



Agentic Insurance Claims Prioritization Matrix

Claims is where loss ratio, expense ratio, and customer experience converge. In many carriers, automation is still fragmented across the claims workbench, business rules, document tools, chat, and point AI solutions.

This matrix helps you prioritize where to apply agentic orchestration first, based on business value and realistic delivery complexity. Claims and operations leaderships own the outcome, and key stakeholders help achieve success.

Priority (Value vs. complexity)	Agentic claims use case	Simple description	Key stakeholders	KPI Examples
Start here (High value / Lower complexity)	Evidence ingestion Claim brief	Agents extract and reconcile facts from documents, photos, and notes, then assemble a structured claim brief and “missing info” task list.	Technology and architecture Data, AI, and analytics	Admin time per claim Time to first meaningful action Initial file completeness
Start here (High value / Lower complexity)	Intelligent triage Routing	Agents evaluate early signals and propose the right handling path; orchestration routes work into fast-track, standard, complex, and risk-aware queues.	Transformation and automation Technology and architecture Data, AI, and analytics	Time to triage Reroute rate Adjuster capacity utilization
Start here (High value / Lower complexity)	Omnichannel first notice of loss (FNOL) with intake	Agents guide FNOL intake across channels, normalize details into structured fields, and trigger follow-ups; orchestration creates the claim and routes exceptions.	Transformation and automation Technology and architecture Data, AI, and analytics	Time to acknowledgment Straight-through rate Inbound calls per claim
Start here (High value / Lower complexity)	Customer communication orchestration	Agents draft compliant updates and explanations; orchestration triggers messages from claim events across channels and logs them to the file.	Transformation and automation Data, AI, and analytics	Status call volume Complaint rate Customer satisfaction

Priority (Value vs. complexity)	Agentic claims use case	Simple description	Key stakeholders	KPI Examples
Next (High value / Higher complexity)	Embedded fraud screening Investigation orchestration	Multiple agents assemble fraud indicators and an evidence pack; orchestration routes the right cases into tiered SIU workflows.	Technology and architecture Data, AI, and analytics	SIU referral precision False-positive rate Time to SIU disposition
Next (High value / Higher complexity)	Coverage Liability decision support	Agents map evidence to policy and jurisdictional guidance and highlight gaps; orchestration routes reviews and captures rationale consistently.	Underwriting leadership and ops Technology and architecture Data, AI, and analytics	Cycle time to coverage position Dispute/reopen rate Compliance exceptions
Next (High value / Higher complexity)	Subrogation Recovery from FNOL	Agents detect recovery signals early and gather evidence; orchestration triggers referrals, deadlines, and partner handoffs.	Transformation and automation Technology and architecture	Time to referral Recovery identification rate Recovery cycle time
Next (High value / Higher complexity)	Claims payments Recovery flows	Agents validate payee details and flag anomalies; orchestration routes approvals and executes bounded payment steps with end-to-end exception handling.	Finance/treasury Technology and architecture Transformation and automation Data, AI, and analytics	Payment cycle time Error/rework rate Exception rate
Opportunistic (Lower value / Lower complexity)	Complaints Disputes Appeals workflows	Agents reconstruct timelines and draft responses; orchestration enforces SLAs, escalations, and auditable case records.	Transformation and automation Technology and architecture	SLA compliance Time to resolution Repeat complaint rate
Opportunistic (Lower value / Lower complexity)	Vendor/repair/field network exception handling	Agents flag outliers and recommend assignments; orchestration manages partner SLAs, supplements, and exceptions across the network.	Transformation and automation Technology and architecture	SLA compliance Supplement and rework rate Time to assignment
Later (High complexity, cross-domain)	Catastrophe event surge orchestration	Agents help reprioritize workloads and communications under extreme volume; orchestration manages surge paths, partner load, and resilience controls.	Transformation and automation Technology and architecture	Time to first contact Backlog age SLA adherence