

# The New P&C Sales & Service Operating Stack

Humans. Agentic AI. Systems.

## The Problem

1. P&C Sales & Service Is Breaking
2. Acquisition costs up 12-22%
3. Quote-to-bind still flat
4. Licensed talent is scarce
5. Service friction is driving churn

More people and more tools no longer scale growth!

## Why Traditional AI Fell Short

- Automation optimized tasks - not outcomes
- Chatbots, RPA, AI assist = incremental gains
- Journeys still break at complexity
- Humans engaged too early or too late

Sales and service are outcome problems, not task problems.



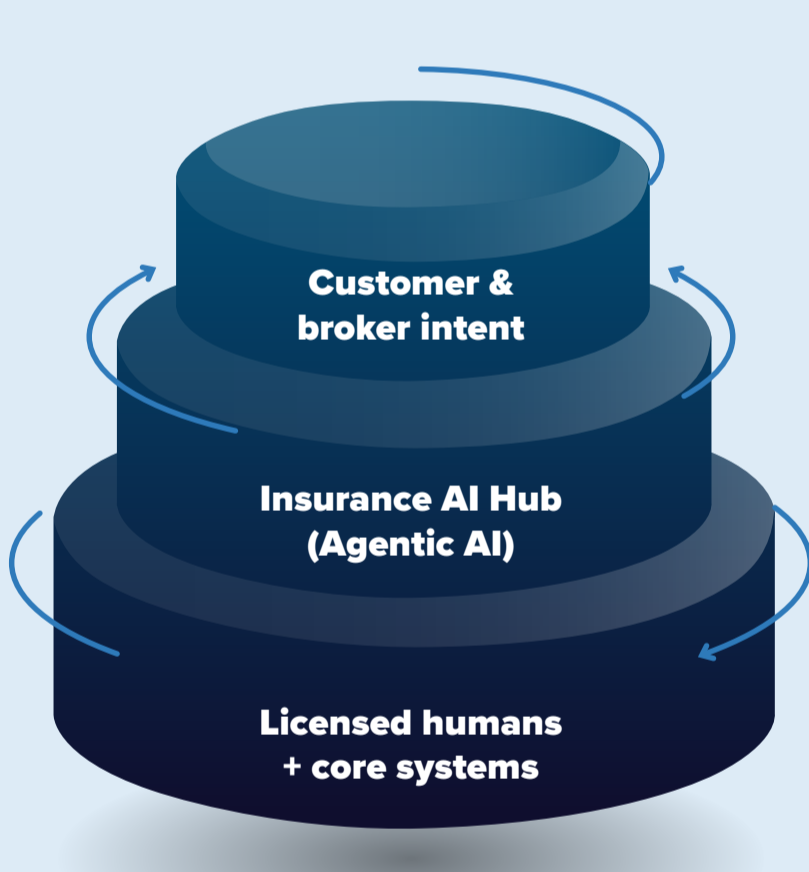
## The Shift

From People-Led Execution to Intent-Led Orchestration

	Old model		New model
1.	Queues	»	Intent signals
2.	SLAs	»	Autonomous agents
3.	Headcount	»	Precision human engagement

The winners engage humans later, smarter, and with context.

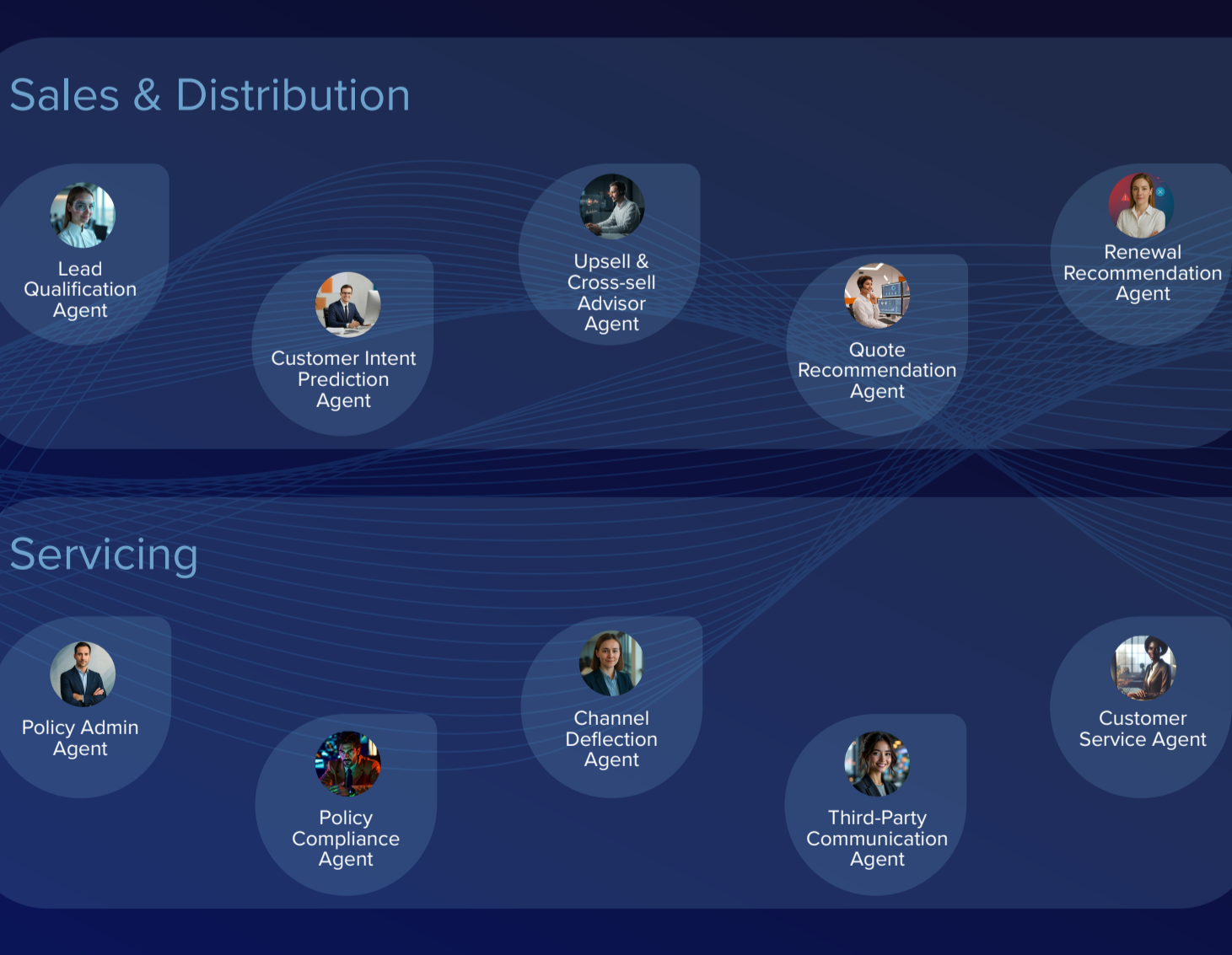
## The New Operating Stack



Humans  
+  
Agentic AI  
+  
Systems

Agentic AI owns the journey.  
Humans own judgment.

## Sutherland Agentic AI in Action



Higher conversion. Faster service.  
No linear cost growth.

The future of P&C sales & service is not human vs AI.  
It's humans, precisely deployed by agentic AI.



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