

PLUGANDPLAY

State of AI in the Insurance Industry

2025 Forecast

Plug and Play

The Ultimate Innovation Platform

We connect the best technology startups to the world's largest corporations

92,000+

Carefully-curated international startups in our network

550+

Partners

30+

Portfolio Unicorns

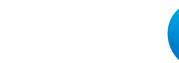


We help you in every step of your innovation journey.

Partnering with the largest organizations worldwide gives us a line-of-sight to identify the main pain points affecting each industry. We then focus on sourcing the best startups that can solve the challenges of our partners.

By collaborating with startups, corporations increase operational efficiencies, lower costs, find new product lines, and become more innovative from the core.

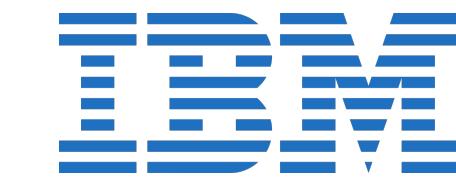
Our insurance partners



We are the trusted innovation partner by more than 60 insurers

Partners & experts who participated in this report

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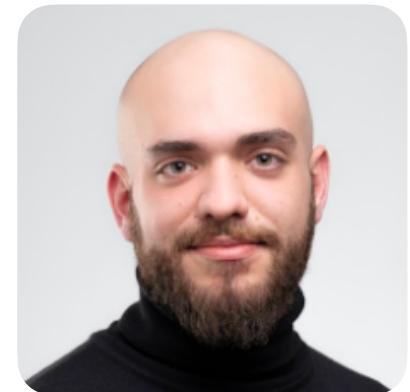


State of AI in the Insurance Industry

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Co-Authors



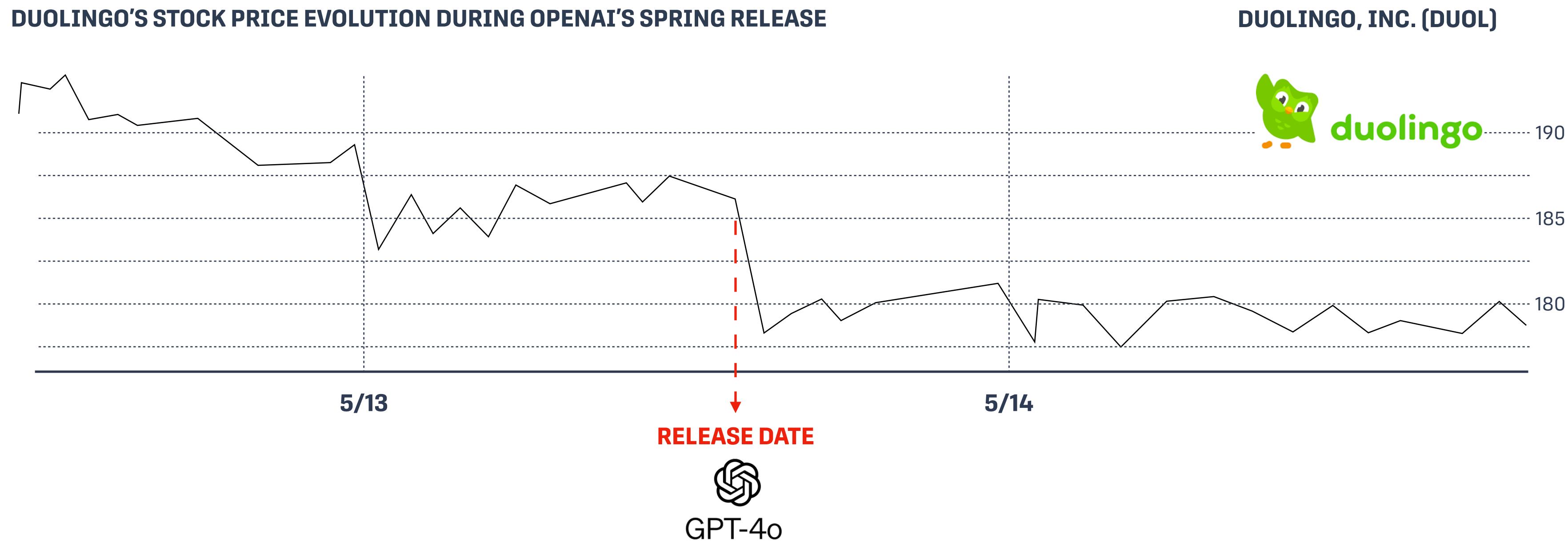
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1. Why Insurance is Embracing AI Today

Tech developments can have real-time impact on large companies



A few minutes after OpenAI's GPT-4o demo of real-time translation capabilities, Duolingo stock fell 3.5%, wiping out \$250M in market value.

Tech-enabled insurers can quickly adopt & leverage the technology

coverager

Root Shrinks Net Loss to \$6 Million

May 1, 2024

crunchbase news

Small Biz Insurer NEXT Insurance Raises \$265M

Nov. 1, 2023

Seeking Alpha^α

Lemonade Reaches 2M Active Customers Globally

Nov. 08, 2023

PR Newswire®

NEXT Insurance Launches Copilot

Mar. 28, 2024

WPN

Lemonade CEO: AI Drives Swift Claims and Surges Profits

May 1, 2024

NEXT

NEXT Insurance Announces Revolutionary New Offering — Generating Quotes in Seconds

May 22, 2024

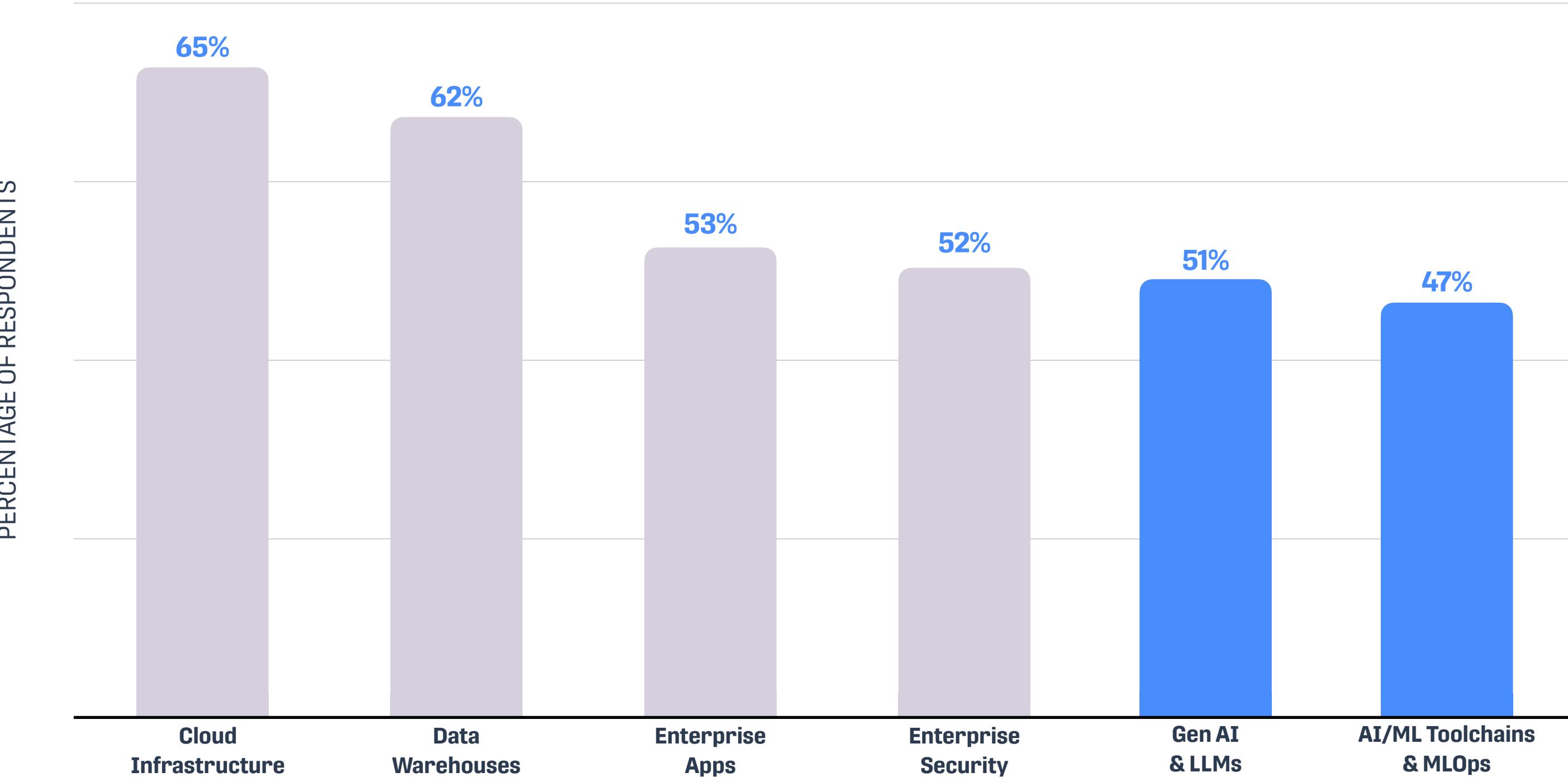
AI & ML have become a priority for enterprise technology leaders

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The journey and relevance of the technology were observed, highlighting that AI was not a priority solely for technology companies; it **attracted increasing interest from traditional enterprises as well.**

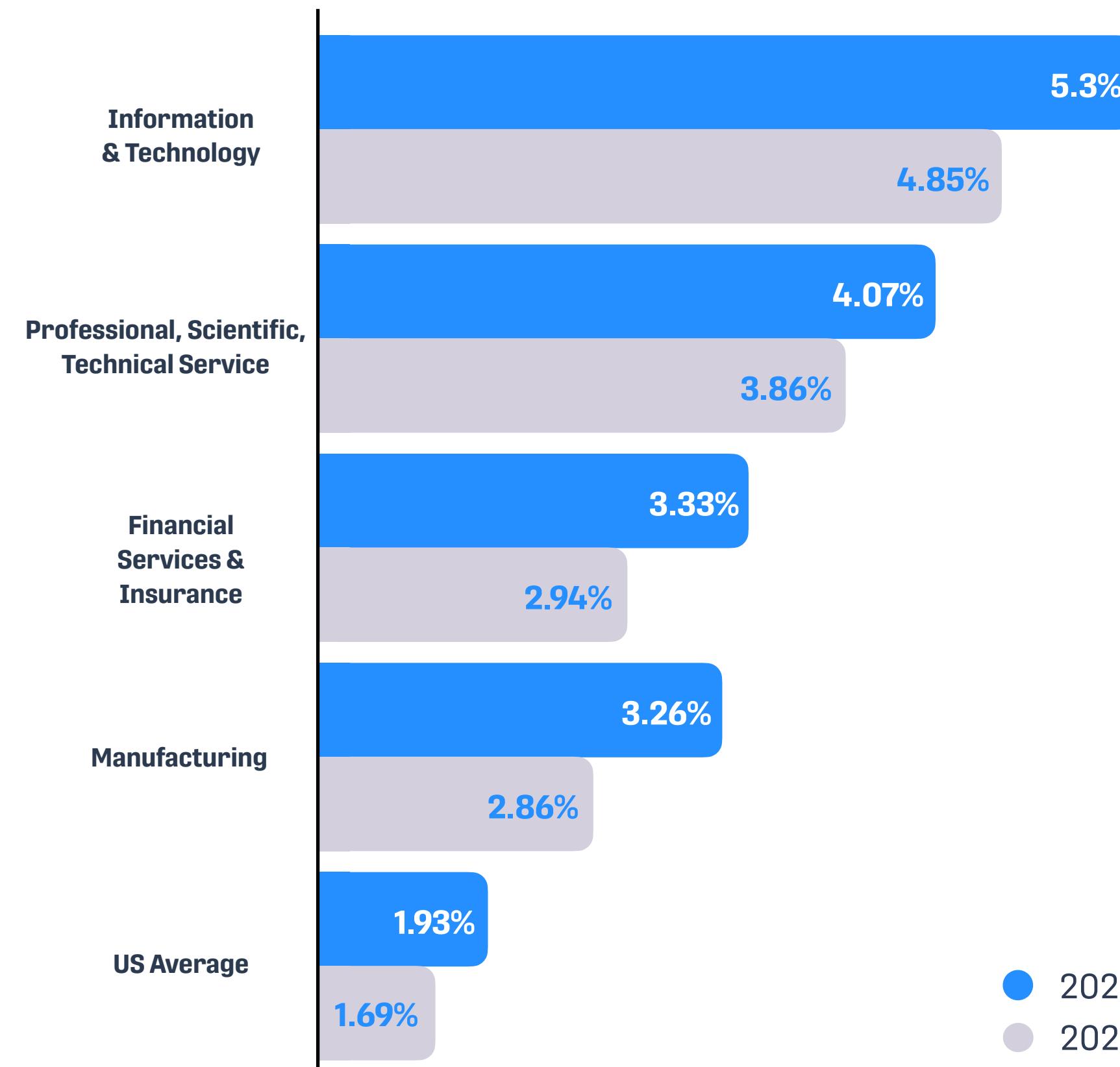
According to a report published by Battery Ventures, in Q3 '23, **Gen AI, LLMs, and AI/ML toolchains were recognized as top technology priorities** by enterprise technology leaders interviewed.

TOP TECHNOLOGY INVESTMENT CATEGORIES FOR ENTERPRISE TECHNOLOGY LEADERS

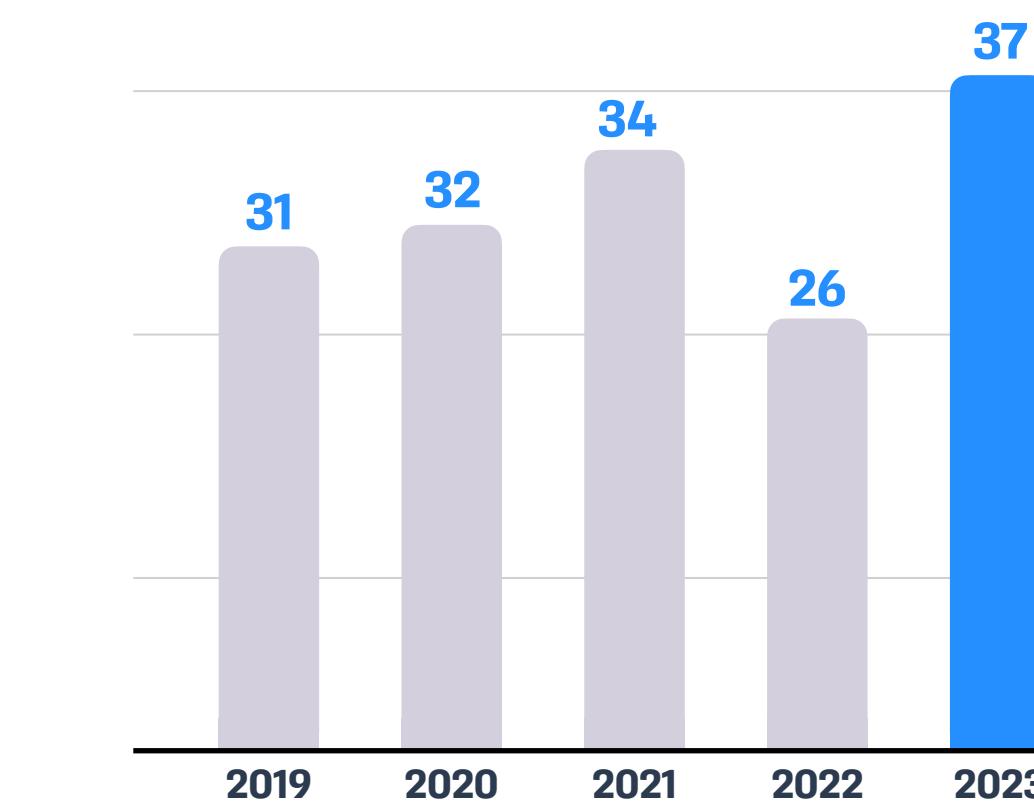


Insurers are reacting by doubling down on the technology

AI JOB POSTINGS (% OF ALL JOB POSTINGS) IN THE US — 2021 VS 2022



NUMBER OF US INSURANCE COMPANIES DISCUSSING AI ON EARNINGS CALLS

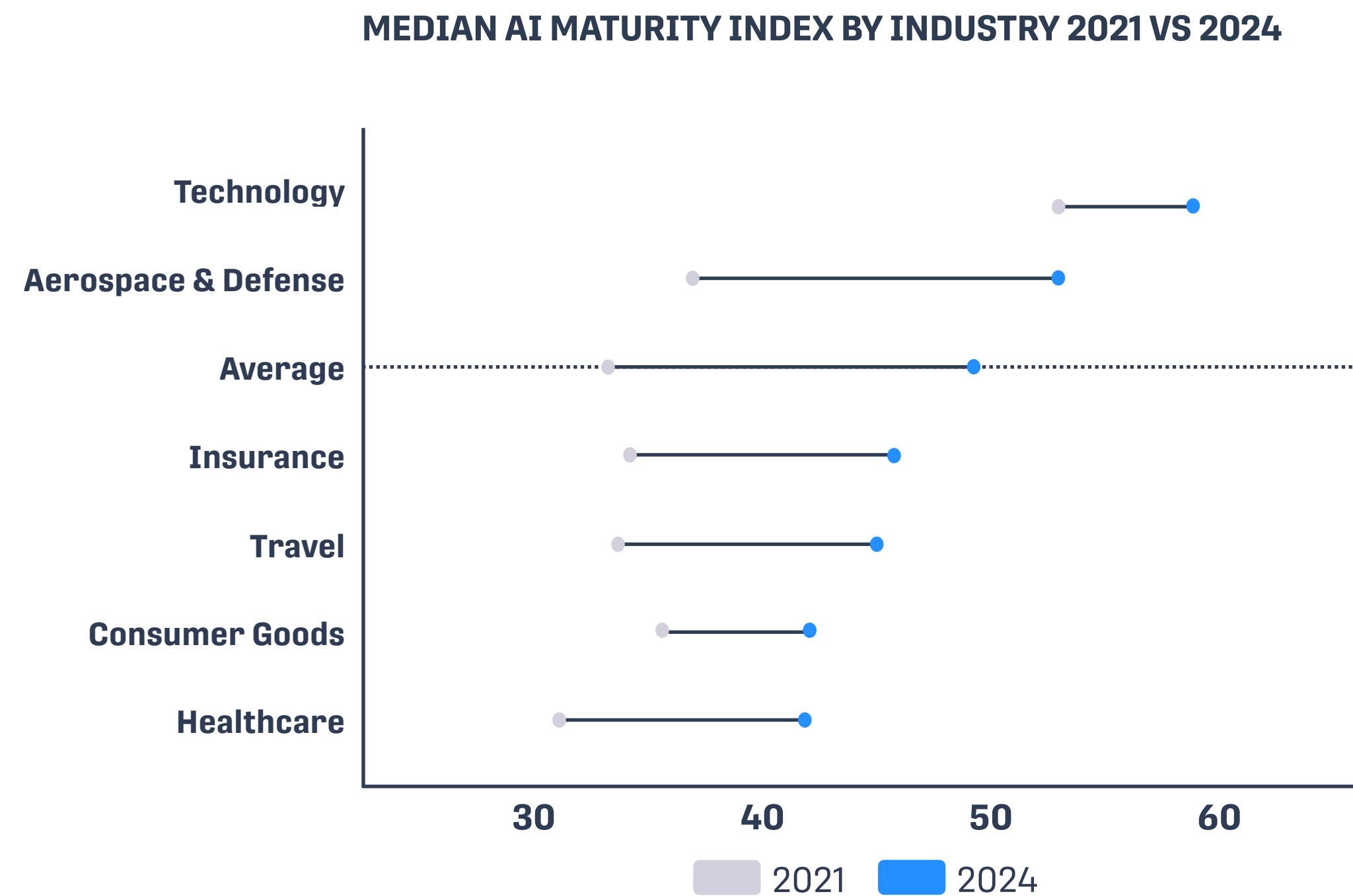


Insurers are trying to attract AI-related talent. In fact, when we compare it to other major industries, insurance, and the broader financial services sectors are among the industries that are trying to **hire more AI talent** as a percentage of total job postings.

We also see increased interest from insurance carriers when we look at the number of companies mentioning the technology in earnings calls. This reached the highest level in the US insurance industry in Q3 '23, with **37 insurance companies mentioning AI** during earnings calls.

Like other industries, insurance has to mature in the near future

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It's important to note that while insurance companies are indeed interested in the potential of technologies like **generative AI** and **LLMs**, they will need to **advance in AI infrastructure, talent acquisition, and management support** as they move forward.

2. Is the Insurance Industry Ready for AI's Enterprise Leap?

AI comes with its own set of opportunities & obstacles

WHAT IS AI GOOD AT?



24/7 Availability



Unbiased Decision-Making

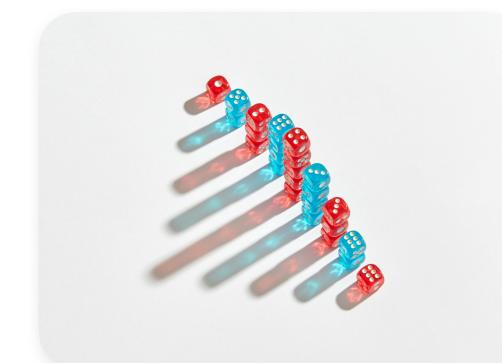


Advanced Analytics

WHAT ARE THE CURRENT LIMITATIONS OF AI?



Natural "Human Interfaces"



Probabilistic Responses



Resource Intensiveness



Transparency & Explainability of Outputs



Hallucinations & Accuracy in Outputs

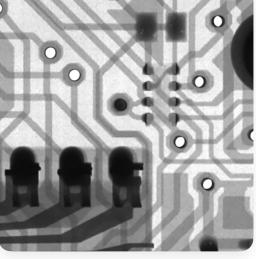


Emotional Intelligence

First, where in the AI stack should we look?

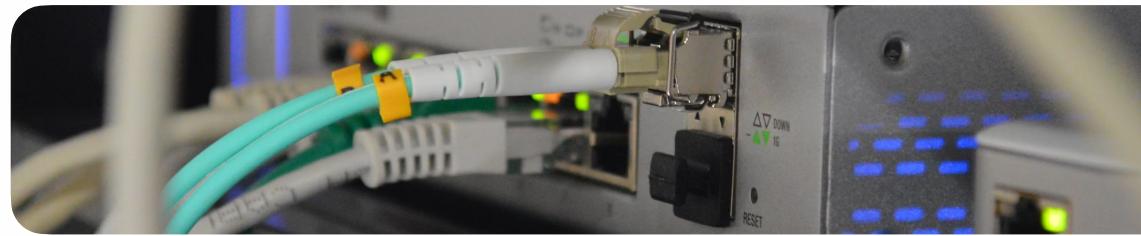
Foundational models offer data security and output control, but require complex development and resources.

Middleware provides infrastructure for faster development and scalability but comes with high costs and potential vendor lock-in. The **application** layer enables quick deployment and custom applications but faces scaling and integration challenges.

	PROS			CONS		
FOUNDATION MODELS						
MIDDLEWARE						
APPLICATION						
	Tailor-Made	High Accuracy	Full Data Control	Resource Intensive	Hard to Find Talent	Complex Infrastructure
	Accelerated Development	Improved Scalability	Offloading Model Development	Expensive	Continuous Maintenance	Vendor Dependent
	Business Case Specific	Immediate Impact	Not Resource Intensive	End-Point Solutions	Lock-In Effect	Low Interoperability

These three pillars are needed for the successful deployment of AI

Modern Data Stack



The **Modern Data Stack** is essential for enhancing AI output accuracy and quality by enabling the collection, processing, and delivery of high-quality data to AI models.

- Use data warehouses and lakehouses for data storage.
- Employ specialized databases like vector databases for Generative AI.
- Utilize real-time databases for advanced AI analytics.
- Implement unstructured data pipelines for LLM data preparation.

MLOps / LLMOps Infrastructure Stack



The **MLOps/LLMops infrastructure Stack** which encompasses the technology for planning, designing, developing, and deploying production applications:

- Generative AI allows insurance companies to utilize various tools and methods to streamline processes and maximize application outputs.
- Leveraging models from Anthropic, Cohere, or OpenAI enables fine-tuning or using Retrieval Augmented Generation (RAG) for enhanced output quality and tailored solutions.
- Technologies from startups like OpenPipe, Humanloop, Gradient, Epsilla, and Vectara offer valuable tools and resources.
- This infrastructure is essential for aligning models with specific business needs and contexts.

AI Governance Stack

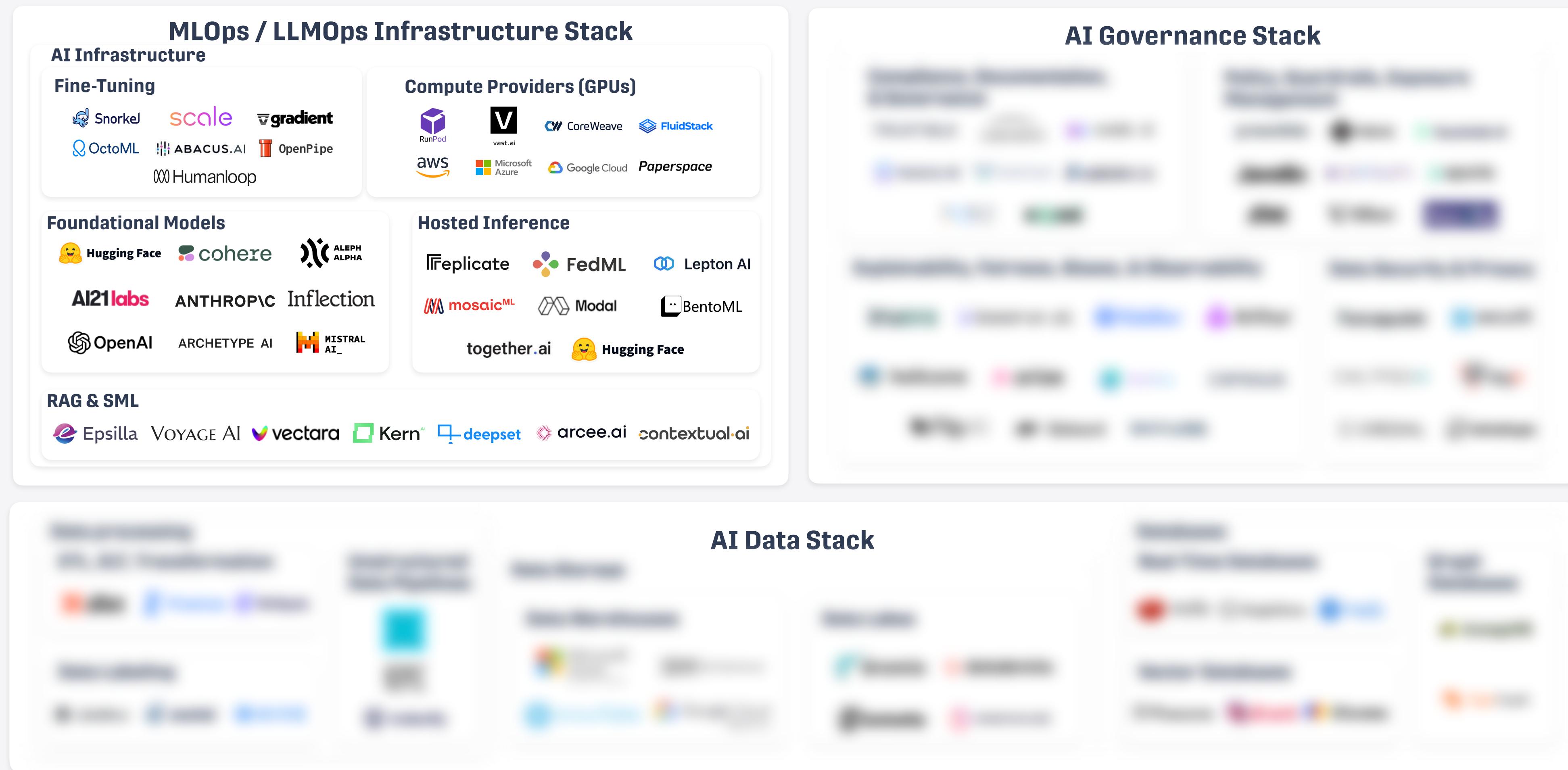


AI Governance is an essential pillar for the responsible deployment of AI technologies. The key components include:

- Utilizing technology platforms and frameworks to manage AI systems.
- Ensuring compliance with regulations like the US AI Bill of Rights and the EU AI Act.
- Incorporating corporate policies for safe and ethical AI deployment.
- Monitoring model behavior to align with regulatory and company standards.

AI infrastructure, governance, & data key for AI deployment

— Plug and Play highlights



3. AI in Insurance

Business Impact

Industry executives recognize AI demand and impact



Shai Wininger
CEO & Co-Founder, Lemonade
Lemonade, Q1 '24 Earnings Call

"I'm happy to report that after years of technology-driven improvements in our claims automation and operations, with nearly 50% improvement in the last two years alone, we ended Q1 at an impressive 7.6% LAE ratio. This achievement was made possible by the ongoing advancement of our Blender insurance operating system, which incorporates AI, machine learning, and other cutting-edge technologies to help our team become more efficient."



Githesh Ramamurthy
CEO, CCC Intelligent Solutions
CCC Intelligent Solutions, Q1 '24 Earnings Call

"We also saw strong demand and adoption of our AI-enabled solutions. For Estimate — STP, for example, we continue to see progress across volume, adoption, and the number of clients testing, piloting, and rolling out. Other examples are CCC Subrogation, our suite of solutions that applies AI and workflow automation to both outbound and inbound subrogation, as well as Impact Dynamics."



Thomas Buberl
Group CEO, AXA Insurance
AXA Insurance, Q4 '23 Earnings Call

"The use of data and certainly the use of gen AI and AI in general will help us to become more sophisticated and more technically focused when it comes to pricing, claims, and risk assessment. And then, thirdly, we want to continue to enhance our operational excellence through shoring, automation, and data and AI."



Amanda Blanc
CEO, Aviva
Aviva, Q4 '23 Earnings Call

"We're putting technology and innovation at the core of the business. We're developing enterprise IT capabilities and key strategic partners, and generative AI and data capabilities alongside participation in Microsoft's Copilot Early Access Program. We've transformed the performance of Aviva over the last three years. We have grown quarter-on-quarter, year-on-year. And by operating more efficiently, we are turning that into improvements in profitability."



Andrew Toy
CEO, Clover Health
Clover Health, Q1 '24 Earnings Call

"The advent of ML/AI has traditionally been focused on our CA platform, but I thoroughly believe in the transformative power of AI on core operational efficiency and SG&A improvement. As such, we are very focused within Clover on helping bring AI into our operations. I'm talking about places where we can add to member delight while significantly reducing costs - for example, in the areas of customer service, care coordination, and claims processing."

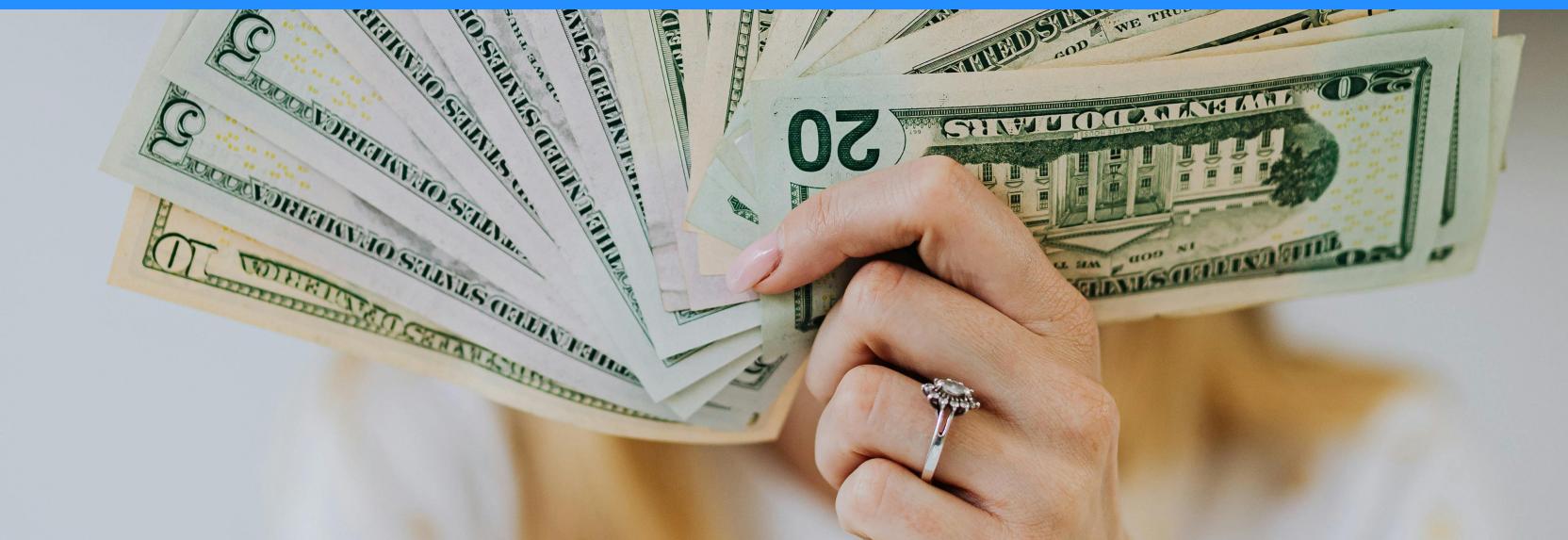


Lee M. Shavel
CEO, Verisk Analytics
Verisk Analytics, Q1 '24 Earnings Call

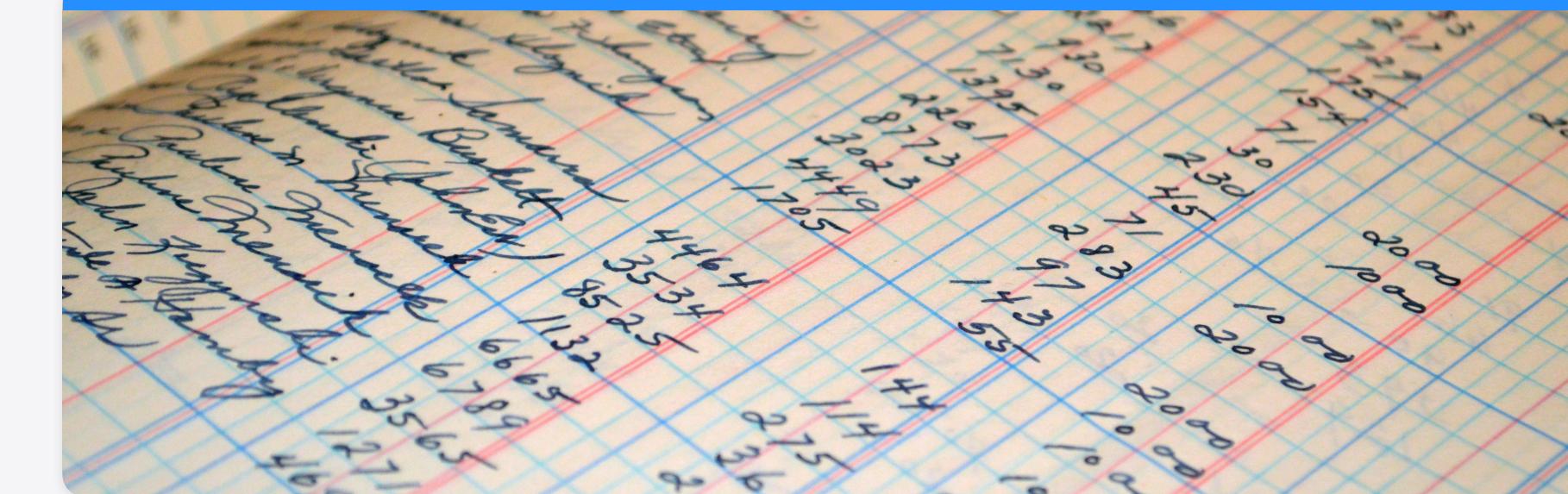
"Generative AI continues to be top of mind for our clients and is a topic of much discussion in my conversations with industry executives. One very promising application that I'm seeing is the use of generative AI to gather and digest massive amounts of information to organize and distill it for the insurance professional, improving and focusing their expertise, not replacing it."

AI has incredible potential - here's where we see the most impact

AI-DRIVEN REVENUE INCREASE / GENERATION



AI-DRIVEN COST REDUCTION



1. INSURANCE SALES ENABLEMENT

AI can enhance insurance agents' capabilities by streamlining tasks or processes and providing knowledge-enhancing tools like Gen AI copilots.

2. INSURANCE CROSS-SELLING & UPSELLING

AI agents can cross-sell and upsell insurance policies through digital channels by analyzing vast amounts of data and proposing tailored policies.

4. UNDERWRITING & RISK ANALYTICS

AI can collect and analyze different data sources to predict and analyze risk profiles across different focus areas, such as natural catastrophes.

5. INTELLIGENT PROCESS OPTIMIZATION

AI can automate and optimize processes and make them more efficient, increasing overall productivity and saving costs.

3. NEW RISK & PRODUCT CATEGORY

AI comes with multiple risks that enterprises are aware of. AI insurance could be a risk mitigation tool to deploy AI confidently.

6. CLAIMS MANAGEMENT

AI can enhance claims management capabilities across different focus areas, such as fraud analytics and detection, FNOL processing, etc.

7. RISK MITIGATION & LOSS CONTROL

AI can enhance insurance risk mitigation efforts by providing capabilities that allow insurers to run processes with external stakeholders at scale.

Sales Enablement

Here are the capabilities necessary to adopt new technology

Data & Systems Integrations



In order to leverage the full potential of AI-powered solutions such as generative AI copilots, insurers are required to have data and systems integration capabilities to allow these tools to automate or streamline processes such as data entry or document processing.

Insurance Agent / Broker Training



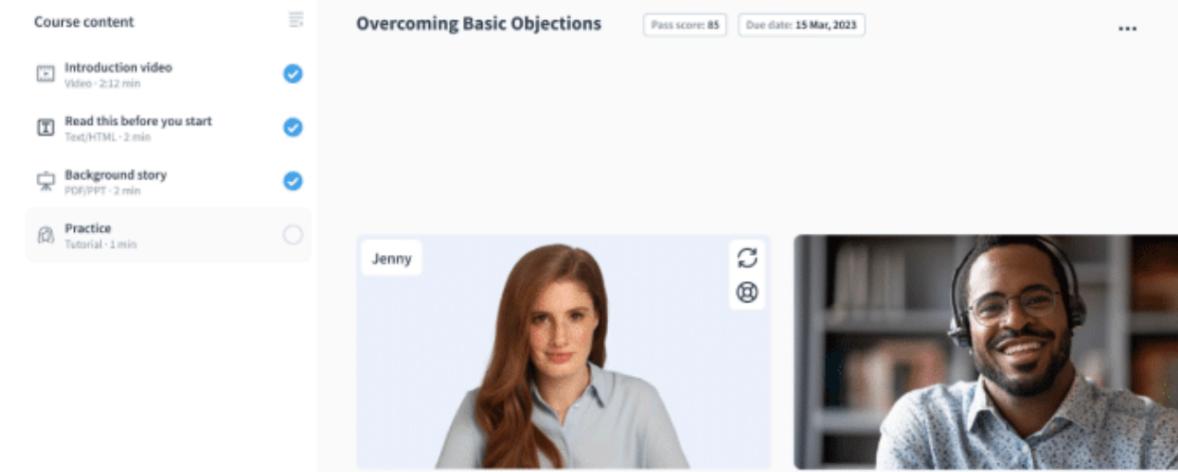
Deploying AI tools that address complex challenges, such as relevant coverage or customer information retrieval, requires specific training. Insurance agents and brokers will be able to leverage the full potential of these tools if they are trained to prompt Gen AI-powered copilots and AI sales enablement tools properly.

Carrier — Agency / Broker Integrations

AI-powered tools may require a set of carrier — agency/broker system integrations to be functional. Examples include quote generation and document processing in the context of activities ranging from policy administration (e.g., automated account data modification) to claims management (e.g., document data processing).



AI enhances the productivity of agents and brokers



FOUNDED: 2019
MONEY RAISED: \$20M
INVESTORS: STAGEONE VENTURES, SIGNALS VENTURE CAPITAL
HQ: TEL AVIV, ISRAEL

DESCRIPTION

Second Nature provides a role play simulation platform for Sales, Service, and HR, utilizing advanced NLP and GenAI models. It features a large-scale, low-latency voice dialogue system that supports thousands of concurrent sessions. Their Learning Management System (LMS) enhances the experience with course creation, user management, reporting, quizzes, and integration with enterprise systems, allowing for seamless simulation creation and real-time feedback.

TECHNOLOGY & COMPETITIVE ADVANTAGE

Second Nature has deep experience with insurance companies, including large providers, and AI curriculum creation. Thanks to its architecture and design, it is trusted by Fortune 100 companies, offering top-tier security, privacy, and scalability. Moreover, Second Nature allows for the effortless creation of complex role-play scenarios at scale and lifelike training, boosting agent engagement and performance. Second Nature generates AI-powered scorecards and feedback tailored to any process.



FOUNDED: 2020
MONEY RAISED: \$126M
INVESTORS: INSIGHT PARTNERS, ICONIQ GROWTH, UPFRONT VENTURES
HQ: SAN FRANCISCO, US

DESCRIPTION

Writer's platform transforms work by embedding AI into any business process and making it available everywhere people work. Writer pairs Writer-built LLMs with Knowledge Graph, which integrates with business data sources, to deliver high-quality outputs and insights. Writer enforces the guardrails so work is compliant, accurate, inclusive, and on-brand, whether the people or AI creates it. The flexible application layer of chat interfaces, prebuilt templates, and composable UI options can be customized for use cases across every function.

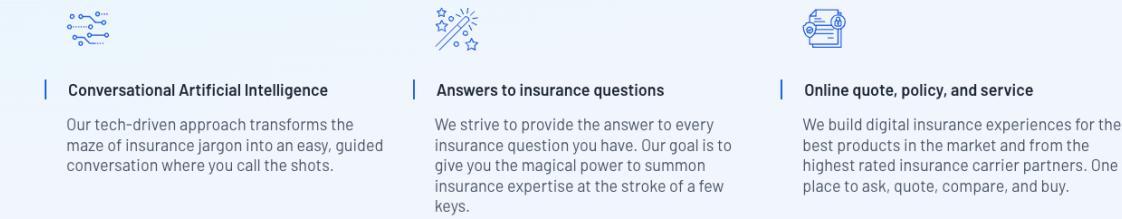
TECHNOLOGY & COMPETITIVE ADVANTAGE

Writer combines proprietary LLM technology (Palmyra LLMs), Knowledge Graphs, and AI guardrails to allow enterprises to deploy various AI applications. Thanks to its technology and approach, Writer ensures that customers can deploy Generative AI applications that ensure security and compliance with relevant regulations and corporate policies. Moreover, thanks to this approach, customers adopting Writer can deploy Generative AI applications that provide accurate, high-quality outputs aligned with the customer's business and corporate context.

Augmenting insurance agents through gen-AI solutions



We're making insurance a conversation.



FOUNDED: 2021
MONEY RAISED: \$1.9M
INVESTORS: MARKD VC, AFTERWORK VENTURES, EVERYWHERE VENTURES
HQ: NEW YORK, US

DESCRIPTION

Indemn is an AI-powered platform that allows insurers to deploy a wide array of conversational AI use cases. With Indemn, insurers can use GPT-based virtual assistants for self-driven insurance sales over digital channels, and they can unlock agent productivity with a GPT-based Copilot designed explicitly for the insurance industry. Furthermore, insurers can unlock additional distribution channels thanks to the strategic pieces and modules powered by Indemn, which allow them to distribute insurance via Affinity and Embedded channels.

TECHNOLOGY & COMPETITIVE ADVANTAGE

Indemn couples the potency of GPT technology with a set of proprietary tools specifically designed for insurance distribution. Thanks to this technology and approach, Indemn allows insurers to streamline the distribution process (e.g., AI-based recommendations provided to potential customers) and enhances insurance agents' productivity and capabilities with features ranging from real-time handoff of conversations to embedded native quotes and payment options.



Gain B2B client insights and extend your offer to professionals

Upsell/Cross-sell KYC



FOUNDED: 2016
MONEY RAISED: \$16M
INVESTORS: BENHAMOU GLOBAL VENTURES, HI INOV, 42CAP, ASTORYA.VC
HQ: PARIS, FRANCE

DESCRIPTION

Zelros is an insurtech startup that develops an AI platform specialized to the insurance industry — “The Insurance Copilot.” Thanks to its Gen AI-powered copilot, Zelros provides insurance agents with risk and customer analytics to define target audiences, ML and Gen AI-powered tailored recommendations and insights, and personalized engagement through omnichannel campaigns. “The Insurance Copilot” empowers agents with more product and risk expertise and helps them to better serve and protect their customers.

TECHNOLOGY & COMPETITIVE ADVANTAGE

Zelros leverages structured data sources (e.g., first-party data, claims system, etc.), unstructured data sources (e.g., PDFs, emails, etc.), and Generative AI to provide insurers with workflow, process automation, and agent enablement capabilities. Insurers adopting Zelros to power distribution have seen a 30% uplift in cross-selling of insurance policies, a 15% average agents productivity gain, and 3x faster upskilling/onboarding of new insurance agents.

Process Automation & Optimization



Here are the capabilities necessary to adopt new technology

Process Mining & Discovery Capabilities

AI-powered tools may require a set of carrier - agency/brokers system integrations in order to be functional. Examples include quote generation, document processing in the context of activities ranging from policy administration (e.g. automated account data modification) to claims management (e.g. document data processing).



AI Monitoring, Observability, & Compliance



AI-powered automation enhances the insurer's operational efficiency as it allows to increase productivity and/or decrease costs. Still, insurers need to make sure that these tools operate in a compliant way. Furthermore, the insurer needs to be able to interpret and control outputs.

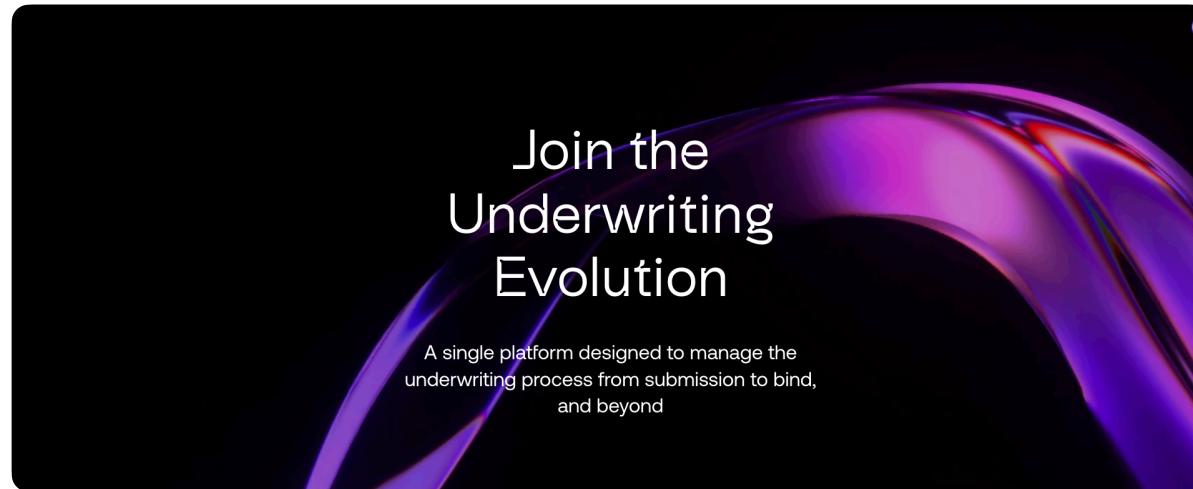
Business Strategy Optimization



The vast majority of AI-driven automation or process optimisation tools target manual and/or time-consuming tasks. If the insurer adopts successfully one of these tools, this will potentially free up a significant share of employees' time. The insurer has to decide where to dedicate that time and optimise its strategy accordingly.

Operational efficiency achieved through multi-pronged approaches

SEN



FOUNDED: 2017
MONEY RAISED: \$11.4M
INVESTORS: BREEGA,
 MERCIA ASSET
 MANAGEMENT
HQ: LONDON, UK

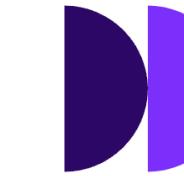
DESCRIPTION

Send helps commercial insurers streamline operations, drive savings and work smarter with an AI-enriched Underwriting Workbench. The solution is a one-stop desktop for commercial underwriters - a single platform for managing new business, renewals and endorsements. Specifically, Send's platform offers a wide array of solutions including agency management, bordereaux generation, contract management, cover holder management, document generation, integrated rating, underwriting dashboards, risk insights, and many more.

TECHNOLOGY & COMPETITIVE ADVANTAGE

Send combines proprietary AI technology, native integrations and a modular design to provide insurance companies with a unified underwriting platform. Thanks to the technology and Send's approach, insurers can streamline and optimise the underwriting process. Underwriters can access all the relevant information and digital workflows from one single platform enhancing the underwriters' capabilities and overall productivity.

Forethought



FINANCIAL SERVICES
Put “service” back in financial services with AI.

Evolve your customer service offering with an enterprise-scale, AI-first support platform.

[View demo](#)



FOUNDED: 2017
MONEY RAISED: \$92.0M
INVESTORS: NEW
 ENTERPRISE
 ASSOCIATES, STEADFAST
 FINANCIAL, K9
 VENTURES
HQ: SAN FRANCISCO, US

DESCRIPTION

Forethought transforms the customer experience by infusing human-centered AI at each stage of the customer support journey: solving common cases instantly, predicting and prioritizing tickets, and assisting agents with relevant knowledge — all from one platform. Forethought offers insurers the possibility to solve simple cases automatically, empowers customers to self-serve, triage more complex customer tickets and assist agents with relevant details needed for solving the specific customer case.

TECHNOLOGY & COMPETITIVE ADVANTAGE

Forethought leverages proprietary data, third-party data (e.g. enterprise data), Generative AI, and native integrations to enhance insurance companies' customer service capabilities and productivity. Thanks to this approach, Forethought enables insurance companies to automate simple customer service cases with accurate and high-quality outputs, freeing up time for human agents to solve more complex cases. This approach elevates the overall customer experience and the insurer's ability to serve customers at scale.

Risk Mitigation & Ecosystem Enablement

Here are the capabilities necessary to adopt new technology

Risk Mitigation Optimization



AI systems will unlock new mitigation activities (e.g. risk mitigations actionable insights can be provided directly to the policyholder). Deploying these tools allow to reshape and rethink the overall risk mitigation strategy for further optimization.

Rethinking Customer Interactions



AI systems will enable the insurance carrier to interact with policyholders at scale to ramp up risk mitigation efforts. In this case, the insurer will have the opportunity to engage with policyholders more frequently. The insurer will have to optimise systems and strategy in place to make sure that these interactions are effective and efficient.

System Interoperability at Scale

AI systems will facilitate ecosystem plays. (e.g., insurer, telematics provider, repair network, or fleet owner). This situation requires the insurer to develop strong system integration and interoperability capabilities to leverage the benefits of AI platforms and infrastructure.



Boosting ecosystem capabilities through technology



FOUNDED: 2022
MONEY RAISED:
UNDISCLOSED
INVESTORS: UNDISCLOSED
HQ: TRUCKEE, US

DESCRIPTION

FireBreak Risk is an AI-powered platform that allows insurers to enhance risk selection, risk analytics, pricing, and risk mitigation capabilities in the wildfire space. The platform is used by insurance underwriters, inspection professionals, and policyholders to access wildfire risk insights regarding specific properties. Thanks to these risk insights, the underwriter and the inspection professional improve their knowledge of the buildings' risk profiles and can work with the policyholders to mitigate bespoke risks.

TECHNOLOGY & COMPETITIVE ADVANTAGE

FireBreak Risk combines advanced proprietary machine learning algorithms with proprietary and third-party data (e.g., building inspection imagery) to provide the insurer with relevant wildfire risk insights related to a specific property. It also provides a platform for insurance underwriters and inspection professionals and a mobile app for policyholders to access risk insights. Thanks to this approach, the stakeholders can work together to understand a property risk profile better and mitigate bespoke risks proactively.



FOUNDED: 2023
MONEY RAISED: \$0.5M
INVESTORS: HONORS FUND, METAPROP
HQ: NAPA, US

DESCRIPTION

Faura allows insurance companies and agencies to optimize time, reduce premium leakage, and deliver a better customer experience in disaster-prone zip codes. Insurance companies can proactively mitigate risk related to extreme weather or natural catastrophes in specific properties through actionable mitigation and risk analytics insights. Moreover, Faura allows insurance agencies to access insights about their customers to provide an overall better customer experience.

TECHNOLOGY & COMPETITIVE ADVANTAGE

Faura leverages proprietary AI technology and third-party data (e.g., high-resolution satellite imagery, insurance carrier's historical claims data, etc.) to provide both the insurer and the policyholder with risk scores and actionable risk mitigation insights. Thanks to this approach, Faura enables the insurer to proactively mitigate catastrophic risk in specific properties and buildings at scale.

4. Takeaways from State of AI in Insurance Report

We've barely scratched the surface of what's achievable

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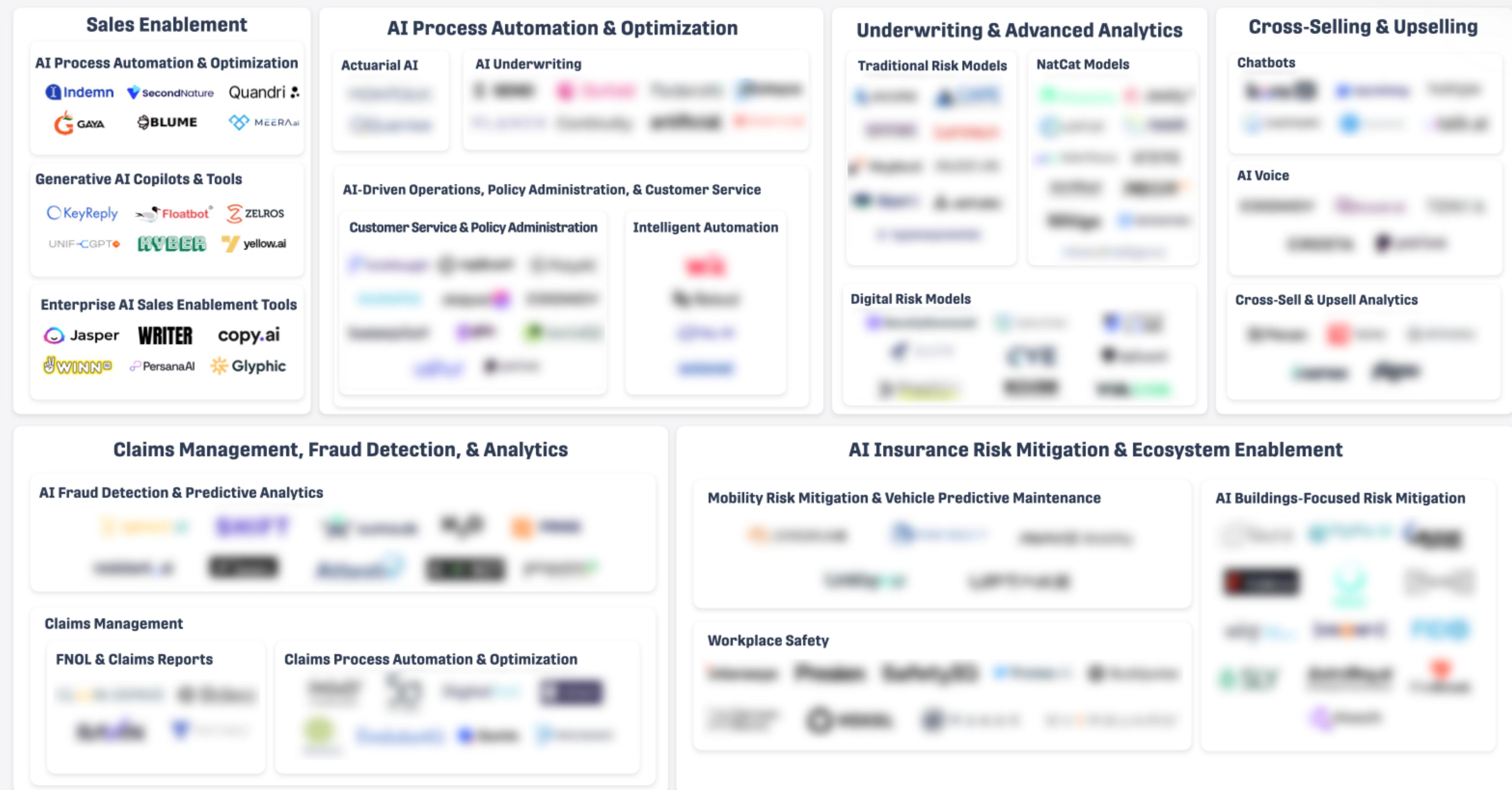
**“First we make the new tool fit the work
— then we change the work to fit the tool.”**



AI & ML will unlock a wide array of use cases

INSURANCE SALES ENABLEMENT	Agent selection based on performance & customer needs	Autonomous AI agents — insurance agents/brokers collaboration	Fast and democratized access to knowledge
INSURANCE CROSS-SELLING & UPSELLING	Novel data sources for cross-selling & upselling insights	Distributed, siloed data sources to power cross-selling, upselling insights	Optimization & hyper-personalization of insurance policies
UNDERWRITING & RISK ANALYTICS	Multimodality as a way to tap into emerging data sources	Real-time data analytics for underwriting & risk selection	Underwriting & risk selection in complex risks
INTELLIGENT PROCESS OPTIMIZATION	Autonomous AI agent-driven optimization of complex processes	AI-driven insurance education & advisory services for policyholders	AI-driven democratization of knowledge & information
CLAIMS MANAGEMENT	Autonomous AI agent-driven claim case management	AI infrastructure for personalized real-time customer interaction	AI-powered interoperability with external stakeholders
RISK MITIGATION & LOSS CONTROL	AI provides the ability to develop complex ecosystem strategies	AI-powered real-time risk mitigation insights & alerts	AI autonomous agents to optimize risk mitigation decision-making

Market Map: AI in insurance — Plug and Play highlights



Our AI predictions in insurance

Search	Team Composition	Customer Interaction	Specialized Foundation Models	Ecosystem Play	AI Openness
New search paradigm exploration with further sophistication of search, optimizing search from SEO to AI agent optimization	AI will be adopted at multiple levels, from AI-augmented teams to comprehensive automation	With more AI exposure at an individual level, customers' expectations change, and so should insurance products	New models will help us transcend from text-centric AI to multimodal approaches and novel data streams	AI solutions will help transform insurers into technology-driven ecosystem providers, transcending traditional service models at scale	AI open models & accessibility will help tap more into human creativity and develop more business-oriented opportunities

AI is an eventuality and we need to set up for success

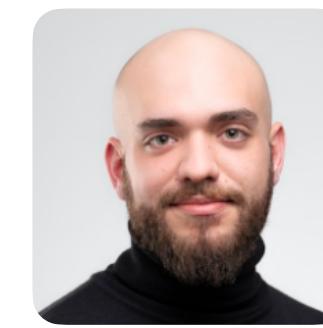


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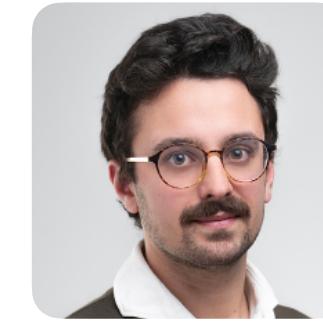


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State of AI in the Insurance Industry

2025 Forecast