



XI AZERBAIJAN INTERNATIONAL INSURANCE FORUM .
BAKU

Building the Insurance Professional of Tomorrow

Keynote address by **Namig Khalilov**

Chairman of the Board of Directors, Ateshgah Life Insurance Company

A profession in rapid transformation

Technology, data, artificial intelligence, new risks and rising customer expectations are reshaping how insurers work — and with them, the role of the insurance professional itself.



Artificial Intelligence

Automating routine work and augmenting expert decisions



Data Everywhere

Analytics moving to the centre of underwriting and pricing



New Risks

Cyber, climate and emerging exposures demanding new skills



New Expectations

Customers wanting speed, clarity and personal advice

THE SHIFT

Technical knowledge alone is no longer enough

The deep expertise still matters — but it is now the foundation, not the finish line.

Still essential

- ✓ Underwriting & pricing
- ✓ Actuarial science
- ✓ Claims handling
- ✓ Risk management
- ✓ Reinsurance
- ✓ Legal & compliance

Now equally vital

- ↑ Working with data
- ↑ Digital tools fluency
- ↑ Clear communication
- ↑ Analytical thinking
- ↑ Problem-solving
- ↑ Lifelong adaptability



The most valuable employee is not the one who knows everything today — it is the one who is ready to learn tomorrow.

From documents to advice, trust and support

As insurance grows more complex, customers want more than forms and procedures. They want to be understood — and guided.



Faster service

Quick, responsive interactions at every touchpoint



Clearer explanations

Complex cover translated into plain, simple language



Personal solutions

Advice shaped around each client's real situation



The future professional

combines technical depth with the ability to explain complex issues simply — earning trust, not just processing paperwork.

AI will not replace judgment — it will reshape the work

AI will not replace professionals who understand risk, clients, ethics and judgment. But it will transform many routine tasks.



Analyse information

Surface insight from large, complex datasets



Support underwriting

Inform — not replace — expert decisions



Detect fraud

Flag anomalies faster and more reliably



Streamline claims

Automate handling and lift efficiency

A NEW CORE SKILL

AI literacy belongs in modern insurance education

Not everyone needs to become a programmer or data scientist. But every professional should understand what AI can do, where its limits lie, and how to use it responsibly.



Understand the capability

What AI can realistically do today



Know the limits

Where human oversight remains essential



Use it responsibly

Ethics, fairness and accountability first



Responsible, not replaceable

*Pairing human judgment with machine capability —
the defining literacy of the next decade.*



EMERGING CAPABILITIES

New practical digital skills on the horizon

Professionals will increasingly use AI tools to build simple solutions, automate routine work and test ideas quickly — connecting business knowledge with technology.



AI-assisted development

“Vibe coding” — building simple tools and solutions with AI support



Creating & managing AI agents

Designing assistants that streamline real insurance workflows



Automating routine tasks

Freeing expert time for judgment, advice and relationships

The best professionals will understand insurance deeply and **use technology wisely.**

Professional education as lifelong learning

It cannot be a one-time event that ends with a university degree or a first certificate — it has to become lifelong.



Not a one-time event

A degree or first certificate is the beginning, not the end. Professional education has to be lifelong.



Keeping pace

Lifelong learning means staying current with our own profession as technology moves it forward — the tools, methods and expectations evolving around us.



Continuous at every stage

Learning continues at every stage of a career — not only when something goes wrong, but as a constant.

A message for companies: don't train people only when something goes wrong — make learning part of your culture and strategy.

A learning culture, built over two decades

From the beginning, Ateshgah believed that only a company of well-educated, motivated people can truly succeed.



Early 2000s

Began encouraging employees to pursue Chartered Insurance Institute (CII) qualifications



Since then

Many Atəşgah professionals have earned a range of CII qualifications



Today

Recognised by CII as an International Professional Partner Firm

Building professional standards · a common insurance language · learning from international best practice — for Atəşgah and the wider Azerbaijani market.

It takes an ecosystem to build talent

No single institution can do it alone. Companies, universities and professional bodies each bring something essential.



Universities

Strong academic foundations in economics, finance, law, mathematics, data analysis and risk theory.



Companies

A learning culture tied to business goals — with real experience, mentors, internships and case studies.



Professional bodies

Global standards, structured qualifications, ethics and discipline — like the CII connecting local needs to best practice.

What fades, what becomes vital

↓ Becoming less central

Routine, repetitive work

Simple data entry

Standard document preparation

Increasingly supported by automation and AI

↑ Becoming more valuable

 Professional judgment & ethics

 Complex risk & data interpretation

 Client relationships & teamwork

The future professional won't simply process information — they will interpret it, decide, explain and create value.

How four key roles will change



Actuaries

Working more deeply with data and advanced analytics



Underwriters

Using AI tools — while professional judgment stays decisive



Claims specialists

Combining automation with empathy and fairness



Sales professionals

Becoming trusted advisers who match clients to the right protection

IN SUMMARY

The future of insurance belongs to those who learn, adapt and cooperate

Technical skills remain important — but they must now be carried by a broader foundation:



AI literacy



Digital literacy



Communication



Advisory skills



Ethical values



Adaptability

Invest in lifelong learning today

To build the insurance workforce of tomorrow, we must invest in education today — together with respected international partners such as the Chartered Insurance Institute, in Azerbaijan and across the region.

Thank you for your attention.

Namig Khalilov · Chairman of the Board of Directors, Atəşgah Life Insurance Company