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How insurers can deploy agentic AI with Confidence

Agentic intelligence succeeds when humans lead with intention.

By [Marcus Daley](#) | August 26, 2025



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As insurers begin to deploy [agentic AI](#), there is an emphasis on keeping humans in the loop, ready to monitor or override AI decisions as needed. But in a highly regulated industry that demands nuanced judgment and full accountability, reactive oversight isn't enough.

Effective control of AI means adopting a human-above-the-loop model — where business experts define the AI's boundaries, guide its learning, and embed oversight into the system from the start. Agentic AI assistants can adapt, learn in context, and adjust their reasoning with agility — but only when human architects purposefully shape their operating framework.

Rather than observing from the sidelines or approving decisions post hoc, human leaders must proactively set standards for accuracy, ethics, compliance, and transparency. The AI operates independently, but only within a governance structure built and maintained by those who understand the stakes.

This approach is essential for insurers, MGAs, brokers, and distribution partners to ensure trust with policyholders, regulators, and the broader ecosystem. The following six practices illustrate how human-above-the-loop design can drive responsible AI use in commercial underwriting workflows:

1. Establish a dynamic base of truth—AI is only as strong as its source material. Build a centralized, continuously updated knowledge base that includes [risk-quality](#) datasets, underwriting rules, policy forms, internal procedures, and regulatory standards. By credentialing access based on AI assistant roles, both accuracy and appropriate information handling are ensured.

2. Prioritize transparency with explainable AI—Trust requires visibility. Use agentic AI solutions that provide clear reasoning traces, confidence scores, and source links — giving underwriters and compliance teams immediate clarity on how each decision was reached and when to intervene.

3. Encode policy into the platform—Digitize business logic into enforceable rules — 'policy-as-code' — so AI can draw on established underwriting guidelines and automatically validate outputs against eligibility standards. Examples include: 'Don't quote restaurants open past midnight' or 'Only approve lessor's risk policies with verified sprinkler systems.'

4. Maintain real-time oversight—AI autonomy shouldn't mean opacity. From risk qualification to premium audit management, [real-time monitoring](#) gives humans the insight to catch errors or omissions early and act decisively across high-stakes and high-volume workflows.

5. Enable no-code, on-the-fly guidance—Modern AI interfaces should empower underwriters to update models in natural language. Whether adjusting thresholds or flagging new risk factors, human corrections should flow instantly into AI decision-making, keeping models aligned with business fundamentals and evolution.

6. Implement a multi-layered trust stack—Design layered safeguards for AI behavior and conclusions: A first layer checks permissions and intent, a second validates underwriting rules conformity and [regulatory compliance](#), a third monitors decision logic, and all activity is recorded in audit logs.

The foundation? Secure, AI-enabled access to both real-time and proprietary risk and exposure data sources feeding role-specific AI assistants. When these practices and principles work in concert, insurers can confidently deploy agentic AI, knowing transparency, governance, and accountability are embedded in every step of standard or complex workflows.

The human-above-the-loop paradigm doesn't just keep AI in check. It makes AI teachable, trustworthy, and transformational — elevating insurance operations while putting expert judgment exactly where it belongs: in charge.

Marcus Daley is the technical co-founder of [NeuralMetrics](#), a provider of agentic intelligence and AI-powered risk-quality data for commercial insurance and risk-bearing industries with rigorous governance and regulatory requirements.