1 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 us used to guide customers through a dynamic Q&A and auto submits a structured claim to your core system.