2026 EDITION · FREE GUIDE

The AI Advantage

For insurance

How carriers and agencies can use AI to speed claims, fight fraud and price risk more accurately.

Toby S. Reeves
Founder, IndyLogic Technologies

indylogic.com
(317) 342-1511

INTRODUCTION

Where AI pays off first

AI is reshaping insurance from first notice of loss to renewal. Carriers use it to estimate damage from photos, flag suspicious claims, price risk and answer policyholder questions.

This guide covers ten questions insurance leaders ask most, each with a scenario, what AI can do, and an example tool. Regulators are watching: as of October 2026, 29 jurisdictions had adopted the NAIC model bulletin on insurers' use of AI, so governance belongs in every project.

1. Take the checklist

Ten yes-or-no questions show where you stand today.

2. Read the ten answers

Each pairs a common problem with what AI can do about it.

3. Pick one place to start

The last page shows how to turn a good idea into a working result.



ABOUT THE AUTHOR

Toby S. Reeves

Toby has spent about 30 years in technology sales and executive leadership. He founded IndyLogic Technologies, which helps mid-market companies find where AI creates practical value and put it to work, starting with how work actually gets done.

He holds an MBA in Information Technology Management and has studied generative AI through Vanderbilt University and Google Cloud. He leads the Indiana chapter of the International Trade Council, teaches Google AI Essentials to business and community leaders through Ivy Tech Career Link, and wrote *The Quantum Leap: Transforming Commerce for the Future*.

toby@tobysreeves.com · (317) 342-1511 · linkedin.com/in/tobyreeves

AI READINESS CHECKLIST

Ten questions to answer before you spend

Answer each one honestly for your organization today. The goal is not a perfect score. It is a clear view of where AI could help first.

01	Can a policyholder file a claim with photos and get an estimate quickly?	☐ Yes ☐ No
02	Are claims screened for fraud before payment?	☐ Yes ☐ No
03	Do underwriters use data models alongside their judgment?	☐ Yes ☐ No
04	Can policyholders get answers at any hour?	☐ Yes ☐ No
05	Are premiums priced with models that are tested for fairness?	☐ Yes ☐ No
06	Do you offer usage-based or telematics policies?	☐ Yes ☐ No
07	Can you see which policyholders are likely to leave at renewal?	☐ Yes ☐ No
08	Do you have a written AI program that meets your state's expectations?	☐ Yes ☐ No
09	Do you use AI-enhanced data for catastrophe and property risk?	☐ Yes ☐ No
10	Do you have a ranked roadmap of AI projects across claims, underwriting and service?	☐ Yes ☐ No

0 to 3 yes
You are early. Start with one high-volume, low-risk task.

4 to 7 yes
You are building. Connect your wins and put a policy in writing.

8 to 10 yes
You are ready to scale. Focus on measurement and governance.

THE TOP 10 QUESTIONS, ANSWERED

What leaders ask most

01

How can AI speed up claims?

THE SITUATION

An auto insurer's claims take weeks, frustrating customers and raising costs.

WHAT AI CAN DO

AI reviews photos of damage, estimates repair costs and routes simple claims for fast payment, with adjusters handling the complex ones.

Worth a look: CCC Intelligent Solutions, AI-driven claims and damage estimation for auto insurers.

02

How can AI catch insurance fraud?

THE SITUATION

A carrier sees more suspicious claims, raising losses and regulatory concerns.

WHAT AI CAN DO

AI fraud detection compares each claim against known patterns and networks of related claims, flagging the suspicious ones for investigators.

Worth a look: Shift Technology, AI-powered fraud detection and claims decisioning for insurers.

03

How can AI improve underwriting and risk models?

THE SITUATION

Underwriting relies on manual review, leading to delays and inconsistent decisions.

WHAT AI CAN DO

AI risk models analyze more variables to score risk consistently, while underwriters review edge cases and keep final authority.

Worth a look: Akur8, transparent AI-driven risk modeling and pricing for insurers.

04

How can AI personalize service for policyholders?

THE SITUATION

Policyholders feel they get generic service and only hear from the carrier at renewal.

WHAT AI CAN DO

AI agents answer policy and billing questions instantly and hand complex issues to staff with the full conversation attached.

Worth a look: Intercom Fin, an AI agent that answers customer questions inside the Intercom help desk.

05

Will AI replace agents and adjusters?

THE SITUATION

An agency worries automation will weaken the client relationships it is built on.

WHAT AI CAN DO

AI handles routine requests and paperwork, so agents and adjusters spend more time advising clients and handling complex claims.

Worth a look: Zendesk AI, AI agents and assistants that automate routine service and help staff with the rest.

06

How does AI improve pricing?

THE SITUATION

A commercial carrier struggles to price competitively while staying profitable.

WHAT AI CAN DO

AI pricing models test rate changes against claims history, market data and customer behavior before they go live.

Worth a look: Earnix, AI-driven pricing and rating for insurers.

07

How does AI power telematics and usage-based insurance?

THE SITUATION

An auto insurer wants to reward safe drivers but cannot measure how people actually drive.

WHAT AI CAN DO

AI analyzes phone and vehicle sensor data to score driving behavior and detect crashes, supporting fairer pricing.

Worth a look: Cambridge Mobile Telematics, AI-driven telematics and crash detection.

08

How can AI reduce policyholder churn?

THE SITUATION

Policyholders switch to competitors at renewal, and retention efforts start too late.

WHAT AI CAN DO

AI flags policyholders at risk of leaving based on claims experience, price changes and service history, so agents can reach out first.

Worth a look: Salesforce Financial Services Cloud, CRM for insurers with built-in AI and agents.

09

How can AI help with regulatory compliance?

THE SITUATION

A multi-state carrier struggles to keep up with changing rules, including new expectations for how insurers use AI.

WHAT AI CAN DO

AI-assisted compliance tools track regulatory changes, map them to controls and policies, and organize the evidence regulators ask for.

Worth a look: IBM OpenPages, governance, risk and compliance software with AI assistance.

10

How can AI improve catastrophe and property risk?

THE SITUATION

A property carrier struggles to price wildfire, flood and wind risk accurately.

WHAT AI CAN DO

AI combines aerial imagery, property details and climate data to assess the risk of each property more precisely.

Worth a look: Cotality, property data and risk analytics, formerly CoreLogic.

Ground rules for any AI project

- Keep customer and employee data out of tools your company has not approved.
- Put a short AI use policy in writing, and train people on it.
- Keep a person responsible for decisions that affect customers, money or safety.
- Measure the before and after, so you know what actually paid off.

Tools change quickly. The examples in this guide were checked in October 2026 and are starting points, not endorsements. IndyLogic is vendor-neutral and earns no commissions from any vendor named here.

WHERE TO START

From a good idea to a working result

Insurers that use AI well pay claims faster, catch more fraud and price risk more fairly. Start with the process that frustrates policyholders most, document how each model works, and keep people on the decisions regulators care about.

1. **Look at the work, not the tools**
   Map the tasks that take the most time or cause the most errors. That is where the payoff is.

2. **Pick one use case and size it**
   Estimate the hours or dollars at stake, and the risk if it goes wrong. Start where the payoff is high and the risk is low.

3. **Run a small pilot and measure it**
   Test with a few people for a few weeks. Compare the results with how the work was done before.

4. **Write the rules, then scale**
   Document what the AI may and may not do, who reviews it, and how it is monitored. Then roll it out.

Want a second opinion on where to start?

Run the free AI opportunity scan at indylogic.com. Enter your website and see three places AI could pay off first, in about 20 seconds. Or book a short call with Toby.

indylogic.com
(317) 342-1511
info@indylogic.com

IndyLogic Technologies, a company of Olympia Point Ventures, LLC · 69 Washington Ave, #425, Cicero, IN 46034 · indylogic.com