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CAMIC 2026

Six ways mutual insurers can win in the market.

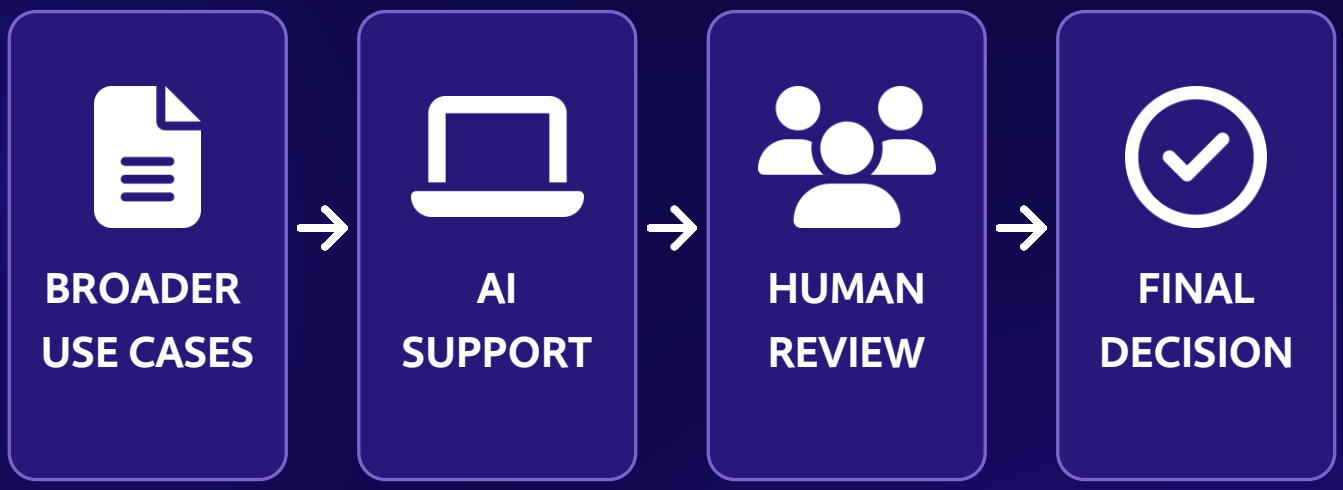
Key takeaways from CAMIC's Annual Conference.

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01

MOVE BEYOND AI EXPERIMENTATION

AI can speed up routine insurance work, but decisions and accountability must remain with people.



BOARD PRIORITY: Define use cases, governance and safeguards first.

02

BUILD CLIMATE RESILIENCE

For smaller mutuals, high geographic concentration increases catastrophe exposure. Diversification and loss prevention can build resilience.

CONCENTRATED EXPOSURE



One event can affect much of the portfolio.

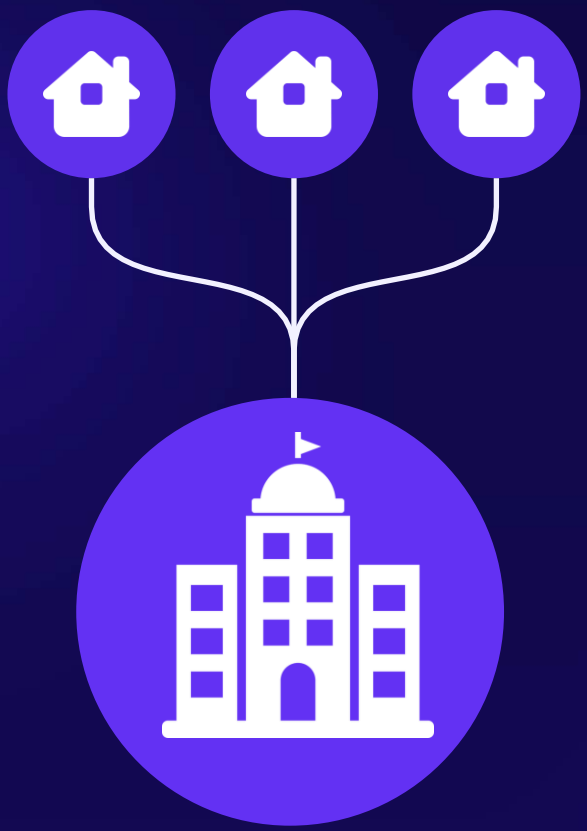
DIVERSIFIED EXPOSURE



Broader spread and CAT prevention helps reduce correlated losses.

03 CONSIDER AMALGAMATION TO GAIN SCALE

Amalgamation can help some mutuals achieve scale, strengthen capital, and increase operational efficiency.



Greater scale
Stronger capital and capacity.

Broader reach
More resilient and competitive.

Operational efficiency
Lower costs and more capability.

04 COMPETE ON PRICE, DIFFERENTIATE WITH MUTUALITY

Mutuals are uniquely positioned to build trust and long-term relationships through their purpose, community focus and member alignment.

As the market consolidates, mutuals need to show brokers value that goes beyond price.



Member alignment

Decisions that prioritize policyholders.



Community impact

Reinvestment in local markets.



Distinct value

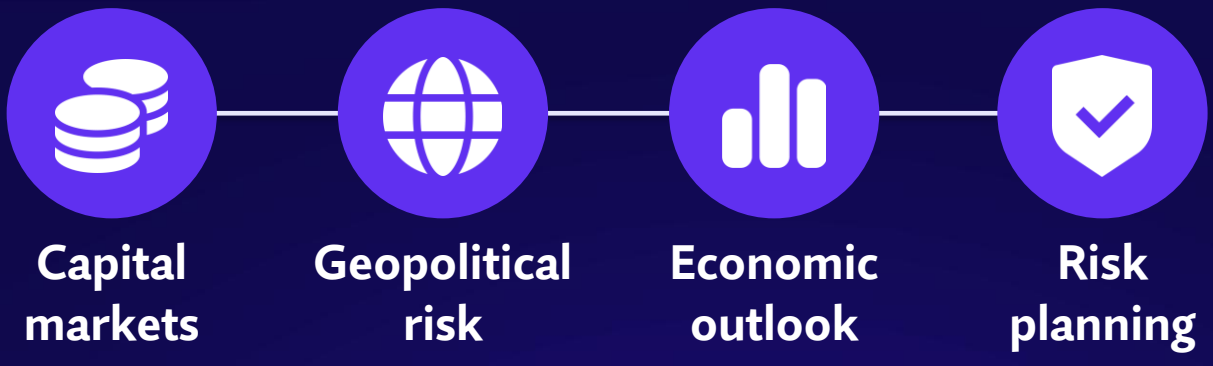
A trusted alternative to stock carriers.

Results: Stronger referrals, retention and differentiation.

05

USE YOUR LONG-TERM EDGE IN UNCERTAIN TIMES

Macroeconomic and geopolitical shifts can create volatility for capital, claims and operations. Scenario planning and a disciplined approach to risk can help mutuals stay resilient.



Mutuals have no short-term shareholder pressure, so they can make more thoughtful, longer-term decisions.

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06 JOIN FORCES TO ACCESS BIG-CARRIER CAPABILITIES

A pooled advisory model can give mutuals access to specialized expertise, technology and resources that are difficult to build alone.



Technology advisory



Data and analytics



Specialist expertise



Operational support

We'd love to help

From growth strategy to identifying priority AI use cases or sorting through a crowded vendor market.

Reach out to us!

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