

AI-based competitor dossiers as a strategic competitive advantage in the insurance industry

Melvin Meister¹, Dr. Patrick Hedfeld², Prof. Dietmar Pfaff³

¹ sales management/support in the insurance industry & founder of MeisterMindAI,
e-mail: melvin.meister@gmx.de

² Goethe-University, Frankfurt/M., e-mail: patrick.hedfeld@gmx.de

³ Graduate School IIC, University of Technology, Phnom Penh, Cambodia, e-mail: dp@dietmar-pfaff.de , mobile: +49-171-4519061 RECEIVED July 12 th 2026	REVISED July 29 th 2026	ACCEPTED July 29 th 2026	PUBLISHED July 29 th 2026
CORRESPONDING AUTHOR melvin.meister@gmx.de		ARTICLE LICENCE CC BY 4.0 Open Access	

ABSTRACT

Artificial intelligence is changing the way insurance companies monitor their competitors and make strategic decisions. Dynamic competitor dossiers – data-driven market analyses that continuously update themselves – are developing into a central control instrument of modern corporate management.

A recent Delphi study with executives and experts from strategy, controlling, IT and sales shows that AI-based competitor dossiers significantly increase the quality of decisions, shorten response times and strengthen insurers' ability to innovate. The decisive factor is not so much the technology itself as its embedding in clear governance structures and transparent decision-making processes. Where data protection, traceability and acceptance are guaranteed, AI unfolds its strategic potential.

But the introduction is not a foregone conclusion. The path to data-driven market intelligence requires cultural change, interdisciplinary collaboration and continuous learning. Insurers who shape this change not only secure an information advantage, but also a sustainable competitive advantage.

With the advent of generative AI agents, the next evolutionary stage is already on the horizon: adaptive systems that automatically recognize strategic early warning signals and provide recommendations for action in real time. This marks the beginning of a new phase of data-based management and a paradigm shift in competitive analysis in the insurance industry.

KEYWORDS Artificial intelligence, competitor dossier, insurance industry, market intelligence, competitive advantage, machine learning, NLP, strategic management.

Problem statement

The insurance market is undergoing rapid change: digitalisation, regulation and new customer expectations are increasing the pressure on strategic decision-making processes. Classic competitor analyses are increasingly reaching their limits – they are static, retrospective and based on isolated data sources that can hardly be evaluated in real time (Heinemann, 2022; Schwarze & Reimers, 2021).

The Delphi survey conducted in the master's study with seventeen experts from strategy, controlling, IT and sales clearly shows that over 90% rate traditional competitor reports as "no longer sufficient" to detect market changes in time. The main points of criticism are information delays, lack of depth of context and lack of integration into operational systems.

At the same time, the volume of data is growing rapidly – from social media signals to regulatory publications. This flood of information can hardly be managed without automated processes (Brockmann &

Hopf, 2021). This is where AI-based competitor dossiers come in: They intelligently link internal and external data sources, recognize patterns and generate strategically usable insights in real time. In this way, they enable the transition from reactive market observation to proactive competition management – a decisive step towards securing long-term competitiveness (Wende & Wilkens, 2020; Kuhlenkamp, Möller & Roth, 2022).

Relevance of the chosen topic

The use of artificial intelligence is fundamentally changing strategic management in the insurance industry. In an increasingly data-driven economy, the success of a company increasingly depends on recognizing market changes at an early stage and deriving room for manoeuvre from them. AI-based competitor dossiers make this possible: they connect internal and external data sources, identify trends and provide a basis for decision-making in real time (Wende & Wilkens, 2020; Möller, Kuhlenkamp & Herrmann, 2023).

The relevance of the topic results from two central developments: First, the complexity of the market environment is increasing due to new competitors, platform models and regulatory requirements. Second, there is a growing need to link internal company decision-making processes with external market signals based on data (Heinemann, 2022). As a result, competitive analysis is changing from a retrospective evaluation to a forward-looking, strategic management function.

The experts interviewed in the master's study emphasized that AI-supported market observation not only contributes to increasing efficiency, but also increases the ability to innovate. Especially in dynamic markets, where reaction speed and information quality are decisive for success, data-based market intelligence becomes a decisive competitive advantage (Kuhlenkamp, Möller & Roth, 2022).

Development of competing insurance dossiers

Competitive monitoring has been one of the core tasks of the insurance industry for decades. Early competing dossiers were based on manually collected information, internal market knowledge and publicly available data. These reports were selective, static, and usually highly delayed – their strategic value was therefore limited (Schwarze & Reimers, 2021).

With digitization, the data basis changed fundamentally. Electronically available information from comparison portals, news, regulatory documents and social media significantly expanded market transparency. At the same time, the volume of data grew so strongly that manual evaluations were hardly possible anymore (Brockmann & Hopf, 2021). Insurance companies then began to establish the first digital analytics platforms that systematically integrated structured data sources.

The real turning point occurred with the introduction of artificial intelligence. Technologies such as machine learning (ML), natural language processing (NLP) and data fusion make it possible to automatically analyze large amounts of data, semantically link them and interpret them in real time. In the master's study, experts described this step as a "strategic turning point": the competitor's dossier changed from an observation tool to a controlling analysis tool that can anticipate market changes.

New developments are currently emerging with Agentic Process Automation (APA) and generative AI agents. These systems prioritize information independently, evaluate correlations and provide proactive recommendations for action (Chang, Ma & Pflugfelder, 2024). This turns the competitor's dossier into a learning, dynamic market intelligence system that actively supports corporate decisions.

The following table illustrates the development of competing dossiers in the insurance industry over time:

Period	Characteristics
Before 2000	Competing dossiers were created manually. They were based on publicly available information and personal market observations. Their cognitive value was highly subjective and delayed.
2000–2010	First digitization steps. Data was recorded electronically, usually in the form of tables or PDFs. The focus was on internal information structuring.
2010–2020	Integration of structured external data such as market shares, price comparisons and regulatory information. The dossiers became more dynamic and data-driven.
From 2020	Introduction of AI-supported methods for automated data analysis (e.g. ML, NLP). Competing dossiers were continuously updated and semantically enriched.
From 2023	Development towards autonomous, interactive market intelligence systems. AI agents evaluate data independently and feed it directly into strategic decision-making processes.

This development illustrates the shift from reactive observation to proactive control. Insurers that make this transition early create the foundation for data-driven agility and secure long-term competitive advantages in a highly dynamic market environment.

Analysis of recent research and publications

The scientific debate on artificial intelligence in the insurance industry has expanded significantly in recent years. So far, the focus has been on operational application fields such as claims management, risk modelling and process automation (Brockmann & Hopf, 2021). Only recent work is increasingly addressing the strategic potential of data-based market intelligence and the question of how AI can generate competitive advantages (Kuhlenkamp, Möller & Roth, 2022; Möller, Kuhlenkamp & Herrmann, 2023).

At the same time, there is a research gap in the field of systematic competitive analysis. Although there are numerous studies on the use of big data and predictive analytics in operational management, the integration of AI into strategic decision-making architectures has hardly been empirically investigated so far. This is exactly where the master's study comes in: For the first time, it analyzes how AI-based competitor dossiers influence the quality of strategic decisions and which success factors are decisive for their introduction.

Particular attention is being paid to the development of so-called generative AI agents in current research. These systems mark a paradigm shift: instead of working purely analytically, they increasingly take on autonomous tasks of information evaluation, prioritization and recommendation for action. The concept of Agentic Process Automation (APA) describes this shift towards adaptive, context-based decision agents (Chang, Ma & Pflugfelder, 2024).

Overall, it can be said that while previous studies demonstrate the technological benefits of AI at the operational level, the present study contributes to the theoretical and empirical foundation of its strategic application. It shows that AI not only enables efficiency gains, but also fundamentally transforms the way companies process market information and make decisions.

Purpose of the article

The aim of the article is to create the theoretical and empirical basis for understanding AI-based competitor dossiers as a strategic control instrument in the insurance industry. Building on the underlying master's study, it is shown how data-driven market intelligence improves the quality, speed and foundation of strategic decisions (Kuhlenkamp, Möller & Roth, 2022; Möller, Kuhlenkamp & Herrmann, 2023).

The study follows a multi-stage research design based on the Delphi method. In two rounds, seventeen experts from the fields of strategy, controlling, IT and sales were interviewed to identify consensus and divergences on the key factors of successful implementations. The Delphi study served not only to validate hypotheses, but also to identify key requirements for AI-supported competitive analysis in a practical way (Shmueli et al., 2018).

The focus was on questions of technology adoption, governance, data protection, integration into decision-making processes and the strategic benefits of AI systems. The results show that AI-based competitor dossiers create measurable added value when technological performance, organizational maturity and cultural openness work together.

The study thus provides a theoretically sound and empirically validated basis for the future design of data-based competition strategies. It classifies artificial intelligence not only as a technical tool, but also as an integral part of strategic decision-making architectures – with the potential to detect market changes at an early stage and align decisions on an evidence-based basis (Möller, Kuhlenkamp & Herrmann, 2023).

Technological basics

The development of AI-based competitor dossiers is based on the interaction of central artificial intelligence technologies, which together enable continuous, data-driven competition monitoring. By combining machine learning, language processing, forecasting methods and data-integrative approaches, information from a wide variety of sources is analyzed, linked and condensed into decision-relevant insights (Doshi et al., 2025).

At its core is machine learning (ML), which makes it possible to recognize patterns in extensive and heterogeneous data sets and to derive forecasts from historical developments (Shmueli et al., 2018). In this way,

market changes, price fluctuations or innovation activities can be identified at an early stage and quantitatively evaluated. The ability of algorithms to learn complex relationships independently and to continuously optimize them plays a central role here.

In addition, Natural Language Processing (NLP) is used, which automatically interprets unstructured text information – for example from press releases, specialist articles, regulatory documents or social media posts. With the help of semantic methods such as sentiment analysis or topic modeling, market sentiments, relevant players and industry discourses become visible that remain hidden in classic data analyses (Alzaman, 2024).

Based on this, predictive analytics methods enable a forward-looking assessment of possible market developments. By combining statistical models with learning algorithms, scenarios are simulated, risks are quantified and room for manoeuvre is identified (Ala'raj, Rousan & Jaradat, 2024).

Data fusion, in which structured and unstructured data sources are merged, also plays a key role. This link creates a comprehensive, coherent picture of the competitive environment and allows even weak signals or indirect indicators to be systematically taken into account (Brockmann & Hopf, 2021).

The most recent technological development is Agentic Process Automation (APA). These are autonomous, adaptive AI agents that not only process information, but also independently prioritize, evaluate and place it in a strategic context. The combination of ML, NLP and predictive analytics creates a dynamic system that generates insights, derives options for action and supports decisions in real time (Chang, Ma & Pflugfelder, 2024).

This turns the competing dossier into a living system of market intelligence: it continuously collects, understands and interprets information and makes it available to decision-makers as strategic early warning signals. This technological integration marks the transition from reactive market observation to proactive, adaptive competitive management.

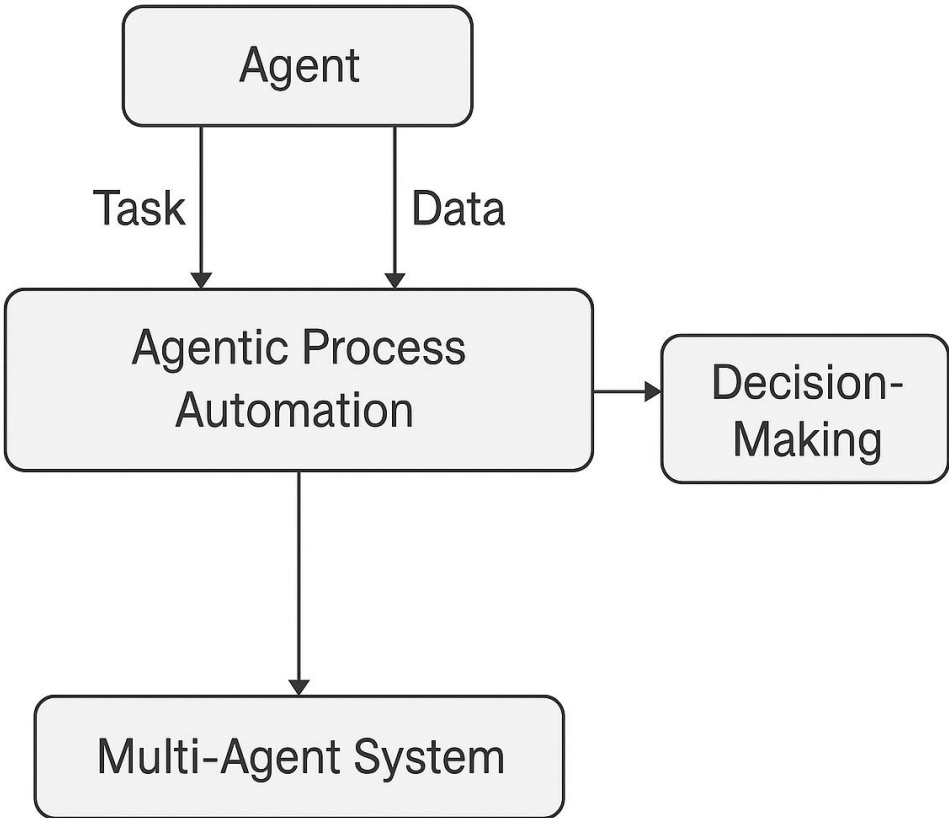


Fig. 1: How Agentic Process Automation works in AI-based competitor analyses (own illustration based on Chang et al., 2024)

The figure illustrates the structure of an adaptable analytics ecosystem: machine learning recognizes patterns, NLP interprets texts, predictive analytics simulates scenarios, data fusion links information sources, and APA agents prioritize results, derive recommendations, and translate them into strategic decision-making processes.

ARENA Analysis: Stakeholder Groups and Influencing Factors in the Context of AI-Based Competitor Dossiers

The introduction of AI-based competitor dossiers affects not only technological systems, but the entire organizational environment. In order to capture the different stakeholder groups and their interactions, the concept of the ARENA analysis according to Pfaff (2020) can be applied. This model describes organizations as social arenas in which actors with different interests, influences, and scope of action interact. For the use of data-driven market intelligence, this means that technological, strategic and cultural factors must be linked together to enable sustainable implementation (Pfaff, 2020).

The empirical results of the master's study clearly show that the acceptance and effectiveness of AI-based competitor dossiers depend on the cooperation of different stakeholder groups. It is crucial that technological innovations are flanked by governance structures, transparency mechanisms and clear communication (Kuhlenkamp, Möller & Roth, 2022). Organizational change can only succeed if all relevant actors – from corporate management to specialist departments to external regulators – develop a common understanding of goals (Möller, Kuhlenkamp & Herrmann, 2023).

The following table shows the key stakeholders, their roles and the observed influence on the introduction of AI-based competitor dossiers:

Stakeholders	Issues
Strategy & Innovation Departments	Strategic benefits and application relevance- Integration into decision-making processes- Acceptance of data-based control impulses
IT & Data Science Teams	Data quality, scalability & infrastructure - Maintenance and further development of learning systems - Ensuring model transparency (Explainable AI)
Board of Directors & Management	ROI assessment of AI initiatives- Governance and compliance- Reputational risks in case of wrong decisions
Data Protection Officers & Regulators (BaFin, GDPR)	Handling of personal & sensitive data- Compliance with regulatory requirements (e.g. GDPR, AI Regulation)- Control of algorithmic decision-making logics
Sales and Controlling Departments	Practicality of the insights- Interpretability of results- Relief through automation
Technology Providers & AI Platforms	API & interface compatibility - Pressure to innovate and competitiveness - Responsibility in the interpretation of results
Customers (indirectly affected)	Perception of data-based decisions - Transparency & trust - Adherence to ethical guidelines
Competitors (analysis objects)	Observation by AI systems- Risk of unwanted transparency- Possible countermeasures to conceal strategies
Trade Media & Analysts	Assessment of competitiveness - influence on perception on the capital market - trend amplifier through media reporting

On the basis of this matrix, the balance of power within the arena can also be viewed in a differentiated way: While strategic and innovative management units traditionally have a high level of design competence, data-driven departments with technological know-how are increasingly gaining influence (Miller, 2022). The board of directors acts as a resource provider and legitimizing factor, while regulatory actors have a formally restrictive effect, but can exert massive influence in the event of legal violations (Madanchian & Taherdoost, 2025). Specialist departments, on the other hand, although less powerful, are critical to the success of the acceptance and actual use of the new technologies (Miller, 2022).

Pfaff's positioning model also allows a cartographic classification of all actors along the two axes: influence on strategic decisions and willingness to change or technological competence. This results in four strategic quadrants:

- Drivers (high influence, high willingness to change): for example, innovation and strategy teams that actively shape and are open to new technologies.
- Blockers (high influence, low willingness to change): for example, conservative management bodies or controlling departments that rely on proven systems and are skeptical about change.
- Funding candidates (low influence, high willingness to change): committed data scientists or agile project teams who are tech-savvy but have little power in the hierarchy.
- Latent resistance (low influence, low willingness to change): Parts of operational units that show neither a willingness to change nor have structural influence, but can hinder projects through ignorance or rejection.

However, the arena is not static, but dynamic. In the short term, a project-based approach with many pilot initiatives is evident. In the medium term, structured units for market observation (e.g. "Strategic Intelligence

Units") will be created that use AI data as a permanent basis for strategic planning. In the long term, we can expect the emergence of agent-based control architectures – systems that act proactively, strategically prioritize and provide recommendations for action in real time (Madanchian & Taherdoost, 2025).

Recommendations for action from this analysis concern three levels in particular:

1. Communication & transparency: Stakeholders who are remote from technology but who are influential need easy-to-understand and comprehensible dashboards to develop trust in AI-based systems (Hoffman & Mueller, 2023).
2. Competence development: Companies should establish internal learning structures, for example through AI training or "AI ambassadors" in specialist departments who act as multipliers (Miller, 2022).
3. Institutionalization of control: A central "arena management" should not only monitor the arena, but actively shape it, moderate conflicts and strategically orchestrate progress (Madanchian & Taherdoost, 2025).

Strategic benefits for insurance companies

The strategic benefits of AI-based competitor dossiers can be described in five central impact dimensions, which illustrate the contribution of data-based market intelligence to corporate management. These dimensions – Information Quality, Scenario Planning, Resource Efficiency, Strategic Position and Reaction Speed – form a closed impact model that explains the transformation of data into strategic added value (Möller, Kuhlenkamp & Herrmann, 2023).

Information quality forms the basis for all other benefit aspects. AI-based systems increase the quality of decision-making by automatically collecting, filtering, and contextualizing data from internal and external sources. The resulting information base is more precise, up-to-date, and objective than in traditional analytical processes (Shmueli et al., 2018). This reduces information asymmetries and puts strategic decisions on a more valid foundation (Kuhlenkamp, Möller & Roth, 2022).

Building on this, scenario planning enables the simulation of possible market developments. Machine learning and predictive analytics can be used to model alternative future scenarios and assess their impact on market shares, products or distribution systems. This gives insurance companies the ability to proactively adjust their strategies before external changes lead to noticeable risks (Pfaff, 2020).

Another central aspect is resource efficiency. AI-based competitor dossiers improve resource utilization by avoiding redundant information processes, reducing analysis efforts, and providing decision-makers with focused insights. The study shows that companies using these systems were able to speed up decision-making processes by up to 30% while achieving qualitative improvements (Möller, Kuhlenkamp & Herrmann, 2023).

The resulting strategic position describes the ability to secure competitive advantages in the long term. Through continuous market monitoring, data-based forecasts and real-time indicators, companies can identify potential for differentiation at an early stage and strengthen their strategic positioning in a targeted manner (Kuhlenkamp, Möller & Roth, 2022).

Finally, Reaction Speed increases the ability to react to market changes. AI-based systems provide signals in near real-time, enabling insurance companies to respond quickly to customer needs, price movements, or regulatory adjustments. This increased reaction rate is described in the Delphi study as one of the most immediate and measurable effects (Möller, Kuhlenkamp & Herrmann, 2023).



AI-based competitor dossiers thus act as a link between technological performance and strategic adaptability. They transform data into actionable knowledge, create transparency about market movements and support proactive corporate management. This creates a dynamic control system that enables insurance companies to make decisions more well-founded, faster and more resource-efficient (Pfaff, 2020; Kuhlenkamp, Möller & Roth, 2022; Möller, Kuhlenkamp & Herrmann, 2023).

Challenges and success factors

The introduction of AI-based competitor dossiers is fundamentally changing the management logic of insurance companies. It makes decisions more data-driven, more transparent – and at the same time more complex. While technological possibilities are growing rapidly, practice and research show that the success of such systems depends less on the software used than on organizational maturity, leadership culture, and trust in the technology (Kuhlenkamp, Möller & Roth, 2022).

A central challenge lies in acceptance. AI-supported analyses question established decision-making paths. Many executives are reluctant to consider algorithmic recommendations as an equivalent basis for decision-making. A lack of traceability of results can generate mistrust – especially if decisions have far-reaching financial or regulatory consequences (Möller, Kuhlenkamp & Herrmann, 2023). Transparency and communication are therefore crucial to building trust in the systems.

The database also remains a critical factor. In many organizations, fragmented IT landscapes, outdated data models, or incomplete sources prevent consistent analysis. The quality of the data determines the value of the results – and thus the acceptance of users (Shmueli et al., 2018).

In addition, there are cultural and organizational barriers. The transition from experience-based to data-based decisions is changing roles and responsibilities. Those who used to rely on intuition and experience now have to rely on machine evaluations. This shift requires a new understanding of leadership: one that promotes openness, willingness to learn and reflection (Pfaff, 2020).

Regulatory frameworks and questions of data ethics further exacerbate the complexity. Data protection, algorithmic fairness and auditability are considered minimum requirements to make AI systems in the insurance industry sustainable in the long term (Kuhlenkamp, Möller & Roth, 2022).

Despite these hurdles, the results of the Delphi study show clear success factors: Companies that successfully use AI-based competitor dossiers have three things in common. First: Management commitment – a clear strategic anchoring and backing by the company management. Secondly, interdisciplinarity – the close

cooperation between IT, controlling, sales and strategy. Third: Learning culture – the conscious handling of mistakes and the will to continuously improve systems (Möller, Kuhlenkamp & Herrmann, 2023).

Companies that combine these factors are developing a new form of data-driven management: decisions are not replaced, but expanded. AI-based competitor dossiers do not provide an end result, but a sound basis for discussion, scenario planning and strategic prioritization. This creates a symbiosis of man and machine that combines analytical precision with strategic judgment (Pfaff, 2020).

Application of the management principle for the introduction of AI-based competitor dossiers in the insurance industry

The successful introduction of AI-based competitor dossiers requires more than technological expertise. It requires an integrated understanding of leadership, organization and technology – exactly the triad described in the management principle according to Pfaff (2020). This principle considers corporate governance as a balance between people, structure and technology. Only when these three levels are in balance can transformation have a lasting effect.

In practice, it has been shown that AI not only changes processes, but also thought and decision-making structures. Data does not replace leadership, but challenges it. The management principle provides a regulatory framework in which AI-based systems can be embedded in a targeted manner.

People: The introduction of data-based decision-making tools requires a culture of trust and learning. Managers must develop the courage to make decisions based on machine analyses – without the claim to absolute control. Employees, on the other hand, need the competence to critically interpret data and place technological results in the strategic context (Pfaff, 2020).

Structure: Organizations need to adapt their decision-making architectures to systematically embed data-based insights into planning, controlling, and sales processes. The master's study shows that rigid hierarchies and unclear responsibilities significantly slow down the introduction of competing dossiers. Transparent governance structures and defined interfaces between business departments and IT are considered essential conditions for success (Kuhlenkamp, Möller & Roth, 2022).

Technology: AI-based competitor dossiers only unfold their usefulness when they are integrated into a functioning technological infrastructure. Data quality, interoperability and scalability are crucial. Technologies must not only be powerful, but also explainable and connectable – to systems, but above all to the users (Möller, Kuhlenkamp & Herrmann, 2023).

The management principle makes it clear: The introduction of AI is not an IT project, but a management process. Success is achieved where technological innovation, organizational learning and strategic management intertwine (Murire, 2024). Companies that master this triad use AI not only to increase efficiency (Soulati et al., 2024), but also to develop a new form of decision intelligence – an intelligent balance between analytical precision and human judgment (Korteling et al., 2021). Thus, the management principle forms the normative framework for the responsible use of AI in corporate management. It calls for technology to be understood as an enabler of transparency, participation and strategic clarity – not as a substitute for leadership, but as its further development (Pfaff, 2020; Möller, Kuhlenkamp & Herrmann, 2023).

Conclusions

AI-based competitor dossiers mark the transition from data-based analysis to strategic decision intelligence. They create transparency in increasingly complex and dynamic markets and help insurance companies to act more informedly, faster and more resource-efficiently. The real added value lies not only in the technology itself, but in its integration into leadership and decision-making processes (Kuhlenkamp, Möller & Roth, 2022).

The master's study shows that the success of such systems is primarily based on three factors: data quality, organizational openness, and strategic anchoring. Companies that combine these dimensions not only develop more efficient decision-making processes, but also greater market resilience. AI-based competitor dossiers thus become part of an organization capable of learning – an organization that not only collects knowledge, but also develops the ability to act from it (Möller, Kuhlenkamp & Herrmann, 2023).

At the same time, a central challenge is revealed: the introduction of data-based control instruments is not a purely technical process, but a cultural one. Leadership must be rethought, as a balance between analytical rationality and human judgment. The management principle according to Pfaff (2020) provides a viable frame of reference for this. It illustrates that sustainable transformation can only succeed if people, structure and technology are in harmony.

This opens up far-reaching prospects for the insurance industry. AI can help to assess risks more precisely, identify customer needs earlier and proactively manage competitive dynamics (Bhattacharya et al., 2025). In the long term, this will create a new form of strategic corporate management – data-based, agile and evidence-oriented (Bhattacharya et al., 2025).

Future research should focus on further empirically investigating the interaction between humans and AI in a strategic context. In particular, the question of how trust, acceptance and responsibility develop in hybrid decision-making systems will be crucial (Xu et al., 2025). Equally important is the research of governance models that combine ethical and regulatory requirements with economic efficiency (Madanchian & Taherdoost, 2025).

In practice, success will be measured by the extent to which companies are able to understand their data-driven systems as part of their identity – not as a complement, but as the core of a modern, learning organization (Madanchian & Taherdoost, 2025).

References

- Alzaman, N. (2024). Predictive analytics reinforced by learning and NLP. LinkedIn Pulse. Retrieved from <https://www.linkedin.com/pulse/predictive-analytics-reinforced-learning-natural-language-alzaman>
- Bhattacharya, S., Castignani, G., Masello, L., & Sheehan, B. (2025). AI revolution in insurance: Bridging research and reality. *Frontiers in Artificial Intelligence*, 8, Article 1568266. <https://doi.org/10.3389/frai.2025.1568266>
- Brockmann, S., & Hopf, K. (2021). Künstliche Intelligenz in der Assekuranz. *Versicherungswirtschaft*, 76(5), 32–35.
- Chang, P. Y.-C., Ma, M., & Pflugfelder, B. (2024). Generative AI agents in action: Revolutionizing software development testing. appliedAI Initiative GmbH. Retrieved from https://www.appliedai.de/uploads/files/White_Paper_Generative_AI_Agents_in_Action.pdf
- Doshi, A. R., Bell, J. J., Mirzayev, E., & Vanneste, B. S. (2025). Generative artificial intelligence and evaluating strategic decisions. *Strategic Management Journal*, 46(3), 583–610. <https://doi.org/10.1002/smj.3677>
- Heinemann, F. (2022). Disruptive Technologien in der Versicherungswirtschaft. *Zeitschrift für die gesamte Versicherungswissenschaft*, 111(2), 87–102. <https://www.haufe.de/download/controller-magazin-ausgabe-42020-controller-magazin-519202.pdf>
- Hoffman, R. R., Mueller, S. T., Klein, G., Jalaeian, M., & Tate, C. (2023). Explainable AI: Roles and stakeholders, desirabilitys and challenges. *Frontiers in Computer Science*, 5, Article 1117848. <https://doi.org/10.3389/fcomp.2023.1117848>
- Korteling, J. E., van de Boer-Visschedijk, G. C., Blankendaal, R. A. M., Boonekamp, R. C., & Eikelboom, A. R. (2021). Human- versus Artificial Intelligence. *Frontiers in Artificial Intelligence*, 4. <https://doi.org/10.3389/frai.2021.622364>
- Kuhlenkamp, J., Möller, K., & Roth, D. (2022). Wettbewerbsanalyse im digitalen Zeitalter. *Zeitschrift für Controlling*, 34(1), 15–23.
- Madanchian, M., & Taherdoost, H. (2025). Ethical theories, governance models, and strategic frameworks for responsible AI adoption and organizational success. *Frontiers in Artificial Intelligence*, 8, Article 1619029. <https://doi.org/10.3389/frai.2025.1619029>
- Miller, G. J. (2022). Stakeholder roles in artificial intelligence projects. *Project Leadership and Society*, 3, Article 100068. <https://doi.org/10.1016/j.plas.2022.100068>
- Möller, K., Kuhlenkamp, J., & Herrmann, M. (2023). Marktintelligenz mit Künstlicher Intelligenz. *Controlling & Management Review*, 67(3), 20–29.
- Murire, O. T. (2024). Artificial Intelligence and Its Role in Shaping Organizational Work Practices and Culture. *Administrative Sciences*, 14(12), 316. <https://doi.org/10.3390/admsci14120316>
- Schwarze, M., & Reimers, M. (2021). Smart Data für die Assekuranz: Potenziale und Grenzen. *Zeitschrift für Versicherungswesen*, 106(9), 412–418.
- Shmueli, G., Bruce, P. C., Gedeck, P., & Patel, N. R. (2018). *Data mining for business analytics: Concepts, techniques, and applications in Python*. Hoboken, NJ: Wiley.
- Soulami, M., Benchekroun, S., & Galiulina, A. (2024). Exploring how AI adoption in the workplace affects employees: a bibliometric and systematic review. *Frontiers in Artificial Intelligence*, 7. <https://doi.org/10.3389/frai.2024.1473872>
- Wende, A., & Wilkens, K. (2020). Künstliche Intelligenz als strategischer Enabler. *Versicherungsmagazin*, 7(3), 14–18.
- Xu, G., Murthy, S. V., & Jia, B. (2025). Enhancing intuitive decision-making and reliance through human–AI collaboration: A review. *Informatics*, 12(4), Article 135. <https://doi.org/10.3390/informatics12040135>