



# From Concept to Reality: Agentic AI in the Insurance Industry

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# Our Speaker



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# 2024 The Year of LLMs



# 2025 The Year of AI Agents



# Experimental Agentic Workflows

Medical Underwriter



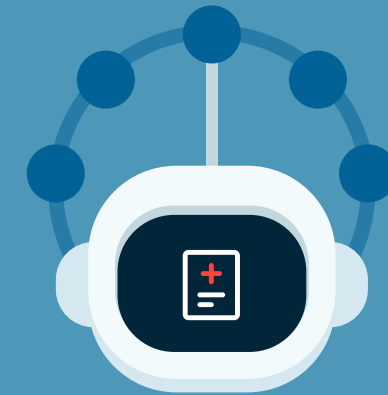
Risk Analyst



Compliance Reviewer



Underwriting Writer



# So Many Statistics... Confusion & Anxiety

**68%**

of insurance executives  
name AI a top-3 strategic  
priority for 2025

*Accenture Insurance Outlook, 2025*

**12%**

have actually deployed AI  
at scale across their core  
operations

*Deloitte Insurance AI Survey, 2024*

**2.3x**

faster premium growth at  
top-quartile AI adopters vs  
industry median

*Bain & Company Insurance Report, 2024*

**77%**

of AI pilots in insurance  
never reach production  
deployment

*EY Insurance Technology Survey, 2024*

# The Momentum is Real

## Strategy

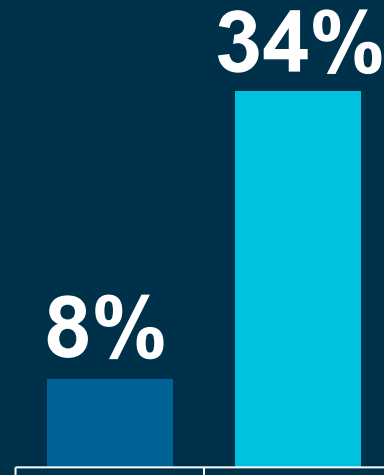


**90%**

of execs identify AI as a  
**top strategic initiative**

9/10 CEO's plan to implement

## Adoption



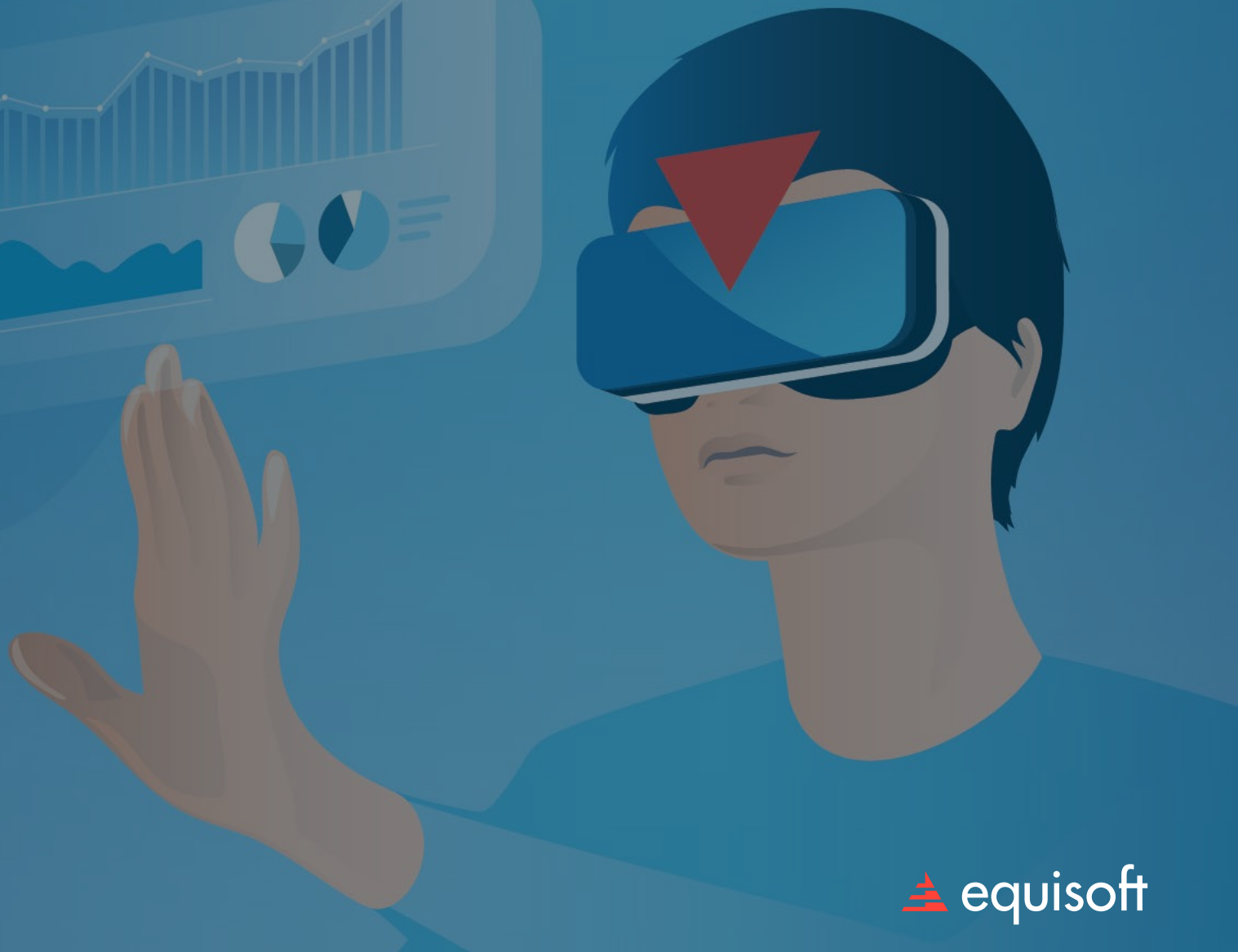
**AI adoption** jumped from  
8% to 34% YOY

## Budgets



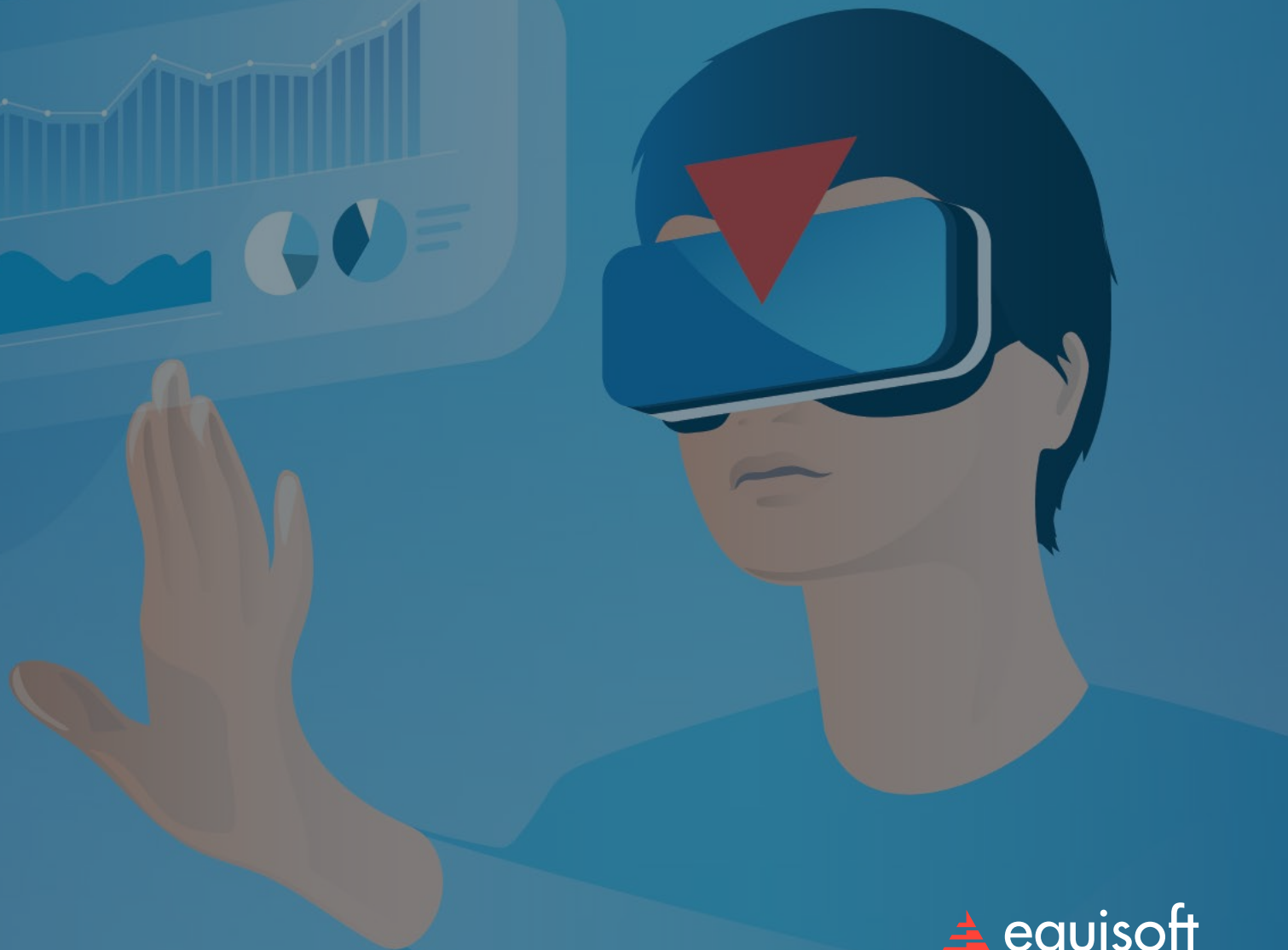
AI budgets are increasing  
**across all regions**

# What Matters Now?



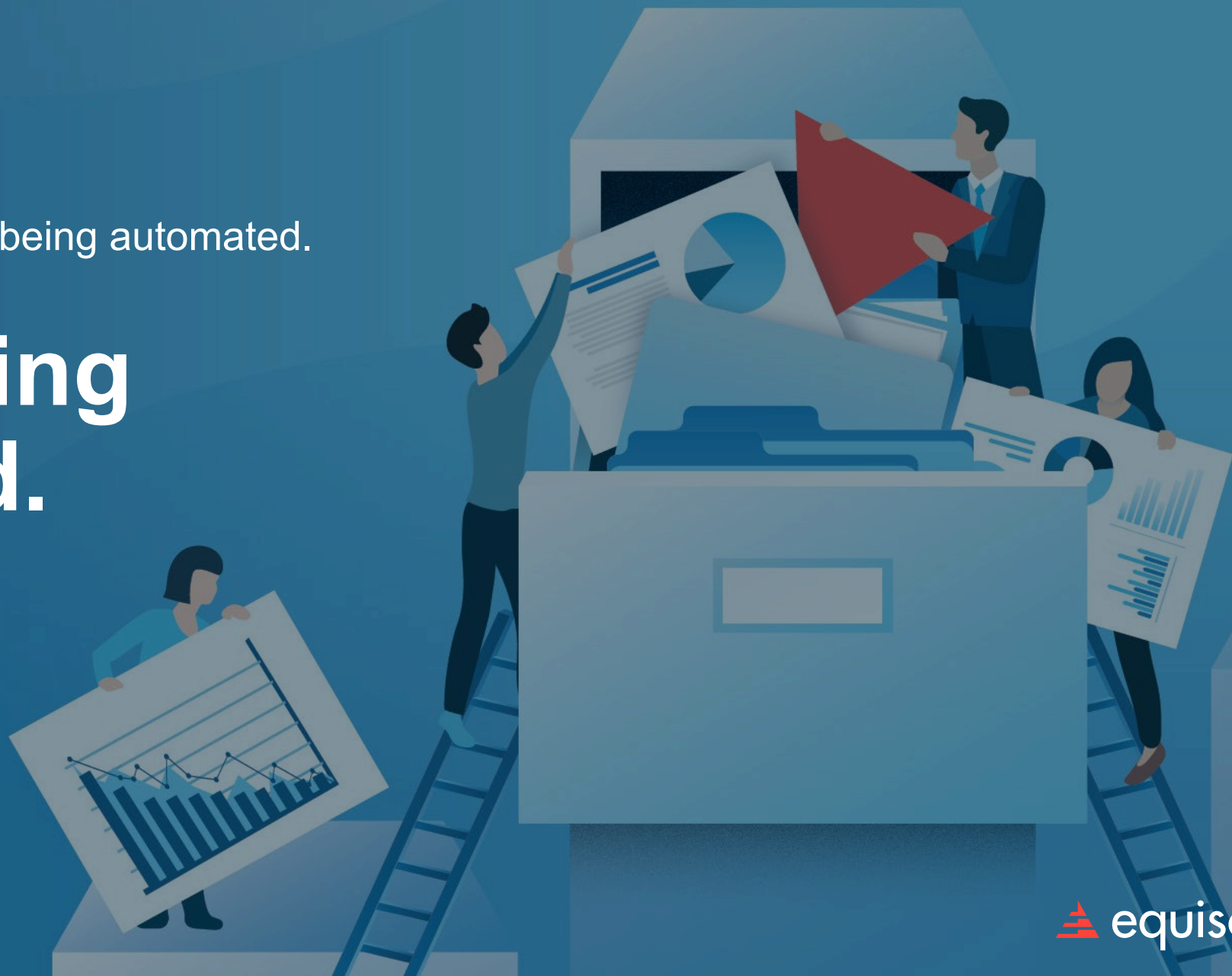
# What Matters

# Most?



**Workflows** aren't being automated.

**They're being redesigned.**





## **I can spin up an agent for any task.**

What used to require a project,  
a team, and a quarter  
now takes hours.



## **I can have agents iterate on themselves.**

Self-correcting loops.  
Self-evaluating outputs.  
The work improves  
while you sleep.



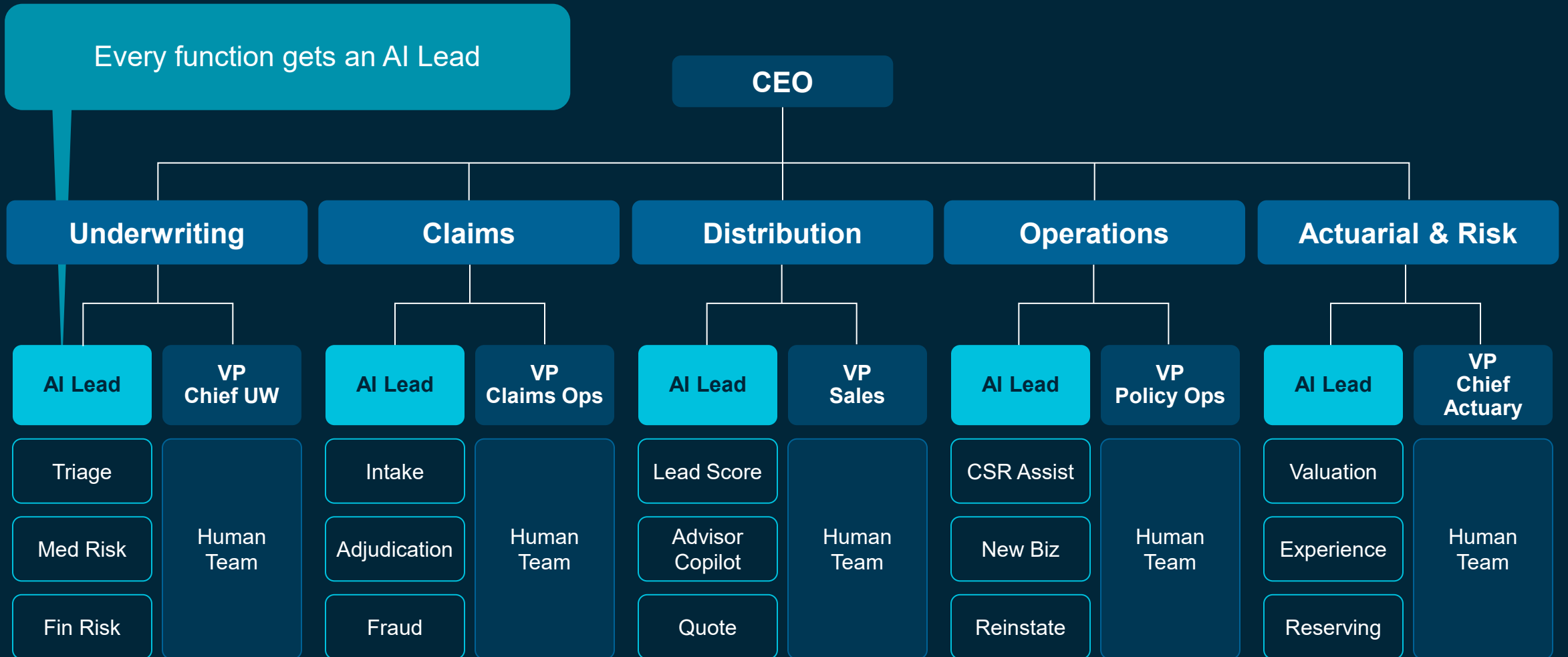
## **Agents can meet without me.**

Multi-agent crews coordinate,  
deliberate, and decide.  
The human shows up to the  
conclusion, not the process.

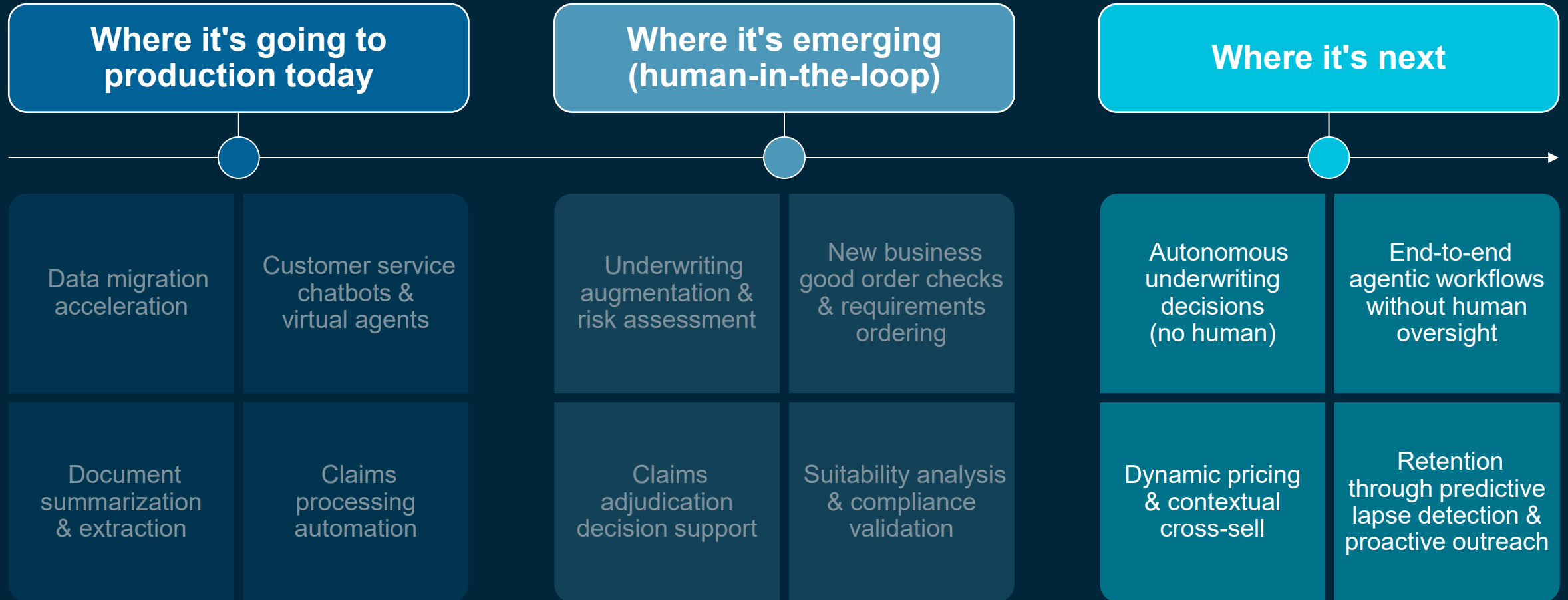
# Work is Work Orchestration



# The Future of Insurance Org Charts



# What matters **most?**





Real-life examples

**We have AI in every aspect of our business**

equisoft/sync

# AI for Sales Enablement



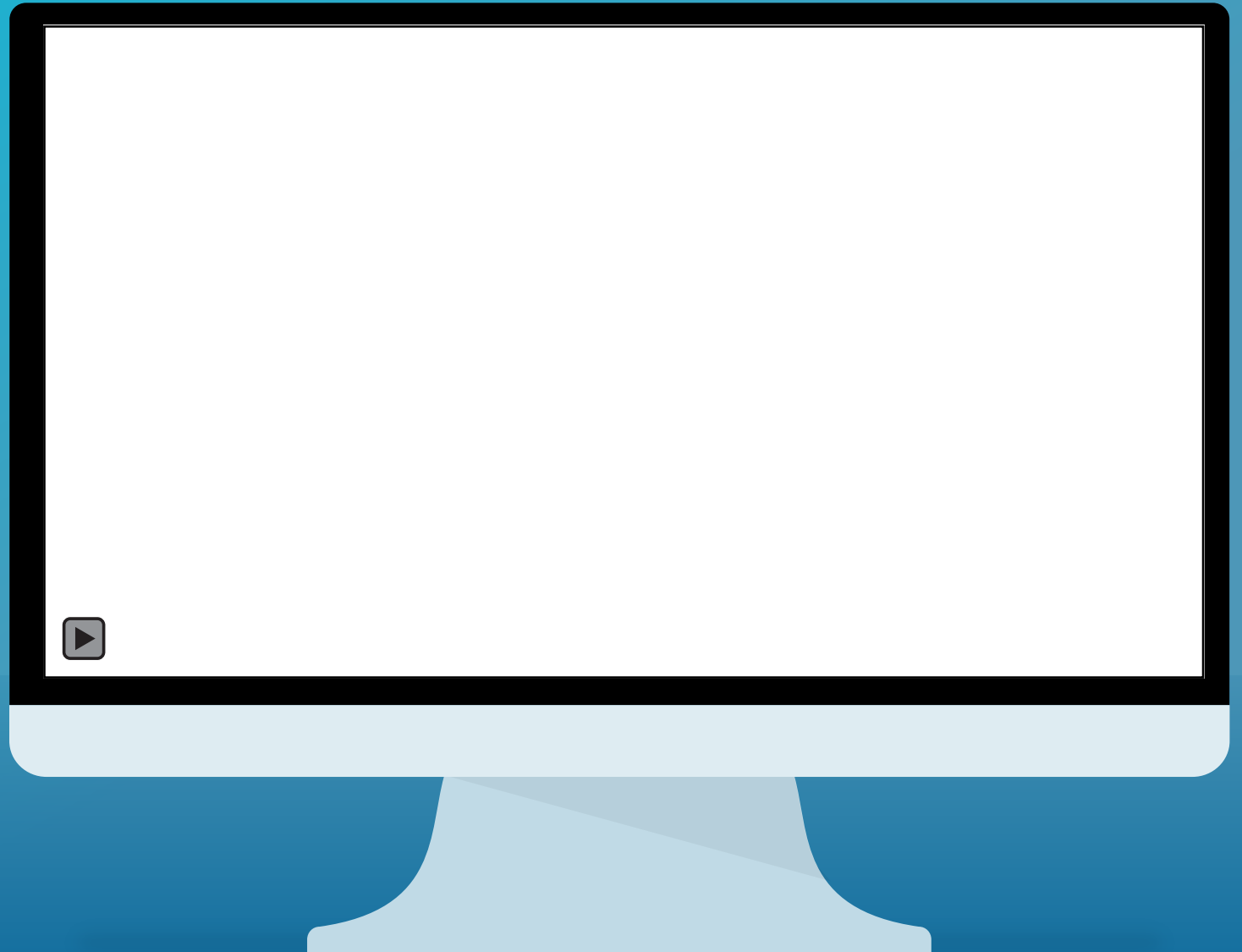
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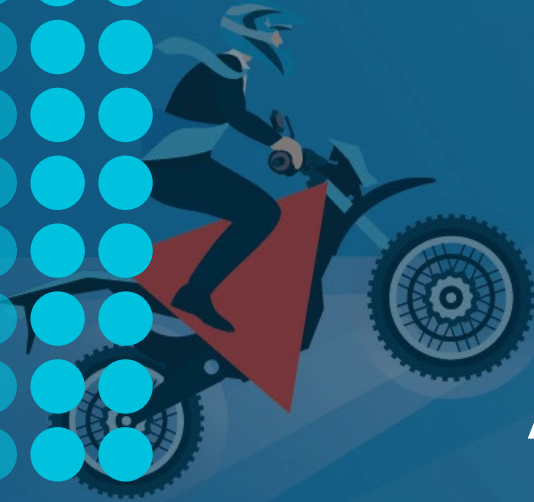
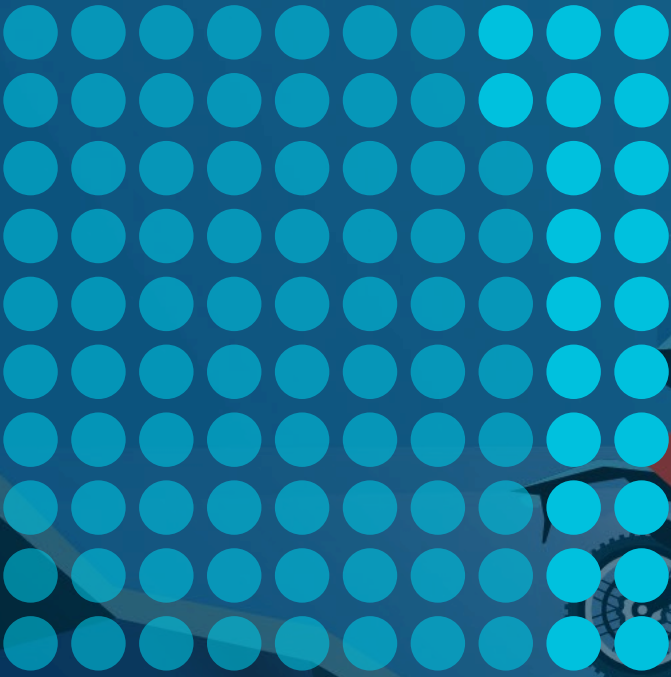
# AI for Customer Service



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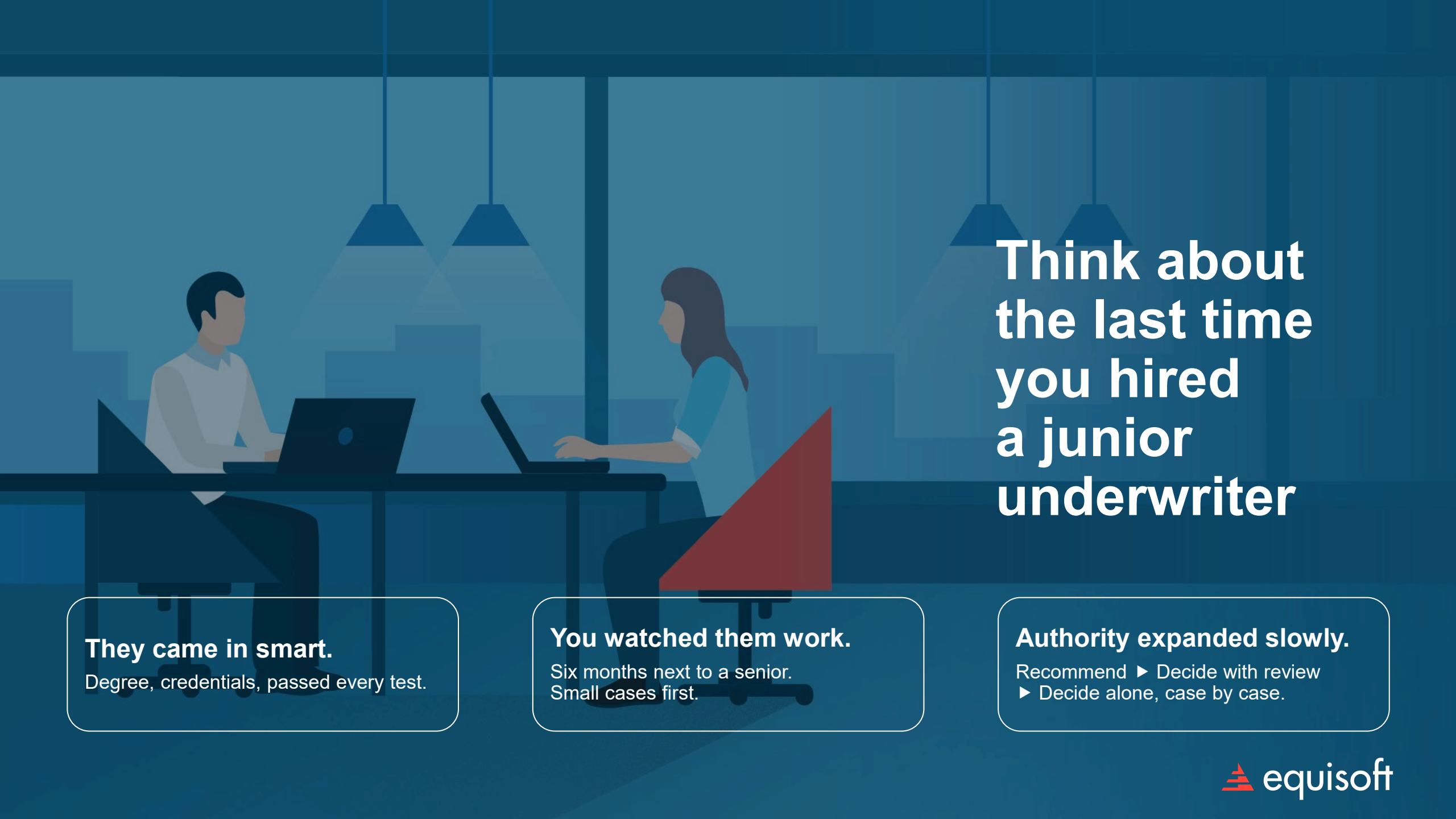
# AI for Underwriting





Only 22%  
of insurers have  
**AI live in Production**

**All Promises  
Come with  
a Gap**



# Think about the last time you hired a junior underwriter

## They came in smart.

Degree, credentials, passed every test.

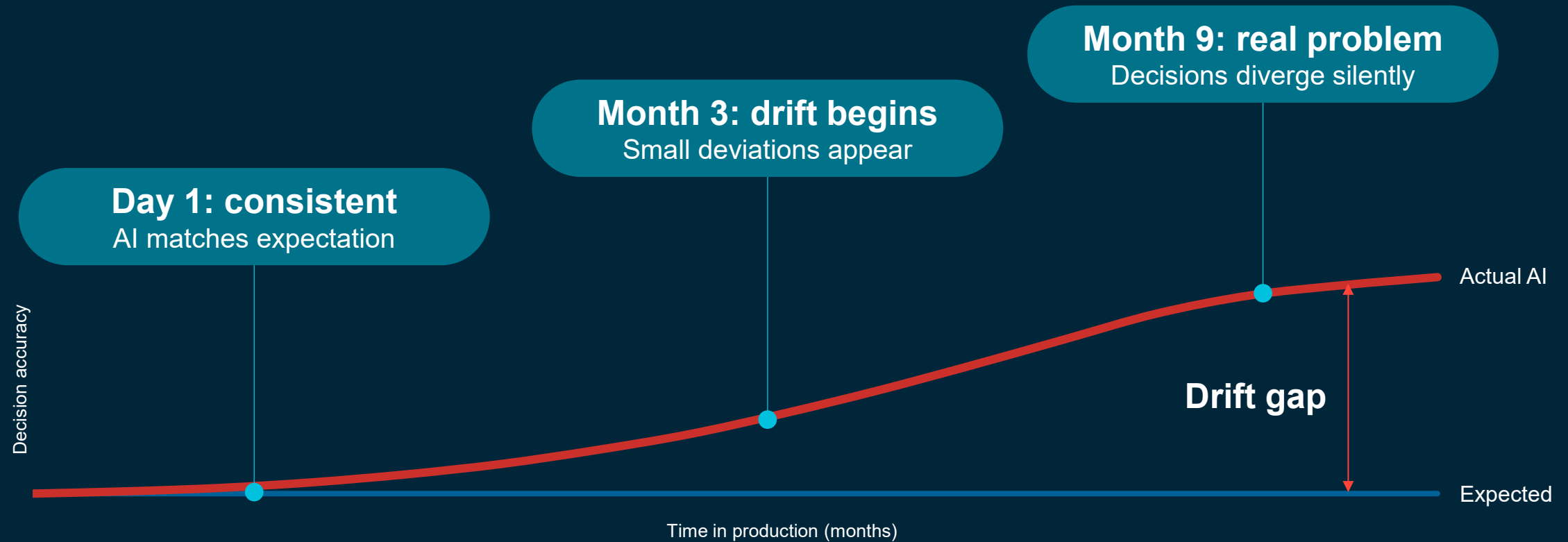
## You watched them work.

Six months next to a senior.  
Small cases first.

## Authority expanded slowly.

Recommend ▶ Decide with review  
▶ Decide alone, case by case.

# The Drift Problem Nobody's Talking About



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# Manageable & Auditable AI



# Data is Understated, Not Overstated

## Low-hanging fruit

### Works without clean data

- Document summarization
- Data extraction
- Chatbots & virtual agents
- Migration acceleration



The Data Wall

## Requires data architecture

- Underwriting decisions
- Claims adjudication
- Predictive cross-sell
- Lapse detection & retention

## Decision-quality AI

# Token Economics: Manageable, Not Mysterious

## Unmanaged

### Cost becomes a surprise

- Free in demos, costly at scale
- Volume blows up the budget
- Chatty workflows drain spend
- No cost visibility per decision

AI billed by the token



## Cost becomes a lever

- Predictable cost/transaction
- Right model for each task
- Leaner prompts, lower spend
- Measurable AI ROI

## Designed for scale

What are we  
afraid of?



# Layoffs = Confirmation Bias

**We assume it's  
the technology**



**Insurance is  
fundamentally  
a promise  
business**





# AI and new technologies can help.

But, how and why they are implemented matters.



BUSINESS-DRIVEN INNOVATION



Q&A

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