



## Accessible AI for Insurers

### Empowering Business Users with Practical, Scalable, and Secure Intelligence

#### Why Accessible AI Matters in Insurance

Insurers face increasing pressure to reduce operational costs, enhance customer experiences, and manage risks more effectively. However, complex and opaque AI systems can create bottlenecks rather than drive results—especially when they are not designed for business users. To truly harness the power of AI, insurance organizations need models that can be deployed quickly, understood intuitively, and enhanced easily.

Accessible AI aligns technology with business operations by:

- Simplifying workflows
- Enhancing decision-making
- Reducing reliance on technical teams
- Delivering faster ROI

#### Key AI Models with Real-World Applications in Insurance

##### 1. Sentiment Analysis

Understand customer mood and engagement through call transcripts, chat logs, and social media—helpful for customer service quality monitoring, churn prediction, and complaint resolution.

##### 2. Generative AI

Automate claims explanations, policy drafts, marketing copy, and responses to customer inquiries. Also powers tools like Copilot, assisting teams in developing models and logic with natural language.

##### 3. Predictive Analytics

Forecast claim volume, fraud risk, or customer lifetime value. Improves underwriting, marketing segmentation, and reserving practices.

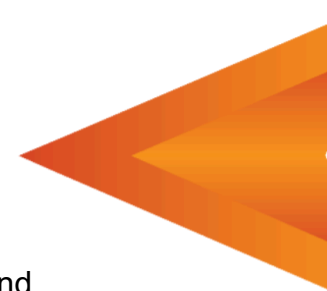
#### Executive Summary

As the insurance industry evolves, so too must its approach to artificial intelligence. While AI has long promised transformative potential, the real opportunity lies in making it accessible—turning complex technologies into user-friendly, integrative tools that empower business users, not just data scientists.

This whitepaper explores how insurers can adopt AI models that are easy to implement, integrate, and operate, with a focus on practical use cases, measurable outcomes, and secure, scalable deployment.

#### Benefits of Accessible AI:

- ▶ Intuitive Model Training Interfaces
- ▶ Low-Code/No-Code Customization
- ▶ Copilot-Like Assistance
- ▶ Embedded Feedback Loops
- ▶ Context-Aware Adaptability



#### **4. Machine Learning**

Adaptive models that learn from data to enhance risk scoring, loss prediction, and claims routing.

#### **5. Robotics & Autonomous Systems**

Enable straight-through processing in claims and underwriting, reducing manual touchpoints and enabling 24/7 service.

#### **6. Expert Systems**

Codify underwriting rules, regulatory requirements, and decision trees to ensure compliance and consistency.

#### **7. Cognitive Computing**

Adaptive models that learn from data to enhance risk scoring, loss prediction, and claims routing.

### **Core Capabilities Driving Accessibility and Adoption**

#### **1. Practical AI Functionalities, Not Technical Jargon**

AI must solve tangible problems—like speeding up policy processing, automating renewals, or enhancing CX—rather than being just a buzzword. Accessible AI delivers on value rather than complexity.

#### **2. Quantifiable Efficiency Gains**

Accessible AI yields measurable improvements:

- 40–60% reduction in claims processing time
- 30–50% improvement in first-call resolution
- 25–40% boost in subrogation and recovery success

#### **3. Document & Note Summarization**

Auto-generated summaries of policies, medical records, and adjuster notes accelerate decision-making and reduce admin workload.

#### **4. Security & Compliance Considerations**

Embedding AI responsibly requires secure data handling, auditability, model transparency, and alignment with evolving regulatory standards like GDPR and NAIC Model Laws.

#### **5. Copilot-Driven Model Building**

Generative AI tools like Microsoft Copilot help bridge the gap between business and IT — letting underwriters, claims managers, and actuaries participate in model development via conversational interfaces.

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Interested in exploring how your organization could be benefiting from a modern claims system? Contact us at [sales@spear-tech.com](mailto:sales@spear-tech.com).

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## TECHNOLOGIES TRANSFORMING INSURANCE

**6. Low-Code/No-Code Platforms**

Empower citizen developers to create, test, and adjust workflows and models without relying on engineering, fostering agility and continuous improvement.

**7. Autonomous Agents for Customer Service & Processing**

AI-driven agents resolve common queries, file claims, and guide users through digital onboarding—freeing up human resources for high-touch cases.

**8. Natural Language Dashboards & Reporting**

AI interprets business questions posed in plain English and turns them into visual dashboards, KPIs, or trends—enabling rapid, self-service analytics.

**Empowering Business Users with AI They Can Shape**

One of the most transformative aspects of accessible AI in insurance is the shift from developer-led to business-led model interaction. In traditional setups, any customization or retraining of AI models requires intervention from IT teams, data scientists, or external vendors. This dependency creates bottlenecks, slows innovation, and disconnects model development from those who understand the business problems best—your underwriters, claims adjusters, fraud investigators, and customer experience teams.

**Why Business-User Accessibility Is a Game-Changer**

When AI tools are designed for business users, the result is more responsive, agile, and relevant model development. Empowering business users to adapt and train AI models on their own yields multiple advantages:

- **Faster Time-to-Value:** No waiting on IT backlogs or vendor response times
- **Higher Accuracy:** Models reflect real-world operational needs and are continually refined by domain experts
- **Greater Adoption:** Tools that align with existing workflows and skill sets see higher engagement
- **Scalable Innovation:** Business teams become active participants in digital transformation, not passive consumers

**THE POWER OF BUSINESS-USER ACCESSIBLE AI**

**58%**  
**Increase in  
Operational  
Efficiency**



**40%**  
**Savings on  
Development  
Costs**



**25%**  
**Faster  
Time to  
Market**

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## Key Capabilities That Enable Business-Led AI

### 1. Intuitive Model Training Interfaces

Business users can label examples, provide feedback, and adjust parameters through user-friendly UIs—no coding required.

### 2. Low-Code/No-Code Customization

Integrated platforms allow teams to configure business rules, retrain models, and deploy automations through drag-and-drop logic or guided natural language prompts.

### 3. Copilot-Like Assistance

Generative AI copilots walk users through the process of building or tuning models using conversational language—"What do you want to predict?" or "Would you like to retrain this model with new data?"—turning complex tasks into guided workflows.

### 4. Embedded Feedback Loops

Front-line employees can correct outputs, add data points, or flag false positives, feeding continuous learning back into the system without technical mediation.

### 5. Context-Aware Adaptability

Whether it's regional underwriting variations or claims nuances by product line, business users can tailor models to reflect the realities of their specific domain—ensuring the AI doesn't just work, but works for *them*.

## Case-in-Point: Adaptive FNOL Triage

A claims manager uses a low-code AI platform to retrain an FNOL (First Notice of Loss) triage model after noticing changes in seasonal weather patterns are affecting severity predictions. Instead of submitting a ticket to IT, they upload new data, rebalance risk factors, and test the updated model—all within the platform—deploying a more accurate version by end of day.

## Conclusion: Building an Accessible AI Strategy

For AI to be truly impactful in insurance, it must be more than cutting-edge—it must be *accessible*. This means:

- Implementable without deep AI expertise
- Integrated across systems
- Interpretable by business teams
- Incrementally expandable through low-code interfaces
- Aligned with security and compliance frameworks

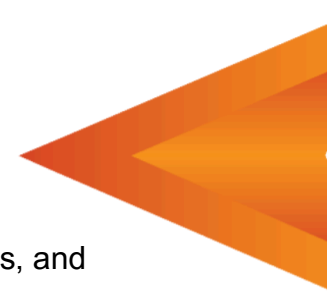
By focusing on ease of use, practical outcomes, and collaborative development, insurers can ensure AI becomes a driver of transformation—not just another technological hurdle.

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## TECHNOLOGIES TRANSFORMING INSURANCE

**Spear's Latest Innovations Facilitating Accessible AI:**

Spear's Next-Generation AI Capabilities leverage generative AI, predictive analytics, and intelligent automation to address key pain points for insurers and public entities.

They deliver a more seamless, intuitive experience, allowing business users to tailor AI models to their specific needs and domain realities—ensuring the AI not only works but works for them.

No developers are necessary, saving time while giving teams greater control, enhanced capabilities, and a stronger return on technology investment.

- **Predictive Analysis** – Embedded models identify high-risk claims—such as those likely to result in litigation or fraud—and trigger proactive actions based on customizable business rules. These models deliver real-time risk assessments across claims and policy modules, using business rules and notification engines to support timely, informed decision-making.
- **Smart Summarization** – AI-driven tools condense emails, notes, documents, and claim timelines into concise summaries, dramatically reducing review time and enabling faster decisions. Activities such as emails, calls, notes, and tasks are distilled into actionable highlights, minimizing clicks and increasing workflow efficiency with a one-click copy feature for easy content reuse.
- **Claims Assistant Email Agent** – An AI-powered solution that automatically extracts key claim details from incoming emails and generates accurate, real-time in-thread responses. Generative AI assists in drafting or refining communications, with customizable tone and length options to save valuable time for users.
- **Automated Responses & Sentiment Analysis** – AI-generated email and notepad responses include tone and length adjustments, while built-in sentiment analysis alerts supervisors to negative or urgent messages. The system evaluates incoming communications and suggests response strategies to enhance customer service.
- **Intelligent Document Processing** – Customized models automate data extraction and record generation from a variety of documents, including policies, invoices, and medical reports. This automation reduces manual effort, improves data accuracy, and seamlessly integrates extracted information into SpearSuite™.

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## TECHNOLOGIES TRANSFORMING INSURANCE

- **Virtual Agents** – Secure, self-service AI agents deliver real-time answers to vendors and stakeholders by directly accessing system databases. Designed to execute tasks and make decisions based on predefined logic and AI intelligence, these agents initiate events, automate complex business processes, and significantly boost operational efficiency.
- **Smart Paste** – A time-saving feature that suggests form field inputs based on copied text, speeding up data entry and improving accuracy. Users can simply copy content from any source, activate smart paste via a button or keyboard shortcut, and receive inline suggestions for completing forms within model-driven apps, choosing to accept or ignore each recommendation.
- **Copilot Assistant** – A conversational AI assistant that helps users navigate SpearSuite™, generate real-time insights, and receive AI-driven recommendations through natural language interaction. Copilot enhances productivity by providing intuitive system navigation, dynamic data insights, and actionable guidance.

**Example of a currently live use case utilizing SpearSuite™:**

A business user successfully deployed 12 AI models—without a developer—to automate tasks previously being done manually and is now successfully reading invoices and indexing them to claim files, entering payments based on invoices, processing documents, and summarizing notes, leading to measurable efficiency gains.

Curious about how your organization can start leveraging Accessible AI? [Schedule a Demo](#) to see how our low-code platform can support AI-powered operations from day one.

Or [Request Pricing](#) to discover how SpearSuite™ makes it possible to compete with industry titans — without needing a titan budget.

**About Spear Technologies**

Spear Technologies is a leading provider of core software solutions systems for the P&C insurance industry. Spear's cutting-edge software solutions empower insurer organizations with unprecedented speed, control, and results. Spear's latest solutions take advantage of the low-code Microsoft Power Platform™ and incorporate AI, data analytics and intelligent automation to achieve better results. Spear's cloud-based policy, billing, claims, and portal solutions enable organizations to easily configure their systems to align with their unique and ever- changing business needs. For more information about Spear Technologies visit [www.spear-tech.com](http://www.spear-tech.com).

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