

Growing Insurance Beyond Traditional Boundaries: The Role of AI & Technology



Presented by:
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Personal Background

- Rechtsanwalt (lawyer) specialized in cross-border litigation of claims in Germany
- Former executive in international claims management, 20+ years experience in international MTPL claims
- Tech and Legal-Tech enthusiast
- Focus: bridging law + technology (AI-supported legal solutions)
- Mission: make claims faster, smarter, more transparent

Challenges in the Insurance Industry

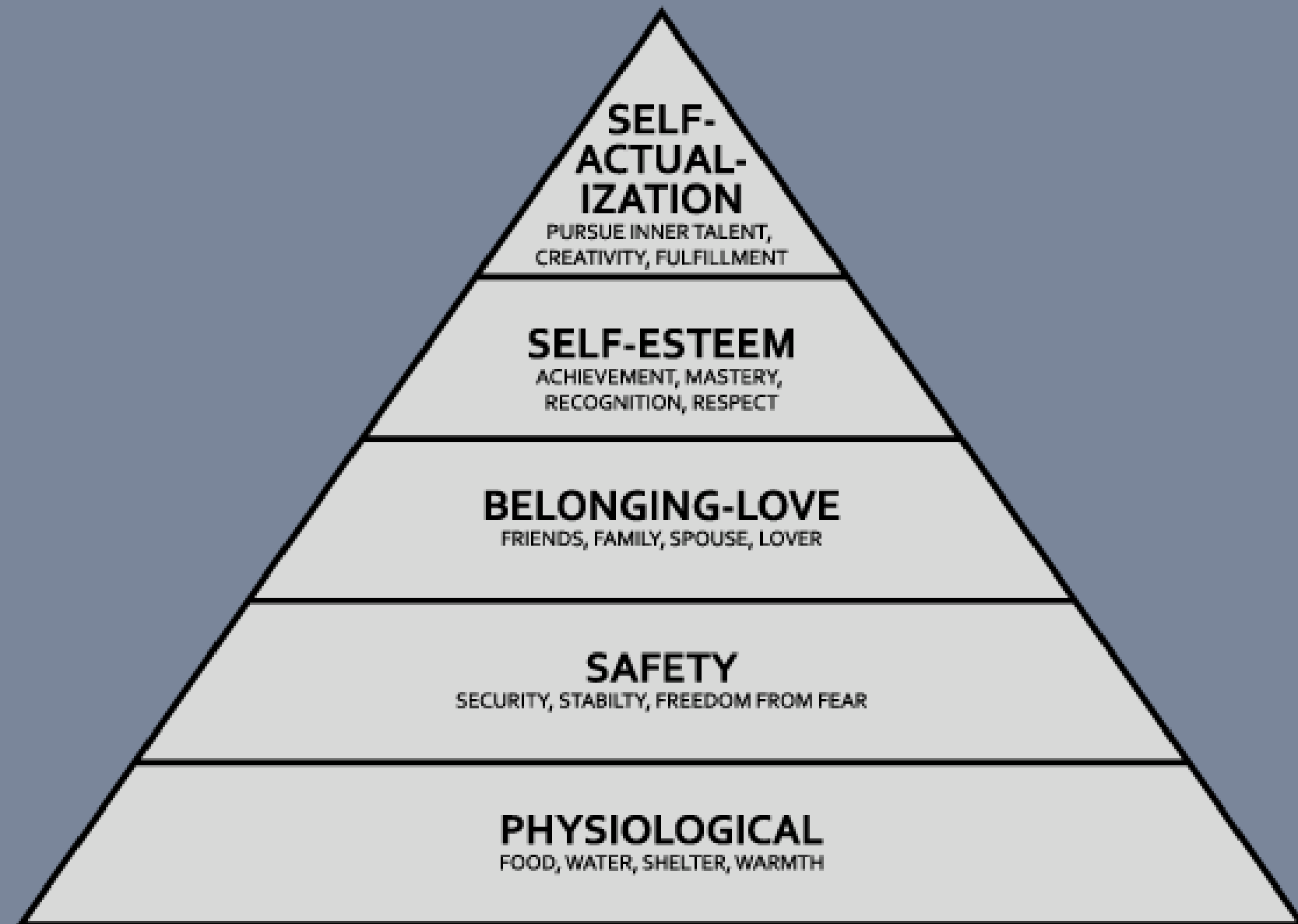
- Insurance penetration remains low
- Customer expectations are rising
- Distribution costs remain high
- Skilled professionals are scarce
- Claims costs are increasing

Expectations and Requirements

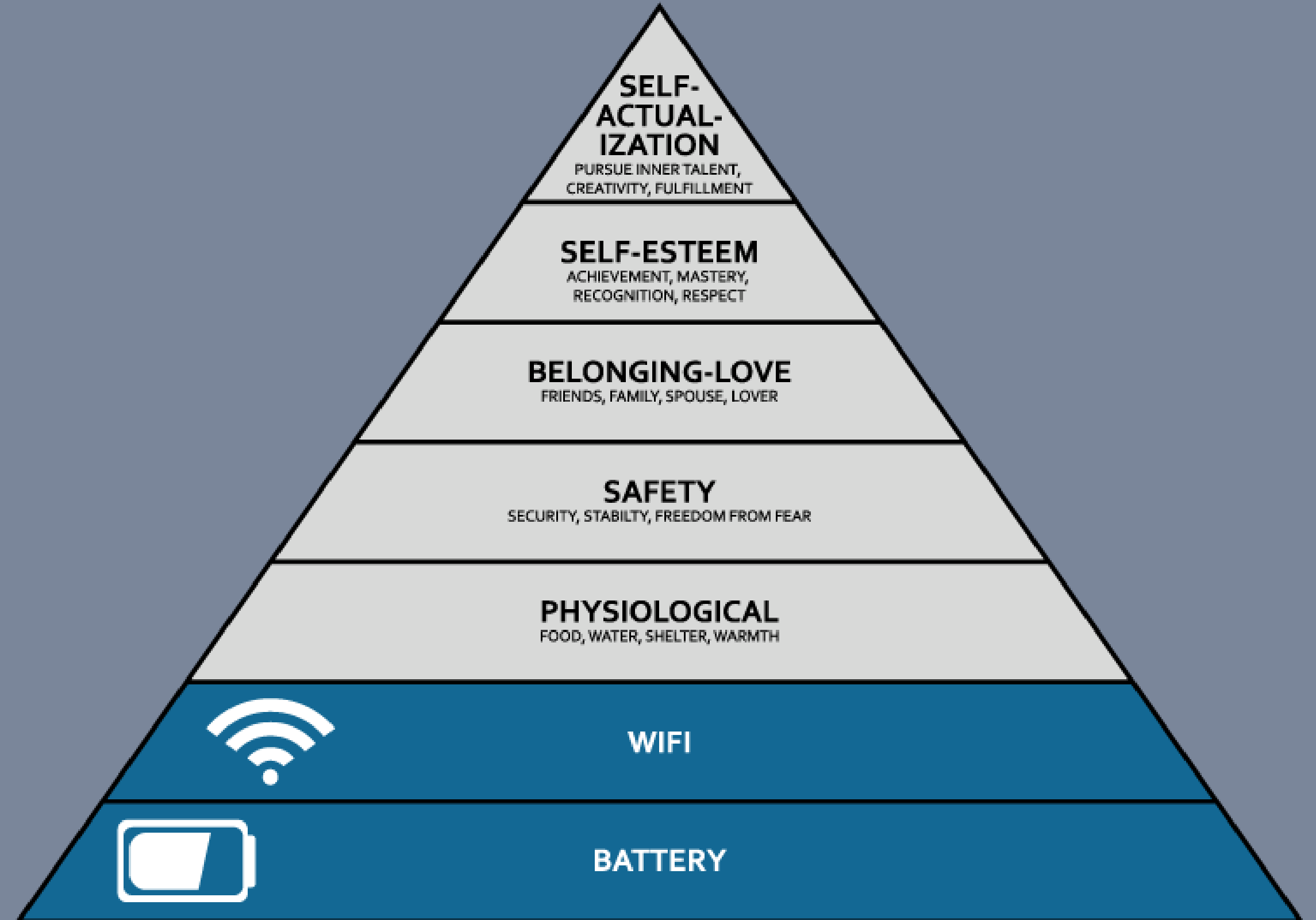
- digital natives ≠ digital immigrant
 - people who were born digital
 - everyone generation Y (born app. 1980 – 1999) and upwards
 - people who literally grew up with: mobile phones, internet, online services, text messages, e-mails, chats...
- why are digital natives so important?

On Monday, 31.12.1979, the global population was 4,300,197,476 vs. 8,300,503,335 on Tuesday, 23.06.2026 (source: worldometers.info)

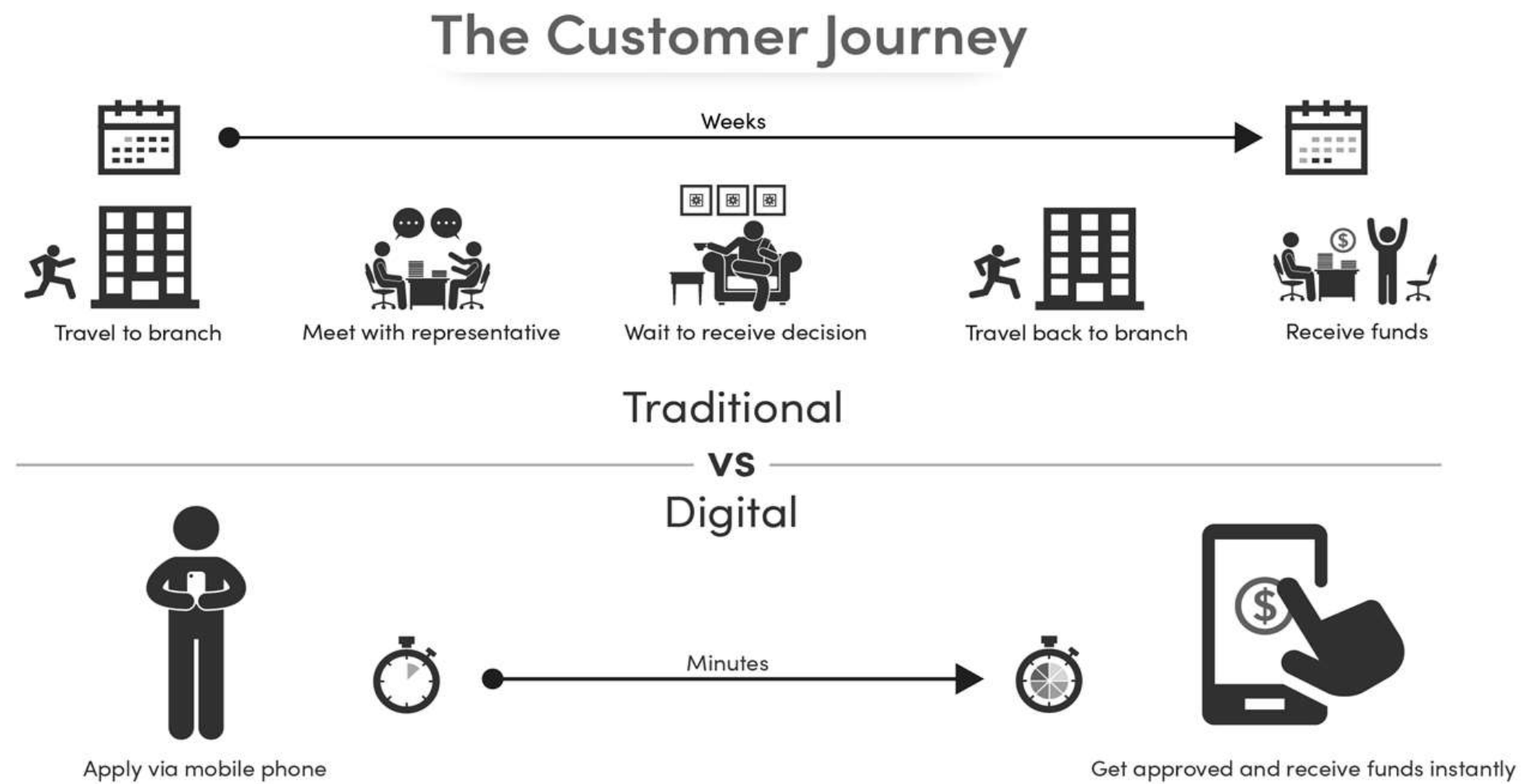
The "OLD" hierarchy of needs by Abraham Maslow (1943)



The "NEW" hierarchy of needs (2026)



Impact of NextGen Requirements and Expectations on Claims Management



Source: Pablo Anton-Diaz, Center for Financial Inclusion (Jun 4, 2019), Creative Solutions to Digital Mainstreaming, Retrieved from <https://www.centerforfinancialinclusion.org/creative-solutions-to-digital-mainstreaming>

Today's Key Challenges



TIME

Fragmented processes –
paper files still common

Lengthy claims settlement

Lack of professionals

Lack of communication

Backlogs



Client Expectation

“Amazon” client experience
as benchmark

Digitalization as prerequisite

Information & communication

Reachability



Costs

Delays increase claims costs
– e.g. litigation

Fraudulent claims

Inefficient processes

Lack of steering claimants

AI changes the Economics of Insurance

Historically: Growth required more

- Employees
- Branches
- infrastructure

Today:

AI enables scale without proportional growth in operating costs.

Key question:

Can insurers serve 10 times more customers without 10 times more staff?

The Rise Of AI Agents

- Discussions focus on: Chatbots, document summaries, translation tools...
- The real opportunity is AI Agents. AI agents can:
 - conduct customer interviews
 - collect information
 - request documents
 - evaluate claims
 - propose actions
 - initiate workflows
 - ...

A Future Claims Journey

Imagine: A customer reports a motor accident.

An AI agent:

- receives the call
- asks all relevant questions
- creates a structured claim file
- analyses liability
- requests supporting documents
- identifies fraud indicators
- and provides a settlement proposal

The human expert supervises. Not every claim requires a claims handler.
Every claim requires oversight.

Cross-Border Claims: AI Use Case

My own field of expertise: International motor claims challenges

- various stakeholders
- multiple languages
- different legal systems & claims handling cultures
- foreign police reports
- international correspondence

AI can:

- ✓ translate instantly
- ✓ summarize documents
- ✓ facilitate correspondence
- ✓ identify legal issues
- ✓ support litigation management

Litigation Automation

An overlooked opportunity: Litigation management

Today, lawyers and claims professionals spend enormous time on:

- reviewing files
- analysing disputes
- drafting pleadings

AI can already assist with:

- legal analysis
- defence strategies
- drafting court submissions

The future is not document automation. The future is decision support.

By 2030

Predictions for the next five years:



**24/7 multilingual claims
notification**

Speech (e.g. phone),
speech to text, online



Digital first

Full digital
stakeholder journey



**Transparent &
customer-centric**

Ensuring information
updates - building
trust among
stakeholders



**AI - based Claims
Settlement**

Document analysis,
data extraction,
decision making ...

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