



The Frontier AI Era

How Assured Is Transforming
Claims Processing



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INTRODUCTION

Claims automation has always been the hardest problem to solve in insurance. When AI arrived, every carrier thought the magic wand had finally shown up. Boards mandated it. CEOs asked for agents in claims by the end of the quarter. Every conversation assumed AI was going to instantly solve the claims automation problem.

But the reality is that it hasn't been that easy. Generic tools, which most of the market deploys, can't safely handle the complexity of claims. Internal builds burn six to twelve months of engineering before a single claim is touched, and most can't hold up under the regulation, coverage nuance, and sheer variety of ways a claim can go wrong. Even when they do work, they're minimally impactful because they only solve one piece of the puzzle, instead of handling the full end-to-end claims lifecycle.

Despite the hype, few carriers are actually seeing substantial value from AI, because the models they're using aren't built to solve claims.

In the next era of claims automation, the winners won't be the carriers that bolt generic LLMs onto legacy workflows. They'll be the ones that pair the most advanced AI with claims-specific capabilities, a proven platform, and claims experts who build alongside them.

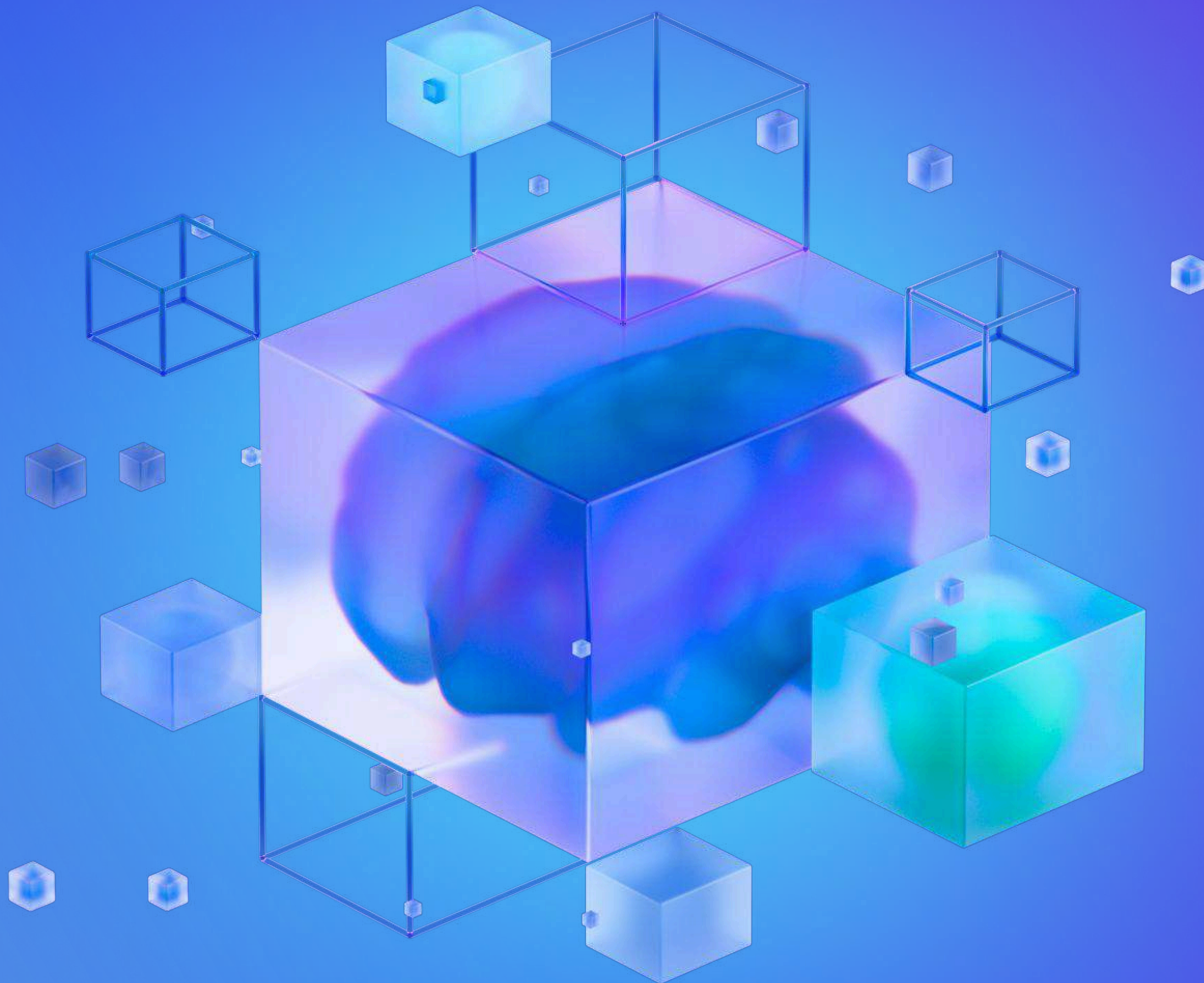
That is the difference Assured delivers to our customers. Assured works as a partner with your team, so you ship safe, production-grade claims AI and end-to-end automation without building from scratch. Agents where they accelerate the work, deterministic controls where the outcome demands it, model-agnostic by design so you're never locked in.

In this whitepaper, we break down how carriers can leverage Frontier AI to deliver actual results, and how Assured turns a board-level AI mandate into real claims outcomes: lower LAE, improved accuracy, better CSAT leading to decreased policy churn, and a moat that grows with every claim that runs through it.

A handwritten signature in black ink, reading "Justin Lewis-Weber". The signature is fluid and cursive, with the first name "Justin" being the most prominent.

Justin Lewis-Weber, CEO, Assured

Why Frontier AI matters

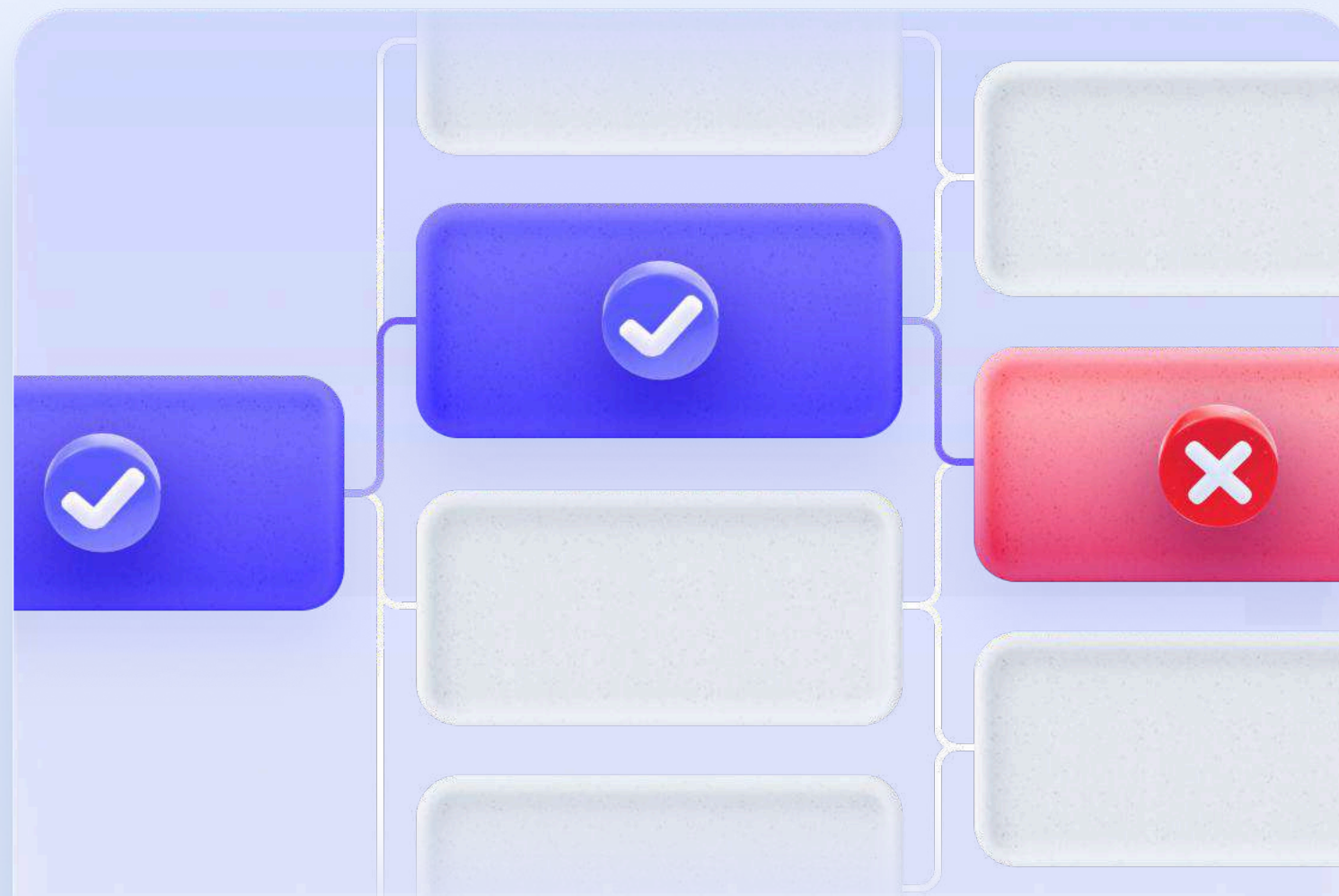


The generic models from labs like OpenAI and Anthropic grab headlines. But model capability alone does not make AI ready for P&C claims. To operate safely in production, these models must be connected to claims-specific data, workflows, integrations, deterministic controls, evaluations, and human oversight.

That combination—Frontier AI paired with a production-grade claims platform—can actually target the three levers that move combined ratio: LAE, accuracy, and customer experience. When those three move together, they can shift combined ratio by five to ten points. All of this together is what turns model capability into true Frontier AI for claims.

To see what that looks like in practice, start with the AI landscape today. The next evolution of AI in insurance combines multiple AI capabilities to achieve end-to-end orchestration across every phase of the lifecycle, every party in the claim, and every channel.

The AI landscape: Pre-LLM AI, Generic LLMs, and claims-specific Frontier AI



Pre-LLM AI

Rule-based systems, decision trees, and classic machine learning tools automated the repetitive, high-volume work. Useful, but they can't reason, can't handle exceptions, and break the moment a claim doesn't match a rule.



Generic LLMs

These are LLMs from labs like OpenAI and Anthropic. Out of the box, a generic LLM doesn't know your policies, your jurisdictions, or your workflows. Dropped into claims, it hallucinates on coverage, misses regulatory nuance, and can't be trusted with a decision.



Claims-specific Frontier AI

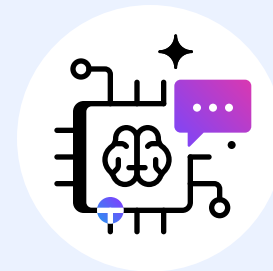
Frontier models wired into a claims-specific system. Assured takes the reasoning capability of the best models available and grounds it in your coverages, your data, and the safety stack claims work demands, turning raw model capability into production outcomes.

How AI is changing claims



Goal-directed autonomy

Agents schedule an inspection, request a document, or move a claim forward the moment criteria are met.



Reasoning across the full file

Weights facts, coverage, and jurisdiction to reach the same conclusions an experienced adjuster would.



Task decomposition & orchestration

Breaks a complex claim into ordered steps—intake, documentation, fraud review, assignment—and executes them in the right order.



Multimodality

Processes diverse inputs, including text-based claims notes, accident scene photos, and PDF policy documents.



Human-like interactivity and adaptability

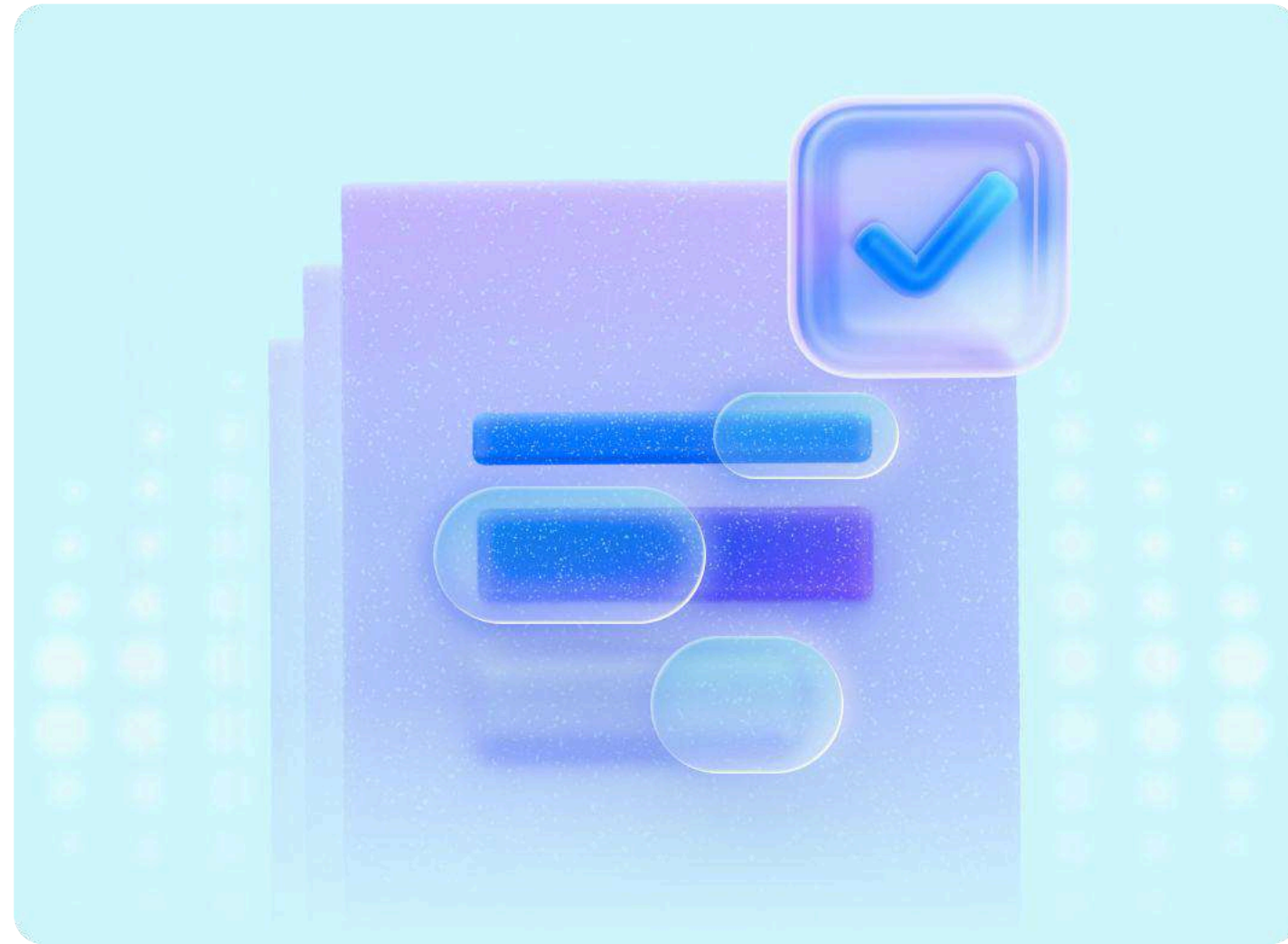
Communicates empathetically with claimants during stressful claims situations, adapting responses based on claimant sentiment.



Summarization at scale

Distills medical packets, demand letters, and legal records into audit-ready summaries that stand up to scrutiny.

Frontier AI vs. traditional automation



Static rules vs. reasoning

Traditional automation uses fixed rules, such as automatically rejecting claims exceeding a certain value threshold. Frontier-model agents dynamically evaluate claims, considering evolving contexts and exceptions without predefined limitations.



Reactive vs. proactive

Old systems act only when prompted. Frontier-model agents proactively surface missing documents, coverage conflicts, and fraud signals before they delay a claim.



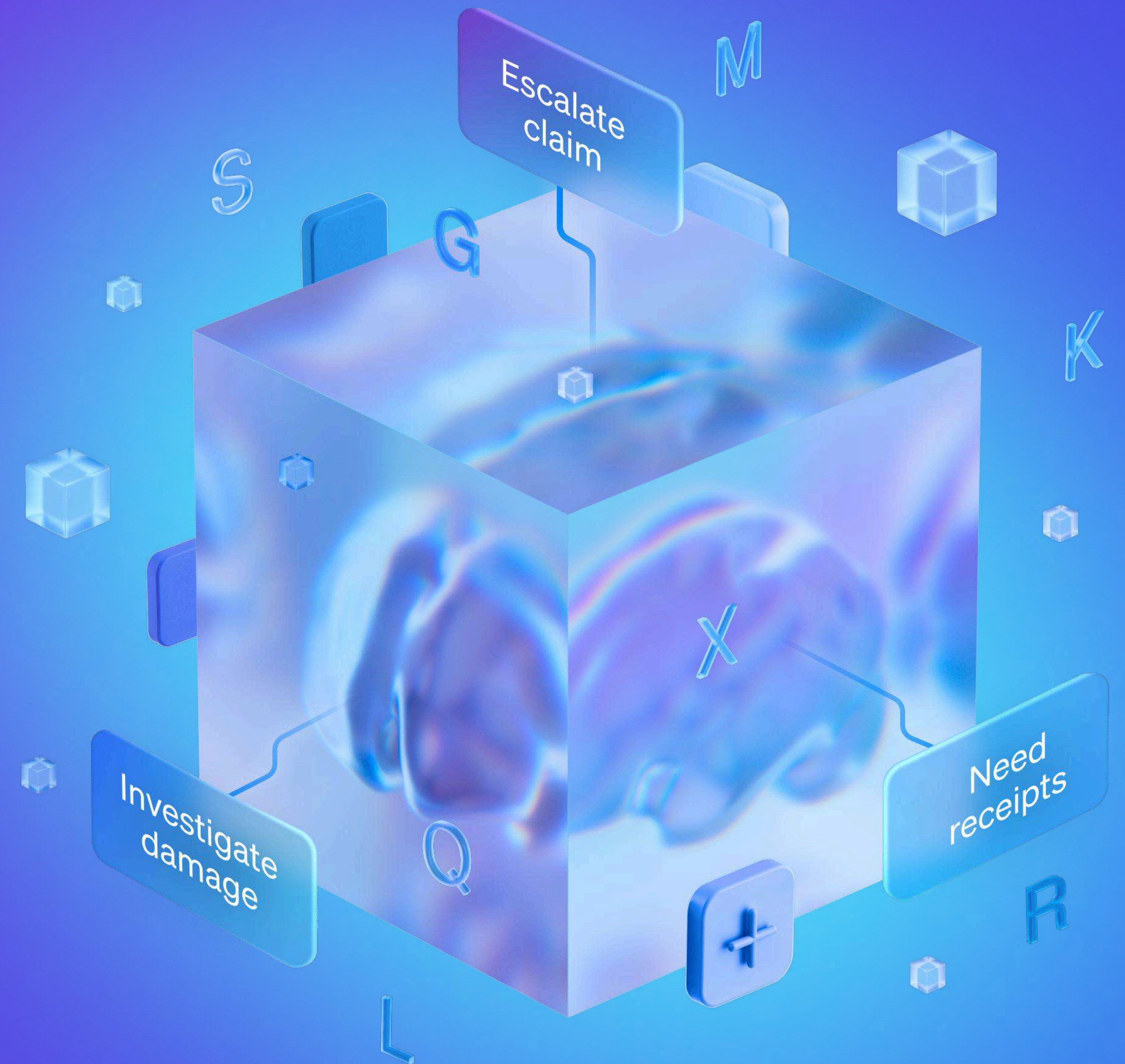
Generic vs. claims-specific

A raw frontier model is powerful but not insurance-safe. Assured wraps frontier models in a claims-specific platform—evals, monitoring, deterministic guardrails, jurisdictional logic—so what ships is accurate, auditable, and holds up under regulatory scrutiny.

The role of frontier models in claims AI

Frontier models as the cognitive core

Frontier models are the most capable AI systems in the world. They can read a fifty-page demand packet, weigh coverage against jurisdiction, and draft the response—if you give them the right harness. Handing a raw frontier model a claims queue is not that harness.



AI can act as the brain—but only when it's wired into a body that understands insurance.

This is where most AI vendors fall short. Horizontal players retrofit generic models onto claims and hope for relevance. Frontier labs build the models but do not build insurance. **Assured is the pairing that makes both work.**

We built a platform purpose-built for P&C, wrapped frontier models in claims-specific evals, monitoring, and deterministic controls, and put a Forward Deployed Team of claims experts alongside your team to ship it.

Assured + frontier labs = production ready. That is what enables precision, scale, and regulatory confidence where other solutions stall in pilot.

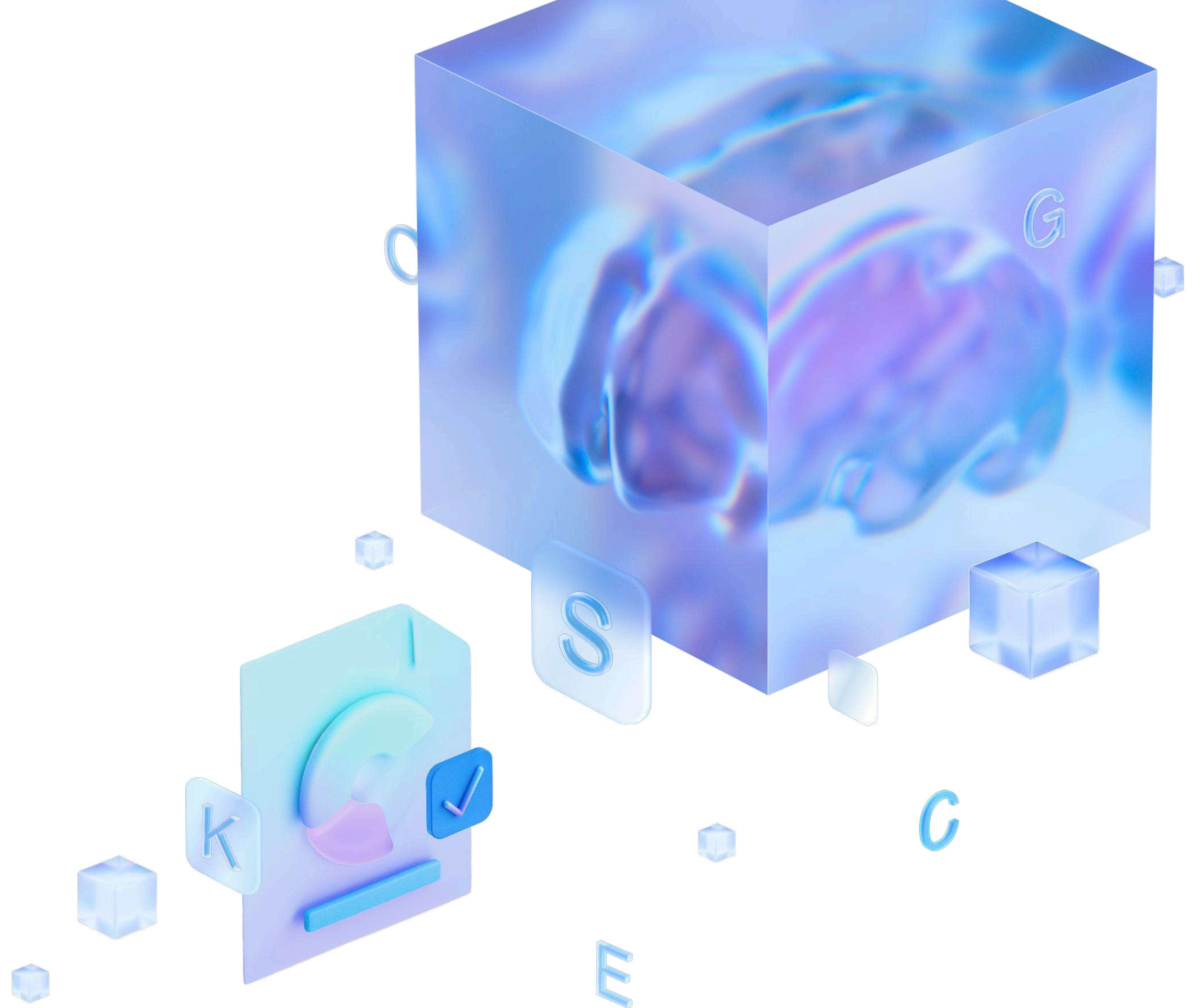


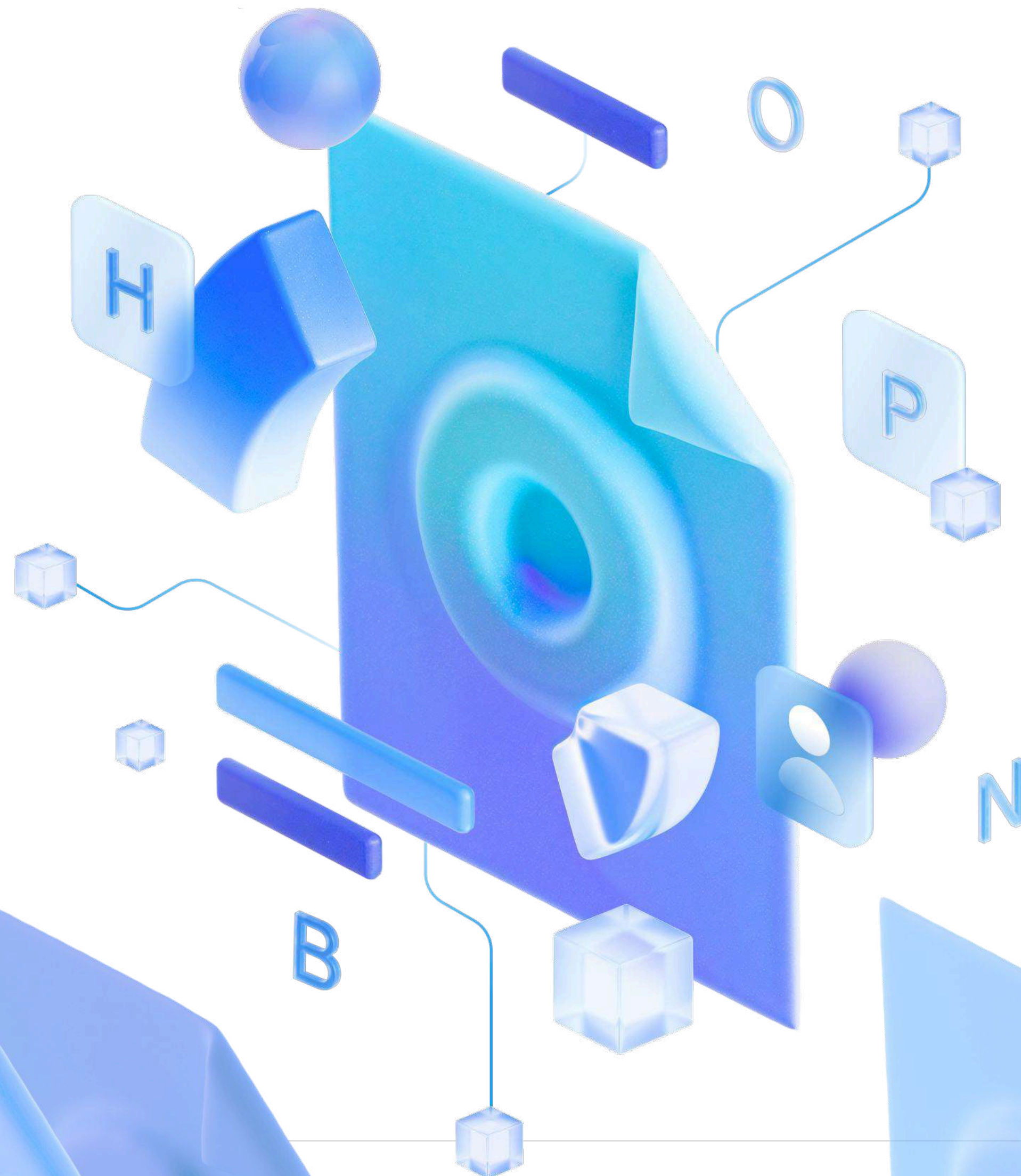
THE ROLE OF FRONTIER MODELS IN CLAIMS AI

Claims are governed by rules that are specific, contextual, and legally binding. An auto loss in Arizona takes a different sequence of questions, data points, and coverage interpretations than a similar loss in New York. The permutations are vast. The margin for error is zero.

A raw frontier model cannot navigate that complexity alone. It has to be embedded in a claims-specific platform that knows what data must be collected, how it maps to policy logic, and how to trigger downstream action—subrogation, reserve, settlement—and it has to be paired with the safety controls that make it defensible in production.

That is where Assured stands apart. We do not just layer a frontier model on top of legacy claims workflows. We build with it alongside other advanced AI components, inside a platform designed for P&C, with a Forward Deployed Team who understands claims the way frontier labs understand models.





A claim isn't a single task. It's a branching series of decisions, each one built on reasoning across the last. Was the claimant at fault? What coverages apply? Are the medical expenses within limits? A raw model can read the loss description. Only a claims-specific system can reason through what comes next with the accuracy the work demands.

Without high-quality data inputs, models can't reason effectively, and small errors like a misclassified exclusion or a missed jurisdictional requirement become compliance failures, arbitration losses, or bad-faith exposure.

Why the future of insurance claims depends on Frontier AI

Today's insurance claims process is burdened by several persistent challenges. Manual bottlenecks slow down claims resolutions, as adjusters spend excessive time on repetitive tasks like data entry, documentation review, and information verification.

The simplest claims flow through. Most of every carrier's loss-adjustment expense and cycle time lives in the ones that do not. The hard, high-value work is left to adjusters by hand, held back by generic AI that cannot safely handle complexity, fragmented systems, manual hand-offs, and unstructured data.



Frontier AI changes the shape of that problem. It reasons across the full file, handles the judgment-heavy complex claims that defeat rule-based automation, and drives the simple ones through with less leakage and higher accuracy.

It also dynamically prioritizes high-risk and complex claims, alerting adjusters to cases that need attention. Combined with insurance-specific evals, monitoring, and deterministic guardrails, it produces the audit trails and explainability that legal, risk, and compliance require.

By automating routine tasks and surfacing relevant information on demand, AI frees adjusters to focus on complex decision-making.

It doesn't replace human oversight: it makes every person in the workflow more effective.



The results are measurable. According to Bain & Company¹, GenAI has the potential to:

Reduce LAE by

20-25%

Reduce leakage by

30-50%

The impact goes beyond savings. With faster decisions, clearer communication, and proactive service, customers feel the difference. They spend less time chasing updates, resubmitting documents, or wondering what's next. Trust builds. Frustration drops. Satisfaction scores rise.

¹ <https://www.bain.com/insights/100-billion-dollar-opportunity-for-generative-ai-in-p-and-c-claims-handling/>

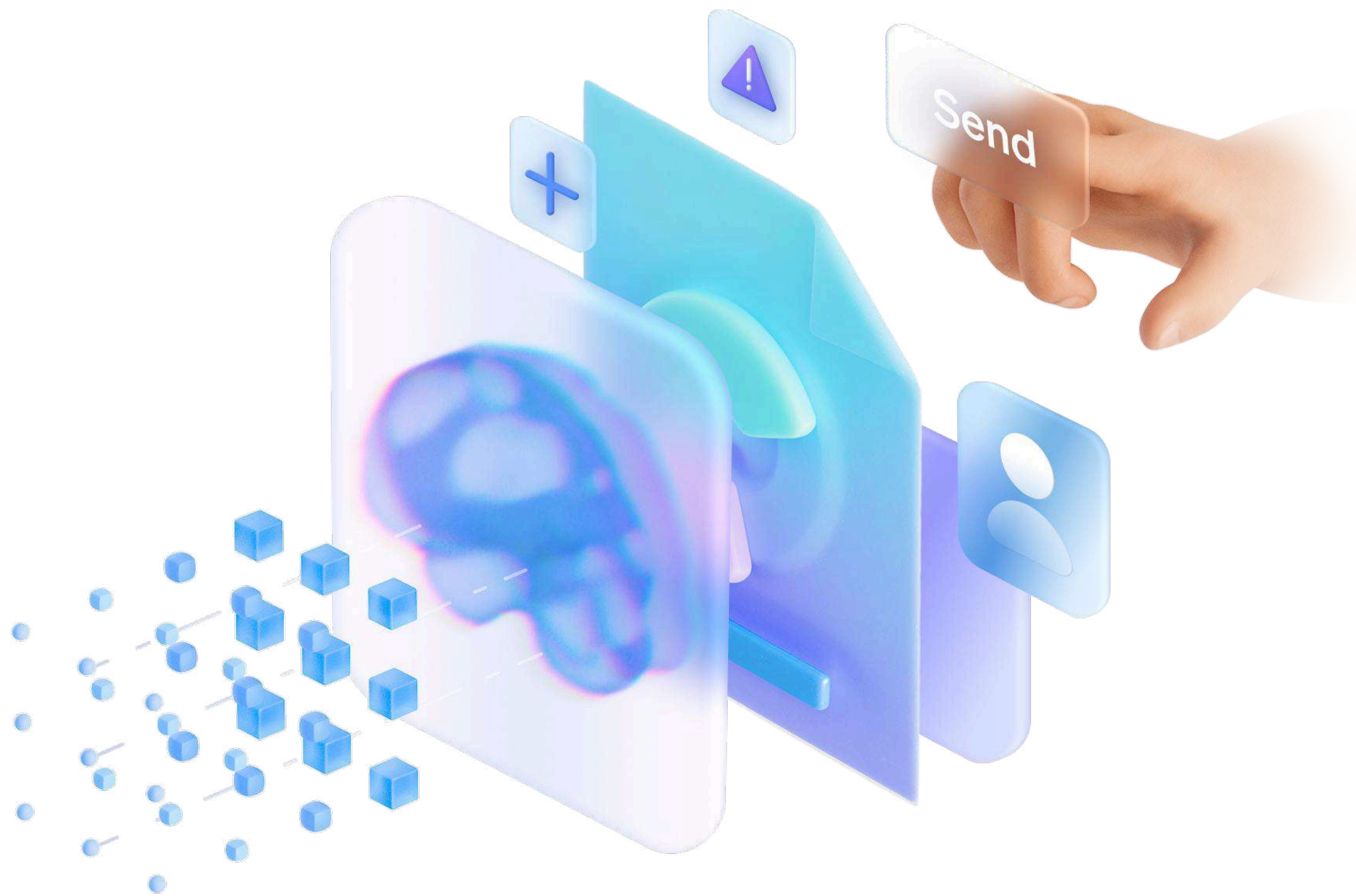


Bain & Company predicts GenAI could create more than

\$100 billion in benefits

for insurers and customers.

In a competitive market where digital experience increasingly defines loyalty, AI automation becomes a front-line differentiator.



The challenge for most carriers isn't whether to use AI: it's how to reach production without a two-year build.

That's the story of most AI initiatives today: board mandate, ambitious pilot, months of internal engineering on insurance-specific integrations, evals, and safety, and no numbers to show for it. Every month of internal build is deferred ROI on combined ratio, LAE, and cycle time.

The answer isn't more pilots. It's an accelerant: a proven platform of claims-specific capabilities already running in production, a Forward Deployed Team that adapts them to your process, and Frontier AI already delivering results at scale. Start with a low-lift pilot, prove ROI on the numbers a Chief Claims Officer owns, and expand on your terms.

Current challenges in claims processing

- ❌ Manual bottlenecks on complex claims
- ❌ Inconsistent adjudication across adjusters
- ❌ Customer frustration with long cycle times
- ❌ Adjuster overload across many data sources

How Frontier AI addresses these pain points

- ✅ End-to-end automation with human-in-the-loop oversight
- ✅ Insurance-specific safety stack, transparent audit trails, and explainability
- ✅ Dynamic prioritization of high-risk or complex cases

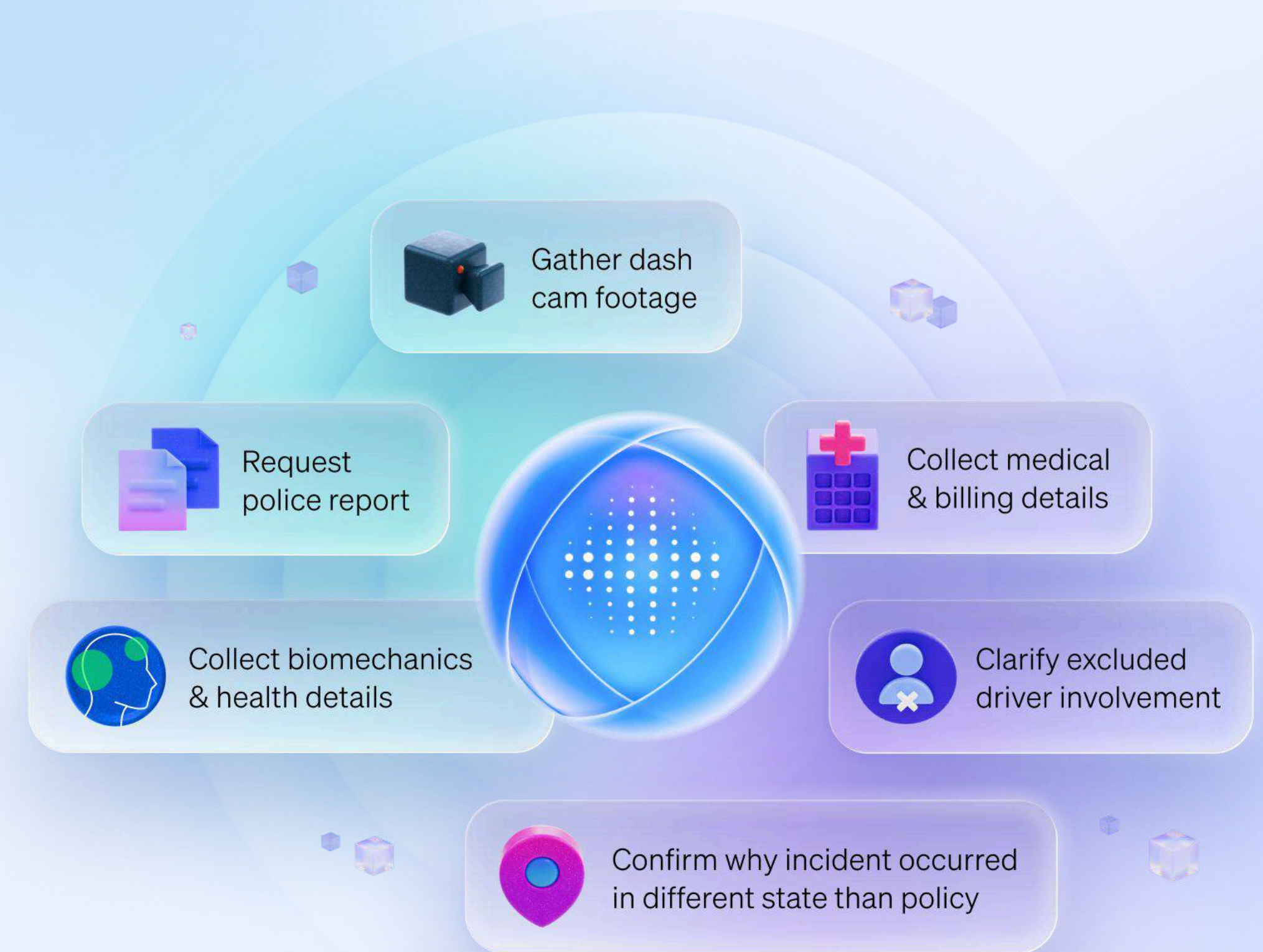
Strategic implications for insurance providers

Carriers that build and own their AI, on their data and workflows, compound an advantage with every claim. Assured's model-agnostic design keeps you free of single-provider lock-in.

Assured is P&C claims, all the time. This is the point competitors miss: frontier labs are not insurance-specific, and horizontal insurance AI players are not claims-specific. Claims is the only thing Assured does, and it is secured by both the capabilities and the team.

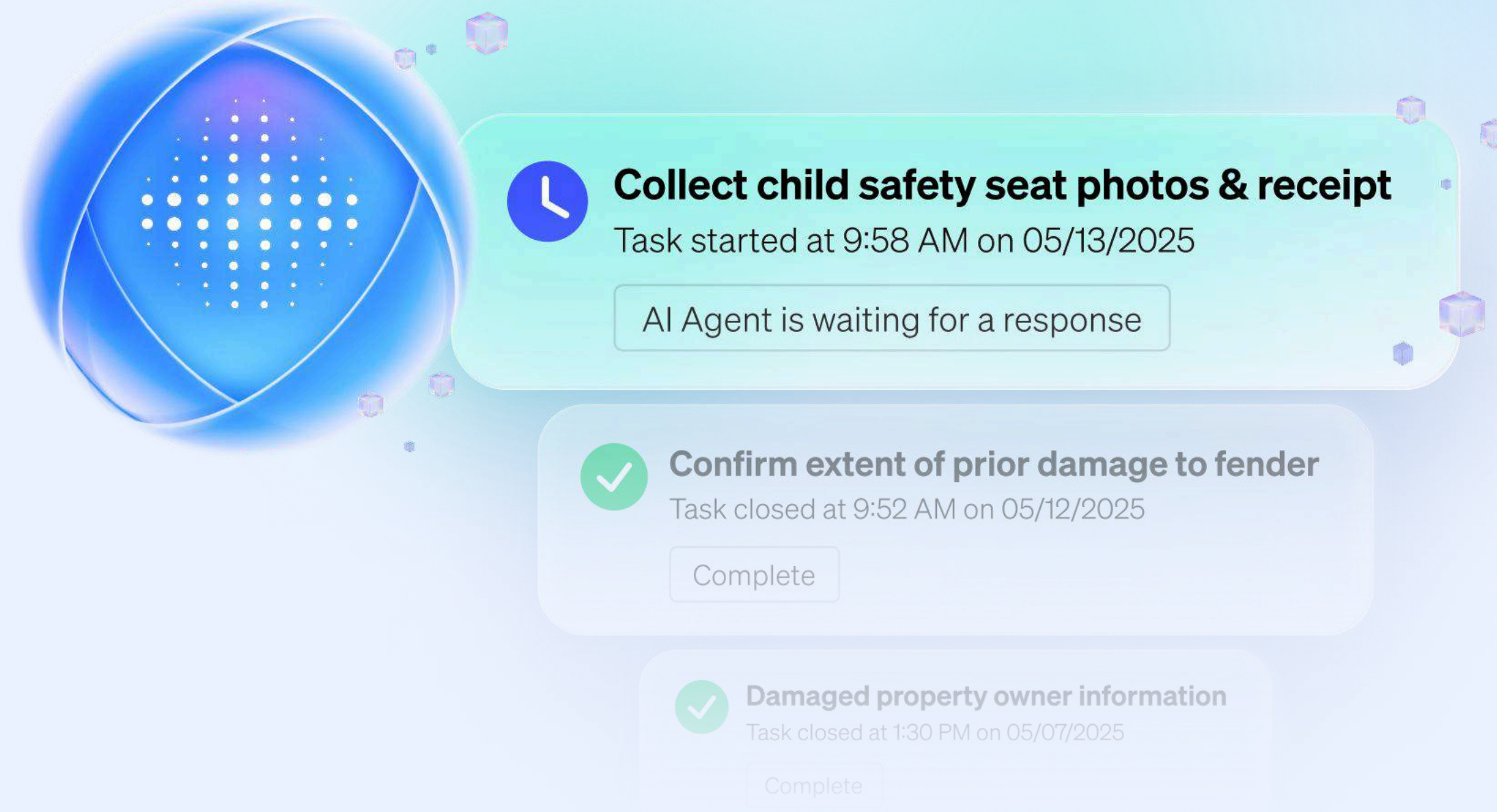
Use cases of Frontier AI

Frontier AI in claims has clear use cases already in production. The five below are running across Assured's carriers today, spanning intake, investigation, and adjudication. Each one targets a specific place where manual work drives up LAE, slows cycle time, or degrades CSAT.



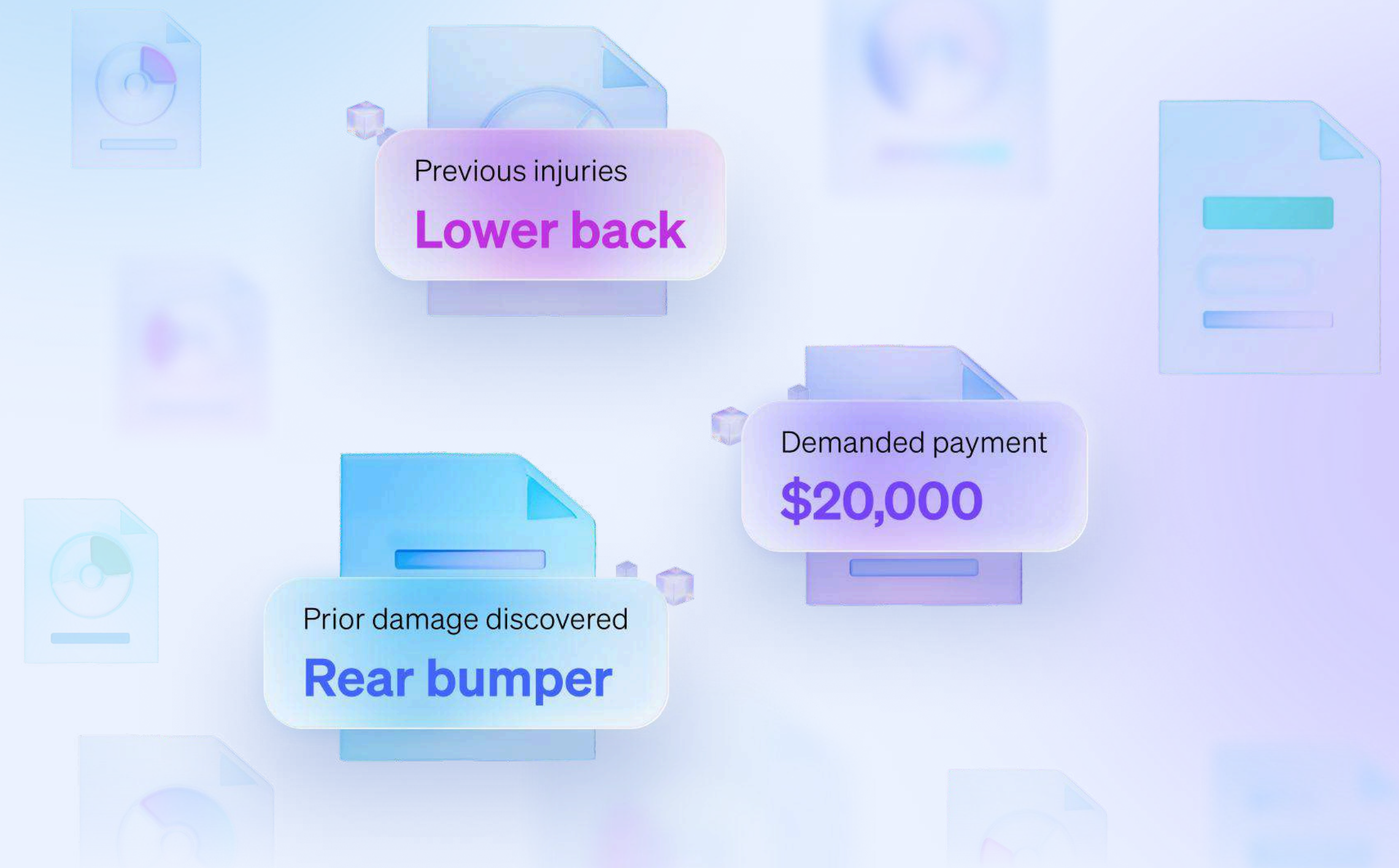
Automating adjuster-claimant interactions

Frontier-model agents run the high-friction exchanges that clog the claims process: requesting missing documentation, clarifying inconsistencies, and giving claimants real-time updates. Fewer manual calls, faster resolution, adjusters focused on higher-value work.



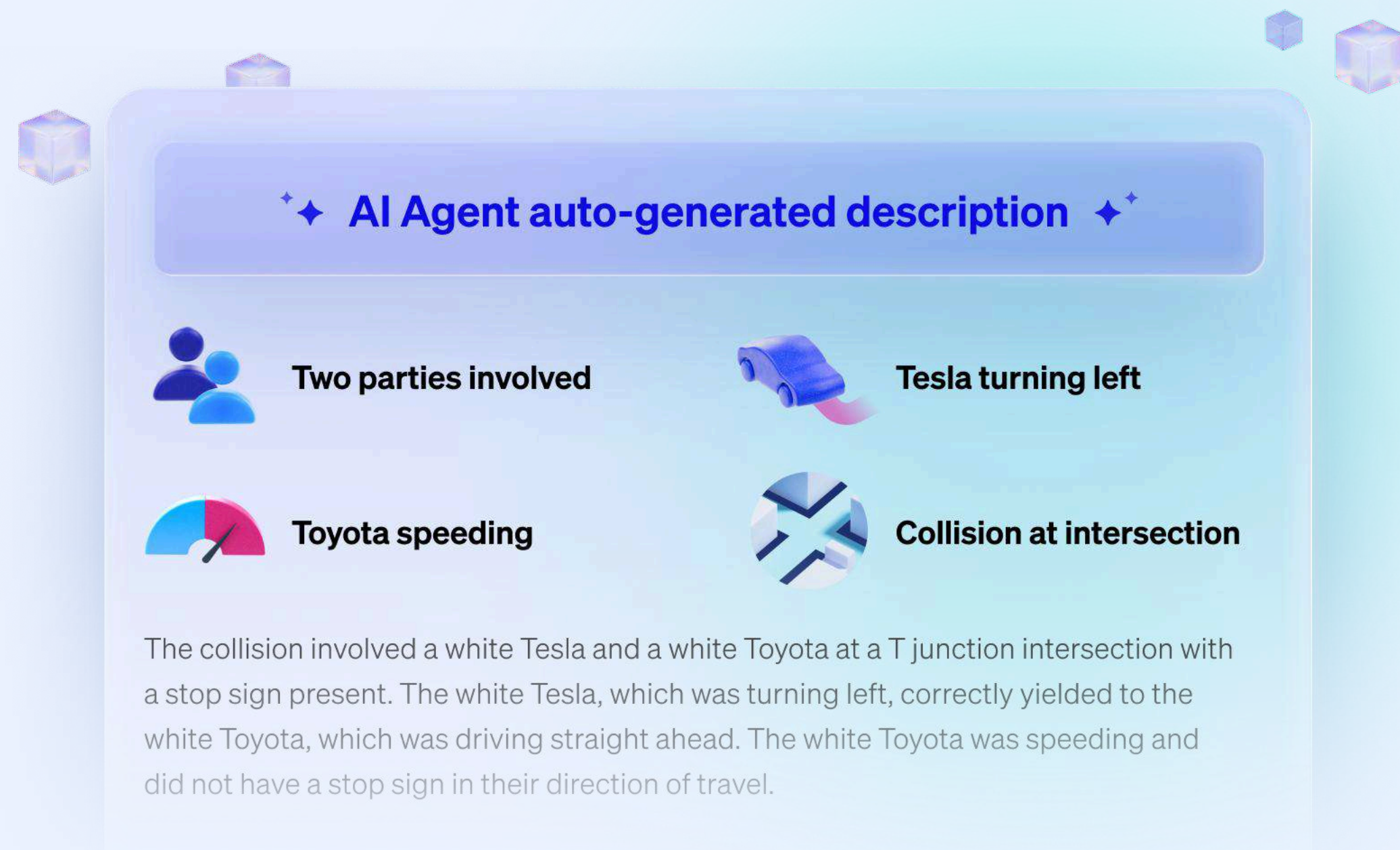
Gathering the long-tail of claims data

Frontier AI surfaces the details that make or break a claim—vehicle location, witness statements, repair authorizations—chasing outliers and incomplete inputs across every channel so the full picture is captured early and consistently.



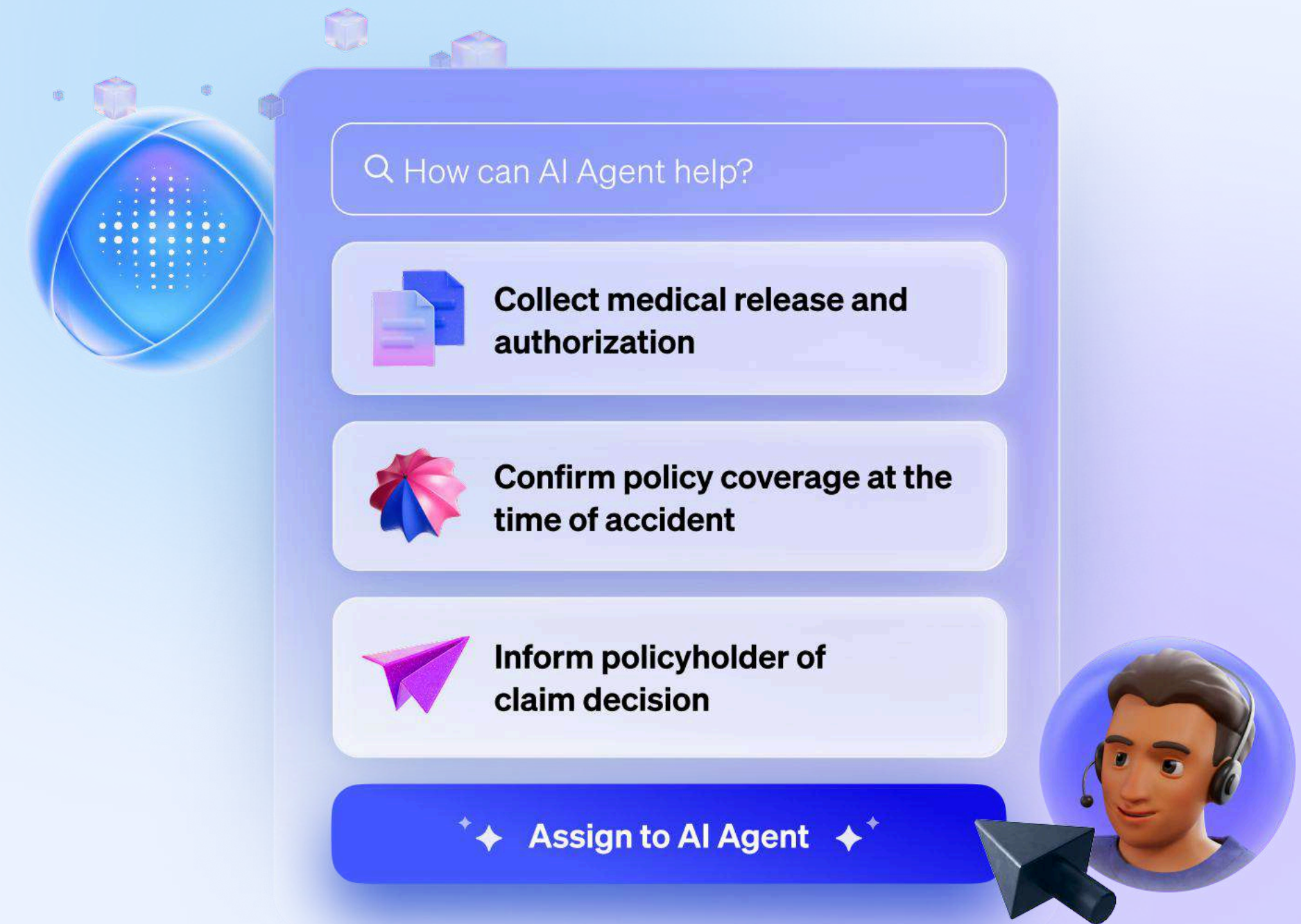
Ingesting and parsing large data sets

Whether it is a hundred-page medical packet or a demand letter dense with legal nuance, frontier models extract relevant facts, categorize them, and populate structured fields automatically. Unstructured data becomes usable intelligence with no human scanning required.



Summarizing claim facts for subrogation and litigation

Sprawling documentation is distilled into clear, defensible summaries for legal, subrogation, and negotiation workflows. Facts, timelines, and evidence appear in consistent, audit-friendly formats so teams move faster with fewer errors.



Supporting adjudication decision-making

With structured data and full-file reasoning, Frontier AI evaluates liability, checks coverage, and surfaces fraud signals. It does not replace the adjuster—it makes every decision faster, more consistent, and grounded in the complete picture.

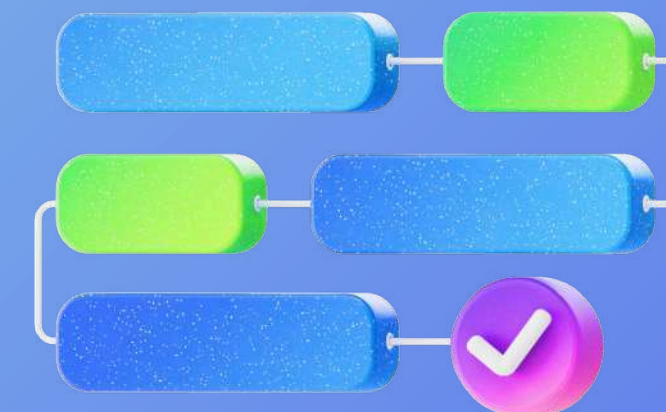
Delivering a stellar customer experience with agentic AI

The claims experience is one of the defining moments in the customer lifecycle, and it is where AI makes the biggest difference. **With 24/7 responsiveness, real-time updates, and proactive guidance, customers stay informed and in control.**

Agents are always available: policy lookups, status updates, secure document submissions, and proactive outreach to gather the details a claim needs. That means fewer calls into the center, shorter cycle time, and less time spent chasing.

AI agents don't just respond. They listen. They interpret tone, urgency, and intent to deliver personalized, human-like interactions that de-escalate tension and build trust at scale.

The outcome? Happier customers, faster resolution, and higher retention. In a market where loyalty follows digital experience, **this is a major strategic advantage.**



70%
of tasks handled
autonomously



6-day
cycle-time reduction



**5+ manual
calls**
eliminated to
ingest the data
and settle a claim



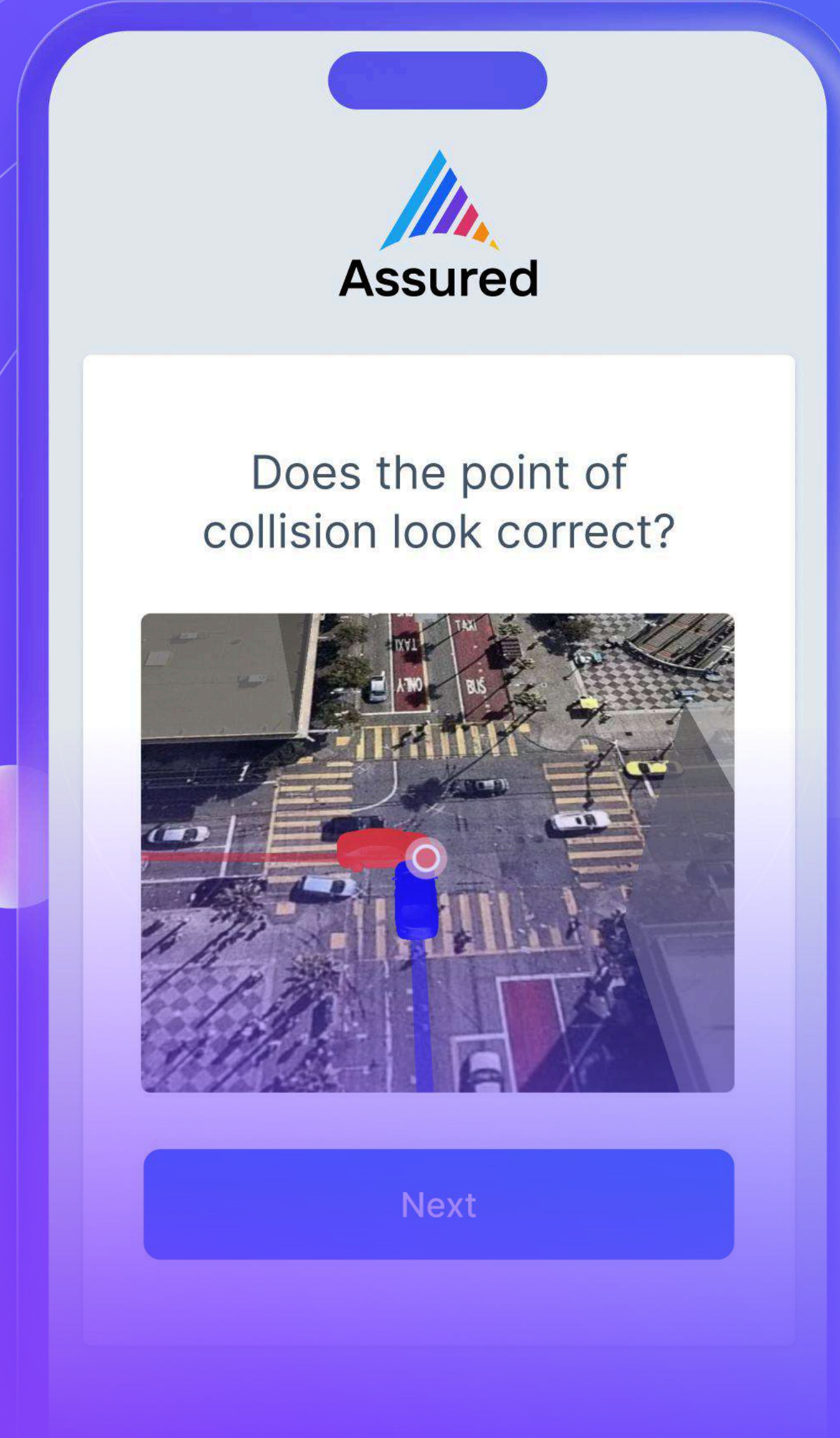
★★★★★
4.8/5
stars in end-user
satisfaction



Claims adjuster
NPS of
79

How Assured is redefining the claims journey

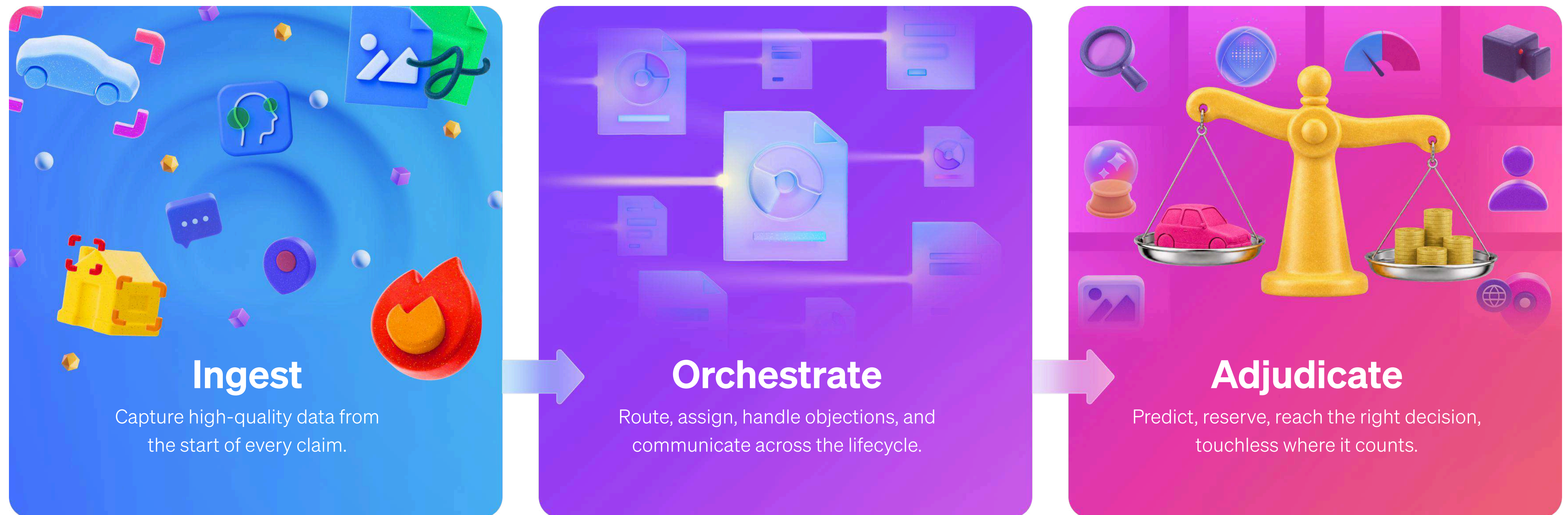
At the core of Assured is a simple idea: Frontier AI works in production when paired with a claims-specific platform and a Forward Deployed Team. Quality data feeds the models, agents drive the work, and deterministic controls guarantee the outcome—a new class of intelligent automation.



Build with Assured

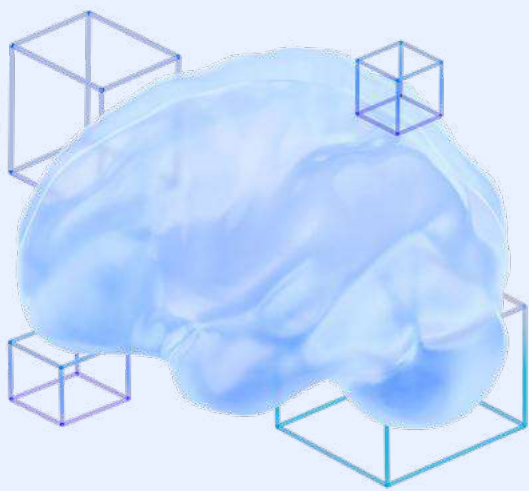
We pair Frontier AI with the capabilities, platform, and claims experts you need to move the numbers you own. We fit around your core system and ship into production in weeks, not months.

One agentic platform, modular by design. Every module gets smarter with every claim, and quality data is the fuel for the ones downstream.



The Assured difference

Most vendors bolt a model onto existing workflows and hope. Assured pairs Frontier AI with a purpose-built P&C platform, an insurance-specific safety stack, and a Forward Deployed Team of claims experts who build alongside yours.



Frontier AI, model-agnostic

Assured routes across the best models from OpenAI, Anthropic, and other frontier labs, and moves as the frontier moves. You are never locked into a single provider, and the AI you ship is exclusively yours.



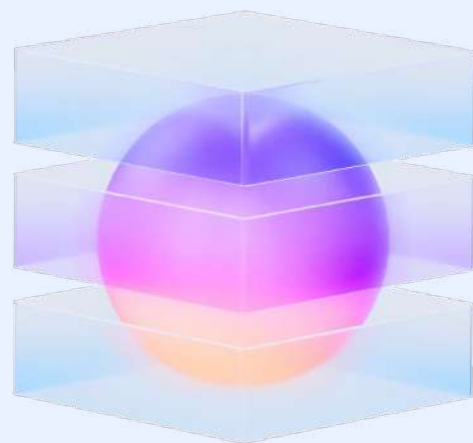
Insurance-specific safety stack

Claims-specific evals, monitoring, and deterministic guardrails wrap every model call. What ships is accurate, auditable, and stands up to scrutiny from risk, legal, and compliance—so agents run where they help and determinism guarantees the outcome where it must.



Forward Deployed Team of claims experts

Product, engineering, and claims experts embed with your team to design, build, and ship together. Frontier labs are not insurance-specific. Horizontal AI players are not claims-specific. Claims is the only thing Assured does.



Integration-ready with modern and legacy systems

Assured's modular architecture connects via APIs to core systems, document repositories, and existing FNOL or claims interfaces. This allows carriers to add intelligence without requiring a full system overhaul.

50M+ successful interactions

Assured is the most widely deployed agentic AI in P&C. With **70% of tasks handled autonomously**, it's already helping thousands of adjusters, call centers, and policyholders see real value every day. That's why more carriers trust Assured than any other AI platform in the industry.



Hi Chris, why were you in California at the time of the incident?



Hi, I'm Emma, an automated assistant helping to process this claim.

50M+



I apologize for the delay. I've escalated this to an adjuster to see what we can do.



Could you send proof of cancellation date?



Great, thanks for uploading the photos. Now let's schedule your inspection :)

The future of claims automation with Assured's Frontier AI



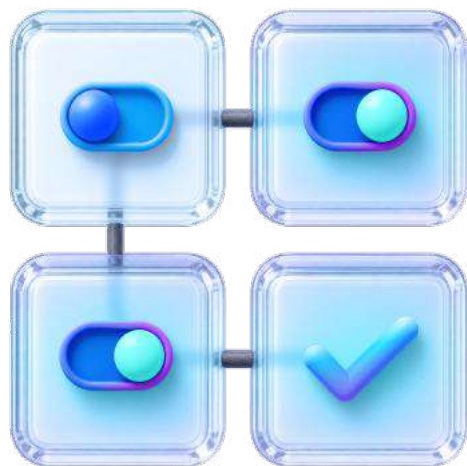
Orchestrates the entire claim lifecycle

Assured routes, assigns, handles objections, and communicates across the lifecycle. Cycle time drops by six days and 84% of intake flows complete without a phone call.



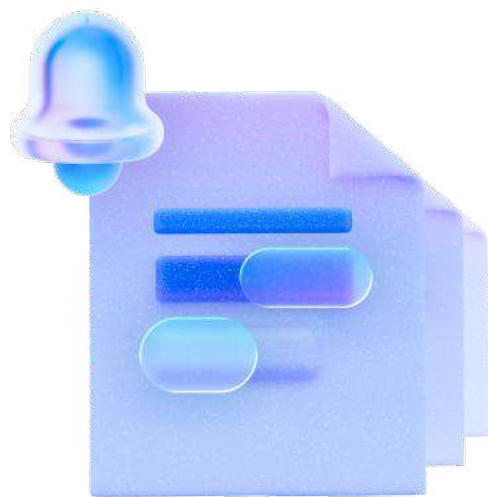
Next Best Actions, before the file is opened

When the adjuster opens the file, it's already ready for action with all necessary information collected and organized for adjuster review.



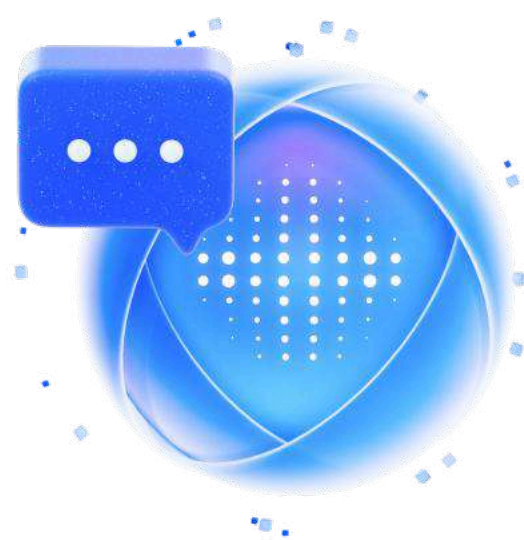
Configurable guardrails at every stage

From "adjuster approval required for every task" to "fully autonomous," the level of intervention matches the risk of the work. Assured can automatically reach out to parties and collect information without being asked, across every claim in parallel.



Discrepancy flagging across the full file

Assured cross-references coverage, statements, prior claims, and every input. When statements don't line up, it flags the gap, escalates for adjuster sign-off, and reaches out to involved parties directly.



Information gathering and claimant Q&A

Agents proactively engage claimants to collect missing details, clarify inconsistencies, and answer questions. This automates high-friction conversations that typically delay progress, reducing adjuster workload and keeping claims on track.



Assured: Frontier AI for claims. Proven at scale.

Working across tens of millions of claims every year, Assured is the most widely deployed AI in P&C. From ingestion to orchestration to adjudication, Assured's capabilities and Forward Deployed Teams partner with you to deliver agentic claims processing with safety, scale, and rapid time to market.

Assured's Capabilities



FNOL

Improve data collection at the source while providing a breakthrough self-service customer experience. Quality data from FNOL is the fuel that unlocks every downstream agent, automation, and LLM-driven workflow.



First Contact

Reduce cycle time and eliminate phone calls. Digitally follow up with all involved parties to ask questions, gather documents, assign services, and more.



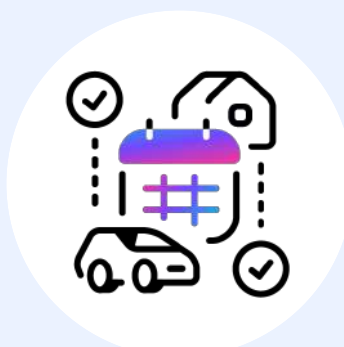
Sidekick

Take the complexity out of telephonic FNOL. Sidekick does the heavy lifting with a clean, intuitive interface that gathers LLM-ready data to power straight-through processing.



Voice AI

Scale your claims intake with AI voice agents built for the complexities of insurance. An always-on engine that consistently gathers high-quality data while delivering an exceptional customer experience.



Service Assignment

Seamlessly assign services and let users self-schedule inspections, repairs, rentals, or contractor visits on their own terms.



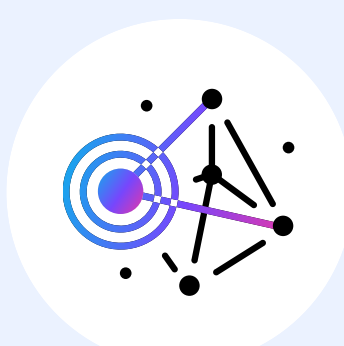
Messaging

Move claims, not just messages. Communicate across every channel via omnichannel messaging that automates workflows across the entire claims lifecycle. Achieve faster claims resolutions with less chasing and fewer delays.



Emma

Emma gathers information, gives recommendations on Next Best Actions, auto-generates notes and tasks for adjusters, and moves claims forward across Assured's products.



Fraud

Stop fraud before it happens. Go beyond policy data to spot inconsistencies and suspicious behavior across the claims lifecycle.



CAT

Stay ahead of catastrophes. Prepare your policyholders for incoming incidents and rapidly ingest, route, and triage incoming claims.

Conclusion

Generic AI is not built for the complexities and intricacies of P&C. The future is Frontier AI paired with a claims-specific platform and the experts who build with you.

Frontier AI, wrapped in Assured's safety stack and delivered by a Forward Deployed Team, is a step-change in how P&C insurers operate. It handles the complex claims that defeated the last generation of automation and drives the simple ones through cleaner.

This changes what the adjusters of tomorrow will spend their time on, removing manual work and delivering the right information at exactly the right moment.

Assured is already making this future real. Not in prototypes or pilots, but in production today across tens of millions of claims, multiple lines of business, and every phase of the lifecycle.



Start moving at the pace of the frontier.

Connect for a demo at assured.com