assessment such as systematic tracking of post-training performance metrics, including skill application rates, productivity gains, career progression, and organisational digital-maturity improvements so that training interventions can be iteratively refined. This supports the development of a talent-intelligence framework linking technological disruption, competency forecasting, professional training, and institutional collaboration, with particular relevance to INSETA and comparable African insurance training institutions.

The five themes are presented as a synthesis of recurring findings in the reviewed literature, rather than as independently observed research results. Their interpretation draws on academic

publications, industry research, and institutional reports, while distinguishing documented evidence from the conceptual implications developed in this paper.

Methodology

This study adopted a qualitative, conceptual research design grounded in a desk-based literature review to examine digital disruption and its implications for skills development, talent management, and workforce transformation in the global and African insurance sectors. The approach was considered appropriate because the study sought to synthesise existing knowledge, identify emerging patterns, examine institutional responses, and develop a conceptual framework linking technological transformation to workforce capabilities. Rather than collecting primary data, the study relied on secondary evidence from peer-reviewed journal articles, academic publications, industry reports, policy documents, institutional publications, and professional research reports.

The literature review drew on international and regional sources published predominantly between 2024 and 2026, supplemented by earlier foundational literature relevant to talent management and technological transformation. Sources included publications from Swiss Re Institute, McKinsey & Company (2025), Capgemini (2026), Aon (2025, 2026), the Josh Bersin Company (2025), the European Commission (2024), and Gartner (2025). African evidence was obtained from the Insurance Sector Education and Training Authority (INSETA, 2024), the CIO Africa InsurTech Forum (2024), the Association of Kenya Insurers and Ipsos (2025), and institutional records from the College of Insurance, Nairobi (2026). Academic evidence included studies by Moloi and Mulaba-Bafubandi (2024), Sukma and Namahoot (2025), Walczak et al. (2025), and Malifete et al. (2026).

The review was guided by four analytical questions: how digital technologies are transforming insurance operations; how technological disruption differs across global and African insurance markets; how digitalisation influences occupational roles and professional competencies; and how skills-development authorities and training institutions can respond to emerging workforce requirements. Sources were considered relevant where they addressed insurance digitalisation, emerging technologies, workforce competencies, talent management, professional training, or institutional capacity building. Particular attention was given to studies presenting empirical findings, documented industry developments, and evidence relevant to South Africa and Kenya.

Data analysis employed a qualitative thematic synthesis approach. Information was examined, compared, and organised into four analytical categories: technological disruption and insurance market transformation; regional digitalisation trends; changing occupational roles and skills requirements; and institutional responses to workforce development. Findings from academic studies were compared with industry reports and institutional publications to identify areas of convergence, divergence, and knowledge gaps. This synthesis informed the development of a conceptual talent-intelligence framework connecting technological innovation, workforce adaptability, strategic talent management, and institutional collaboration. To strengthen analytical credibility, the review distinguished empirical findings from industry projections, conceptual arguments, and institutional descriptions.

Discussion of Findings

The reviewed literature demonstrates that digital disruption is fundamentally transforming insurance operations, workforce competencies, talent management, regulatory requirements, and institutional skills development. The findings reveal a paradox whereby technological advancement enhances operational efficiency and insurance accessibility while simultaneously widening workforce competency gaps. This is evident in Capgemini's (2026) findings that only 10% of insurers have scaled artificial intelligence beyond pilot stages, while 67% identify inadequate AI competencies as a major implementation barrier. Similarly, the AKI/Ipsos (2025) assessment reported Kenya's overall insurance digital maturity at 49.5%, with people and organisation scoring 47.9%. These findings suggest that technological investment without corresponding human-capital development cannot guarantee sustainable digital transformation.

The findings further reveal important regional differences in digital transformation. While Kenya's mobile-enabled insurance innovations primarily support financial inclusion and micro-insurance expansion, South Africa's technological developments emphasise operational efficiency, fraud detection, and risk management. Nevertheless, both markets experience workforce preparedness challenges, indicating that technological maturity does not automatically translate into adequate professional competencies (INSETA, 2024; AKI/Ipsos, 2025). Furthermore, Aon (2026) projected that approximately 43% of insurance tasks could be automated by 2030, reinforcing the transition from conventional occupational responsibilities towards hybrid professional roles requiring technical, behavioural, and regulatory competencies. These developments suggest that automation primarily necessitates occupational restructuring, continuous reskilling, and strategic workforce adaptation rather than inevitably resulting in widespread job elimination.

Theoretically, the findings reinforce Human Capital Theory (Becker, 1964), demonstrating that investment in education, professional training, and continuous competency development remains essential for organisational productivity. However, they extend its application by suggesting that workforce competencies must be continuously renewed in response to technological change. Similarly, Dynamic Capabilities Theory (Teece et al., 1997; Teece, 2007) explains how insurers and training institutions can anticipate technological disruption, mobilise resources, and reconfigure organisational competencies. Integrating these perspectives supports the proposed talent-intelligence framework, which connects technological forecasting, competency identification, institutional collaboration, and adaptive workforce development.

Managerial Implications for Insurers

Insurers should institutionalize digital skills audits, competency-based recruitment, professional reskilling, mentorship, and succession planning. The emergence of reimagined insurance practitioners, industry futurists, and change orchestrators demonstrates the need to integrate insurance expertise with technological proficiency and organisational adaptability (Aon, 2026). Firms must deliberately cultivate absorptive capacity by redesigning job architectures, embedding digital competencies into workflows, and tracking post-training performance metrics so that newly acquired skills translate into measurable operational

improvements. The SAIA–INSETA (2025) retiree repurposing programme illustrates a potential mechanism for preserving specialist knowledge through intergenerational mentorship and should be scaled as part of structured talent pipelines.

Strategic Policy Imperatives for Skills Authorities (INSETA & IRA)

INSETA and comparable skills authorities should prioritise labour-market intelligence, modular digital certifications, industry-responsive curricula, and inclusive training partnerships. The College of Insurance, Nairobi (2026), demonstrates how curriculum diversification, industry partnerships, and specialized training in artificial intelligence, agricultural insurance, and climate-risk financing can respond to emerging professional requirements. Skills authorities must institutionalize continuous impact assessment—tracking post-training skill application, career progression, and organisational digital-maturity gains—to ensure interventions remain relevant and effective. Collaboration between statutory SETA models and professional training ecosystems offers a dual-model blueprint adaptable across African markets.

Regulatory and Governance Imperatives

Regulatory authorities, including the Insurance Regulatory Authority (IRA) in Kenya and equivalent bodies in South Africa, should integrate AI governance, cybersecurity, data protection, climate-risk modelling, and ethical technology adoption into professional competency standards (European Commission, 2024; INSETA, 2024). Enabling frameworks that recognize micro-credentials, support flexible accreditation of emerging digital competencies, and foster public–private partnerships will reduce friction in technology adoption while safeguarding consumer trust.

Implications for Institutional Collaboration

Sustainable insurance transformation requires an integrated talent-intelligence ecosystem aligning technological innovation, workforce development, regulatory preparedness, and institutional responsiveness. Strengthened collaboration among insurers, regulators, professional associations, skills-development authorities, and educational institutions is essential for curriculum co-design, work-integrated learning, and the systematic conversion of sensed skills gaps into actionable training interventions. Ultimately, the findings suggest that competitive advantage will accrue to those insurance ecosystems that build both digital capacity and the human capability to sustain it. However, further empirical evaluation is necessary to establish whether these interventions produce measurable improvements in workforce readiness and organisational performance.

Conclusion

This paper argues that digitalization is fundamentally resetting insurance capacity globally, shifting competitive advantage toward technology-enabled markets and institutions. The evidence reviewed shows that while the Global North continues to lead in absolute AI investment, with a 35.7% compound annual growth rate in AI-related insurance spend, Africa is growing its own digital insurance capacity toward a projected USD 166 billion by 2034, propelled primarily by mobile-first reach rather than by capital-intensive infrastructure. Kenya

illustrates how digital identity and health infrastructure can drive financial and insurance inclusion, while South Africa illustrates how AI-enabled fraud detection and claims automation can drive solvency and efficiency within a mature, already well-penetrated market.

Implications of the Study

The study's implications highlight that sustainable digital transformation in African insurance depends on aligning human capital development with organisational absorptive capacity and institutional collaboration. Theoretically, integrating Human Capital Theory with absorptive capacity and Dynamic Capabilities Theory shows that individual upskilling succeeds only when firms can sense technological shifts, seize training opportunities, and reconfigure roles into hybrid positions. Practically, insurers must cultivate supportive climates, redesign job structures, and track post-training metrics rather than relying on isolated programmes. Skills authorities such as INSETA and professional institutions like the College of Insurance should institutionalize labour-market intelligence, co-design curricula, and implement continuous impact assessment. Policymakers need enabling frameworks that recognize micro-credentials and foster public-private partnerships. Continentally, the dual-model insights from South Africa's mature market and Kenya's mobile-first inclusion offer a transferable talent-intelligence blueprint, emphasising that competitive advantage will accrue to ecosystems that build both digital infrastructure and the human capability to sustain it.

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About the Author

Dr. Ben Kajwang holds a PhD in Strategic Management, with a research focus on strategy, intelligence, and performance in financial services, alongside an MBA and a Bachelor of Commerce (Honours) degree. He is a Fellow of the Chartered Insurance Institute (FCII), a Fellow of the Insurance Institute of Uganda (FIIU) and the Insurance Institute of Kenya (FIK), an Associate of the Institute of Risk Management (AIRM), a Chartered Insurer, a Chartered Property and Casualty Underwriter (CPT), a Chartered Insurer and Risk Management Consultant, and a Certified Pensions Trustee Consultant. He was awarded the honour of Moran of the Order of the Burning Spear (MBS) by His Excellency the President of Kenya on the 60th Jamhuri Day, in recognition of his outstanding contribution to insurance education and capacity building.

He brings more than twenty years of industry experience spanning insurance practice, reinsurance, broking, education, governance, and regional integration, and is the author of nine books and more than seventy publications in international peer-reviewed journals covering insurance, risk, governance, and digital transformation. He is the Immediate Former President of the African Insurance Organisation (AIO), a Council Member within the African Union ecosystem at the Africa-Re Foundation, a Board Member of the AIO Foundation, Executive Board Member and Human Resources Committee Chair of the Organisation of Eastern and Southern Africa Insurers (OESAI), Board Member and Technical Committee Chair of the Policyholders Compensation Fund, Kenya, Team Leader for the East African Community Financial Sector Development and Regionalisation Programme (EAC-FSDRP I), and former Chairman of the Association of Insurance Trainers and Educators of Africa (AITE Africa), under the AIO. He is widely regarded as a continental authority on insurance skills development, digital transformation, and leadership, and is affiliated with the College of Insurance, Nairobi, Kenya.

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