Assured



The GenAI Revolution

How Assured is Transforming Insurance Claims Processing

TABLE OF CONTENTS

Introduction 1

Understanding generative AI 2

What is generative AI? 2

Key characteristics 4

How agentic AI differs from traditional AI 5

The role of large language models (LLMs) in agentic AI 6

LLMs as the cognitive core of agentic AI 6

Why the future of insurance claims depends on generative AI 11

Use cases of GenAI in insurance 16

Delivering a stellar customer experience with agentic AI 19

How Assured's platform is redefining the claims journey 20

Conclusion 24

About Assured 25

Insurance has always been about decisions: what happened, who's liable, what's owed. Yet as the volume and complexity of claims grow, insurers are buckling under the weight.

At the same time, AI is changing everything—especially customer expectations. Consumers are adapting to AI-powered experiences in banking, retail, and healthcare. They expect speed, clarity, and personalization. And when they don't get it from their insurer, they won't hesitate to switch.

Loss ratios are rising. Customers want answers faster. Adjusters are stretched thin, trying to make decisions with fragmented data and legacy systems that weren't built for speed or scale.

AI is poised to change that, but not in the way most expect.

The future isn't about support chatbots or stand-alone AI applications added on top of existing solutions. It's about truly integrated products that leverage AI where it can make the biggest impact, automating complex customer interactions and ultimately leading to more sophisticated decision making and reasoning in adjudication.

It's about systems that act. Systems that reason, make decisions, and carry out work on behalf of the adjuster.

For insurers, this isn't just new technology. It's a new operational model, one that trades manual handoffs and guesswork for truly intelligent automation.

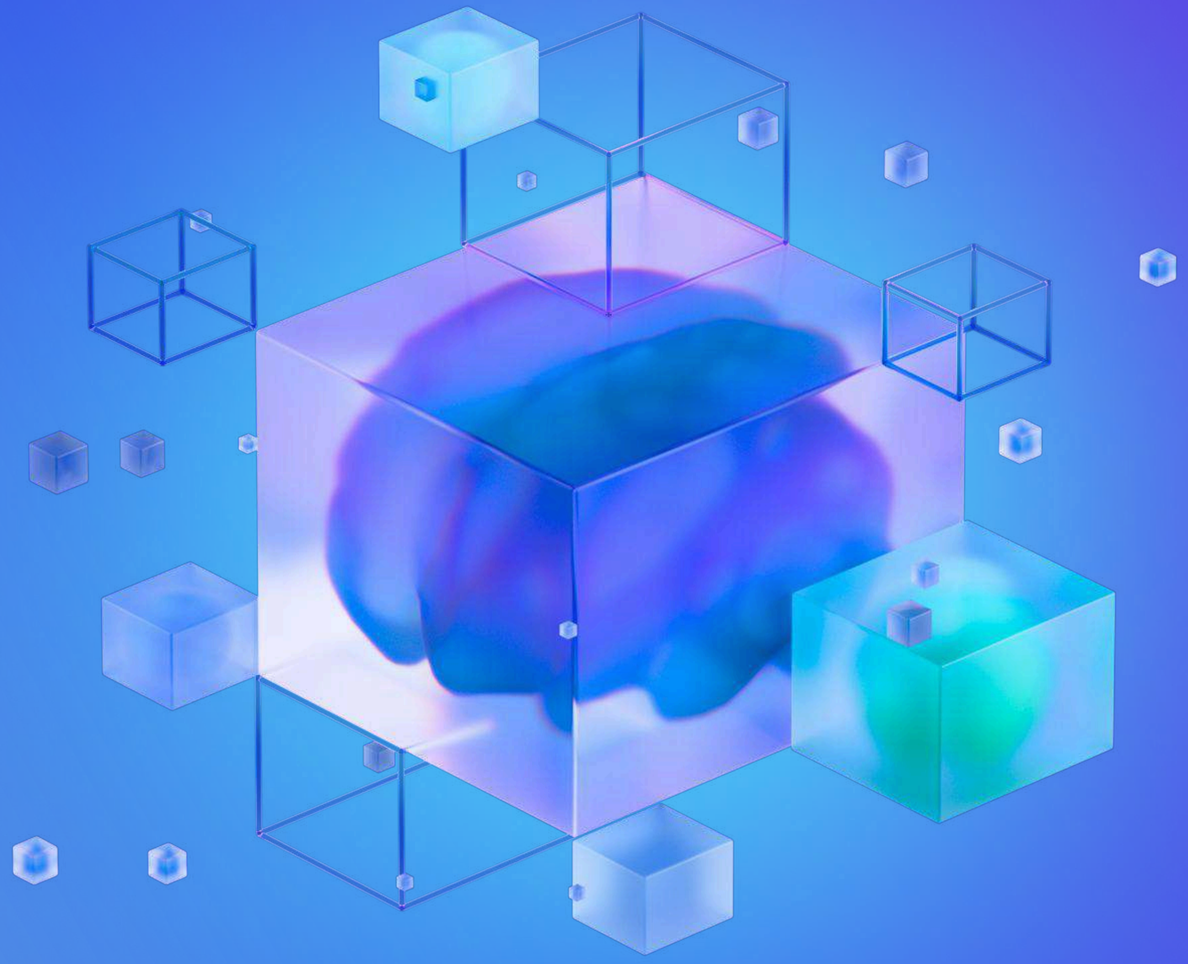
Generative AI enables faster processing, fewer errors, lower loss-adjusting expenses, and a significantly better customer experience. As the largest deployer of LLMs in P&C insurance, Assured sees the widespread impact of generative AI in real use cases every day.

In this whitepaper, we break down what generative AI for insurance really means, why it matters now, and how Assured is powering the most advanced solutions in the industry today.



Justin Lewis-Weber, CEO, Assured

Understanding generative AI

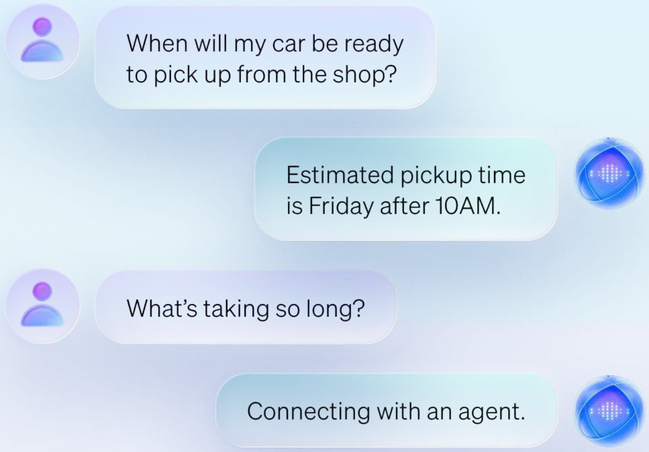


What is generative AI?

Generative AI refers to intelligent systems that can autonomously make decisions, initiate tasks, and adapt over time. They leverage large language models (LLMs) to analyze and respond to data patterns, transforming unstructured content into structured insights.

In insurance, this means AI that can write summaries, extract insights from documents, respond to customer inquiries, and more. It marks a shift from rules-based software to intelligence that understands context and can think like a human adjuster would.

Chatbots vs. generative AI vs. agentic AI



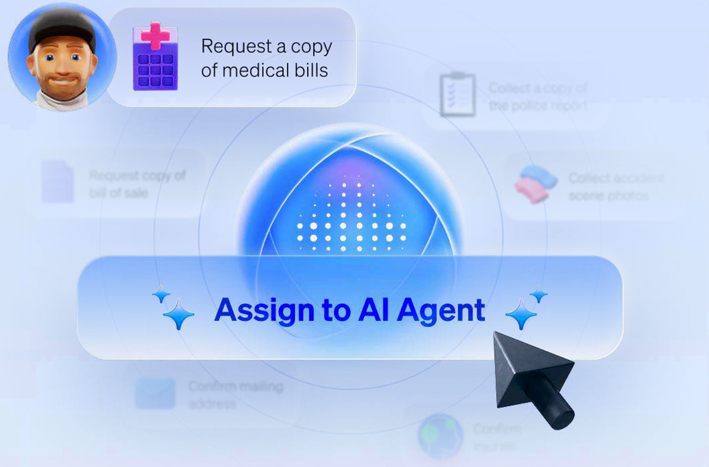
Chatbots

Respond to common queries and conduct pre-scripted conversations. For instance, a chatbot might answer basic customer inquiries about claim status using predetermined scripts, but cannot handle unexpected follow-up questions.



Generative AI

Interprets context and generates responses. A generative AI tool can summarize lengthy claim notes, but requires human intervention to integrate these summaries into workflows.



Agentic AI

Combines generative abilities with proactive, goal-oriented behavior. For example, Assured's agentic AI system autonomously gathers missing claim information, proactively contacts involved parties, and initiates next steps.

Key characteristics



Goal-directed autonomy

An agentic AI automatically schedules an inspection when a claim meets certain criteria.



Memory & reasoning capabilities

The system remembers previous interactions and uses them to provide informed, personalized responses to policyholders.



Task decomposition & orchestration

Automatically breaks down complex claims into manageable tasks like document collection, fraud checking, and adjuster assignment.



Multimodality

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



Human-like interactivity & adaptability

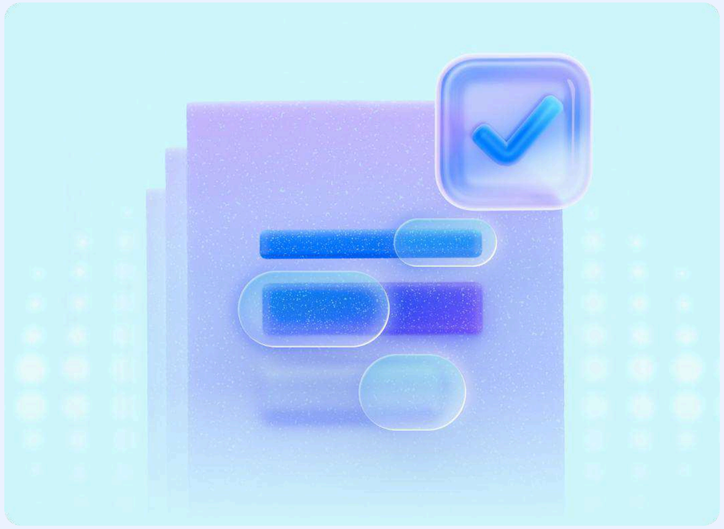
Communicates empathetically with claimants during stressful claims situations, adapting responses based on claimant sentiment.



Data summarization

Quickly summarizes extensive medical reports and legal documents to expedite decision-making.

How agentic AI differs from traditional AI



Static rules vs. dynamic agents

Traditional AI uses fixed rules, such as automatically rejecting claims exceeding a certain value threshold. Agentic AI dynamically evaluates claims, considering evolving contexts and exceptions without predefined limitations.



Reactive vs. proactive systems

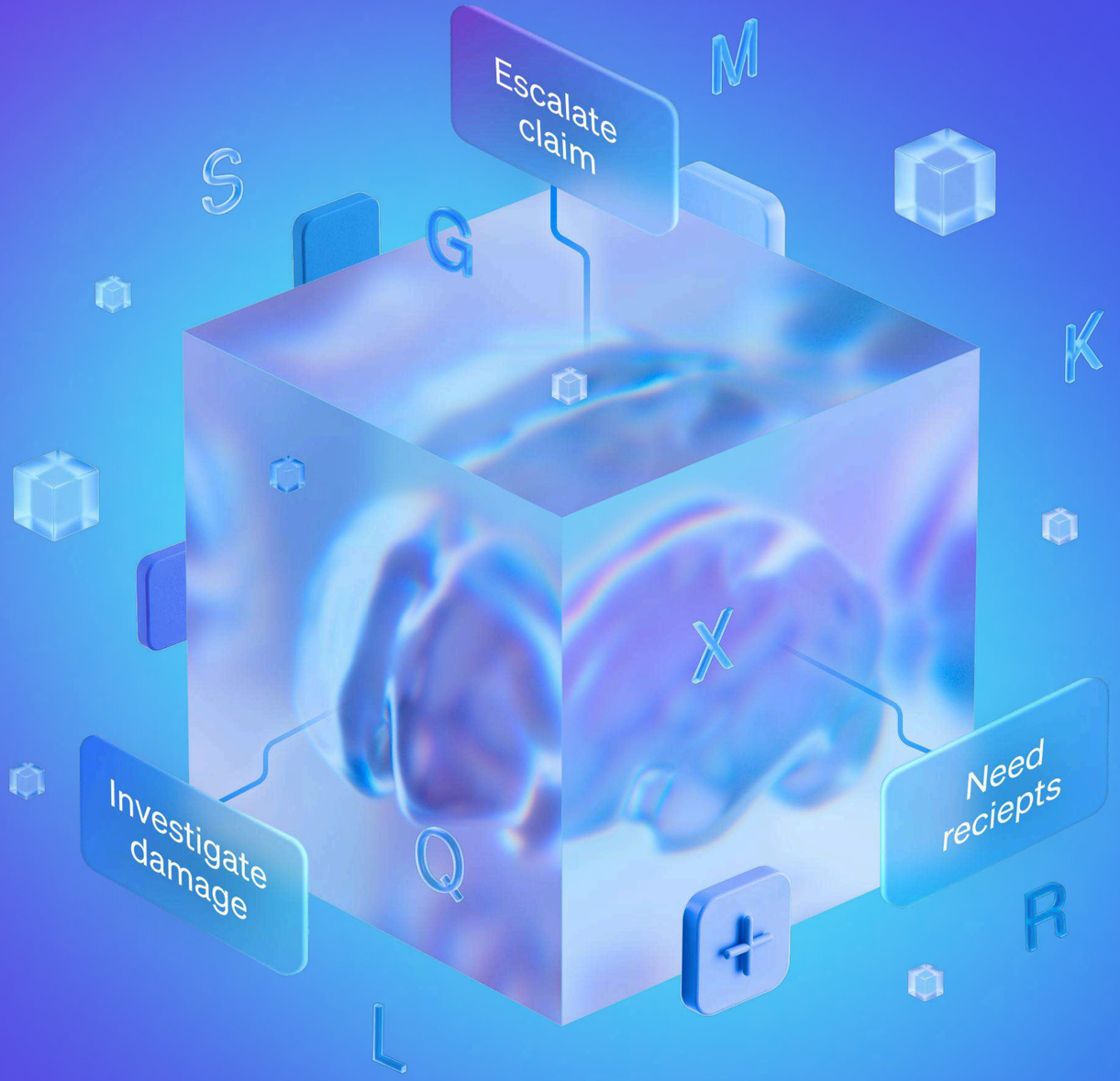
Reactive systems notify adjusters only after receiving specific prompts. Agentic AI proactively alerts adjusters when it detects unusual claim patterns or incomplete documentation.



Built-in domain expertise

Agentic AI isn't just smarter, it's specialized. For example, Assured's agentic AI is trained on real P&C workflows. It understands jurisdictional requirements, policy logic, and the nuances of claim workflows.

The role of large language models (LLMs) in agentic AI



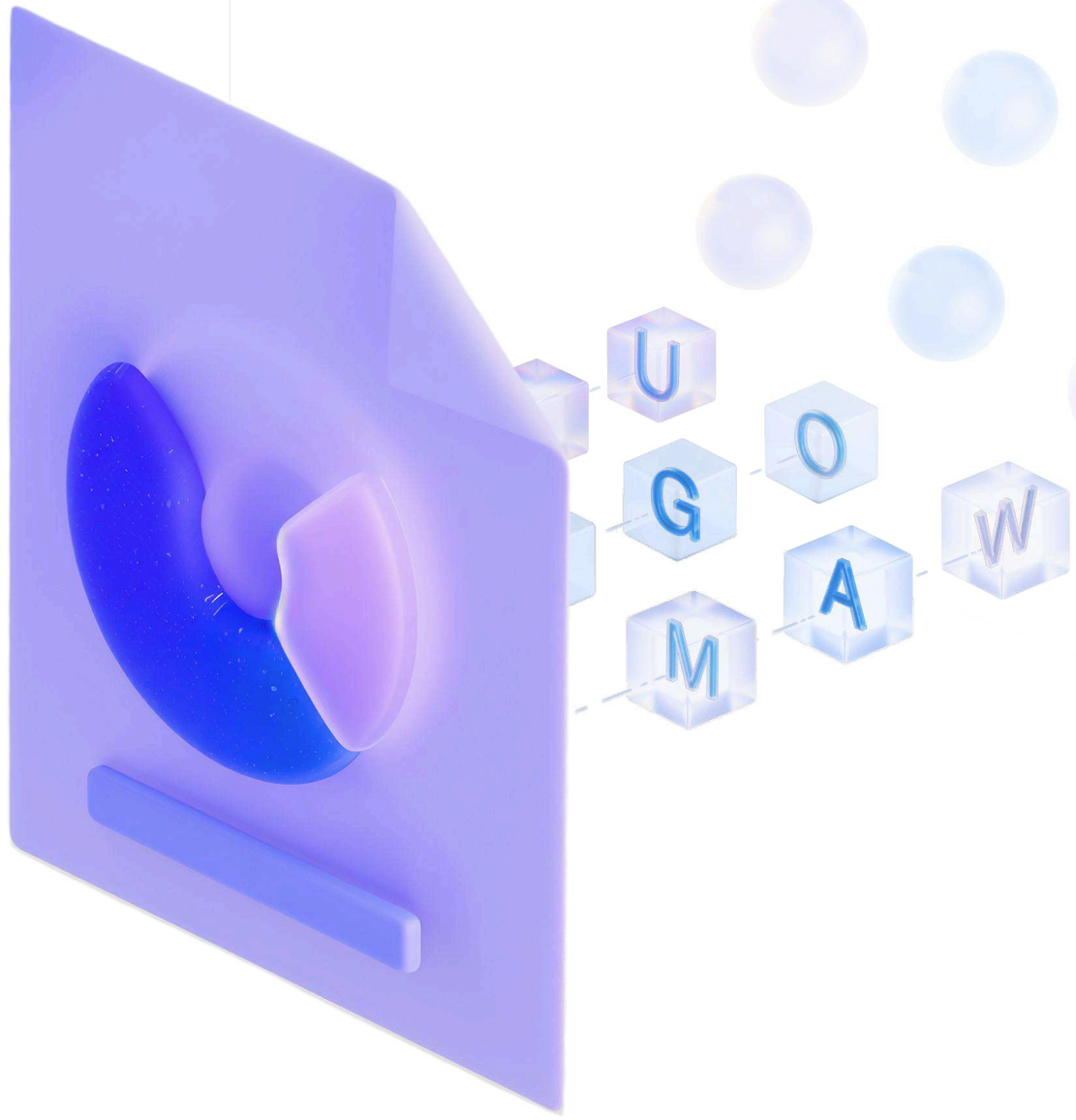
LLMs as the cognitive core of agentic AI

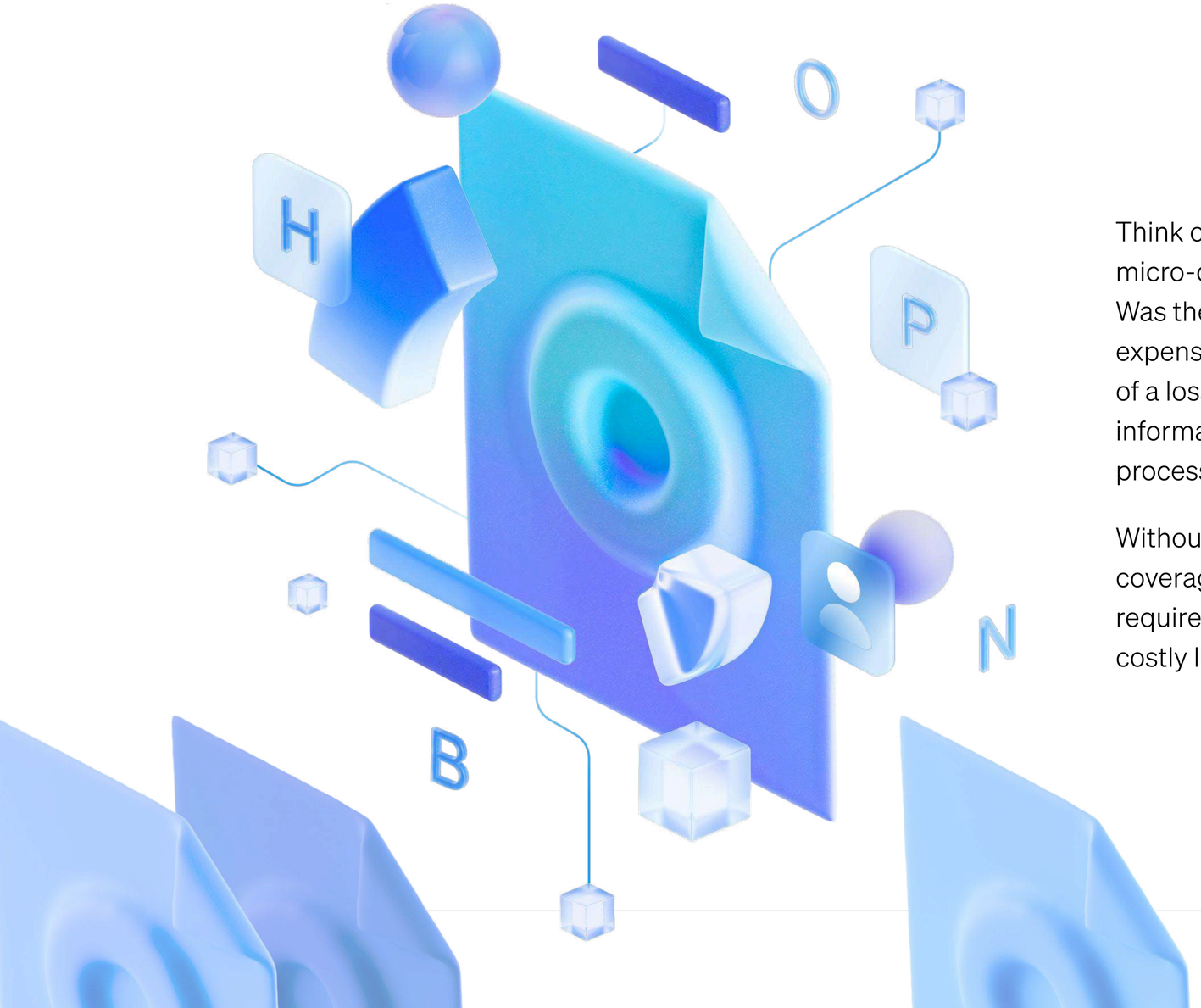
Simply layering a commercial large language model (LLM) on top of claims workflows isn't enough to automate decision-making. While LLMs are powerful tools for understanding and generating language, they need more than just raw data to operate effectively in insurance.

Claims are governed by rules: highly specific, deeply contextual, and often legally binding. One auto accident in Arizona may require a completely different sequence of questions, data points, and coverage interpretations than a similar accident in New York. The permutations are vast. The margin for error is zero.

A standalone LLM can't parse this complexity without help. It needs to be embedded within a domain model that knows what data must be collected, how it maps to policy logic, and how to trigger downstream actions like subrogation or settlement.

That's where Assured's Agentic AI systems stand apart: they don't just understand text, they understand the structured decision architecture behind the claim.





Think of a claim not as a single task, but as a branching series of micro-decisions, each dependent on precise, structured inputs. Was the claimant at fault? What coverages apply? Are medical expenses within policy limits? A generic LLM might interpret parts of a loss description, but it won't know what to do with that information unless it's guided by a rigorous model of the claim process itself.

Without that structure, even minor missteps—like misclassifying a coverage exclusion or overlooking a jurisdiction-specific requirement—can lead to compliance failures, arbitration losses, or costly litigation.

Where LLMs do best

When embedded into a purpose-built platform like Assured, LLMs become immensely valuable. They can:

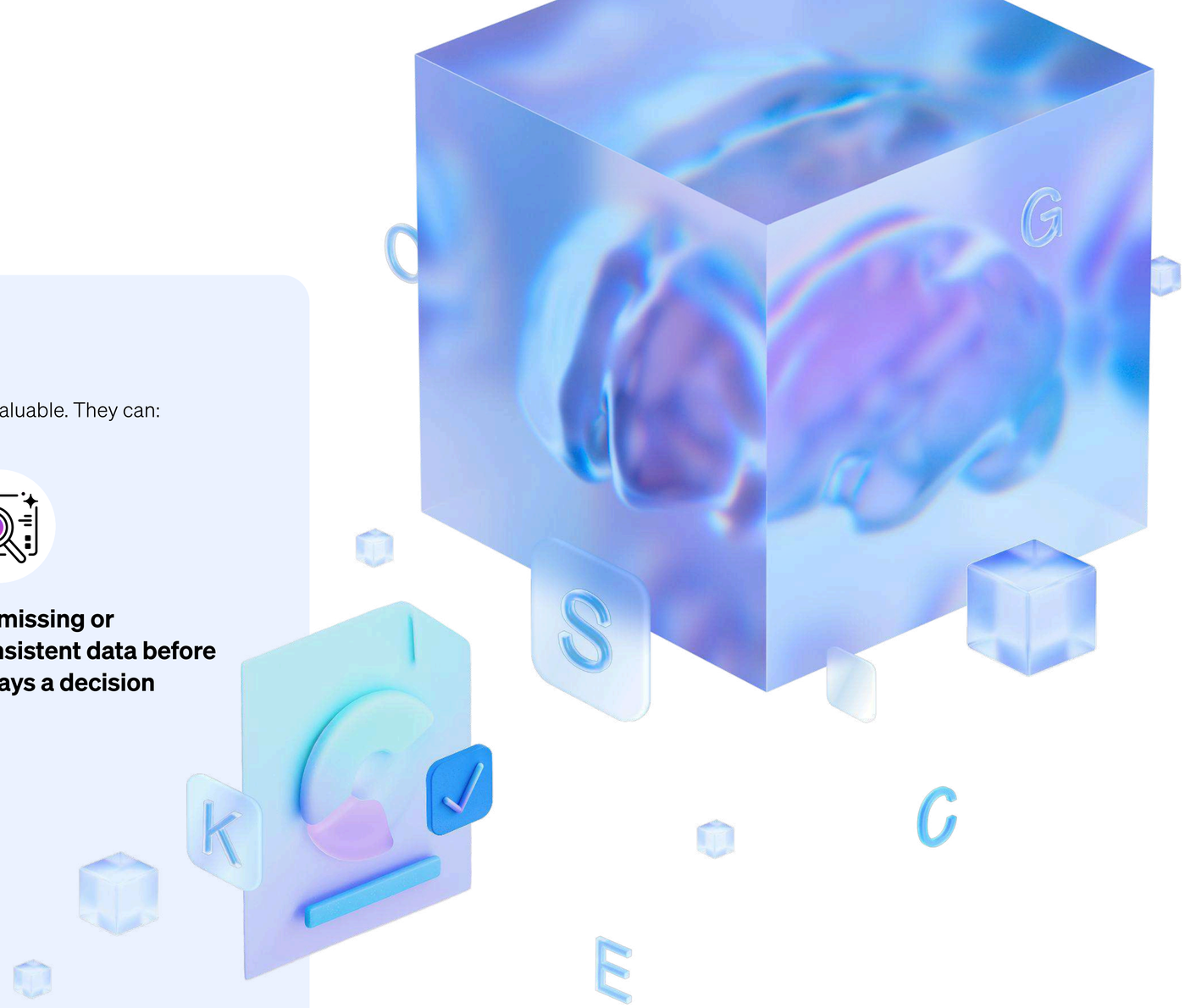
Accurately extract facts from dense documents like police reports or medical records

Summarize claims history and key findings for quick adjuster review

Flag missing or inconsistent data before it delays a decision

Reduce the need for manual escalation by providing better first-pass outputs

Accelerate adjudication by surfacing relevant policy terms and contextual cues automatically



LLMs can act as the brain—but only when they're wired into a body that understands insurance.

This is where most AI solutions fall short. They retrofit generic models onto insurance workflows and hope for relevance. **Assured took the opposite approach.**

We built a platform purpose-built for P&C from the ground up, starting with domain-specific structure, rules, and process logic. Then we developed LLM pipelines specifically designed to operate within that framework.

Our AI doesn't try to "learn" insurance on the fly: it was built to speak its language from day one. That's what enables precision, scale, and regulatory confidence where other solutions struggle.



Why the future of insurance claims depends on generative AI



Today’s insurance claims process is burdened by several persistent challenges. Manual bottlenecks slow down claims resolution, as adjusters spend excessive time on repetitive tasks like data entry, documentation review, and information verification. This often leads to inconsistent adjudication, where different adjusters might reach different conclusions for similar cases due to fragmented data or subjective judgment.

These inefficiencies cause significant frustration for customers, who endure prolonged waiting periods for claim resolutions, unclear communication, and repeated follow-ups. Adjusters themselves often face overwhelming workloads, having to summarize and interpret extensive documentation from numerous data sources, increasing the likelihood of errors and burnout.

Generative AI is redefining the pace and precision of claims handling. By automating routine tasks and surfacing relevant information on demand, GenAI 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 & Company[1], GenAI has the potential to:

Reduce LAE by

20-25%

Reduce leakage by

30-50%

Bain & Company predicts GenAI could create more than

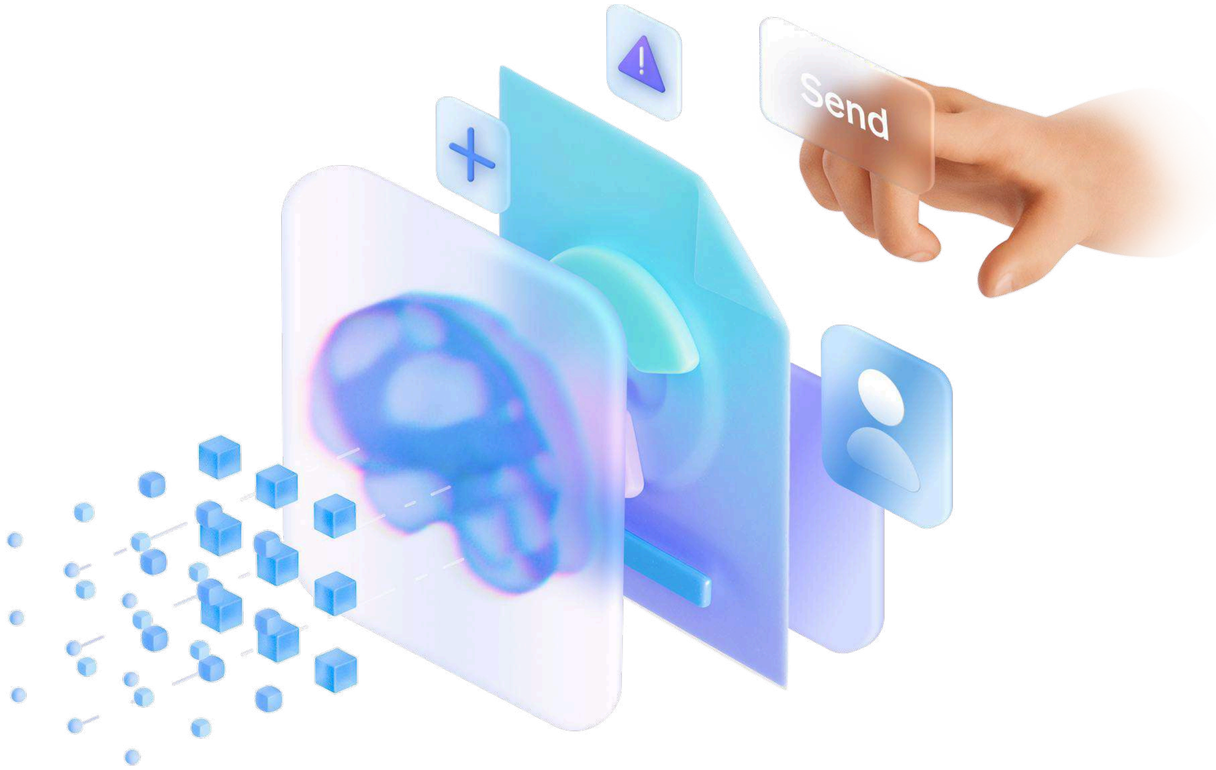
$100 billion

in benefits for insurers and customers.

But the impact goes beyond efficiency and savings. When GenAI powers 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.

In a competitive market where digital experience increasingly defines loyalty, GenAI becomes more than a backend advantage: it becomes a front-line differentiator.

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



For many insurers, the challenge isn't whether to use AI—it's where to apply it first. GenAI provides a clear starting point: automate the repetitive, standardize the complex, and guide the rest with human expertise.

This automation provides transparent audit trails and clear explainability of decisions, critical for maintaining regulatory compliance and ensuring defensible outcomes.

Additionally, generative AI dynamically prioritizes high-risk or complex claims, alerting adjusters to cases that require immediate attention or special handling. This strategic use of AI significantly improves overall claims handling efficiency and accuracy.

Current challenges in claims processing

- Manual bottlenecks
- Inconsistent adjudication
- Customer frustration due to long turnaround times
- Adjuster overwhelm with summarization of many data points

How GenAI addresses these pain points

- End-to-end automation with human-in-the-loop oversight
- Transparent audit trails and explainability
- Dynamic prioritization of high-risk or complex cases

Strategic implications for insurance providers

Generative AI offers more than efficiency—it delivers competitive differentiation. Insurers that embed AI into core processes can reduce costs, improve compliance readiness, and deliver a claims experience that customers actually remember for the right reasons.

Boston Consulting Group reports that AI-driven transformation can cut operational costs by 30% to 50% and enable real-time resolution for up to 70% of simple claims. That's not just optimization; it's a step-function shift in how insurers operate.

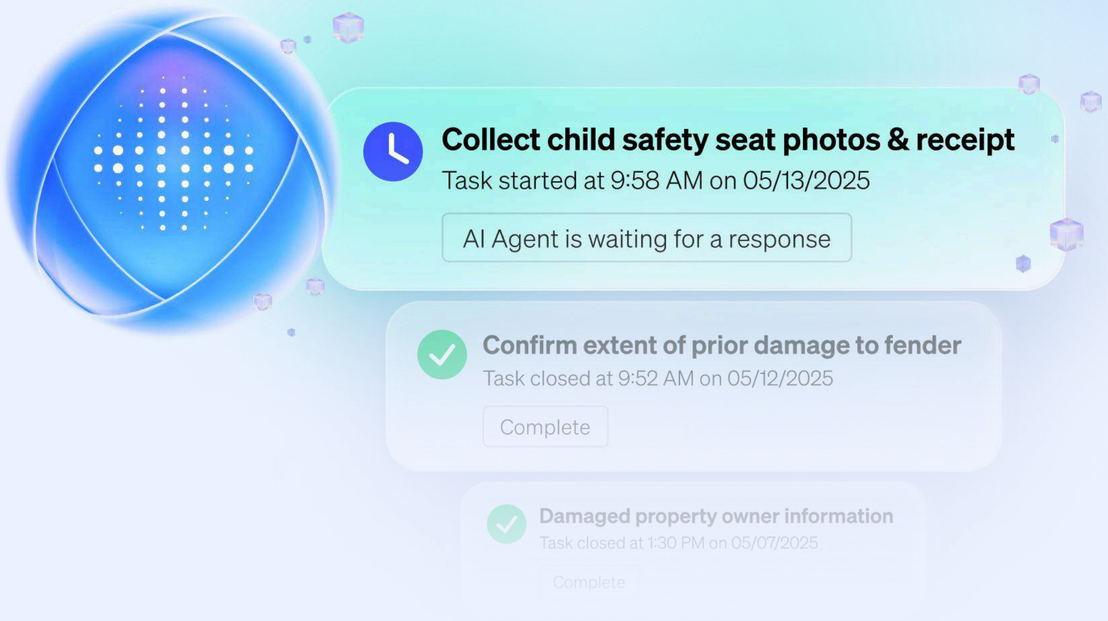
Use cases of GenAI in insurance



The promise of generative AI isn't theoretical—it's already transforming core claims workflows across leading carriers. From automating adjuster-claimant exchanges to parsing dense documentation and surfacing fraud signals, GenAI is solving the real bottlenecks insurers face every day. In this section, we unpack where the biggest gains are happening—and why Assured's domain-first platform delivers results others can't.

Automating adjuster-claimant interactions

Generative AI can manage the high-friction exchanges that traditionally clog up the claims process. It initiates conversations to request missing documentation, clarifies inconsistencies in accident narratives, and provides real-time updates to claimants. This cuts down on back-and-forth and frees up adjusters to focus on higher-value tasks.



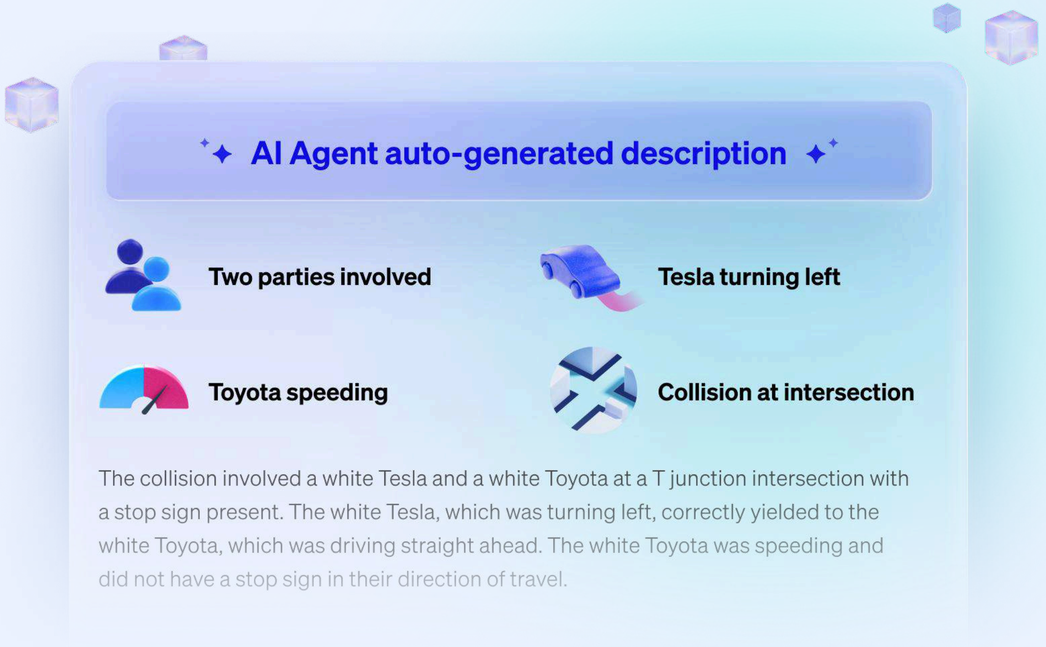
Gathering the long-tail of claims data

AI excels at surfacing the details that make or break a claim, like vehicle locations, witness statements, repair authorizations, and more. It tracks down outliers and incomplete inputs across multiple channels, ensuring the full picture is captured early and consistently.



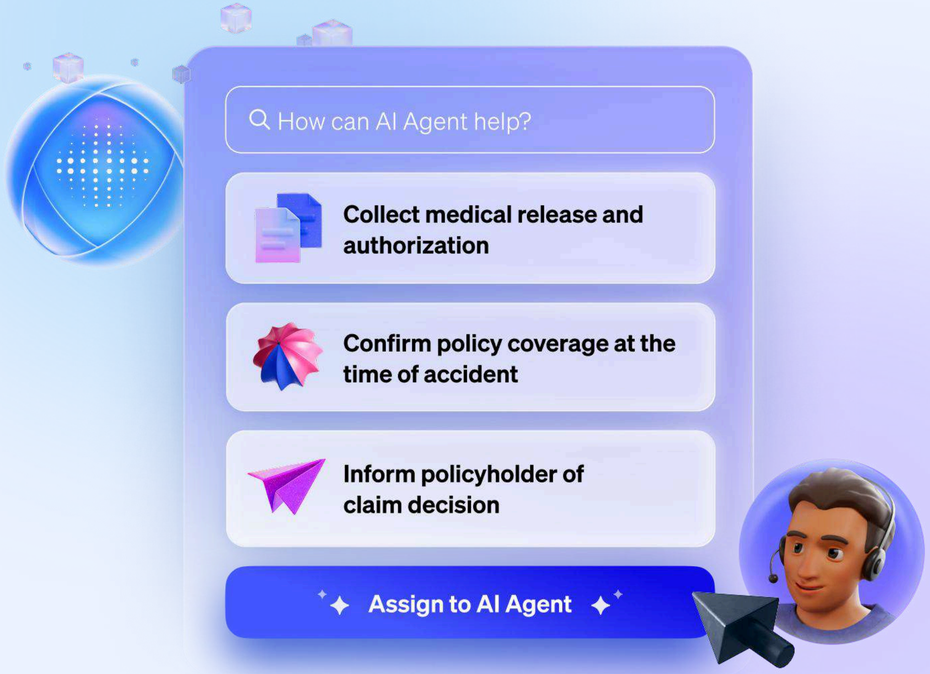
Ingesting and parsing large data sets

Whether it’s a 100-page medical packet or a demand letter full of legal nuance, generative AI extracts relevant facts, categorizes them, and populates structured fields automatically. This turns unstructured data into usable intelligence with no human scanning required.



Summarizing claim facts for subrogation and litigation

AI can distill sprawling documentation into clear, defensible summaries that support downstream legal, subrogation, and negotiation workflows. Key facts, timelines, and evidence are presented in consistent, audit-friendly formats, helping teams move faster with fewer errors.



Supporting adjudication decision-making

With access to structured data and contextual cues, GenAI can assist in evaluating liability, checking policy coverage, and surfacing potential fraud signals. It doesn't replace the adjuster, it helps ensure every decision is faster, more consistent, and grounded in complete information.

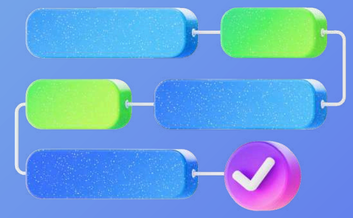
Delivering a stellar customer experience with agentic AI

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

AI agents are always available, instantly providing critical services like policy lookups, claim status updates, and secure document submissions. They can proactively initiate the gathering of essential claim details, significantly reducing response times and accelerating claims resolution.

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 resolutions, and higher retention. In a market where loyalty is increasingly tied to digital experience, **that's not just a customer experience win—it's a strategic advantage.**



84%
Flow Completion



4-6 day
Cycle Time Reduction



3-5 calls
Eliminated



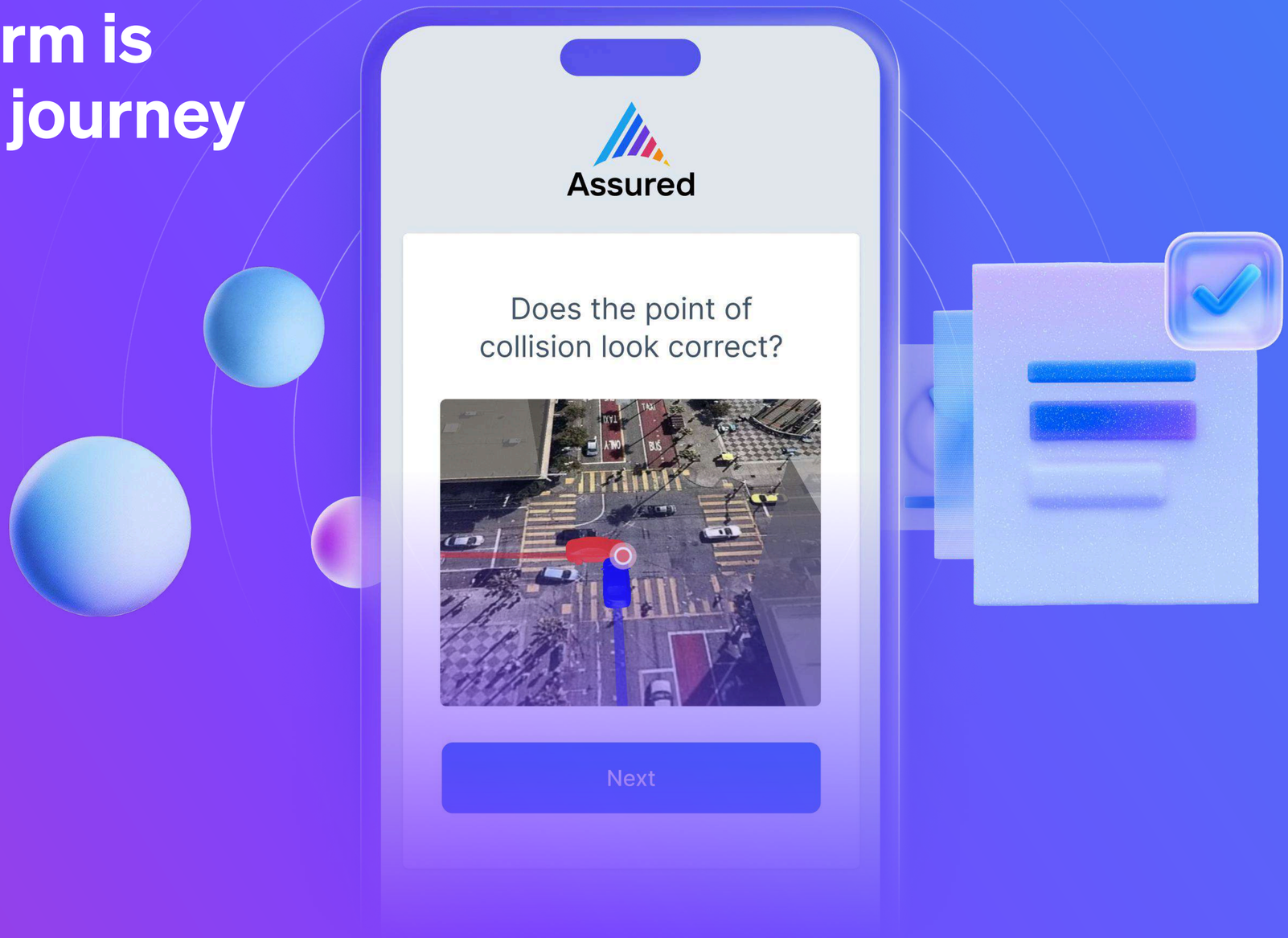


4.8
Claimant Satisfaction



Claims Adjuster Net Promoter Score
79

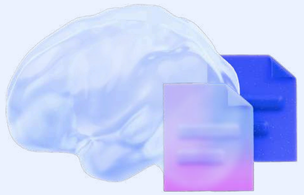
How Assured's platform is redefining the claims journey



At the core of Assured's platform is a simple but powerful idea: better data powers better decisions. From the first notice of loss to final settlement, every workflow is driven by structured, machine-readable inputs. This doesn't just streamline processes—it unlocks a new class of intelligent automation.

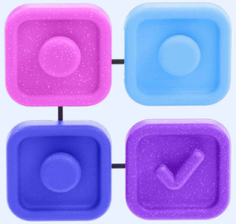
Why Assured's AI is best-in-class

Most generative AI solutions bolt LLMs onto existing workflows. Assured is different. Our platform was purpose-built around insurance-specific domain models and process automation logic. Every module is grounded in structured data, enabling precise, explainable, and defensible decisions at scale.



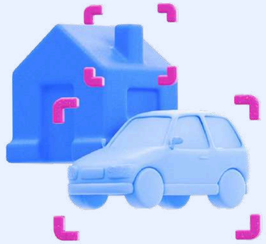
Better understanding

Structured intake allows Assured's AI to interpret claim context with accuracy that freeform inputs can't match. This leads to higher claim resolution rates, fewer escalations, and cleaner data downstream.



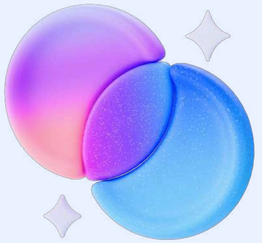
Unique capabilities unlocked

Because the data is structured from the start, LLMs can trigger specific follow-up questions, make policy-driven decisions, and assemble downstream summaries automatically—capabilities that are impossible with loose, open-ended inputs.



Proprietary LLM pipelines tailored for insurance

Our LLMs aren't generic models with surface-level training. They are deeply embedded in Assured's platform, finely tuned to the nuances of P&C and specially trained on proprietary claim data that reflects thousands of jurisdictional, procedural, and policy-specific variations.

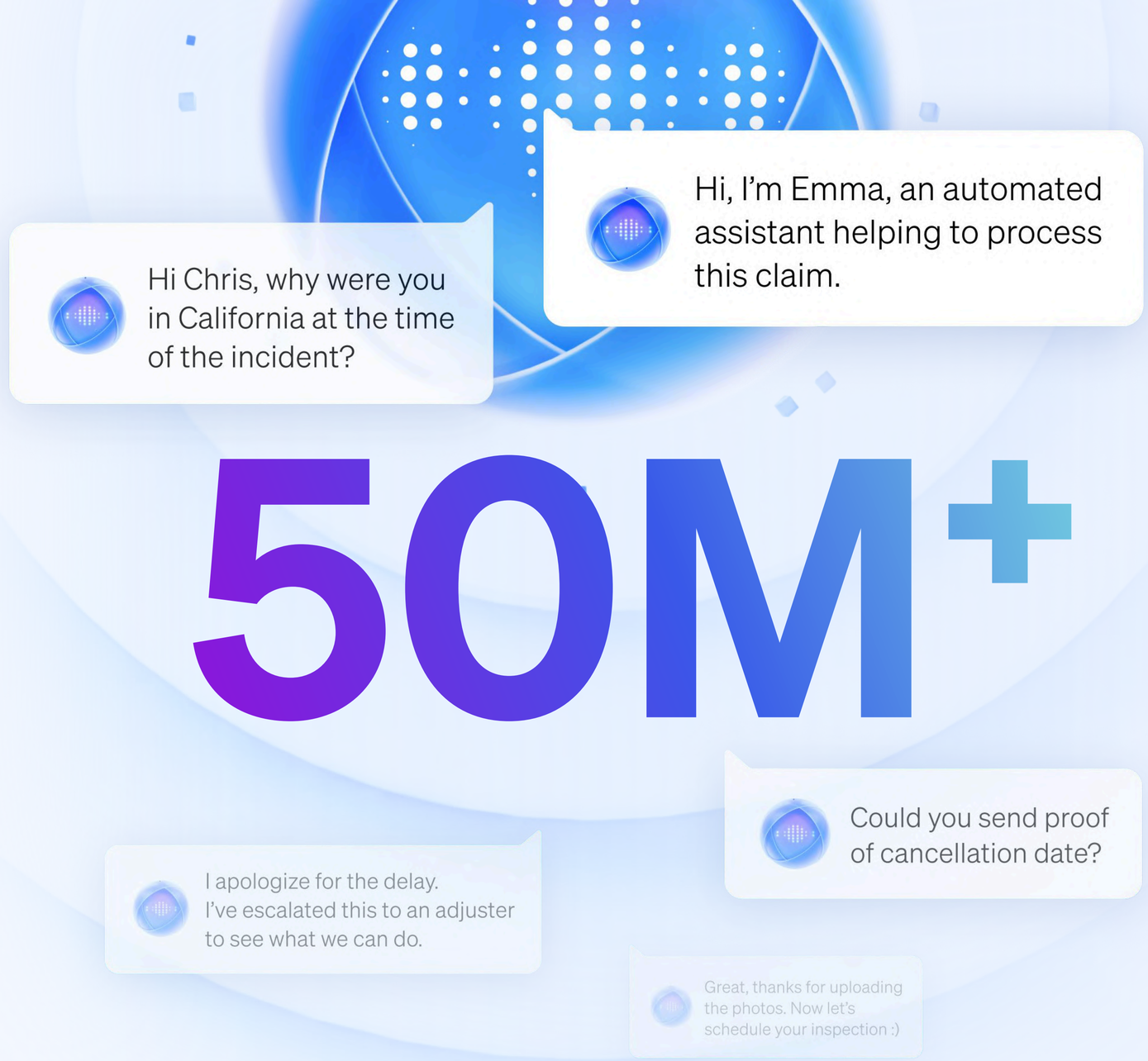


Integrates seamlessly with modern & legacy systems

Assured's modular architecture connects easily via APIs to core systems, document repositories, and existing FNOL or claims interfaces. This allows insurers 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 interactions 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.



Core claims processes enhanced by Agentic AI



Automated FNOL

Assured collects complete, structured data at first notice using intelligent web forms, guided flows, and our Sidekick call center module. The result: 4–6 days faster cycle times and 84% flow completion without a single phone call.



Document triage & fraud detection

Incoming documents like repair estimates, medical records, and demand letters are automatically classified, parsed, and flagged for anomalies. Assured's platform detects inconsistencies and indicators of fraud using structured and unstructured signals.



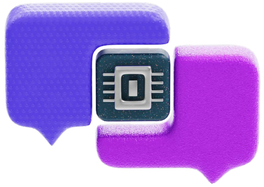
Adaptive workflows

Based on claim type, policy features, and jurisdiction, workflows are dynamically tailored. A homeowner's water damage claim in Florida follows a different path than a commercial auto claim in Texas. Adjusters only intervene when the AI flags complexity or risk.



Multi-modal input

Assured accepts a range of inputs: photos, PDFs, handwritten notes, transcripts, and structured fields. These are normalized into a single claim view, enabling richer insights and end-to-end automation.



Information gathering & claimant Q&A

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

Conclusion

The future of claims isn't about more tools. It's about smarter systems.

Agentic AI, powered by structured data and embedded domain expertise, marks a fundamental shift in how P&C insurers operate. It automates complexity and enables claims teams to move faster, decide more accurately, and serve customers better.

Generative AI won't replace adjusters. But it will change what they spend their time on. It will remove the manual work that slows them down and deliver the right information, in the right format, 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.



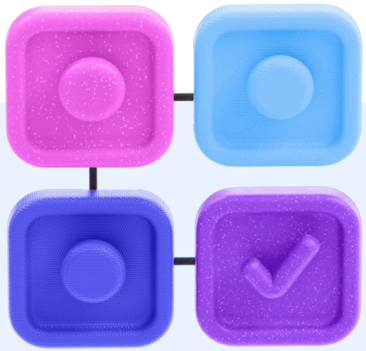


About Assured

Assured is a white-label SaaS platform, purpose-built for P&C, offering turnkey deployments for the major five lines of business (with white glove implementation for all others). By leveraging advanced digital self-service options, machine learning-driven fraud detection, and seamless data integration, Assured's platform streamlines workflows and accelerates claims resolution with the power of AI.

Assured Ingestion Engine

Capture machine-readable data from the start to build a solid foundation for decision-making and downstream automation. Our modular platform wraps around your core systems, standardizing intake without disrupting existing workflows.



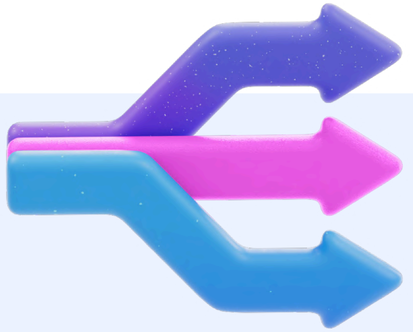
A winning combination

Smarter claims data collection, coupled with a **breakthrough self-service customer experience.**



It all starts with the data

Gather **robust machine-readable data** to power **lightning-fast straight-through processing.**



Truly flexible flows

Choose from our pre-built library of **24+ million complex flow permutations** or customize using our no-code flow builder.

Our products



FNOL

Improve data collection at the source while providing a breakthrough self-service customer experience. Gather structured data at FNOL to unlock downstream automation and LLM-driven workflows.



First Contact

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



Sidekick

Take the complexity out of telephonic FNOL. Sidekick does the heavy lifting, combining a clean, intuitive interface with powerful features that gather machine-readable data to power straight-through processing.



Injury Investigation

Automatically gather in-depth information on bodily injuries and settle claims digitally to reduce cycle time, increase overall efficiency, and decrease rep rate.



Intelligent Service Assignment

Seamlessly assign services and let users self-schedule inspections, body shop appointments, repairs, and rentals.



Messaging

Omnichannel messaging built for P&C carriers and powered by Assured's agentic AI agent, Emma.



Emma

Focus on the decisions that matter. Let Emma handle the rest. Meet the most widely deployed agentic AI in P&C insurance.



Fraud

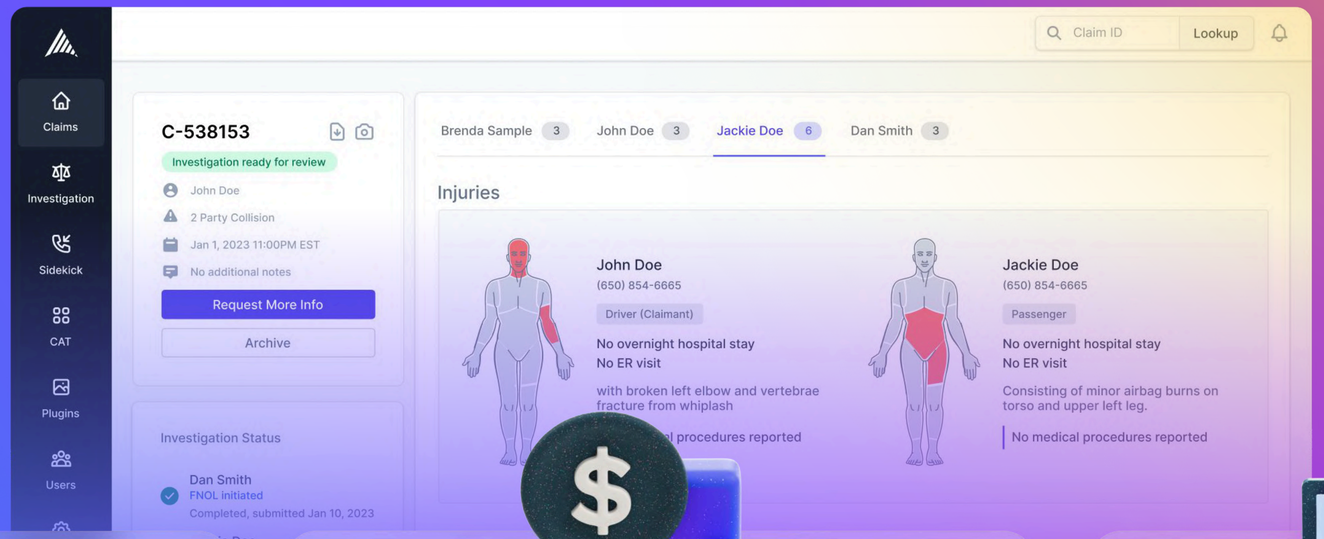
Stop fraud before it happens. Go beyond policy data to spot inconsistencies and suspicious behavior across the claims lifecycle.

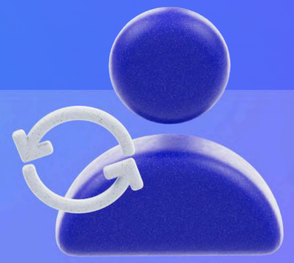


CAT

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

Assured's Claims Intelligence Platform





Increase retention

By providing a breakthrough customer experience



Lower expenses

By gathering more information and closing claims faster



Improve loss ratio

With more accurate and audited claim information

Ready to revolutionize your claims process?

Learn more at assured.com