

**Driving Transformation
In Insurance**



INSURANCE TRANSFORMATION AFRICA

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**The Future Workforce – Tech, Culture
and Capabilities in Transformation**

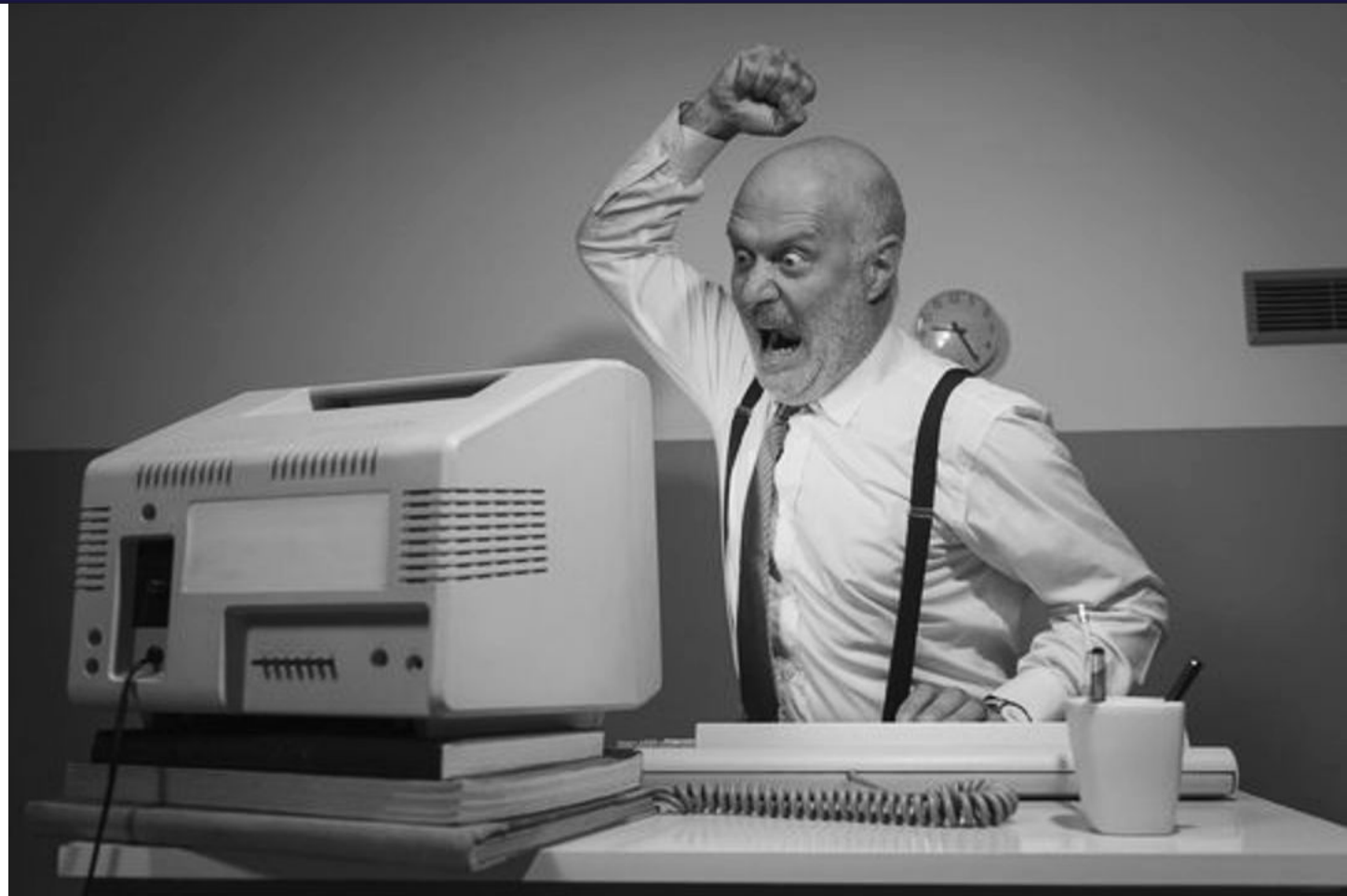
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A 34 Year Experiment...

The Real Challenge

“The future workforce challenge is not a people problem or a technology problem — it’s a capability problem.”



Why insurance, why now?



Insurance sits at the centre of transformation

- Data-rich, judgement-heavy, trust-based
- AI is accelerating change across the value chain
- Old operating models won't scale with new technologies

Redefining Talent

Talent is no longer just human...

- Talent = the **capability to deliver outcomes**
- It is the combination of:
 - human expertise and judgement
 - technology (AI, automation, data)
 - system design (decision rights, workflows, feedback)

Redefining Talent

“Those who learn how to integrate AI into their work don’t just become faster — they become more valuable.”

AI Changes the Equation

AI amplifies expertise, it doesn't replace it

- The shift from effort → insight and judgement
- Humans focus on complexity, empathy, decisions
- Competitive advantage comes from integration, not tools alone

“If technology evolves faster than culture, performance breaks.”

Culture is the Constraint

Culture is a system, not a slogan

- How decisions get made
- How work actually flows
- How learning and accountability happen
- How energy is managed

Culture must evolve



How many revolutions will it take before we realise humans are not resources.

Human thrive as autonomous beings

- Control creates compliance
- Autonomy creates ownership and engagement
- High performance systems are designed around:
 - thinking
 - execution
 - learning
 - growth

Trust is designed, not assumed

- Example: **consensus leave**
 - no quotas
 - team-approved time off
- Rest and recovery are part of performance
- Decisions live closest to the work

Flexibility is about choice and responsibility

- Not about location
- About outcomes over presence
- Requires:
 - trust
 - clarity
 - mature relationships
- A shift from control-based to trust-based systems

GROW – Building expertise

Careers are journeys of mastery

- From ladders → learning paths
- Expertise over titles
- Learner → Proficient → Master
- Performance = capability growth over time



This is not new

Humans have always adapted to new technology

- Every generation has faced disruption
- Learning and role evolution are natural
- What's different is speed, not principle
- The danger: assuming what got us here will get us there

Closing

Design the future workforce intentionally

- We are in the unknown — and that's uncomfortable
- But humans are exceptionally good at adapting
- The future belongs to organisations that:
 - design capability
 - evolve culture as a system
 - let technology amplify humanity



“The future of work isn’t about choosing between humans and technology — it’s about designing systems where both can thrive.”