

From Quote to Claim: AI Automation for Insurance

Discover how AI agents are transforming the insurance lifecycle, from quotes to claims, faster, smarter, and error-free.



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Did you know?

“Insurers that deeply embed AI into their operations are not just improving efficiency — they’re driving innovation and gaining a competitive edge.”

McKinsey & Company
The Future of AI in the Insurance Industry

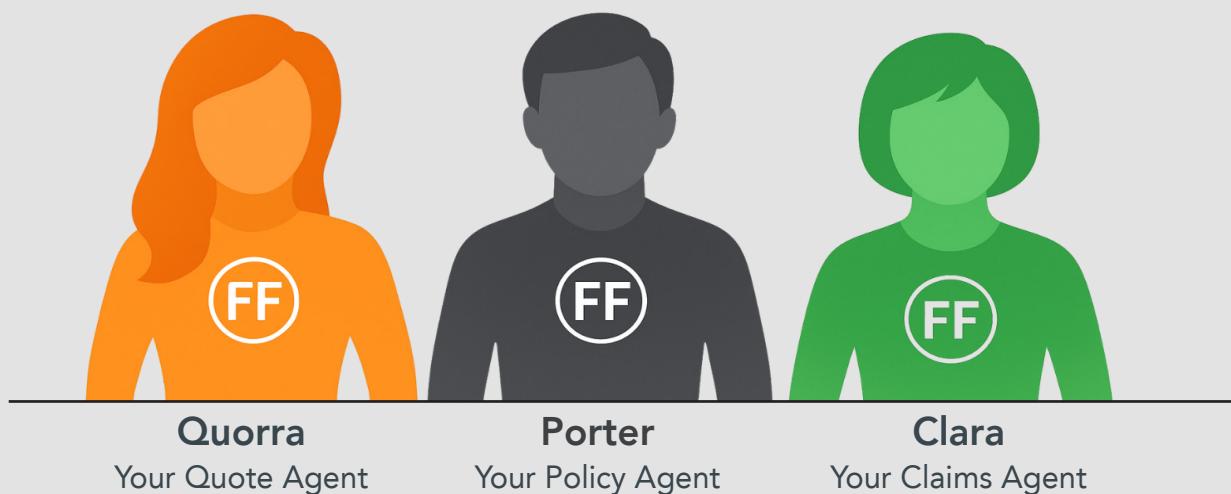
Introduction – Why Now

Insurance operations, from quotes to policies to claims, can be slowed by fragmented systems, manual hand-offs, and outdated processes.

This ebook explores how AI-powered process automation transforms the entire insurance lifecycle. Using FlowForma, insurers and brokers can automate repetitive, error-prone tasks, streamline approvals, and gain full visibility into every stage of their operations.

This eBook covers 3 core areas where AI delivers immediate impact:

- 1. Quote Management** – Generate accurate quotes faster, compare options efficiently, and reduce errors with AI-assisted extraction, validation, and workflow automation.
- 2. Policy Management** – Accelerate policy creation, endorsements, and renewals while ensuring compliance and data accuracy through intelligent AI workflows and document generation.
- 3. Claims Management** – Process claims more efficiently, prioritize high-value cases, and provide end-to-end visibility with AI agents and automated workflows.



Read more about the FlowForma Insurance Agents throughout this eBook

1: AI-Powered Quote Management

Generating accurate quotes quickly is vital for insurers and brokers, but manual processes slow things down, introduce errors, and make comparisons cumbersome. FlowForma's AI-powered automation platform transforms quote management from start to finish, helping insurers, brokers, and underwriters work faster and smarter.

The Challenges:

- Manual quote creation and approvals are time-consuming and error prone
- Comparing multiple quotes across providers can be slow and inconsistent
- Limited visibility into quote status delays decisions and renewals
- Errors in premiums, coverage, or commission calculations create follow-up queries

How FlowForma Transforms Quote Management:

With FlowForma, quote management is automated, accurate, and fully auditable:

- **Quorra, our Quote Agent** handles the heavy lifting in quote management: extracting data from uploaded policy or quote documents, validating information, populating forms, and generating approvals automatically.
- **Streamlined Quote Workflows:** Capture quote requests, route them automatically for approval, and escalate exceptions when needed.
- **Quote Comparisons:** Automatically aggregate multiple quotes and generate comparison reports to make informed decisions quickly.
- **Automated Approvals:** Review, approve, or request amendments in a few clicks, keeping processes moving efficiently.



- **Document Generation:** Create formal quote documents or comparison sheets automatically from collected data.
- **Full Auditability:** Track every action across the quote lifecycle to ensure compliance and visibility.

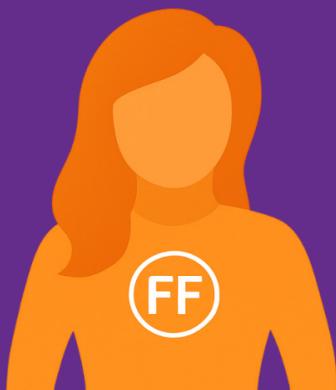
The Benefits:

- **Faster Quotes:** Reduce cycle times from days to hours.
- **Fewer Errors:** AI-assisted extraction and validation improve accuracy.
- **End-to-End Visibility:** Track quote status in real time and access a full audit trail.
- **Better Customer & Broker Experience:** Faster, accurate quotes improve satisfaction and trust.
- **Empowered Staff:** Brokers, underwriters, and policy administrators focus on high-value decisions while automation handles repetitive tasks.

Did you know?

“Insurers that embed generative AI tools into their quoting process can double their submission to quote rate and reduce premium leakage.”

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Quorra
Your Quote Agent

2: AI-Powered Policy Management

Managing policies, from creation and endorsements to renewals, is a cornerstone of insurance operations. Yet many insurers and brokers still rely on manual, email-driven processes that slow down delivery, introduce errors, and increase compliance risks.

With FlowForma's AI-powered platform and intelligent Policy Agent, organizations can transform policy management end to end, speeding up delivery, improving accuracy, and ensuring a seamless experience for insurers and brokers.

The Challenges:

- **Manual Processing:** Policy creation, endorsements, and renewals often depend on spreadsheets, emails, and manual data entry.
- **Limited Visibility:** Tracking policy changes, approvals, and documents across departments and broker channels is time-consuming and error prone.
- **Compliance Complexity:** Incomplete audit trails or inconsistent document handling create regulatory risk.
- **Customer & Broker Frustration:** Delays in policy issuance or renewal impact satisfaction and retention.

How FlowForma Transforms Policy Management:

FlowForma's automation platform and Policy Agent work together to simplify and accelerate policy operations:

- **Porter, our Policy Agent** works across insurance provider and broker sides, handling the heavy lifting, validating submissions, checking for missing information, and automatically routing complete data to underwriters or policy teams. It reduces back-and-forth communication and ensures clean, accurate data enters the process every time.
- **Automated Policy Workflows:** Streamline policy creation, endorsement, and renewal with automated routing, approvals, and notifications.



- **Smart Document Generation:** Instantly generate policy schedules, endorsements, and renewal notices using standardized templates to ensure accuracy and compliance.
- **Integrated Collaboration:** Insurers, brokers, and internal staff work securely within the same platform, with transparent status updates and automated notifications throughout the policy journey.
- **Full Auditability:** Every action, document, and approval is automatically logged and time-stamped for complete compliance and reporting.

The Benefits:

- **Faster Policy Turnaround:** Reduce cycle times by automating validation, routing, and document generation.
- **Fewer Errors:** The Policy Agent ensures high-quality data from the start, minimizing rework.
- **Real-Time Visibility:** Track every stage of the policy lifecycle with clear dashboards and audit trails.
- **Improved Broker & Customer Experience:** Faster, more accurate processing builds trust and strengthens relationships.
- **Empowered Employees:** The Policy Agent handles the repetitive work so underwriters and operations staff can focus on strategic, value-driven tasks.

Did you know?

*“Insurers that embed generative AI tools into their quoting process can **double their submission to quote rate and reduce premium leakage.**”*



Porter
Your Policy Agent

KPMG
Intelligent Insurance Blueprint

3: AI-Powered Claims Management

Claims handling is one of the most critical yet complex parts of insurance operations. Delays, errors, and poor visibility can frustrate policyholders, brokers, and staff. With FlowForma Process Automation, insurers can streamline claims management from end to end, reducing manual work, improving accuracy, and delivering faster, more transparent outcomes.

The Challenges:

- **Slow Approvals:** Manual claim processing delays settlements, frustrating customers and brokers.
- **Error-Prone Data Entry:** Relying on Excel, emails, or unstructured documents increases mistakes and inconsistencies.
- **Limited Visibility:** Without real-time tracking, insurers struggle to proactively manage claims.
- **Compliance Risks:** Incomplete audit trails or scattered documentation make regulatory compliance difficult.

How FlowForma Transforms Claims:

FlowForma automates the claims lifecycle with AI, automated workflows, and integrated document handling, creating an end-to-end solution:

- **Collaborative Workflows:** Customers, brokers, and adjustors input information where required, while automated routing ensures approvals, escalations, and next steps happen seamlessly.
- **Clara, our Claims Agent** automatically extracts and validates data from claim forms, PDFs, and supporting documents. Clara scores and prioritizes claims, helping adjustors focus on high-value work.

This agent also:

- flags incomplete submissions
- predicts potential bottlenecks
- conducts initial risk assessments
- suggests automated recommendations for approval, escalation, or further review



- **Predictive Insights:** Detect bottlenecks and highlight high-risk or complex claims before they slow down the process.
- **Document Generation:** Automatically create settlement letters, claim summaries, and other essential documents from standardized templates, reducing manual work and errors.
- **Full Auditability:** Every action from data entry to approvals is logged and timestamped, giving complete visibility for compliance and reporting.

The Benefits:

- **Faster Claims:** Accelerate processing times from days or weeks to hours.
- **Fewer Errors:** AI-assisted data capture and validation improves accuracy and reduces rework.
- **End-to-End Visibility:** Track claims in real time with audit trails for compliance and operational insight.
- **Better Customer Experience:** Faster, more accurate claims increase satisfaction and loyalty.
- **Empowered Employees:** Adjustors and managers focus on value-added work while automation handles repetitive, low-value tasks.

Did you know?

"McKinsey predicts that over half of claims activities will be automated by 2030."

McKinsey & Company
The Future of AI in the Insurance Industry



Clara
Your Claims Agent

AI-powered process automation is no longer a “nice to have” – it’s essential for faster, more accurate, and fully auditable insurance operations. With FlowForma’s intelligent agents – Quorra for quotes, Porter for policies, and Clara for claims – repetitive tasks are handled automatically, approvals are streamlined, and visibility is complete at every stage. Your staff can focus on high-value decisions, your brokers and customers enjoy faster, error-free service, and your organization gains a competitive edge in a rapidly evolving market.

Book a demo at flowforma.com/demo

FlowForma®

Empowering Process Automation

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