



ANALYSIS OF AI ADOPTION FOR FINANCIAL DECISION-MAKING IN AVIVA,UK

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RESEARCH AIM

The aim of this study is to critically analyse the adoption of Artificial Intelligence for financial decision-making in Aviva, United Kingdom

RESEARCH OBJECTIVES

- RO1:** To examine the current applications of AI in Aviva, UK.
RO2: To identify the benefits of AI adoption for financial decision-making in Aviva, UK.
RO3: To investigate the challenges and barriers associated with AI implementation at Aviva, UK.
RO4: To explore future trends and opportunities relating to AI adoption in Aviva, UK.

RESEARCH DESIGN

To methodically find and compile previous research that examines the use of AI and the difficulties faced by insurance companies, such as Aviva in the UK, this study uses an SLR technique. This study was carried out according to PRISMA standards which focus on how researchers ensure authenticity and transparency in reporting of SLR (Liberati et al., 2019).

SEARCH STRATEGY

Databases Searched

Scopus

Search Concepts

artificial intelligence, financial decision-making, risk assessment, credit scoring, fraud detection, Aviva, the UK

Inclusion Criteria

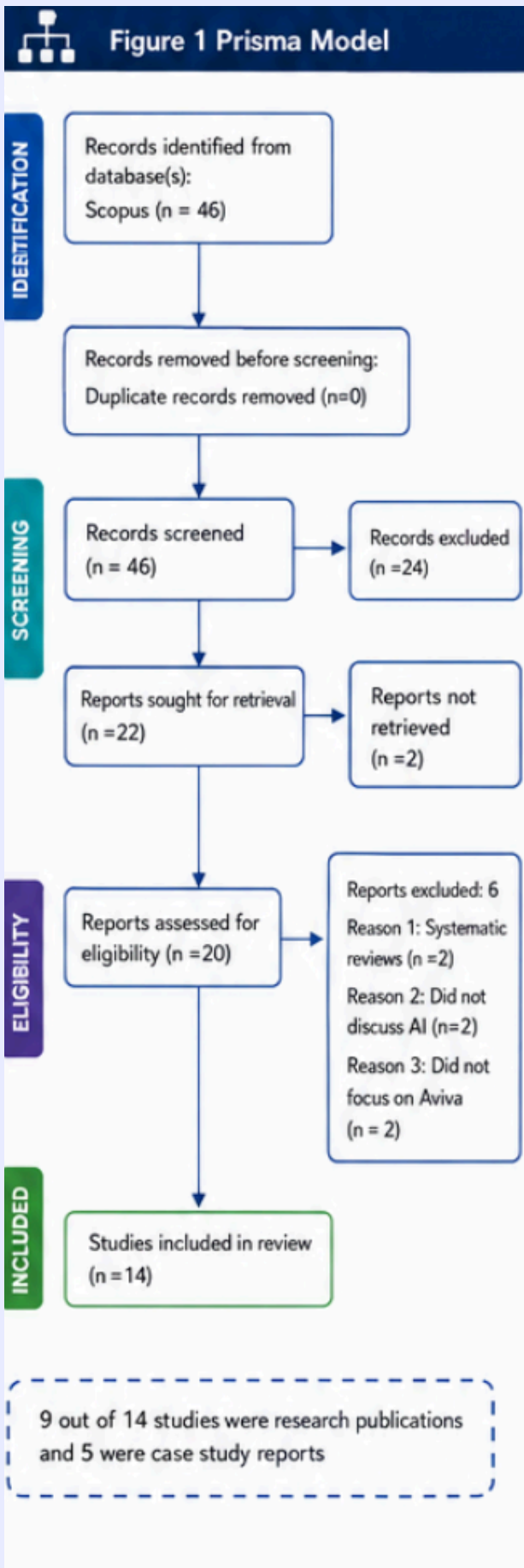
Peer-reviewed articles; studies focused on AI adoption in Aviva; studies examining challenges associated with AI adoption in banking and insurance sector in the UK, reports and case studies related to AI adoption in Aviva

Exclusion Criteria

Non-English studies; dissertations or unpublished theses; studies not specifically focusing on AI adoption, Aviva, and the UK.

Date Range

2016–2026



CONCLUSION

Overall, the study concludes that AI adoption for financial decision-making at Aviva is best characterised as mature and measurably beneficial in its core, transactional claims-processing applications, while remaining considerably less well-evidenced, and potentially less examined, in relation to the organisational and human-centred barriers that the wider literature suggests should accompany any AI deployment of this scale.

THEMES IDENTIFIED

Application of AI in Aviva

FNOL (First Notification of Loss) triage model using NLU to determine liability and flag at-fault patterns; claims "copilot" auto-generating draft reports and suggesting next actions; automated empathetic customer communications; 80+ AI models deployed across the claims domain; natural-language virtual assistant; partnerships with Tesla (self-driving car insurance) and Uber (per-trip cover); Aviva listed as a named "insurance leader" in a general technology-adoption comparison; predictive analytics used to improve claims

Authors

Ali et al. (2025), Shanthi et al. (2026), Zarifis et al. (2019), Shams et al. (2025), Macmillan (2021), Fearn et al. (2023)

Benefits of AI integration

23-day reduction in liability assessment time for complex claims; 30% improvement in claims routing accuracy; 65% reduction in customer complaints; £60m+ saved in 2024 through motor claims transformation; sevenfold increase in internal Net Promoter Score; 2–3% improvement in loss ratio (UK general insurance); tripling of recycled-parts use in auto repairs; doubled employee engagement scores; positioned among AI-leader firms achieving 6.1× the Total Shareholder Return of AI laggards

Authors

Kumar et al. (2019), Shams et al. (2025), McKinsey (2023), Foster (2025), Fatunmbi (2025), Jyothirmay et al. (2026), Fearn et al. (2023)

Barriers and challenges to AI integration

Heavy investment in staff training to work alongside AI; maintenance of "rigorous oversight" to ensure fairness and regulatory compliance; no documented failures, resistance, or unresolved barriers reported for Aviva specifically

Authors

Foster (2025), Ramisetty & Saheb (2025), Chiu (2025), Prajapati (2021),

Future trends and opportunities for AI integration

Positioned within a broader industry shift toward "AI-native transformation" (generative AI, hyper-personalization, proactive risk prevention); framed within "domain-level rewiring" as a strategic imperative, moving toward multi-agent AI systems; categorized as a "same model and value chain but improved by AI" business model, implying incremental rather than transformative future change; "AI as colleague, not replacement" ethos noted as a marker for future change management

Authors

Fearn et al. (2023), Shanthi et al. (2026), McKinsey (2023), Foster (2025)