Agentic AI in Insurance

Transforming Core Insurance Processes

Insurance companies today face rising policy volumes, regulatory pressures, and increasing customer expectations. At the same time, many core processes such as underwriting, policy servicing, and claims adjudication remain complex and heavily dependent on manual reviews and fragmented data sources, leading to slower decisions and operational inefficiencies. Datamatics TruAI, powered by Agentic AI, helps insurers manage these complexities by unifying data, analyzing information across documents and systems, and augmenting human decision-making to enable faster, more accurate, and scalable outcomes.

Transforming Core Insurance Processes

Insurance Underwriting

Insurance companies receive millions of policy applications each year, many requiring complex evaluation of medical history, lab reports, and multiple risk factors. Traditionally handled through manual reviews, underwriting can be time-consuming and difficult to scale as volumes grow. Datamatics TruAI Underwriter uses Agentic AI to automate document intake, unify fragmented data, and generate risk insights, enabling faster, more accurate underwriting with human oversight.

Up to **70%** reduction in turnaround time	Up to **50%** reduction in operational costs
Up to **25%** improvement in decision accuracy	Up to **80%** reduction in routine workload for teams

Policy Servicing

Policy servicing teams manage requests across emails, documents, calls, chat, and messaging apps, but manual processing often leads to delays, inconsistent responses, and compliance risks. Datamatics TruAI leverages multilingual chatbots, voicebots, and AI agents to capture, interpret, and process requests. Our Policy Servicing Agent streamlines email handling and policy servicing across multiple languages.

Up to **70%** faster turnaround	Lower cost to serve through automation
Consistent and compliant policy servicing	Efficient handling across Life, Health, Motor, and P&C insurance

Claims Processing

Claims processing is often slowed by fragmented data, manual document reviews, and complex policy interpretations, forcing adjudicators to spend more time gathering information than making decisions. Datamatics TruAI, powered by Agentic AI, orchestrates the claims process through specialized agents that analyze claim documents, apply policy rules, and detect fraud patterns in real time enabling faster, more consistent claim decisions with human oversight. The solution supports claims across Life, Health, Motor, and Property & Casualty insurance.

Up to **80%**
faster claim
turnaround time

Up to **60%**
reduction in
operational costs

Improved fraud
detection and
reduced leakage

Explainable
decisions with
full audit trails

Our Capabilities

With 25+ years of experience, a team of 1,800+ insurance professionals, and a global presence, we deliver insurance solutions across Life, Health, Motor, and Property & Casualty insurance

AI-enabled Insurance Underwriting
Custom Copilots for New Business Underwriting & Pre-Authorization

Financial Statement Analyzer
AI-based Gum Health Assessment
›
Medical Document Verification

Test Automation Framework
⟶

Success Stories

40% Reduction in Underwriting Time with Agentic AI Assistant

Streamlined manual underwriting processes for a leading healthcare insurance company using Agentic AI-powered underwriting assistant.

Vision AI-Powered Remote Gum Health Assessment for a Global Health Insurer

Implemented an Agentic AI solution using computer vision to analyze gum health from user-captured images, enabling early detection, preventive care insights, and timely dental consultation.

80% Faster Life Insurance Underwriting with Agentic AI

Implemented a multi-agent AI underwriting system to automate medical data analysis, fraud detection, and rule validation, enabling faster risk assessment, stronger compliance, and scalable processing of high-volume policy applications.

80% Reduction in Underwriting Effort for a Global Healthcare Insurer

Deployed an Agentic AI–driven underwriting system to automate medical questionnaires, extract insights from historical data, and streamline underwriting decisions.

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