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PegaWorld 2026

AI Velocity: From Promise to Reality

PANEL NARRATIVE GUIDE

This reference guide provides facilitator framing, contextual narratives, and structured talking points for each panel question. All content is designed to draw on general leadership experience - no disclosure of proprietary systems, client data, or financial metrics is required.

30 min	870+	3–4 Qs
session format	global attendees	per panellist

Prepared for: Jessica Zou · TD Bank Group · PegaWorld 2026 Executive Panel

Panel Leads: Suren Rangaraju · suren.rangaraju@cognizant.com | Dennis Mathew · dennis.mathew@cognizant.com

SESSION: SPONSOR

AI Velocity: From Promise to Reality

DATE AND LOCATION

June 8, 2026, 2:15PM - 3:00PM PDT

Chairman's Ballroom 361

SPEAKER(S)

Jessica Zou
AVP, Intelligent Automation & Workflow
TD Bank

Stuart Daly
Chief Architect & Technology Strategist
Motor Insurers' Bureau (MIB), UK

Kristin Conley
VP, Sales Technology & Business Delivery
CNO Financial Group

Prashant Gaonkar
SVP, Global Head - Enterprise Integration, Process Orchestration and Supply Chain Management
Cognizant

Panel Discussion:
Join us for an insightful panel discussion with cross industry leaders.

This panel explores why enterprises struggle to match AI's pace and identifies three success factors:
• Human-AI Handshake: Balancing judgment and machine intelligence for superior decisions.
• Quantum Jumps: Choosing bold, competitive shifts over minor efficiency gains.
• Context Engineering: Using data and guardrails for situational awareness.

BREAKOUT SESSION · PANEL DISCUSSION

AI Velocity: From Promise to Reality

Why most enterprises still cannot move at the speed AI demands — and the forces that determine whether you accelerate or stall.

Jessica Zou

TD Bank

AVP, Intelligent Automation & Workflow

Stuart Daly

Motor Insurers Bureau

Chief Architect & Technology Strategist

Kristin Conley

CNO Financial Group

VP, Sales Technology & Business Delivery

Prashant Gaonkar

Cognizant

Moderator, SVP, Global Head - Enterprise Integration, Process Orchestration and Supply Chain Management

SESSION FLOW · 30 MINUTES

AI Velocity: From Promise to Reality

Monday, June 9 · 2:15 PM · MGM Grand · Moderator: Prashant Gaonkar, SVP Americas, Cognizant

0–3 MIN

OPENING

Prashant sets the frame '15% of pilots reach production' stat
Introduce panellists by first name only

3–8 MIN

Q1

→ Kristin (CNO)
Pilot-to-scale / sponsorship gap
Opens the panel questions · Round 1

8–14 MIN

Q2

→ Kristin (CNO)
Where AI lands first / deterministic core, AI at edge

14–25 MIN

Q3

→ Stuart (MIB)
Contact centre ROI / doc mgmt · co-pilot framing · vulnerable customer use case

25–30 MIN

ROUND 2 + RAPID FIRE

Q4 Kristin · Q5 Jessica
Q6 Stuart · Q7 Jessica
Rapid fire: all 3
'Technology is READY — people are…?' + 3 more

Question load: Kristin (CNO) — Q1+Q4 · done by 2:35 · Jessica (TD) — Q2+Q5+Q7 · Stuart (MIB) — Q3+Q6 · Rapid Fire: all 3se (60s) + rapid fire · Kristin Conley (CNO) — Q2 + Q6 close (60s) + rapid fire

PANELLIST 1 OF 3

Jessica Zou

TD Bank

AVP, Intelligent Automation & Workflow

Persona: The Scale Realist

Questions: Q2 · Q5 · Q7 (+ Q7-bonus if time allows)

THEME THREAD

Q2 — Where AI lands first / deterministic core

Q7 — Q5 — Lifecycle gains / ops vs build

Q7 — Q7 — Healthy programme / early warning signs

PW26

Q2 THE SCALE PROBLEM

From what you've observed — where does AI deliver the most meaningful impact first, and what patterns explain why those areas move ahead?

Deterministic core, AI at the edge — high-volume repetitive workflows first: doc processing, case routing, exception handling. Process discipline already exists underneath — AI amplifies what works, exposes what doesn't. Start where you have clean data, a measurable outcome, and a business owner who cares. recommendation + human confirmation, with the feedback loop from override improving the model in production. What makes speed of return possible is a success metric defined and agreed before deployment — not negotiated after the first results come in.

Q7 LIFECYCLE PRODUCTIVITY GAINS

Across the AI lifecycle — from discovery through to operations — where are the most meaningful productivity gains, and where is the industry leaving value on the table?

Build gets the attention — operations is where the compounding value actually lives. Post-deployment is the most underinvested phase: monitoring, performance management, human oversight. The build-to-ops handoff is where organisations lose momentum — and where real advantage is built.ighest-leverage capability. The second differentiator: frame AI as a business capability function, not a technology CoE. That positioning determines how it gets funded and whether the business treats it as a strategic partner or an internal vendor.

Q7 HEALTHY PROGRAMME / EARLY WARNING SIGNS

What does a healthy AI programme look like at scale — and what are the early warning signs that one is quietly starting to fail?

Healthy at scale: models monitored continuously, human overrides treated as signal not noise, business and AI teams reviewing outcomes together. Warning signs: team firefighting, soft failures undetected, business building shadow AI, no one tracking ROI. Ask: is it still performing, still trusted, still improving?ment — monitoring, model management, the human oversight layer — is the most underinvested phase. The handoff from build to operations is where most organisations lose momentum, and where deliberate investment creates sustainable advantage.

PANELLIST 2 OF 3

Stuart Daly

Motor Insurers Bureau · UK

Chief Architect & Technology Strategist

Persona: The Velocity Challenger

Q3 — Contact centre ROI · Q6 — AI journey counsel

NARRATIVE THREAD

Q3: Stuart brings the contact centre ROI story — call summarisation, wrap-up time, co-pilot framing, vulnerable customer voice-to-form use case. The MIB perspective: lean org, real constraints, real outcomes.stin's Q2 (what blocks scale) and Jessica's Q3/Q4/Q5 (what makes it work in production).
Q6: The full MIB AI journey — ChatGPT explosion, Pathfinders mistake, GDPR blockers, chatbot experiments, AI Oversight Group — is the most honest and relatable narrative in the session.ts perfect in sandbox' — a concrete counterpoint to the enterprise-scale stories.

PW26

Q3 CONTACT CENTRE ROI [ROUND 1]

Where are you seeing AI delivering the fastest tangible return — and what conditions make that possible?areas move ahead of others?

Document management and call summarisation in contact centres — the most common and genuinely impactful. Call wrap-up time reduction: not just time saving, but accuracy and quality of outputs that compound the benefit. Co-pilot not auto-pilot — there is a reason for the name. Where operations scale even small time savings produce fast ROI. Emerging: voice-to-form for vulnerable customers who cannot use online portals.er organisational scale. AI lands first where data is rich, decisions are repetitive, and ROI is measurable. The highest-impact early use cases are built on existing process discipline. AI amplifies what already works, and exposes what doesn't. We didn't have the luxury of moving slowly — and that turned out to be a competitive advantage. The right question: not 'where is AI most powerful?' but 'where do we have clean data, a measurable outcome, and a business owner who cares?'

Q6 AI JOURNEY COUNSEL [ROUND 2]

If advising a peer leader starting their AI capability today — drawing on what actually happened at MIB — what would be your most important counsel?

'We want AI' should have been 'what problem are we solving?' — that reframe changes everything. Pathfinders mistake: technologists without a business problem. GDPR is a design constraint, not a blocker. Small experiments that don't scale teach you as much as successes. Get clear on outcomes, TCO, and leadership sponsorship. The AI Oversight Group (Security, Data, Compliance, Architecture, Risk) was the governance structure that unlocked real progress. production teaches more in 30 days than a perfect model in a sandbox teaches in a year. Treat data readiness as a hard gate. The organisations that maintain momentum are the ones who kept their AI footprint simple enough to move.

PANELLIST 3 OF 3

Kristin Conley

CNO Financial Group

VP, Sales Technology & Business Delivery

Persona: The Business Owner

Q1 — Pilot to scale (opens panel) · Q4 — Biggest change in 6 months · Done by ~2:35 PM

NARRATIVE THREAD

Kristin opens the panel questions with Q1 — the pilot-to-scale sponsorship gap story. She speaks first, sets the business-ownership frame for the full session. Q4 in Round 2: biggest change in 6 months from the VP Sales Technology perspective. TIMING: Kristin is done by ~2:35 PM — her 3:15 PM session is safe. One rapid fire question before she exits.es the business-ownership angle: sponsorship gap and capability investment reframe.

KRISTIN EXIT NOTE: Done by ~2:35 · Answer 1 rapid fire question · Your 3:15 PM session is safe

Prashant asks all three:

"One word — what does AI-ready actually mean?"

"One thing you'd un-do?"

"What surprises peers most about AI in production?"

PW26

Q1 PILOT TO SCALE [KRISTIN OPENS THE PANEL]

What tends to be the single biggest factor that helps organisations move from AI pilots to real traction at scale — and what gets in the way?n at scale — and what gets in the way?

Reframing AI as a capability investment — not a technology cost — changes how it is funded, staffed, and measured. The sponsorship gap is the most common blocker: budget without a senior advocate through the messy middle. At CNO, we owned the outcome from the business side. That changed everything about how fast we moved.t a technology cost. That framing change at the executive level changes how success is defined, how teams are funded, and how leadership responds when the first prototype underperforms. What gets in the way: a sponsorship gap — budget without a senior advocate willing to defend the investment through the messy middle. Organisations that scale give AI teams protected runway, insulated from short-term pressure long enough to reach production. At CNO we owned the outcome from the business side. That changed everything.

Q4 BIGGEST CHANGE IN 6 MONTHS [ROUND 2]

What is the single biggest change you have seen in AI adoption or capability in the last 6 months — and what does it signal for where we are heading?

DRAFT — To be confirmed with Kristin on review call. Consider: has the conversation shifted from 'should we do AI' to 'how do we govern it'? Has business appetite changed — are business leaders now pulling AI teams? Ground the answer in something personally observed at CNO or in peer conversations. in the business meeting and the technical review — is the scarcest asset you have. Change management will cost more effort than the technology. Budget for it from sprint one.

RAPID FIRE — Kristin's exit question

"AI-ready in one word?" · "One thing you'd un-do?" · "What surprises peers most?"

FACILITATOR INTRO · KICK-OFF

Opening the Session

FACILITATOR SCRIPT - VERBATIM GUIDE

"Welcome to what I think is going to be one of the most honest conversations at PegaWorld this year."

We've all seen the headlines. AI is transforming financial services. Every firm has run pilots. The slide decks are impressive. But if we're candid with each other - and that's exactly what this session is for - fewer than 15% of those pilots ever reach enterprise production at scale.

The bottleneck isn't the technology. The bottleneck is the operating model, the culture, and the hard-won judgment that comes from actually running AI in production - not in a sandbox.

The panellists joining us today have lived that journey. They haven't come here with polished press releases. They're here to share what actually happened - what worked, what surprised them, and what they'd do differently.

"My promise to you: no jargon, no vendor pitches, no scripts. Just peer-to-peer candour from leaders who have crossed the velocity gap."

DELIVERY NOTES

TONE
Warm, authoritative - peer-to-peer, not MC energy

PACE
Slow down on the '15%' stat - let it land

EYE CONTACT
Scan the full room, return to panellists on the word 'candour'

TRANSITION
Pause after the opening quote, then introduce each panellist by first name only

TIME
Target 2.5 minutes for this intro - no longer

AUDIENCE CUE
Acknowledge C-suite count ('over 370 VP+ leaders are in this room today')

SESSION NARRATIVE CONTEXT

The Discussion We're Here to Have

The Scale Problem

Enterprises globally have built hundreds of AI pilots in the past three years. Fewer than 15% have reached enterprise production at scale. The gap between 'it works in the lab' and 'it's changing our P&L' is the defining challenge of this decade for financial services leaders.

The Human-AI Handshake

The most common failure mode isn't a bad model - it's a missing operating model. Organizations that succeed treat AI not as a technology deployment but as a new form of human-machine collaboration, with deliberate design for judgment, override, and governance at every decision point.

The Competitive Window

The leaders in this space aren't debating where to start - they've already started, failed fast, learned, and are now engineering AI into the context of every business decision. The window for catching up is narrowing. This session is about what separates them.

"The question for this panel is not whether AI will transform financial services - it will. The question is which organizations are building the operating model to capture that transformation at scale."

Q1

From what you've observed - in the industry or in your own area - where does AI tend to deliver the most meaningful impact first, and what patterns do you notice about why those areas move ahead of others?

⏱ Target: 2–3 minutes

Tone: conversational, candid

Audience: peer executives

SPEAKER: Kristin Conley · CNO Financial Group · ROUND 1 OPENER

✅ Confirmed · Opens the panel questions · 2:18–2:21 PM

NARRATIVE — KRISTIN CONLEY · CNO Financial Group

Reframing AI as a capability investment — not a technology cost — changes everything downstream. The organisations that achieve real traction have a senior advocate willing to defend the investment through the messy middle, before results are visible. At CNO, we owned the outcome from the business side. That one reframe changed how we were funded, how success was defined, and how leadership responded when the first prototype underperformed.cisions are repetitive, and outcomes are measurable - which is why operations-intensive workflows like account servicing, document processing, and case routing tend to move first.

The pattern that stands out is that the highest-impact early use cases are rarely the most technically ambitious. They're built on top of process discipline that already exists. AI amplifies what's already working well. The areas that struggle tend to be those where the underlying process is inconsistent or poorly defined - and the AI just makes that dysfunction faster and more visible.

If you're at the stage of choosing where to start, the question isn't 'where is AI theoretically most powerful?' - it's 'where do we already have clean data, a measurable outcome, and a business owner who cares about the result?'

KEY TALKING POINTS

1

Reframing AI as a capability investment — not a technology cost — changes how it is funded, staffed, and measured from day one where ambition is highest

2

The sponsorship gap is the most common blocker: projects that have budget but lack a senior advocate through the uncertain middle phaseat works, and exposes what doesn't

3

Organisations that scale fastest give their AI teams protected runway — insulated from short-term pressure long enough to produce a real production resultowner?

Q2

In your observation, what tends to be the single biggest factor that helps organisations move from AI pilots to real traction at scale - and what gets in the way?

⏱ Target: 2–3 minutes

Tone: conversational, candid

Audience: peer executives

SPEAKER: Jessica Zou · TD Bank · ROUND 1

✅ Confirmed · Round 1 question · 2:21–2:25 PM

NARRATIVE — JESSICA ZOU · TD Bank

Deterministic core, AI at the edge. High-volume repetitive workflows move first: document processing, case routing, exception handling. The pattern that stands out is that the highest-impact early use cases are built on top of process discipline that already exists. AI amplifies what is already working well. The areas that struggle tend to be those where the underlying process is inconsistent — and the AI just makes that dysfunction faster and more visible. Start where you have clean data, a measurable outcome, and a business owner who cares.y to reframe AI - not as a technology deployment, but as a capability investment. That framing shift at the executive level changes everything downstream: how success is defined, how teams are funded, and critically, how leadership responds when the first prototype underperforms.

What gets in the way is usually not a technical problem. It's a sponsorship gap - projects that have budget but lack a senior advocate who is willing to defend the investment through the messy middle, before results are visible.

The organisations that move fastest are those where someone at the table says: 'We're not measuring this against cost reduction in quarter one. We're measuring it against whether the business capability we're building will compound in value over time.' That patience, protected by the right sponsor, is what separates scale from pilot.

KEY TALKING POINTS

1. Deterministic core, AI at the edge — high-volume repetitive workflows first: doc processing, case routing, exception handlingand measured from day one

2. Process discipline already exists underneath — AI amplifies what works, exposes what doesn't through the uncertain middle phase

3. Start where you have clean data, a measurable outcome, and a business owner who genuinely cares about the resultessure long enough to produce a real production result

Q3

Where have you seen - or heard from peers across the industry - AI delivering the fastest tangible return, and what conditions seem to make that possible?

⏱ Target: 2–3 minutes

Tone: conversational, candid
Audience: peer executives

SPEAKER: Stuart Daly · Motor Insurers Bureau · ROUND 1
✅ Confirmed · Round 1 question · 2:25–2:29 PM

NARRATIVE — STUART DALY · Motor Insurers Bureau

The most common use cases I hear are document management and call summarisation in contact centres. Having spoken with the Chief Architect from one of our members, the impact on performance just from reducing call wrap-up time is significant — and at their scale, it's not just the time saving for agents, it's the accuracy and quality of outputs which makes file review much easier. There is a reason it is called co-pilot and not auto-pilot — it helps, it does not replace the call handler. Outputs must be checked for accuracy. Where you have operations at scale and can apply even a small level of time saving, the ROI is much quicker. An emerging use case we are exploring: auto-filling claim forms from voice calls for vulnerable customers who cannot use our online portal.high transaction volume, a decision that previously required human judgment on incomplete information, and an outcome that someone was already measuring.

The pattern that has proven particularly effective in regulated industries is the augmentation model - AI provides a recommendation, a human confirms or overrides, and the feedback loop improves the model in production over time. This combination is effective not just because it produces better decisions, but because it builds institutional trust in the AI gradually, and keeps compliance and risk governance intact while doing so.

What makes speed of return possible is almost always the same thing: a success metric that was defined and agreed before deployment - not negotiated after the first results come in. Without that pre-agreement, every output gets re-evaluated against a moving target.

KEY TALKING POINTS

1

Document management and call summarisation in contact centres — most common and genuinely impactful; accuracy and quality of outputs compound the time saving benefit + human confirmation is the proven pattern

2

There is a reason it is called co-pilot and not auto-pilot — AI helps the call handler, it does not replace them; outputs must always be checked for accuracyds trust at the same time

3

Emerging use case: auto-filling claim forms from voice calls for vulnerable customers — potential to provide better CX while reducing manual input; economics being explored at MIBhe single biggest predictor of whether ROI is recognised

Q4

What is the single biggest change you have seen in AI adoption, capability, or impact in the last 6 months — and what does it signal for where we are heading?

⏱ Target: 2–3 minutes

Tone: conversational, candid
Audience: peer executives

SPEAKER: Kristin Conley · CNO Financial Group · ROUND 2 · DRAFT

⚠ DRAFT — confirm with Kristin · 2:29–2:33 PM · Her last formal question before rapid fire exit

NARRATIVE — KRISTIN CONLEY · CNO Financial Group · DRAFT — confirm on review call

DRAFT — To be confirmed with Kristin on review call. Consider: has the conversation shifted from should we do AI to how do we govern it? Has business appetite changed — are business leaders now pulling AI teams? Ground the answer in something personally observed at CNO or in peer conversations in the last 6 months. - and most often the actual differentiator - is what I'd describe as the AI translator: people who understand enough about how models work to set realistic expectations, and enough about business operations to know where the model's output will actually be used and judged.

Suggested angles to choose from: (1) Has the speed of model capability improvement changed what is now feasible? (2) Has business appetite shifted — leaders now pulling AI teams rather than being pushed by IT? (3) Has governance and trust moved from afterthought to prerequisite?nd credible in a technical review. They're the connective tissue between the team building the AI and the team whose work will change because of it. Organisations that have them move much faster. Organisations that don't end up with technically sound models that the business doesn't trust or doesn't use.

Whatever the answer — ground it in something personally observed at CNO or in peer conversations. This is the freshest question in the session; the VP Sales Technology perspective is uniquely valuable. The organisations that sustain progress tend to frame it as a business capability function - not a technology team. That positioning determines whether the business comes to it as a strategic partner or treats it as an internal vendor.

KEY TALKING POINTS

1

DRAFT — bring your most honest recent observation from the last 6 months to the review callcest and highest-leverage capability in any AI programme

2

Build a business capability function, not a technology CoE - that positioning shapes funding, influence, and whether the business sees it as a partner or a vendor

3

Suggested: are business leaders now pulling AI teams rather than being pushed by IT — and what does that signal?that don't budget for it stall before they scale

Q5

Across the AI lifecycle - from discovery and design through to build and operations - where are you seeing the most meaningful productivity gains being realised, and where is the industry still leaving value on the table?

⏱ Target: 2–3 minutes

Tone: conversational, candid

Audience: peer executives

SPEAKER: Jessica Zou · TD Bank · ROUND 2

✅ Confirmed · Round 2 question · 2:33–2:37 PM

NARRATIVE — JESSICA ZOU · TD Bank

Build gets the attention — operations is where the compounding value actually lives. Post-deployment is the most underinvested phase: monitoring, performance management, human oversight. The build-to-operations handoff is where most organisations lose momentum and where the real advantage is built. Governance must be automated too — soft signals (context drift, model decay) must be caught before they become hard failures. The support model changes: L1/L2 handle known patterns, L3 takes precedence when context has evolved — this transition must be designed in, not retrofitted.st dramatic. Generative AI in the build phase is genuinely impressive: faster code, faster documentation, faster prototyping. The gains are real.

But the phase where I see the most durable, compounding value being realised is operations - and it's the phase that's most underinvested. In production operations, the feedback signal is real, the data volume is high, and every week a model runs, it can get a little better. Exception handling, pattern detection, proactive intervention, case prioritisation - these are high-volume, high-frequency decisions that compound in value over time in a way that a one-time build productivity gain does not.

Where the industry is leaving value on the table is in the handoff from build to operations. Most organisations invest heavily in getting to production and then underinvest in monitoring, model performance management, and the human oversight layer that keeps production AI trustworthy at scale.

KEY TALKING POINTS

1

Build gets the attention — operations is where the compounding value actually lives; the feedback loop improves the model continuously in a way no sandbox can replicateck loop improves the model continuously in a way no sandbox can replicate

2

Post-deployment most underinvested: monitoring, performance management, human oversight layer — and governance must be automated too; soft signals caught before hard failuresuman oversight layer that maintains trust at scale

3

The support model must evolve: L1/L2 for known patterns, L3 takes precedence when context has materially changed — plan this transition, do not retrofit ite investment creates the most sustainable advantage

Q6

If you were advising a peer leader who is just starting to build their organisation's AI capability today - drawing on what you've seen work and not work - what would be your most important counsel?

⏱ Target: 2–3 minutes

Tone: conversational, candid
Audience: peer executives

SPEAKER: Stuart Daly · Motor Insurers Bureau · ROUND 2 CLOSER
✅ Confirmed · Round 2 closing question · 2:37–2:41 PM

NARRATIVE — STUART DALY · Motor Insurers Bureau

Back in 2022, the explosion of ChatGPT meant the question from our Executive team was — well it was a statement: we want AI, tell us what we can do with it. In hindsight, this should have been responded to with: what problem are you trying to solve? We started with a group called the Pathfinders — predominantly technologists — which was our first mistake, as it had the wrong focus. We then hit the security and compliance angle around GDPR. We experimented with self-service chatbots that never really scaled or made it to production. With more need in our claims management area, we got great ideas through our Cognizant and Pega partnerships. Then we set up an AI Oversight Group with Security, Data, Compliance, Architecture and Risk — and that was the governance structure that unlocked real progress. Takeaway: be clear on outcomes and business benefits, understand risks and TCO, and most critically get clear sponsorship from leadership. often tried to prove AI's potential with a flagship programme before they had the foundations in place - clean data, a defined outcome, and a team with enough internal credibility to survive the first rough patch.

Start smaller. Get something into production. A working, imperfect model in production teaches you more in 30 days than a perfect model in a sandbox teaches you in a year - because real production data and real user feedback are irreplaceable.

Treat data readiness as a hard input to use case selection, not a problem you'll solve downstream - it's the most common reason programmes stall mid-delivery. And engage frontline teams and compliance from sprint one. Their

KEY TALKING POINTS

1

'We want AI' should have been 'what problem are we solving?' — that one reframe changes everything about how you startlearning than a perfect model in a sandbox

2

Don't start with technologists only — the Pathfinders mistake: looking at cool capabilities without a business problem to anchor themil you've validated the data foundation

3

Get clear on outcomes, business benefits, risks, and TCO — and most critically get unambiguous sponsorship from leadership before startingaction of the cost of their objections at the end

OPEN QUESTION · YOUR MOMENT

Is there a topic you're especially passionate about that we haven't covered?

This is your open invitation. If there is a theme, tension, or leadership lesson from your AI journey that you are especially passionate about - one that the prepared questions don't fully capture - share it with Suren or Dennis before May 23 and we will build it into your question set for the live session.

This could be:

- A governance or risk pattern you wish the industry talked about more openly
- A failure that taught you more than any success
- A change management lesson specific to highly regulated environments
- Your view on the human skills that AI cannot replicate - and that we should be investing in now

NEXT STEPS

Now – May 9
Confirm participation & return question preferences (Ask / Skip)

May 12 – 23
30-min preparatory briefing call with Cognizant panel leads

May 26 – June 5
Speaker readiness check-in - logistics & final session context

June 7 – 8
Onsite walkthrough at Innovation Hub, MGM Grand

June 8 or 9
Live 30-min panel - Innovation Hub Stage, PegaWorld 2026

Q7

When you look at organisations running AI at scale — what does a healthy programme actually look like in practice, and what are the early warning signs that one is quietly starting to fail?today - drawing on what you've seen work and not work - what would be your most important counsel?

⏱ Target: 2–3 minutes

Tone: conversational, candid

Audience: peer executives

SPEAKER: Jessica Zou · TD Bank · ROUND 2

✅ Confirmed · Round 2 question · 2:38–2:41 PM

NARRATIVE — JESSICA ZOU · TD Bank

Healthy at scale: models monitored continuously, human overrides treated as signal not noise, business and AI teams reviewing outcomes together on a regular cadence. Early warning sign 1: team stuck firefighting production issues with no capacity to improve the model. Warning sign 2: soft failures undetected — accuracy drifting, edge cases accumulating, no one tracking ROI. Warning sign 3: business building shadow AI — going around IT, loss of governance and trust. The governance layer is not a one-time gate. Soft signals — context drift, gradual model decay, roles of humans shifting — are how you catch failure before it becomes visible. Ask not just 'did we ship it?' but 'is it still performing, still trusted, still improving?' often tried to prove AI's potential with a flagship programme before they had the foundations in place - clean data, a defined outcome, and a team with enough internal credibility to survive the first rough patch.

Start smaller. Get something into production. A working, imperfect model in production teaches you more in 30 days than a perfect model in a sandbox teaches you in a year - because real production data and real user feedback are irreplaceable.

Treat data readiness as a hard input to use case selection, not a problem you'll solve downstream - it's the most common reason programmes stall mid-delivery. And engage frontline teams and compliance from sprint one. Their input in week one is far cheaper than their objections in week thirty.

KEY TALKING POINTS

1

Healthy at scale: models monitored continuously, human overrides treated as signal not noise, business and AI teams reviewing outcomes togetherlearning than a perfect model in a sandbox

2

Early warning signs: team stuck firefighting, soft failures undetected, business building shadow AI, no one tracking ROIil you've validated the data foundation

3

Ask not just 'did we ship it?' but 'is it still performing, still trusted, still improving?' — the support model must evolve as context changesaction of the cost of their objections at the end

SUPPORTING RESEARCH

The Research Behind the Narrative

12 publicly available sources from McKinsey, BCG, Deloitte and trade press - referenced by panel question theme.

All sources are free to access. McKinsey & BCG carry the strongest weight with C-suite audiences.

PANEL Q	TITLE	SOURCE	KEY INSIGHT
Intro / Q1–Q3	**Harnessing Gen AI in Financial Services: Why Pioneers Lead the Way**	Deloitte Insights, 2025	Pilot-to-scale gap data; 74% of pioneers report >10% ROI vs 44% of followers
Intro / Q5	**The State of AI in 2025: Agents, Innovation, and Transformation**	McKinsey, 2025	Insurance now matches tech sector in AI adoption across business functions
Q2	**Global Banking Annual Review 2025**	McKinsey, 2025	Banks' ROE barely clears cost of capital - AI productivity gains are now strategic, not optional
Q4	**Extracting Value from AI in Banking: Rewiring the Enterprise**	McKinsey, Dec 2024	Cross-functional operating model and AI translator roles as the real scale enablers
Q4 / Q6	**How Retail Banks Can Put Agentic AI to Work**	BCG, Mar 2026	AI CoE design; agents could increase bank profitability 30% and cut costs 30–40% by 2030
Q2 / Intro	**For Banks, the AI Reckoning Has Arrived**	BCG, May 2025	Competitive urgency: move beyond pilots or risk ceding financial services landscape to faster movers
Q6	**Workflow Automation in Banking & Insurance in 2026**	BCG / Deloitte cited, 2026	BCG: optimise the operating model before layering technology - automation scales broken workflows
Q3 / Q5	**The Future of AI in the Insurance Industry**	McKinsey, Jul 2025	Aviva saved £60M in 2024 via AI claims transformation; AI augments underwriting and pricing decisions
Q1 / Q3	**Why Human-in-the-Loop Is Key for Insurance AI**	Fintech Global, Jan 2026	77% of carriers launched AI in 2024; HITL drives adoption rates up to 4× and productivity gains of 30%
Q1 / Q3	**Insurance Underwriting & Claims Make the Shift to AI**	Risk & Insurance, 2025	AI cut underwriting decision time from 3–5 days to 12.4 minutes at 99.3% accuracy for standard policies
Q5	**Can Agentic AI Finally Modernize Core Technologies in Insurance?**	McKinsey, Apr 2026	Agentic AI makes legacy modernisation a repeatable factory; reusable agents compress cost across waves
Q4	**Capturing the Full Value of Gen AI in Banking**	McKinsey, 2024	Talent translators who bridge model teams and business units are scarce and highest-leverage

COGNIZANT RESEARCH POV

What the Research Reveals

PRIMARY SOURCE

Plug-and-Play AI is a Myth
Cognizant, March 2026
600 AI decision makers
38 C-suite interviews
(US · Germany · Singapore · Australia)

Additional reference:
4 Keys to Operationalizing Gen AI in Financial Services
Cognizant Insights, Dec 2024

Key Findings from Cognizant's AI Enterprise Research

63%

of enterprises report a moderate-to-large gap between their AI ambitions and current capabilities

84%

maintain formal AI budgets - 91% expect those budgets to grow over the next two years

≤20%

is the highest level of full automation expected across any enterprise function - AI augments, it does not replace

Top barriers to scaling AI - as reported by enterprise leaders:

33% Regulatory & compliance challenges

31% Difficulty demonstrating ROI

27% Talent shortages

27% Inadequate data readiness

Cognizant's 4 keys to operationalizing gen AI in financial services (Insights, Dec 2024)

01 Start with data
Data maturity is the prerequisite - build foundations before use cases

02 Enabling infrastructure
LLM adapters, connectors, and cloud platforms that allow multi-model flexibility

03 Governance for the long term
Track outcomes, build adaptability, and embed AI risk management structurally

04 Keep it human
AI augments; the goal is human-AI collaboration, not workforce replacement

AI

Exclusive Offer for Panel Participants

We would welcome the opportunity to share Cognizant's full research findings with you directly - including sector-specific insights for banking and insurance that go deeper than what is published.

MEET WITH

Babak Hodjat

Chief AI Officer
Cognizant

Happy to connect you directly with Cognizant Chief AI officer - a private briefing call can be arranged on request

SESSION: CLIENT-LED

CNO Financial's Bold Move: Modernizing Sales & Service with Pega AI

DATE AND LOCATION

June 8, 2026, 3:15PM - 4:00PM PDT

Premier Ballroom 315

SPEAKER(S)

Kristin Conley

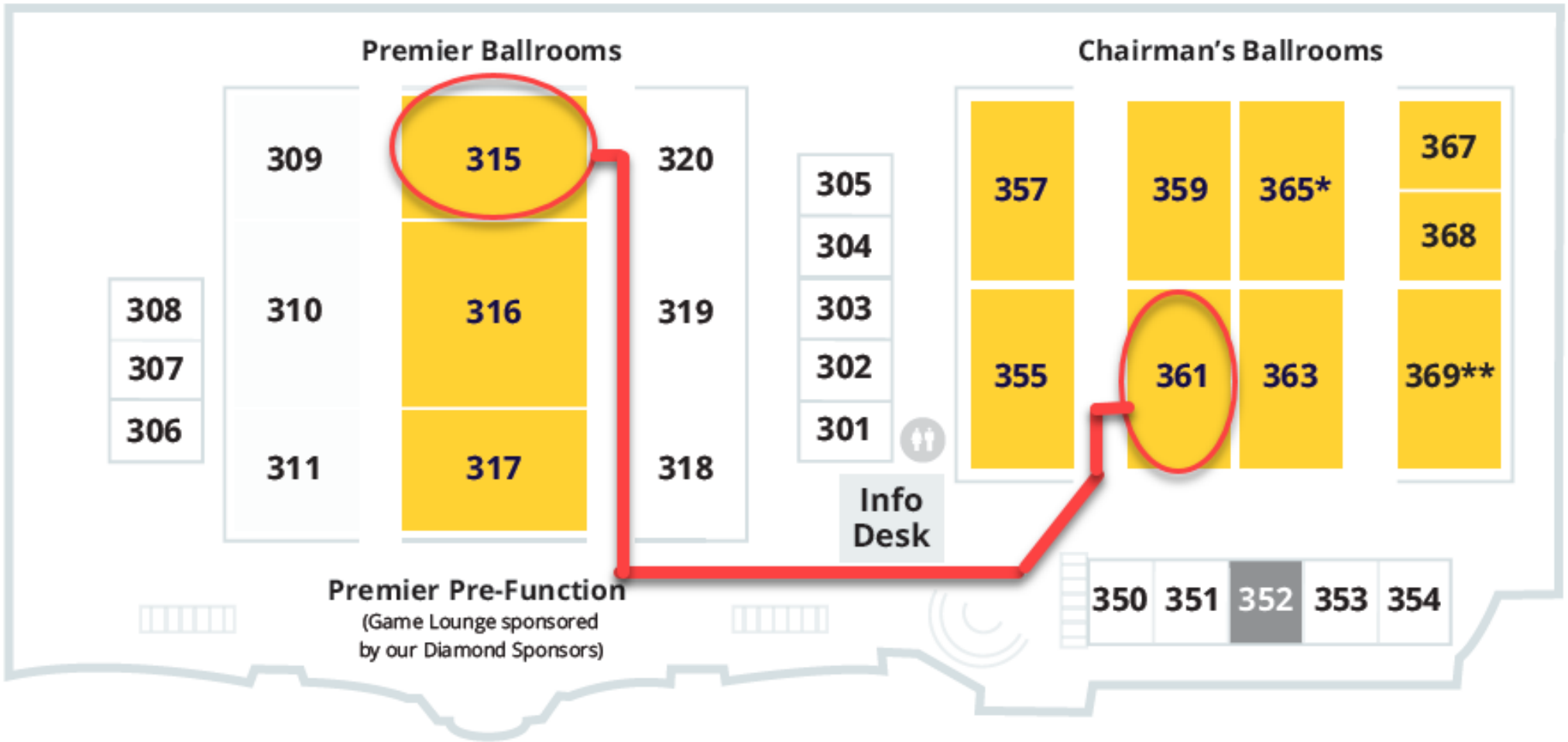
VP, Sales Technology & Business Delivery
CNO Financial Group

Manish Sharma

Pega Lead Systems Architect
CNO Financial Group

Discover how CNO Financial is ditching legacy systems for a modern Pega 2025 solution powered by Constellation and Process AI. Learn how they are streamlining lead distribution, boosting agent productivity, and delivering smarter sales and service experiences at scale.

Conference Center
Level 3



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