Agenda

- Welcome & Introductions

- Klear.ai Platform Overview

- Insurance Market Overview: Agentic Workflows

- The PATH Forward (Policy, Automation, Technology, Human Alignment)

- Partnerships & Collaboration

- Q&A

Panel

Patrick O'Neill, Moderator, Redhand Advisors

Leslie Sargent, VP Solutions Consulting, Klear.ai
Bobby Hunter, Chief Product Officer, Klear.ai
Darrel Vaughn, Chief Marketing Officer, Klear.ai

Klear.ai Platform Overview

Market Overview

AI in Insurance: $6.44B (2024) → $63.27B (2032), CAGR ~33%

TBRC Forecast: $7.71B (2024) → $35.62B (2029), ~37% CAGR

Mordor Forecast: $19.6B (2025) → $88.07B (2030), ~35% CAGR

Common Theme: *Accelerating adoption of AI across policy, risk, and claims*

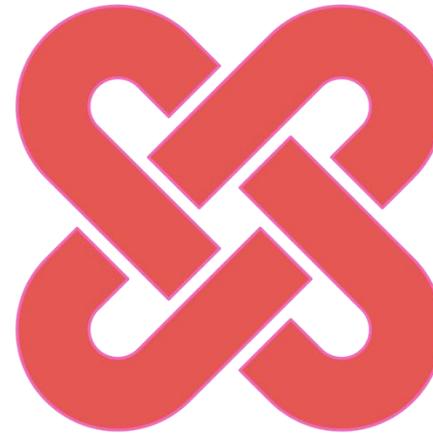***Sources:*** *Data Bridge Market Research (2024–2032), The Business Research Company (2024–2029), Mordor Intelligence (2025–2030)*

PATH Framework Overview

Policy Intelligence

Analyzing and interpreting policies effectively

Tech-Driven Production

Integrating technology for workflow improvements

Agentic Automation

Autonomous systems making decisions independently

Human-in-the-Loop

Human oversight and evaluations in automated systems

Policy Intelligence (P)

P – Policy Intelligence

- **Broker submission & quoting:** ACORD submission (insured payroll data) automatically transformed into the system for quick quoting.

- **Loss history analysis:** Summarize 3–5 years of frequency and severity data on the policy screen with a real-time narrative.

- **Cat claims & sleeper claims:** Identify catastrophe trends and surface hidden "sleeper" claims to support premium decisions.

- **Premium leakage & underinsured exposures:** AI benchmarks exposures against datasets to correct underinsured values.

- **Questionnaire summarization:** Gen AI models scan lengthy questionnaires, flagging risks proactively.

Agentic Automation (A)

A – Agentic Automation

- **Conversational AI:** Natural language interface for updates and tasks, tuned to claim nuances.

- **Smart Processing:** Sorts documents by claim number and topic, reducing manual effort.

- **Intelligent Document Processing:** Extracts data from scanned files, connects to business logic for alerts.

- **Document Summarization:** Provides concise overviews or detailed breakdowns, streamlining review.

- **Approvals support:** Agentic workflows can draft reports, reserves, or summaries and route them for manager or supervisor approval before execution.

Tech-Driven Production (T)

T - Tech-Driven Production

- **Predictive risk scoring:** Surfaces exposures before they escalate.

- **Anomaly detection:** Spots duplicates, fraud, and missing documentation.

- **Real-time notifications:** Flags incomplete exposure data before renewals.

- **Audit-ready logs & permissions:** Full time-stamped trails with role-based access controls.

Human-in-the-Loop (H)

H – Human-in-the-Loop

- **Real-time incident intake:** Capture incidents at the source with mobile/web input.

- **AI validation:** Automatically checks entries for completeness, accuracy, and duplication.

- **Exposure tracking:** Links incidents to claims, reserves, and safety metrics across the enterprise.

- **Routing & escalation:** Assigns tasks and incidents to the right adjuster, risk manager, or supervisor for review.

- **Microsoft Office 365 integration with approvals:** Enable review and sign-off workflows directly in familiar tools like Outlook, Teams, and Excel.

Partnership

Partnership Priorities:

- **Challenge:** AI adoption is unclear, consulting costs high, and vendors disconnected.

- **Headline:** Klear.ai co-develops AI roadmaps with clients, validates readiness, and accelerates adoption.

- **Walking with you:** Partnership means walking side by side with clients down the AI path — not just during implementation, but as workflows evolve and new use cases emerge.

- **Dependable relationship:** A reliable, long-term business relationship with a vendor committed to being there for the long haul — providing continuity, stability, and trust as AI adoption matures.

- **Value:** Trusted collaboration → faster AI adoption, aligned strategies, sustained outcomes.

Closing

Recap

- PATH shows AI in action across **policy, risk,** and **claims**
- Partnership ensures **adoption success**

Outcomes

- Greater **efficiency**
- Stronger **guardrails** and evaluation **confidence**
- Sharper **visibility into policy, risk & claims**
- Trusted **guidance at every step**

Call-to-Action

- **Schedule a tailored demo or workshop** to see PATH in action for your organization

Q&A

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