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5 Agentic AI trends reshaping insurance operations

By Corey Dahl | August 19, 2025



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As agentic AI advances, it will drive <u>powerful transformation</u> for the industry, similar to the major shifts brought by e-commerce and cloud computing, the report predicts.

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Among all companies, 51% say they've <u>deployed AI agents</u>, with another 35% planning to do so in the next two years, according to a survey by <u>PagerDuty</u>. Insurers have begun to use AI in areas from sales and <u>underwriting</u> to customer service and IT.

"We're seeing organizations across insurance adopt role-based agentic AI to boost operational acuity, compliance, and certainty," said Prakash Vasant, CEO of NeuralMetrics, in a statement. "This is the start of a new intelligent technology paradigm — one where cognitive, collaborative AI strengthens enterprise workflows by co-managing practical, explainable decisions across a range of important and sensitive decision points."

The slideshow below highlights five ways agentic AI is evolving to support insurance operations, according to <u>NeuralMetrics</u>.

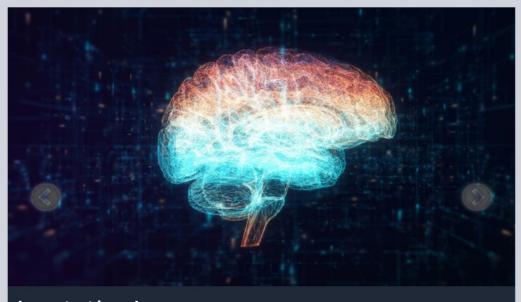




Easy collaboration

Users can now guide, adjust and control AI systems through conversational modifications to improve performance. For example, when assessing risk, underwriters can tell an AI assistant to prioritize certain factors based on the insurer's underwriting guidelines.

(Credit: KikkyCNX/Adobe Stock)



In-context learning

Al can learn through its users, without model retraining. Assistants can be guided through examples and scenarios to provide more accurate responses.

(Credit: your123/Adobe Stock)



Instant decisions

Agentic AI can make context-aware decisions, like triaging incoming claims based on location, severity indicators and policy coverage limits.

(Credit: Ar_TH/Adobe Stock)



Oversight help

Al assistants can act as compliance partners, scanning documents, workflows and other inputs for risk signals and regulatory gaps.

(Credit: SolaruS/Adobe Stock)