

A visual guide for insurance leaders

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Agentic AI:

From tool to teammate



Agentic AI goes beyond automation — it **acts, reasons, and delivers outcomes** based on goals.



Why it matters: These systems **make decisions** in defined contexts, rather than just supporting human decisions.

2

Core building blocks



Memory:

Learns from past interactions to make a better decision



Planning:

Breaks down goals into tasks using LLMs, planning algorithms, and search tree search strategies



Reflection:

Improves by reviewing decisions

3

Insurance industry:

Challenges and opportunities for AI



Pain points:

- Customer experience expectations are rising
- Risk categories shifting
- Regulatory pressure is increasing



Agentic AI benefits:

- Faster claims resolution
- Less leakage
- Stronger compliance
- Hyper-personalised service

4

Turning data into actionable intelligence:



User and partner experience

Smart interfaces powered by LLMs i.e., AI-powered knowledge assistant, digital claims portal, contact centre interface, or policy holder mobile app



LLM-AI orchestration layer:

Safe, rule-based orchestration i.e., prompt routing, underwriting Q&A, FNOL triage, or claims validation



Intelligence handling:

Converts messages to actions, i.e., from claims notes to likelihood of churn models



Data integration:

Seamless access to business data i.e., customer 360, claims history, CRM



External feeds:

Taps into existing ecosystems i.e., policy admin systems or claims platforms, CRM, legal repositories, and compliance data

5 The agentic AI deployment spectrum

One size doesn't fit all, but options include:



Utilising GenAI tools within your existing apps i.e. Copilot for Microsoft 365



Embedding APIs that are linked to existing pre-trained LLMs to build a custom application



Extending with RAG (retrieval augmented generation) i.e. not changing the foundational LLM but informing it with your own internal data



Finetuning open source LLMs



Building custom LLMs from scratch with self-managed agents

6 Implementation strategy



Execution engine:
Build and scale prototypes fast



Risk guardrails:
Embed governance early

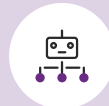


Data strategy:
Secure access using **RAG** (Retrieval-Augmented Generation)

7 Use cases in action



Quote Assistance Bot:
Real-time insurance recommendations



FNOL Intake Bot:
Streamlined claims intake integrated with back-end systems

8 Engagement models

How NashTech supports you



Strategic workshops



Solution assessments



Proof of concept acceleration

9 NashTech at a glance



Who we are: A UK-headquartered technology services firm with **25+ years of experience** in enterprise-scale solutions.



Our Model: A hybrid delivery approach: local advisory + global execution (Vietnam, India, Costa Rica).



Use cases

AI-powered quote assistants

Collect customers' information and recommend the best-fit coverage/products in real-time.

How?

- On the front-end, this looks like an embedded chatbot or conversational UI on your website, mobile app, or broker portal.
- The AI model is trained on insurance products, eligibility rules, pricing rules, and FAQs
- Tools are integrated, i.e. real-time quote engine, rating API, CRM, or customer profile data with product catalogue and underwriting rules
- The agentic layer orchestrates dialogue, reformulates questions, pre-fills quote information based on previous inputs and recommendations

First Notice Of Loss (FNOL) intake bots

Automate the intake process from reporting a new claim using multimodal inputs.

How?

- At the front-end, either via Chat, email, mobile app, or portal submission, the customer uploads any claim supporting materials i.e. photos, PDFs, voice descriptions.
- The AI model is trained on historical FNOL submissions, claim classification data, and past triage decisions.
- This integrates with your core systems such as claims management, document storage and triage queues.
- The agentic layer is used to guide customers through a dynamic Q&A and auto submits a structured claim to your core system.

