



What is Insurance Workflow Automation?

In the insurance industry, repetitive tasks such as data extraction, verification, quote creation, and policy review require extensive manual effort and time. Manually performing these processes leads to inefficiencies, delays, and high operating costs.

Workflow automation in insurance can autonomously handle tasks like insurance quote generation, data validation, application review, and many others, allowing for faster customer response. McKinsey estimates that automation can boost productivity across insurers by up to 25% through full-time position consolidation over the next decade, particularly in operations and administrative roles.

Growing Challenges for Insurance Industry

Only 25% of submission insurance company receive is turning into written policies.

Around 30-40% of underwriters time is spent on administrative workflow like data extraction, analysis, verification and risk assessment.

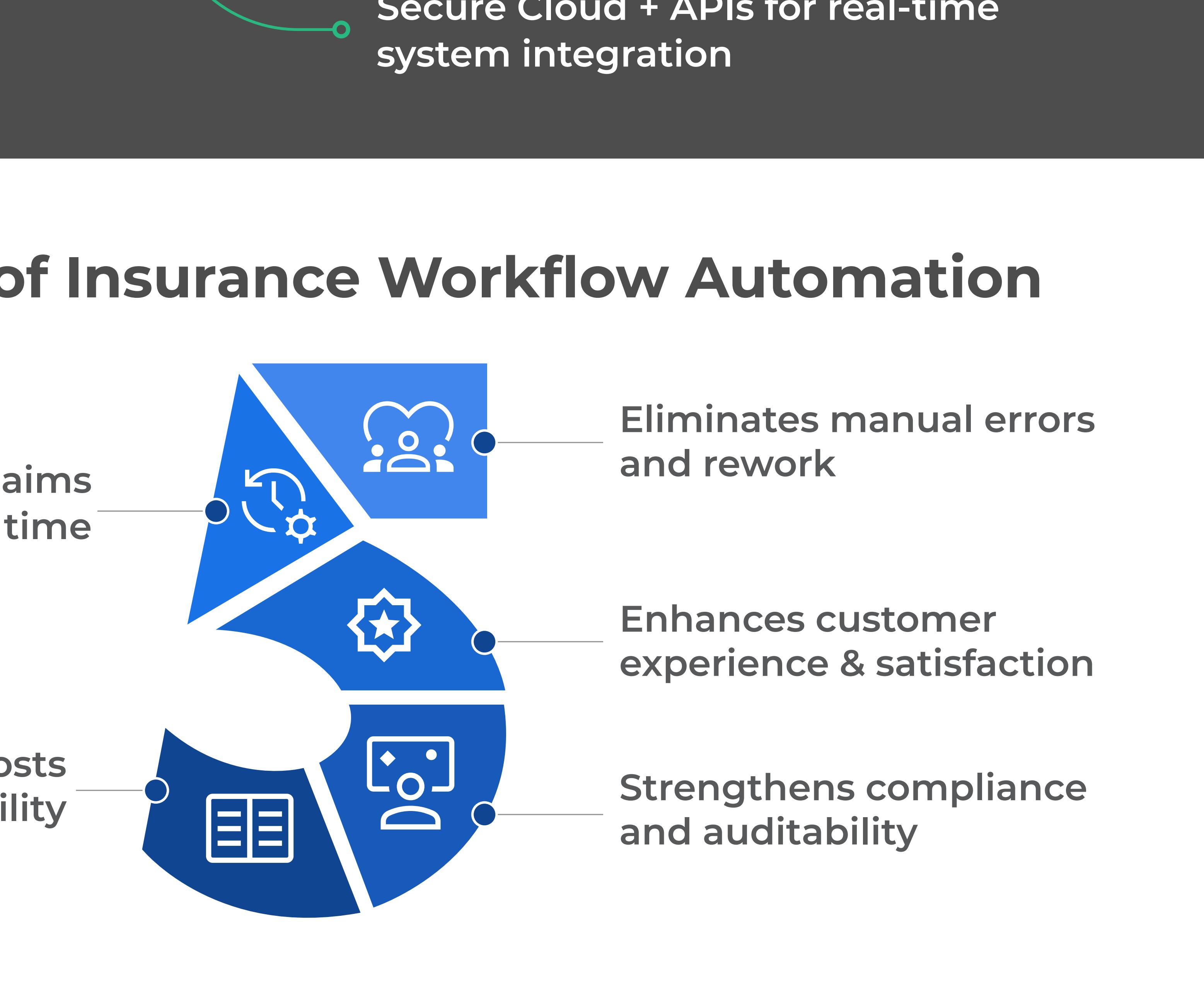
As insurance cost fraud reaching \$6 billion annually, risk assessment is crucial factor that need to be taken care by insurers.

Around 41% of insurers are likely to change their insurers due to lack of digital capabilities.

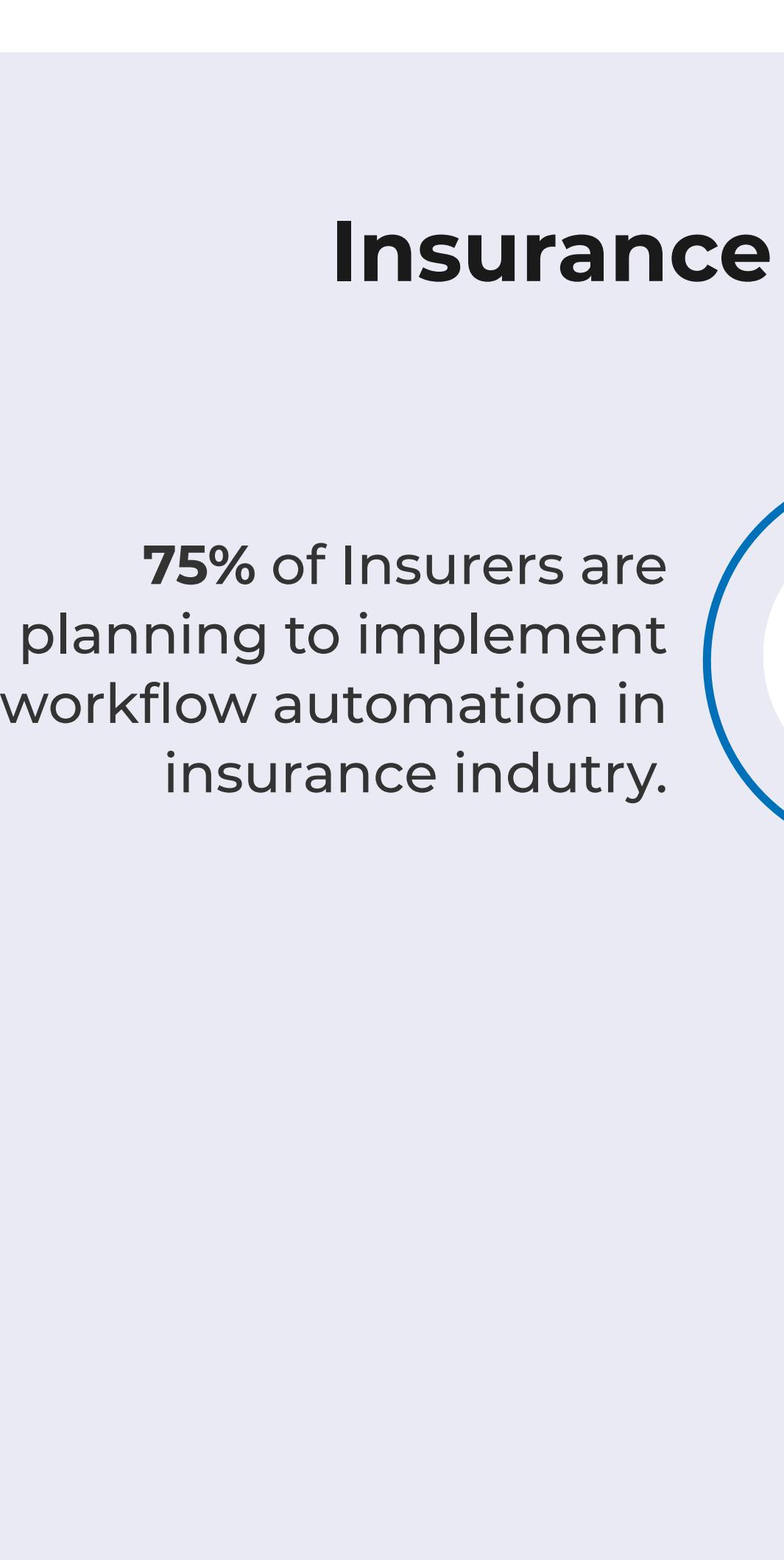
How Agentic AI Elevates Insurance Workflow Automation

Suggests next-best actions to speed resolution

Learns patterns and predicts potential fraud
AI agents auto-route claims to the right team



Technologies Transforming Insurance Workflows



Generative AI for automated document understanding

RPA for repetitive data-driven workflows

Agentic AI for decision-making + self-running claims tasks

OCR + NLP for data extraction from forms

Secure Cloud + APIs for real-time system integration

Benefits of Insurance Workflow Automation

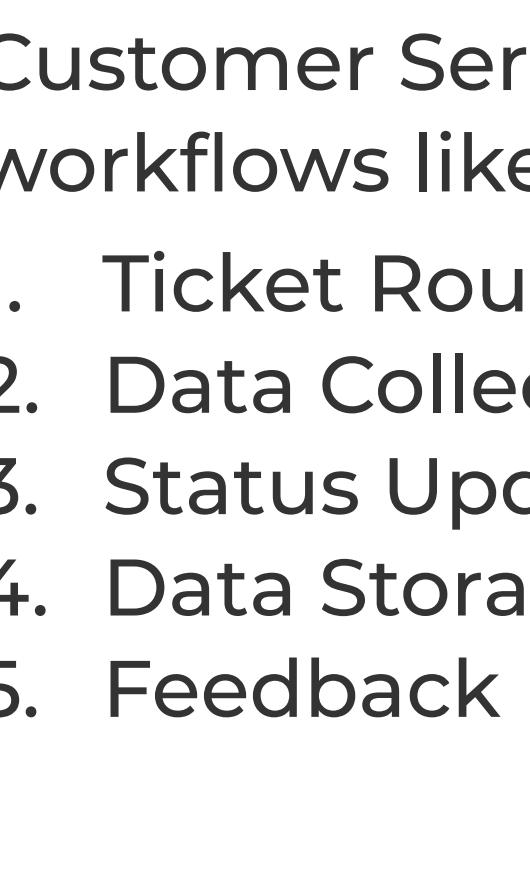
Reduces claims processing time

Eliminates manual errors and rework

Cuts operational costs and increases scalability

Enhances customer experience & satisfaction

Strengthens compliance and auditability



- » Prioritize automation in high-volume, rules-based workflows
- » Start with RPA + AI; evolve to Agentic AI for autonomy
- » Use Agentic AI for predictive decisioning rather than reactive ticket handling
- » Deploy autonomous agents to proactively identify risks and trigger actions
- » Enable self-learning workflows that continuously optimize claims operations

Insurance Workflow Automation is Growing

75% of Insurers are planning to implement workflow automation in insurance industry.

Workflow automation can potentially reduce the cost of the claims journey for insurers by as much as 40%.

Insurance industry is capable of automating 25% of insurance process using workflow automation.

Top 5 Insurance Workflow Automation Examples

Underwriting

Underwriters handle high volume data to assess risk. Workflow automation in underwriting process can handle tasks like-

1. Data Intake
2. Risk Assessment
3. Claims Tracking
4. Compliance Check



Customer Service

Automation in Insurance Customer Service can handle workflows like-

1. Ticket Routing
2. Data Collection
3. Status Update
4. Status Storage
5. Feedback



Customer Onboarding

Automated Workflow for customer onboarding are-

1. Document Submission
2. Data Extraction
3. Account Creation
4. Personalize Message

Application Processing

Insurer receives various applications like claims, policy issuance and many others. Example of automated workflow automation for policy application -

1. Application Review
2. Data Verification
3. Compliance Check
4. Remittance Notices



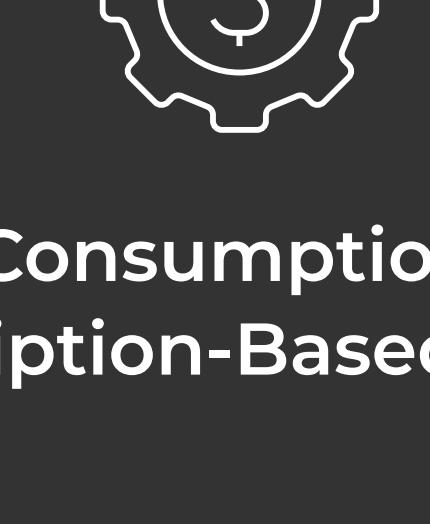
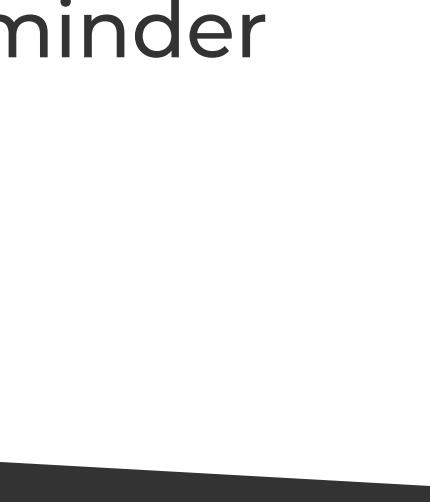
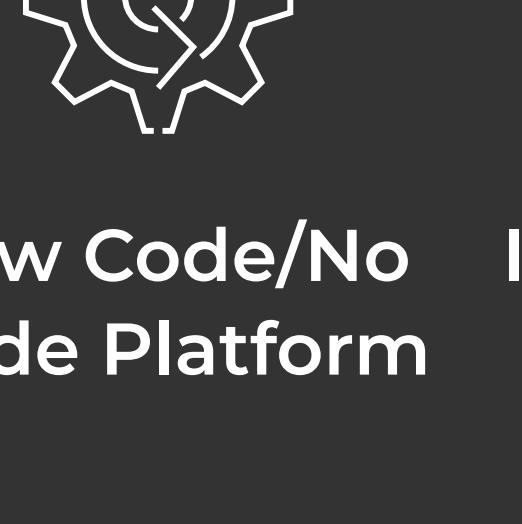
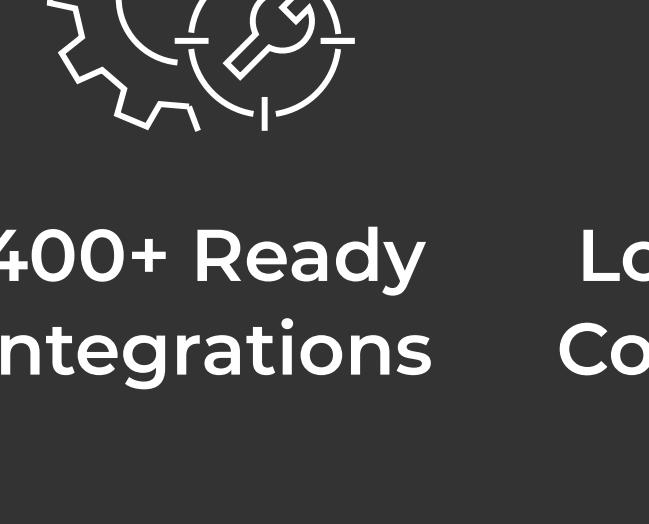
Quote Processing

Automating insurance plan quote involves managing several workflows, especially

when customers demand instant access. Automated workflow for quote processing are-

1. Quote Creation
2. Contract Approval
3. Customer Onboarding
4. Follow Up
5. Renewal Reminder

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