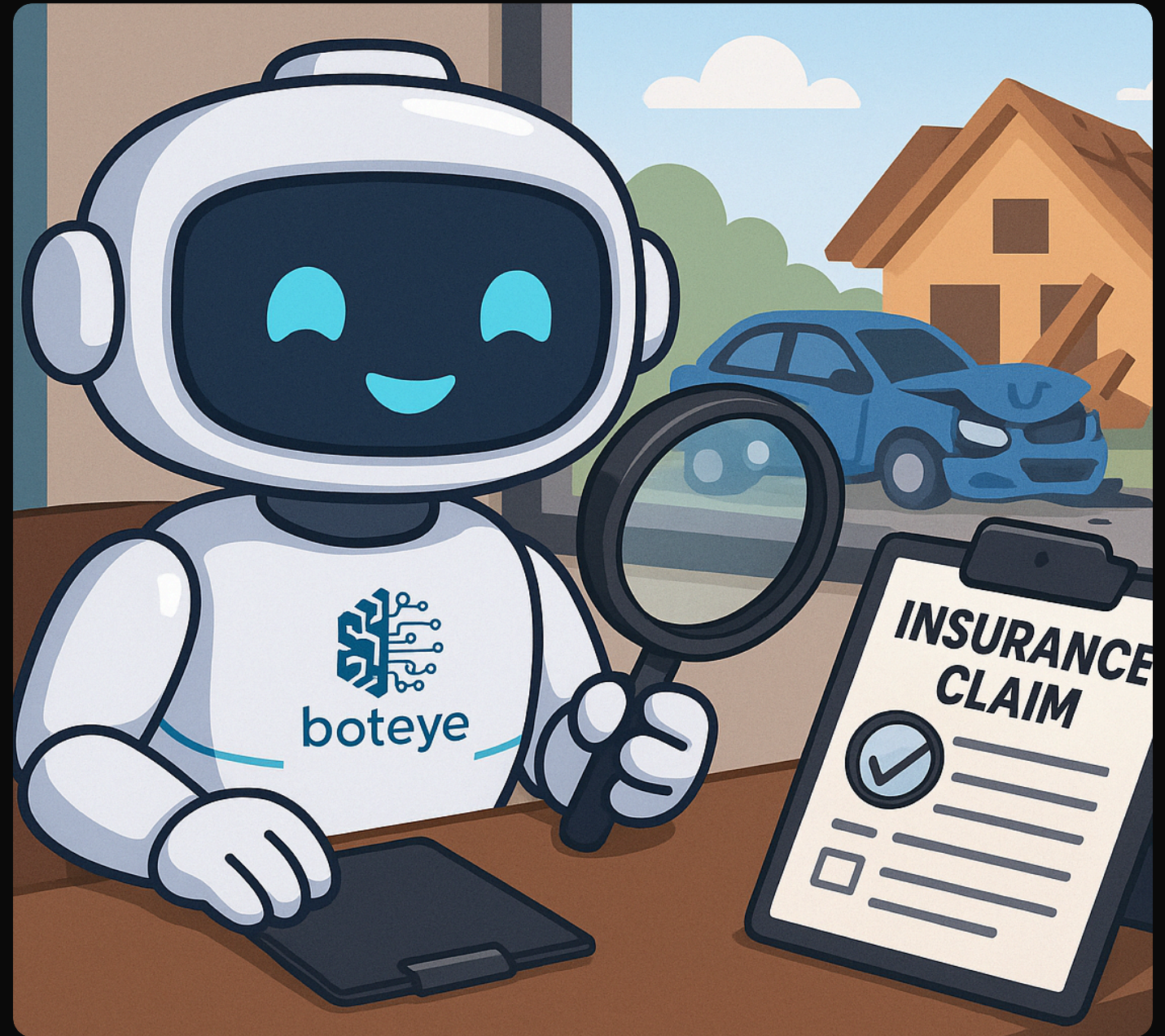


BOTeye

# Agentic AI for Insurance



From fragmented operations to intelligent, end-to-end automation



# Insurance is under pressure to change — and the numbers prove it

01

## 93% still manual

Only 7% of claims reach straight-through processing. The rest pile into manual queues, slowing every resolution.

02

## 30-day average

Complex claims take a month to resolve on average, frustrating customers and inflating operational costs.

03

## 50% workforce retiring

Half the insurance workforce is projected to retire by 2028, accelerating an already critical talent shortage.

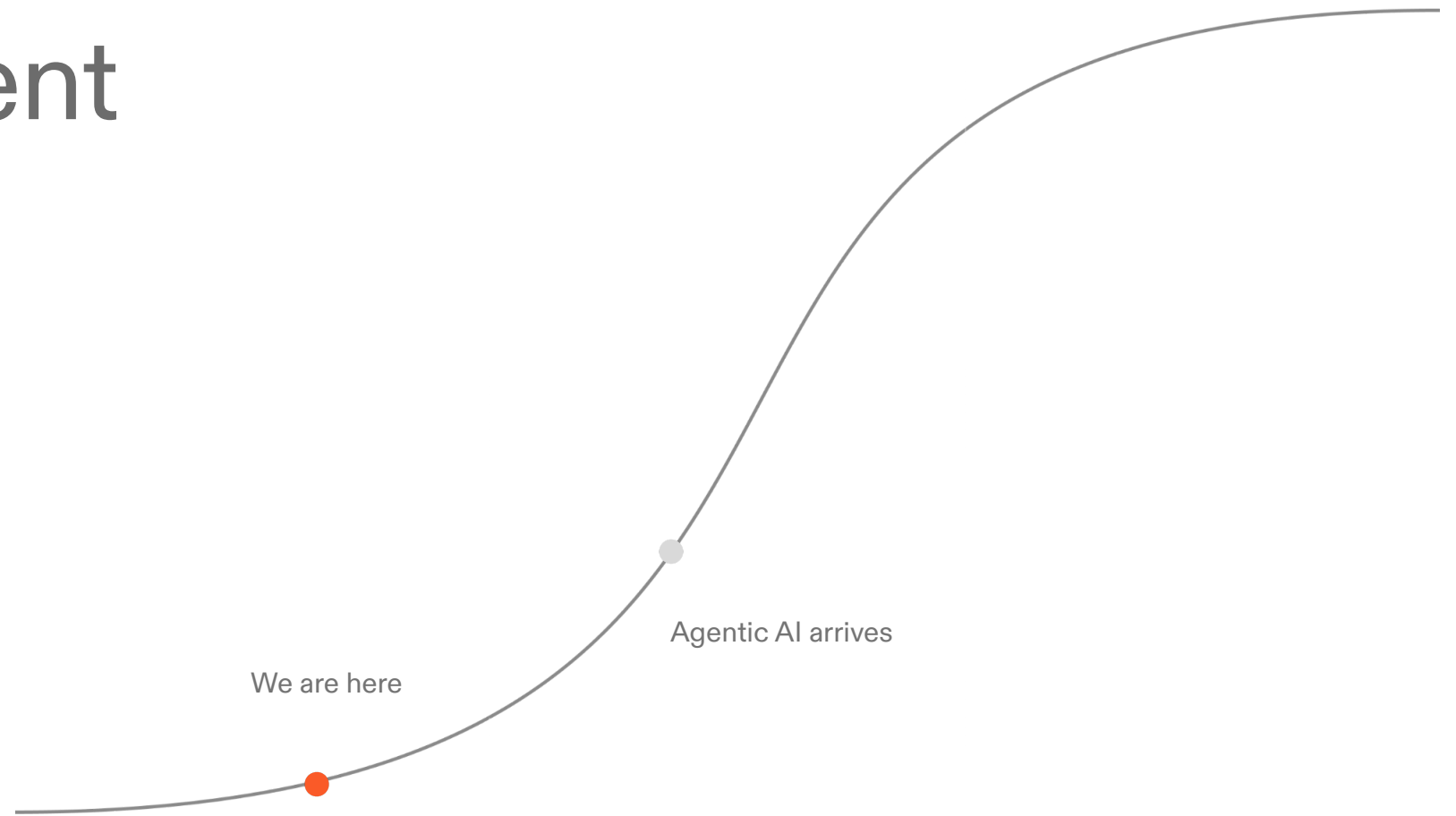
04

## 90% back AI

Nine in ten insurance executives name AI their top strategic priority for 2025 — the industry knows change is overdue.

# Why Now

## The Agentic AI Moment has arrived



76% of US insurers have deployed generative AI. Underwriting AI adoption is forecast to grow from 14% to 70% by 2028. 86% plan to increase AI spend in 2026.

**Early adoption**  
8% full AI adoption in 2024  
— insurance lagged the market

**Inflection point**  
34% full adoption in 2025  
— up 4x in a single year

**Mass scale**  
\$154B market by 2034 —  
35.7% CAGR from \$10.36B today

# Agentic AI built for Insurers

The screenshot displays the BOTeye dashboard with a dark theme. At the top, navigation tabs include Claims, Underwriting, Fraud, Payments, and Engagement. A left sidebar contains icons for Dashboard, Reports, Archive, and Notifications. The main content area is titled 'Claims Queue' and features a table of claim entries. A central panel shows details for 'Claim #INS-20481', including a description, a 94% progress bar, and 'Approve' and 'Escalate' buttons. On the right, there are two summary cards: 'Real-Time Fraud Score' showing a 12% risk level with a gauge, and 'Claims Volume — Last 30 Days' with a bar chart.

Policy ID	Policyholder	Date	Status
POL-78952	Laura Thompson	May 15, 2024	Approved
POL-78123	David Mitchell	May 12, 2024	Pending
POL-77901	Michael Carter	May 10, 2024	Flagged
POL-78456	Emily Wilson	May 14, 2024	Pending

**Claim #INS-20481**  
Property damage claim due to storm event.  
94%  
Approve Escalate

**Real-Time Fraud Score**  
12% Risk

**Claims Volume — Last 30 Days**

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# 01 Enterprise Agentic BOT

Customer-facing intelligence layer handling inquiries, triage, and seamless handoffs across the platform.

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# 02 Claims and Fraud Agents

End-to-end claims lifecycle management paired with real-time fraud detection and anomaly analysis.

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# 03 Assessment and Payments

AI-powered damage assessment and document validation feeding into automated payment approvals and disbursements.

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# 04 Underwriting and Analytics

Risk profiling and pricing support for underwriters, plus continuous performance monitoring and learning.

# Enterprise Agentic BOT

## Always-On customer Intelligence



### Query resolution

Answers complex policy, claim, and coverage questions with contextual accuracy — no wait times.



### Product recommendations

Analyzes risk profile and life stage data to match customers with best-fit products in one conversation.



### Instant note issuance

Generates insurance notes automatically — validating eligibility and dispatching docs without agent intervention.



### Proactive engagement

Flags renewal windows, coverage gaps, and upgrades before the customer needs to ask.



### Omnichannel presence

Operates across web, mobile, WhatsApp, and voice — consistent, context-aware, and compliant.



### 24/7 availability

Always on across every channel — the front door to every customer interaction, at any hour.

01 FNOL Intake

Customer submits claim via any channel. BOTeye extracts, classifies, and validates all documents automatically.

02 Claim investigation

Agents cross-reference claim data against policy terms, historical records, and third-party databases in real time.

03 Damage assessment

Computer vision analyzes photos and documents. AI matches damage against coverage scope with over 95% accuracy.

04 Fraud detection

Anomaly detection and behavioral analytics flag suspicious patterns. External database checks verify claim authenticity.

05 Validation and approval

Policy coverage confirmed, claim validated. Exceptions flagged for human review before approval.

06 Payment disbursement

Automated payment triggered on approval. Settlements dispatched within hours, not days.

75% faster resolution — from 30 days to 7.5 days · 30–40% lower cost per claim

Underwriting assistance

# Faster, smarter risk decisions

BOTeye turns underwriting from a document bottleneck into a near-instant, data-driven process.  
3–5pt loss ratio improvement. Up to \$40M annual profit uplift on \$1B portfolios.



## Risk profiling

Aggregates telematics, IoT, medical, and financial data to build dynamic, real-time applicant risk profiles.



## Submission processing

Auto-extracts data from ACORD forms, broker submissions, and policy docs — cutting manual entry and accelerating quotes by up to 99%.



## Pricing support

AI models suggest premiums based on individual risk factors — moving beyond demographics to hyper-personalized coverage.



## Compliance and audit

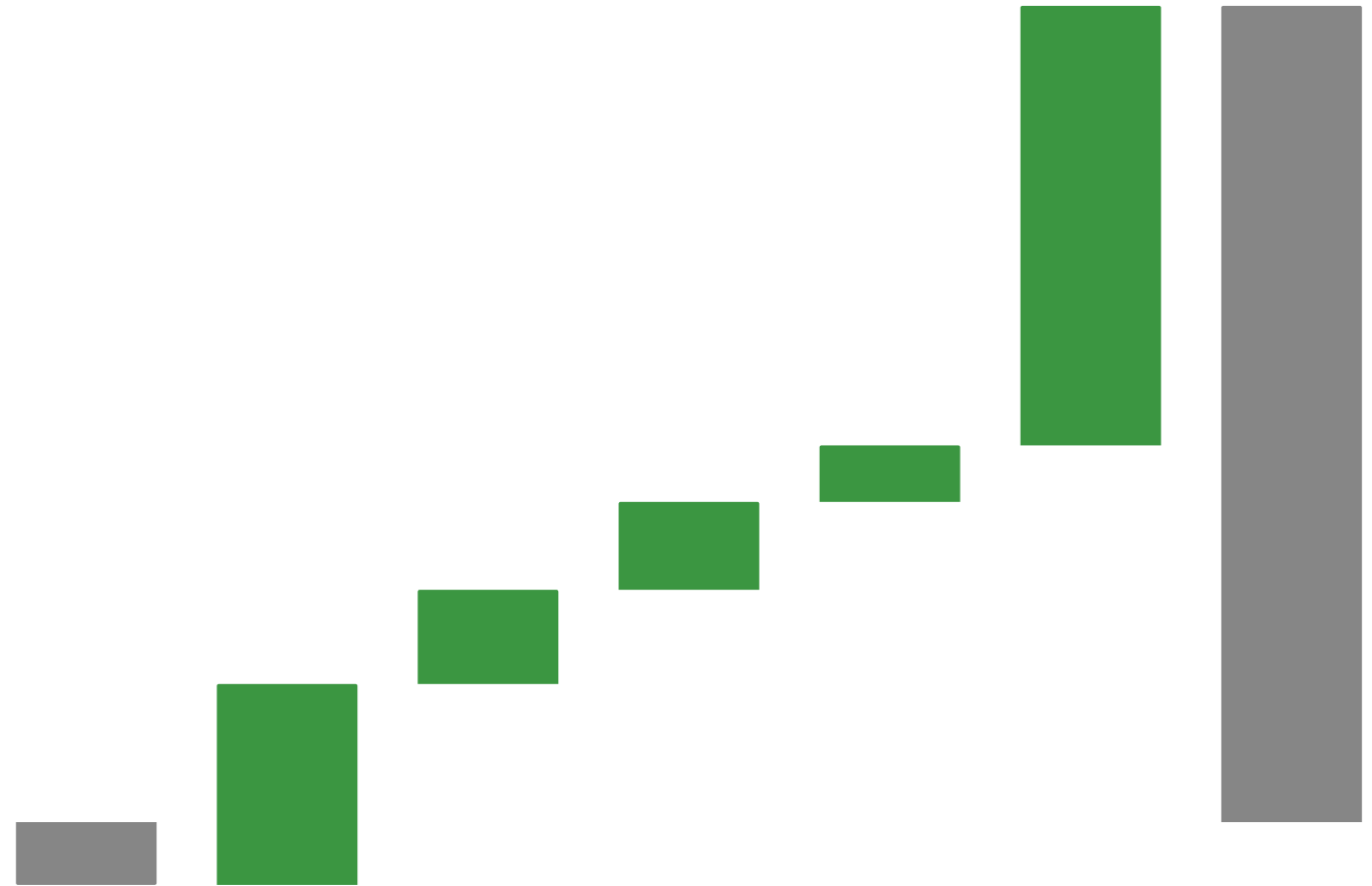
Every decision is logged with full rationale, supporting regulatory requirements and internal governance.

Fraud detection

# Detecting fraud before it costs money

Every \$1 invested in fraud prevention returns \$7. BOTeye's Investigation Agent delivers 20-40% better fraud detection accuracy.

ROI of fraud prevention investment, per dollar spent



# BOtEye Impact By the Numbers

**75% faster**

Claims resolved in 7.5 days vs. 30

**30–40% lower**

Per-claim processing costs

**60–99% faster**

Quote-to-bind turnaround

**95%+ accuracy**

AI-powered damage assessment

**20–40% better**

Fraud detection accuracy

**24–48 hrs**

Routine claim processing vs. 7–10 days

Also: 75% reduction in manual document handling across all claim types.

# Without BOTeye

## Legacy operations

- 1 . Claims sit in manual queues for days
- 2 . Long call center wait times for customers
- 3 . Underwriting decisions take days, inconsistently
- 4 . Fraud detected reactively, after losses occur
- 5 . Policy issuance requires multiple manual steps
- 6 . Analytics limited to backward-looking reports

# With BOTeye

## Intelligent automation

- 1 . Claims auto-triaged and settled within hours
- 2 . Agentic BOT handles queries and issues notes instantly
- 3 . Underwriting decisions in minutes with AI rationale
- 4 . Fraud flagged in real time before payments trigger
- 5 . Policies issued automatically on validated requests
- 6 . Continuous analytics with predictive insights

# Implementation roadmap

Months 1-3

## Foundation

- Deploy Enterprise Agentic BOT
- Customer queries and note issuance
- Integrate policy and CRM systems

Months 3-6

## Claims automation

- Activate claims investigation agents
- Enable assessment and payment agents
- Human-in-the-loop audit workflows

Months 6-9

## Underwriting + analytics

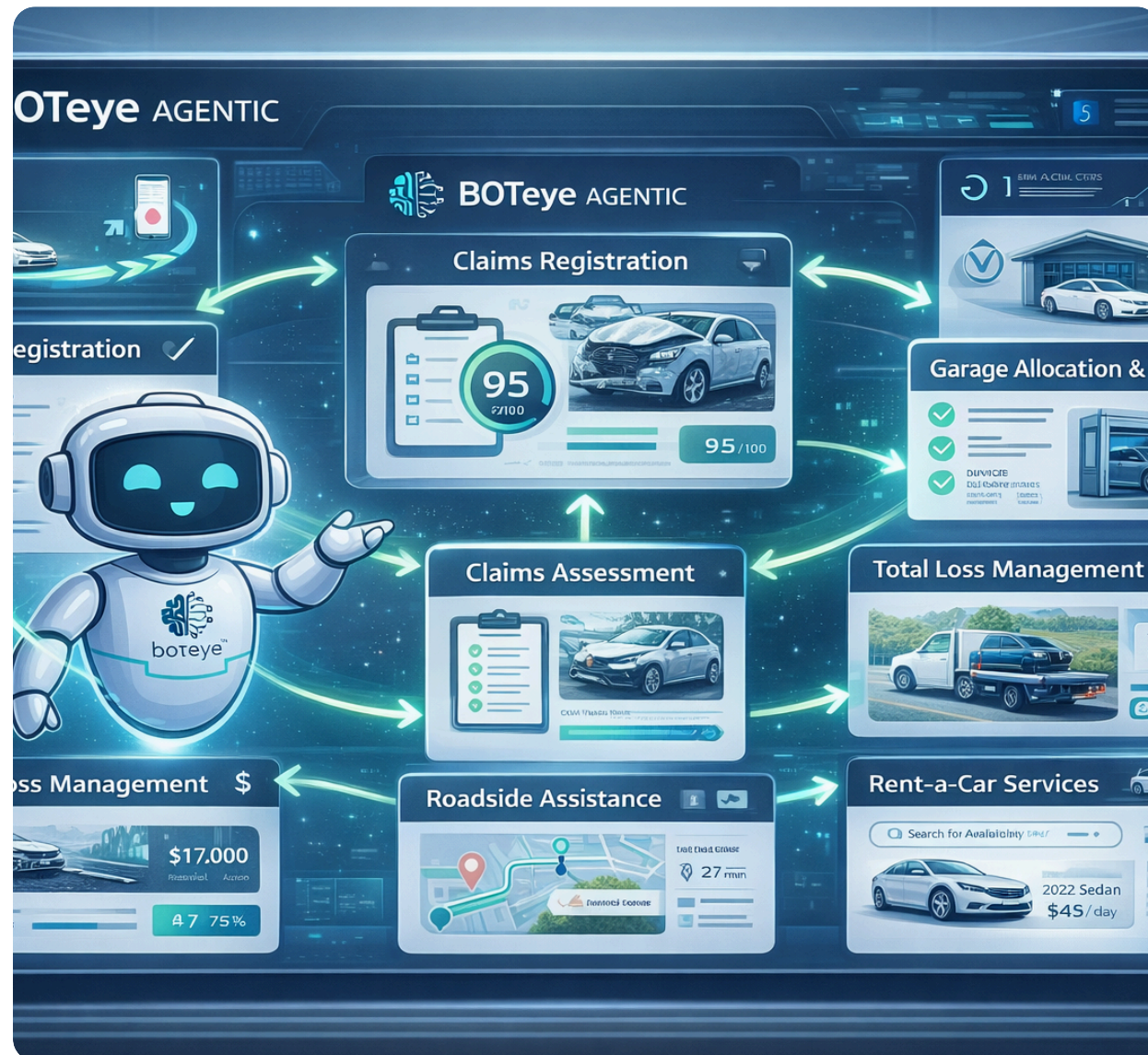
- Deploy Underwriting Assist agents
- Deploy Analytics agents
- Connect telematics, IoT, third-party data

Months 9-12

## Optimize and scale

- Full multi-agent orchestration
- Continuous model retraining
- Regulatory compliance reporting

# Why BOTeye, Why now



- One platform: Enterprise-grade agentic AI spanning every core insurance workflow
- Customer intelligence: A BOT that resolves, recommends, and issues without escalation
- End-to-end claims: Automated processing with built-in fraud defense from first notice to close
- Governed by design: Full compliance, auditability, and human oversight at every critical decision

The question is no longer whether to adopt agentic AI — it's whether to lead or follow.

Call to action

# Let's build the future of insurance together

Schedule a BOTeye demo. Automate claims, underwriting, and customer engagement — live in 90 days.



## Contact us

Book a demo or ask a question:  
[info@nichetech.me](mailto:info@nichetech.me)

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## Follow us

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