ATTENSI

White paper

95% Less Training Time. Sharper Underwriters.

How Hiscox replaced 60 hours of classroom training with a 3-hour simulation — and got better results.

As featured in ***GARTNER***

Executive Summary

In an era of rising regulatory complexity and accelerating market disruption, financial services organizations face a critical skills gap challenge: how to equip specialist professionals with the judgment, confidence and communication skills they need without pulling them away from revenue-generating work for weeks at a time.

This white paper examines how game-based training can address skills gaps with a real life lens on Hiscox as a case study illustration. Hiscox is one of the world's leading specialist insurers.

This case study examines their partnership with Attensi, the world's leading gamified training and simulation platform, to replace 60 hours of classroom-based underwriter training with a three-hour game-based simulation program.

The paper explores the mechanisms that enabled Hiscox to achieve a 95% reduction in training time, while simultaneously improving learner confidence, knowledge retention and stakeholder communication skills.

We also explore how artificial intelligence is now transforming the next generation of simulation-based training: dramatically compressing development timelines, enabling deeply personalized learning journeys connected to core enterprise systems, and powering continuous, embedded skills assessments that replace point-in-time evaluations with real-time competency intelligence.

The Challenge:

Training specialist professionals at scale

Hiscox underwrites a diverse and complex portfolio of risks—from oil refineries and kidnap-and-ransom to professional liability and cyber exposure.

The company's underwriters are expected not merely to survive in high-pressure environments, but to thrive: making sound judgment calls on multi-million-pound risks while maintaining trusted relationships with brokers, claims teams and senior leadership.

As Hiscox grew from 400 to 3,500 employees, the traditional classroom model buckled under its own weight. Training that once worked for a small cohort could not scale across a globally distributed workforce without enormous cost in travel, time away from production, and inconsistency in delivery.

Hiscox identified four strategic priorities for their training transformation:

- Establish measurable knowledge retention — moving beyond attendance metrics to genuine competency tracking
- Dramatically reduce the time required to complete training — minimising disruption to underwriting activity
- Increase scalability and consistency — delivering the same quality of training globally, without reliance on in-person facilitation
- Create a realistic practice environment — giving underwriters the opportunity to rehearse critical decision-making in true-to-life scenarios

The Insurance Industry's Training Crisis

Hiscox's challenge is not unique. Across the insurance sector, the gap between the skills organizations need and the training models they rely on is widening — with measurable consequences.

The talent pressure is acute.

The US Bureau of Labor Statistics estimates that 400,000 insurance professionals plan to leave the industry by end of 2026, with half the workforce expected to retire within the next decade.

Carriers are racing to onboard and upskill new hires while institutional knowledge can still be transferred — but the tools they're using were not built for that pace.

The cost of a slow ramp is significant. New insurance producers typically take 12 to 18 months to reach full productivity. For underwriters specifically, the standard expectation is up to 12 months of supervised work before independent operation.

Every month of delayed competence represents real lost revenue and real risk exposure.

The traditional training model is part of the problem.

The standard approach — a two-week classroom session, followed by shadowing — delivers information retention that drops by up to 70% within days.

Organizations with formal, structured onboarding reach full productivity 6 to 9 months faster than those relying on ad-hoc methods, yet 60% of employers still lack onboarding milestones or measurable goals entirely.

The industry has already started recognizing this. 48% of insurance companies have incorporated gamification into their training programs, and 75% plan to enhance their digital learning platforms — but adoption of simulation-based practice, where knowledge is converted into judgment through repetition, remains nascent.

The scale of the opportunity is clear: structured onboarding that combines measurable competency tracking with realistic practice environments has been shown to improve new hire retention by 82% and accelerate time to productivity by over 70% compared to conventional programs.

The question for insurance leaders is not whether to modernize training. It is how to do it without pulling specialist professionals away from revenue-generating work for weeks at a time.

Insurance Industry Benchmark

The gap between how long training takes - and how long it needs to

60 hours — **Industry standard training time**
Typical ramp time for new insurance producers using classroom and shadowing models

95% reduction in training time

3 hours — **Hiscox + Attensi training time**
Replacing 60 hours of classroom-based underwriter training - with better outcomes

85%
of learners felt more confident as underwriters after completing the program

4X
average voluntary replays per module - learners returned without being required to

400K
insurance professionals expected to leave the industry by end of 2026 - making fast ramp-up critical

sources: US Bureau of Labor Statistics; superagent AI / insurance industry research 2025; Hiscox x Attensi program data

The Solution: Gamified Simulation Training

Working in close partnership with Attensi, Hiscox developed what became the world's first insurance training simulator for underwriters.

The program combined Attensi Workflow simulations— a day-in-the-life simulation that takes decisions made across dialogues, research & everyday choices and allows learners to see the outcomes of those in real time — with Attensi Skills.

The learning journey in the Engage LXP guided individuals through their learning pathways, personalizing the experience and saving time.

A Comprehensive Learner Journey

Rather than a single-format experience, the program was structured as a multi-modal learner journey targeting Band 2 underwriters.

Each element served a distinct pedagogical purpose:

+ Video introductions from senior stakeholders at Hiscox, anchoring the training in organizational context and leadership expectations
+ Skills minigames to build and test technical underwriting knowledge through rapid, repeatable game mechanics
+ Excel-based case studies that underwriters downloaded and worked through, mirroring the analytical work of their day-to-day role
+ Learning journeys in the Engage LXP that allowed people to self-guide their learning journey, and save significant time
+ Realistic simulations featuring realistic dialogues with brokers and the Chief Underwriter, directly tied to the case study scenarios
+ Optional e-learning modules for those who wanted to deepen their understanding further

The Power of a Safe Place to Fail

One of the most powerful aspects of the Attensi approach is the psychological safety it creates. In traditional classroom role-plays, learners frequently conform to peer expectations rather than testing their own judgment, the fear of embarrassment overrides the instinct to experiment. Simulation training removes that barrier entirely.

This safe-to-fail environment proved particularly valuable for new starters and Band 2 underwriters, who could rehearse high-stakes broker conversations and claims escalations multiple times without real-world consequences, building muscle memory and confidence before encountering those situations on the job.

"It's a very safe space to make errors. You're not going to get everything right the first time and that's okay. It's good to have another go.

That's definitely what sets this apart from textbook or classroom training where you might be in front of your peers and feel embarrassed by making mistakes."

Charles Friend,
Regional Underwriting Manager,
Hiscox

Competition as an Engagement Engine

The gamification mechanics—leaderboards, star ratings and score-based progression—tapped directly into the competitive instincts that underwriters bring to their professional work.

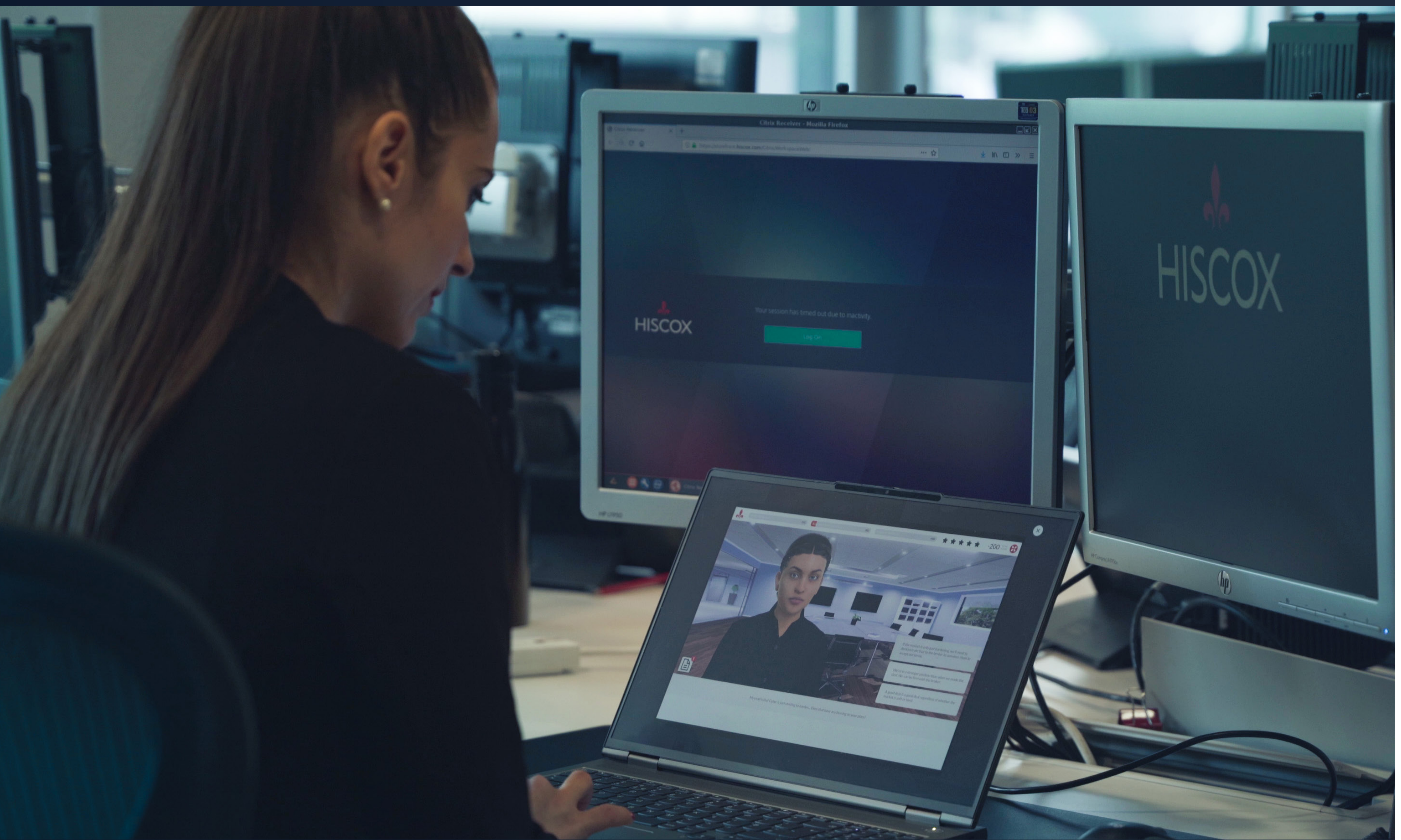
Users who had already achieved four-star ratings would return to modules repeatedly, driven by leaderboard rankings and the desire to master every scenario.

"You get a score and you're instantly ranked against your colleagues. You recognise some names so it's quite exhilarating. You want to be the best."

Théo Poizat,
Development Underwriter,
Hiscox

"It doesn't feel like training. The way it's presented is much more engaging. It makes you want to complete it."

Nicole Coster,
Senior Underwriter,
Hiscox



The Results:

The impact of the program was immediate and measurable across every dimension Hiscox set out to improve:

95%	Reduced time to competence — from 60 hours of classroom training to 3 hours of Attensi simulation and zero travel time
85%	Of respondents felt more confident in their ability as an underwriter after completing the program
95%	Say the training helped them understand how and when to communicate with the claims team
4 X	Average repetitions per module — learners voluntarily replayed to improve scores and rankings
95%	Believe the training has helped them navigate external relationships with brokers and stakeholders

The voluntary repetition metric is especially significant. When learners choose to replay training content four times on average, not because they are required to, but because the experience is engaging and rewarding.

it signals a fundamentally different relationship with learning

Each repetition deepens neural pathways, builds procedural fluency and strengthens the learner's ability to transfer simulated performance into real-world situations.

How AI is transforming simulation training:

The Hiscox case study demonstrates the transformative impact of gamified simulation training built with traditional content development methods. But artificial intelligence is now accelerating every dimension of that model, compressing timelines, personalizing experiences and embedding assessment directly into the flow of learning.

For organizations considering simulation-based training, understanding these AI-driven advances is critical to building a future-proof L&D strategy.

1. Speed to Development: From Months to Minutes

Traditionally, developing a high-quality gamified simulation program like the one built for Hiscox required significant lead time.

Subject matter expert interviews, script development, animation production, localization and quality assurance could stretch a project timeline to several months.

The combination of AI and the Attensi method fundamentally changes this equation.

Attensi's AI-powered platform now enables organizations to copilot content creation, populate gameplay modules, from minigames and quizzes to simulated dialogues and 3D immersive scenarios, and translate content into dozens of languages in minutes rather than weeks.

The platform's co-pilot services act as an intelligent authoring assistant, allowing L&D teams to move from concept to deployable training at a pace that was previously unthinkable.

The implications for financial services organizations are profound:

- Regulatory changes can be reflected in training content within days, not quarters
- New product launches can be accompanied by simulation-based enablement from day one
- Market-specific scenarios can be developed and localized for regional teams without duplicating effort
- The cost per module drops dramatically, making simulation training economically viable for a wider range of use cases from compliance refreshers to niche product training

For a program like Hiscox's, this means the gap between identifying a capability need and deploying a polished simulation experience shrinks from months to days.

The training function becomes responsive rather than reactive, keeping pace with a business environment that does not wait for L&D to catch up.

2. AI Personalization: Connected, Contextual, User-Driven

The Hiscox program delivered a consistent learner journey to every Band 2 underwriter—and the results were outstanding.
But AI now makes it possible to go further: creating training experiences that adapt in real time to the individual learner, their role context and their performance history.

Connected to Core Systems

When simulation training platforms are integrated with an organizations core enterprise systems—HRIS, CRM, LMS, performance management and operational data—the training experience becomes deeply contextual.

An underwriter in their first year receives different scenario complexity than a five-year veteran.

A team that consistently struggles with broker negotiation scenarios sees those modules surfaced more prominently.

A regional office dealing with a specific regulatory change receives targeted content automatically.

This kind of system-level integration transforms training from a standalone event into a continuous capability loop: business data informs what people need to learn, simulation training builds the required skills, and performance data confirms whether the intervention worked.

User-Generated Experiences

Perhaps the most exciting frontier is the democratisation of content creation. With AI-powered authoring tools like Attensi Creator, subject matter experts and frontline managers can build and deploy simulation-based training without needing instructional design expertise or technical production skills.

A senior underwriter who has just navigated a complex claims scenario can capture that experience as a training simulation within hours, making institutional knowledge available to the entire team while it is still fresh and relevant.

AI voice generation, synthetic characters and intelligent scripting assistants lower the barrier to content creation so dramatically that the traditional bottleneck disappeared.

Dynamic AI Conversations with Attensi Realtalk

Attensi Realtalk represents the next evolution of the Workflow simulations that proved so effective at Hiscox.

Rather than following carefully crafted and precise dialogue trees, Realtalk enables learners to practice conversations with realistic AI-powered virtual humans that respond dynamically to what the learner says.

There is no single correct answer, the AI adapts, challenges and responds in real time, creating an experience that is closer to genuine human interaction than any scripted simulation can achieve.

For financial services professionals, whether they are negotiating with brokers, delivering difficult underwriting decisions, coaching team members, or managing client escalations this means unlimited, on-demand practice with no scheduling constraints and no human facilitator required.

3. Skills Assessments: From Snapshots to Continuous Intelligence

The Hiscox program demonstrated the value of measurable outcomes—tracking repetitions, confidence scores and self-reported competency gains.
AI takes this capability to an entirely new level by embedding assessment directly into the simulation experience, generating continuous competency intelligence rather than periodic evaluation snapshots.

AI-powered skills assessment within simulation training enables organizations to:

- Map individual and team competency in real time, identifying strengths and development areas as they emerge through gameplay
- Predict performance gaps before they manifest in production, using pattern recognition across simulation data to surface early warning signals
- Adapt learning pathways dynamically, automatically surfacing the modules and scenarios most likely to close a specific learner's competency gaps
- Generate compliance and audit evidence, creating a continuous, data-rich record of each employee's demonstrated competency over time
- Inform workforce planning and talent decisions with granular, behavior-based data rather than subjective performance reviews

In the context of the Hiscox case, imagine a world where the training platform does not just report that underwriters completed the program, but continuously tracks how each underwriter's negotiation approach, risk assessment accuracy and claims communication skills evolve over time, feeding that intelligence back to both the learner and their manager as actionable development insights.

This is the shift from training as an event to learning as an ongoing, measurable business capability.

Conclusion:

The Hiscox partnership with Attensi demonstrates that gamified simulation training is not a novelty—it is a strategic capability.

By compressing 60 hours of classroom training into three hours, achieving a 95% rate of learners who reported improved communication with claims teams, and driving voluntary repetition at four times the required level, Hiscox proved that simulation-based learning delivers measurable, scalable results in even the most demanding professional environments.
The addition of AI to this equation raises the ceiling further.

Speed to development means training keeps pace with the business. Personalisation connected to core systems means every learner receives the right training at the right time. User-generated content means institutional knowledge is captured and shared at the speed of work.

And continuous AI-driven skills assessment means organizations finally have the data they need to manage competency as a strategic asset rather than an annual compliance checkbox.

Learners can gain realistic experience in a safe space to learn that could take years to get on the ground.

For financial services leaders evaluating their training strategy, the question is no longer whether simulation-based training works.

The Hiscox results answer that decisively.

The question is how quickly your organization can adopt it—and how AI will enable you to do more, faster and better than was possible even a year ago.

"What we've discovered, following our work with gamified simulation training specialists Attensi, could be an absolute game-changer for our industry."

Des Bishop,
Ex - Group People Manager,
Hiscox

Ready to see for yourself how gamified simulation training works?

Good choice.

Scan the QR code above and get started now