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Property & Casualty AI Beta

sapiens ignite 2026

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Today's Speakers



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Agenda

1. Business Agents Introduction
2. HMI AI Beta
3. What did we learn?
4. Demo



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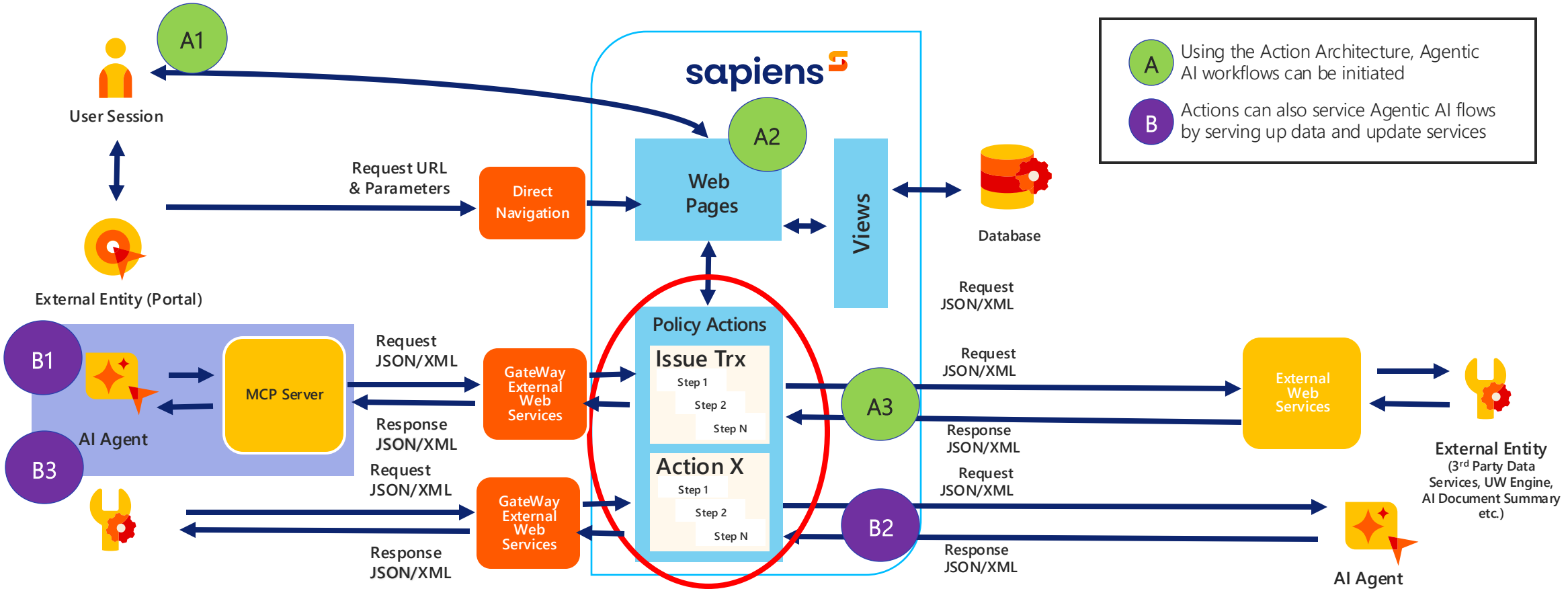


Business Agents Introduction

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Integration of AI Agents

Using the Property & Casualty – Americas Action Architecture, agentic AI workflows can be initiated. Actions can also service agentic AI flows by serving up data and update services.



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What are we going to learn today?

Objective 1

Introduce new configuration capabilities to integrate new agents into the workflow using Product Designer instead of coding

Objective 2

We are going to configure and introduce agents on a beta level for specific use cases

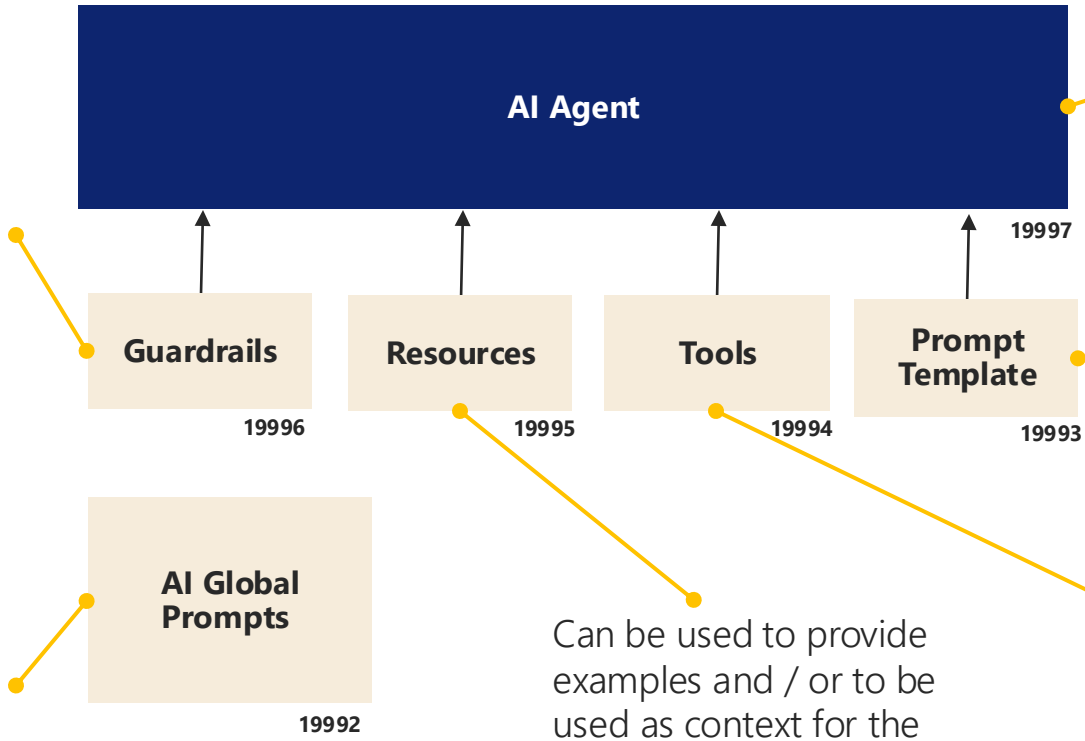
Objective 3

Demo our new capabilities and show you how it works

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Configured AI Agent: No Code Change Needed

Conceptual Data Model



Captures information such as which LLM to be used, maximum number of iterations, retain history, effort level, etc. for the agent

Can be configured to run pre-evaluation or post evaluation of the prompts. They can be used to limit the AI Agent

Captures the "logic" of the AI agent. Various types of prompts can be created such as Context, Tool Intro, System, and Outcomes

Can be configured to apply to all AI agents

Can be used to provide examples and / or to be used as context for the a gent

Allows for the limiting of various services from the MCP to focus the agent to only use tools that are relevant for the purpose of the AI agent

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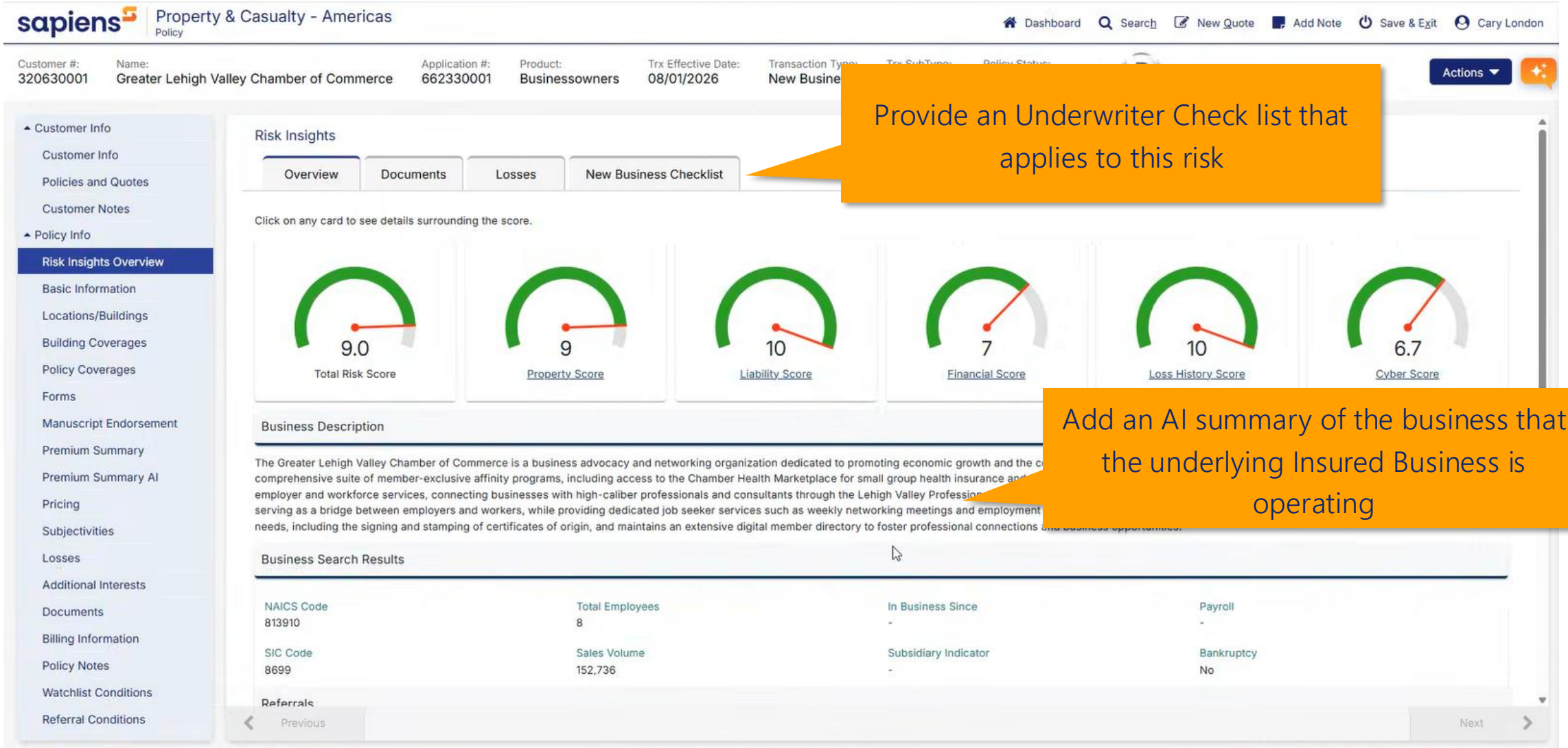
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HMI AI Beta

Use Cases

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Risk Insights Improvements: Business Summary

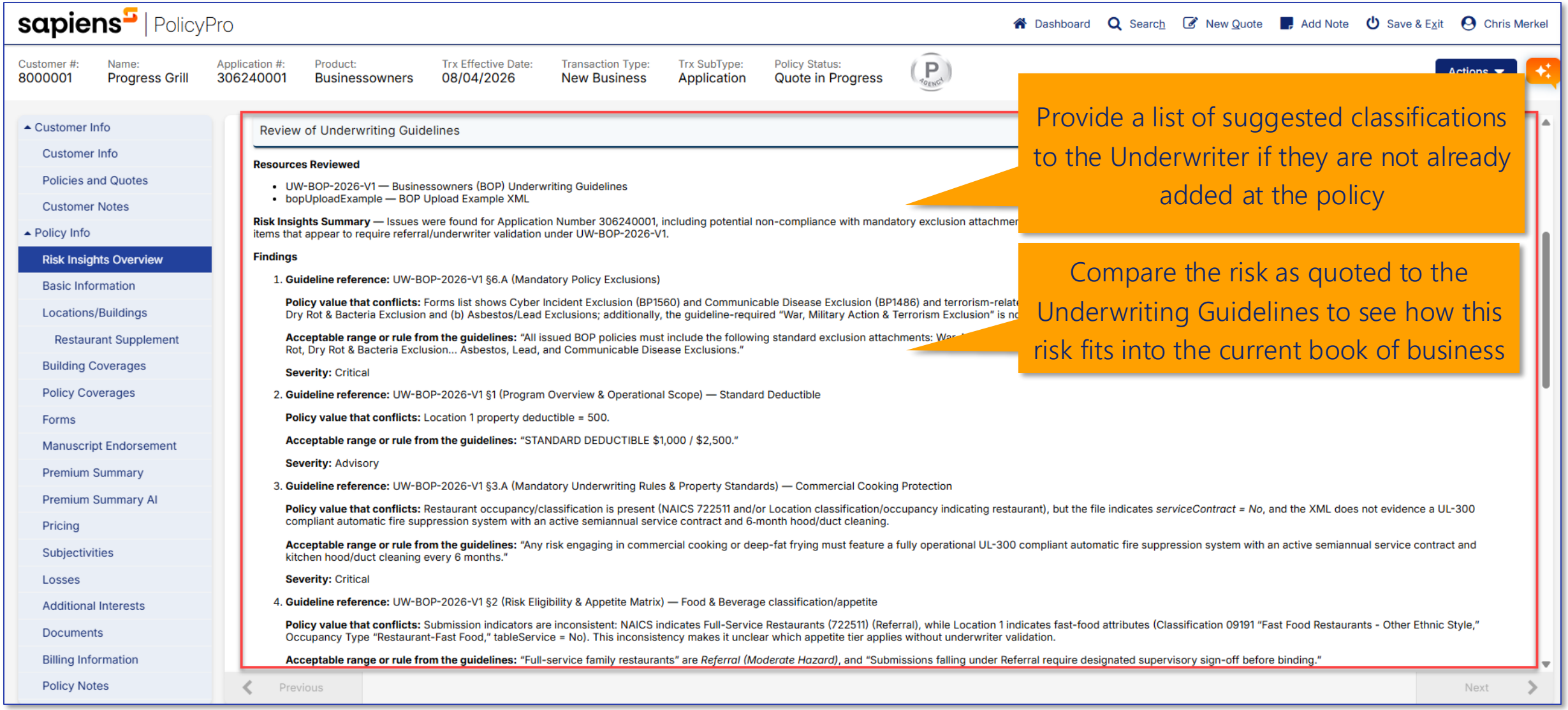


Provide an Underwriter Check list that applies to this risk

Add an AI summary of the business that the underlying Insured Business is operating

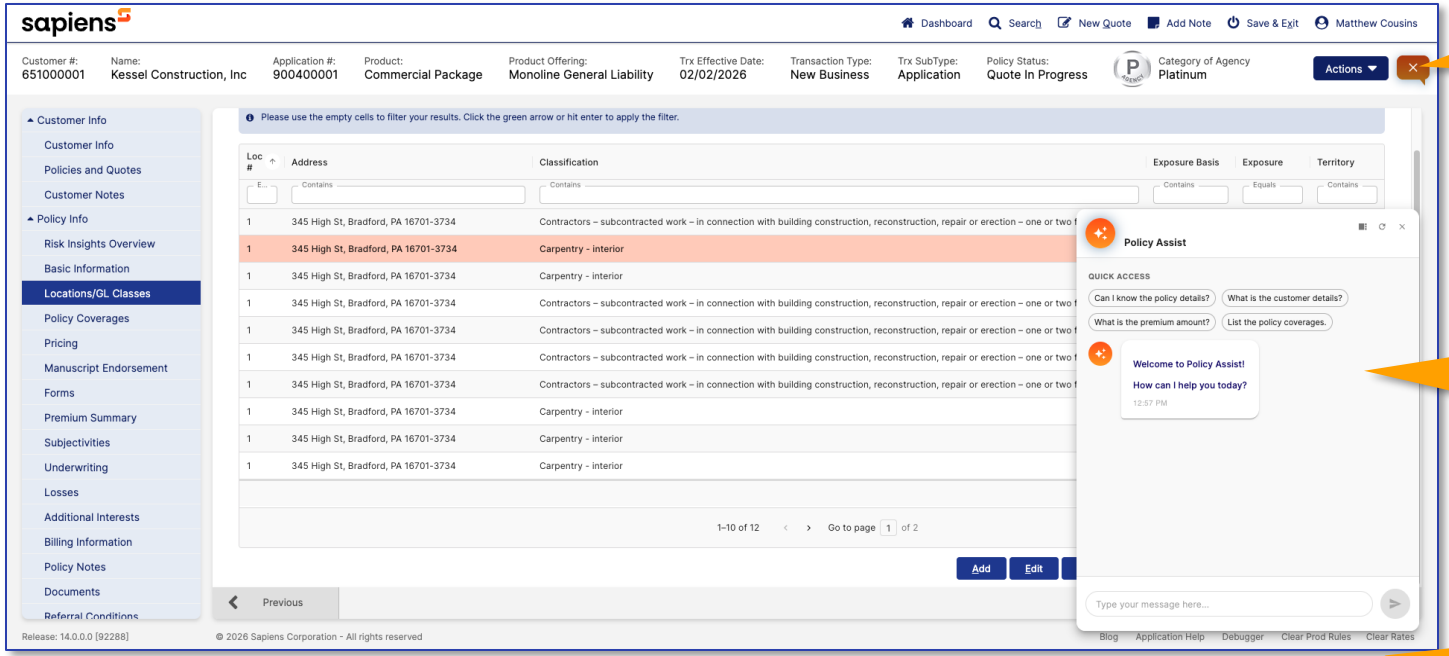
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Risk Insights Improvements: Guidelines



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Policy Assist

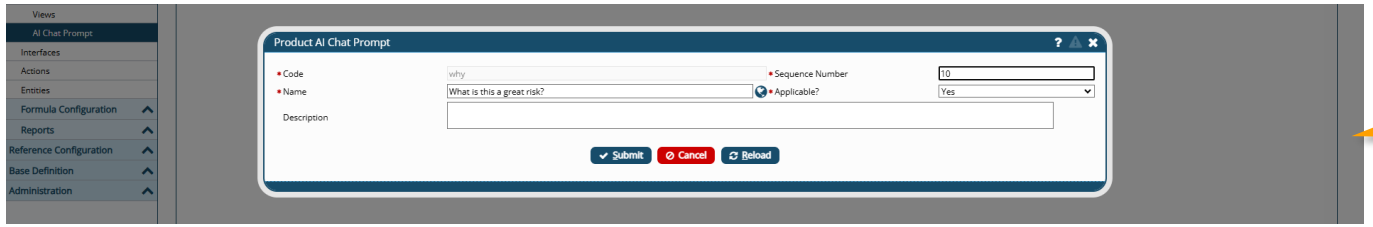


The chatbot can be launched by clicking the icon next to Actions

A specific AI agent for a particular web page allows for more "focused" help

Allows for configuration of a "general" AI agent that has access to policy data by application

Web Page Level Suggested Prompts

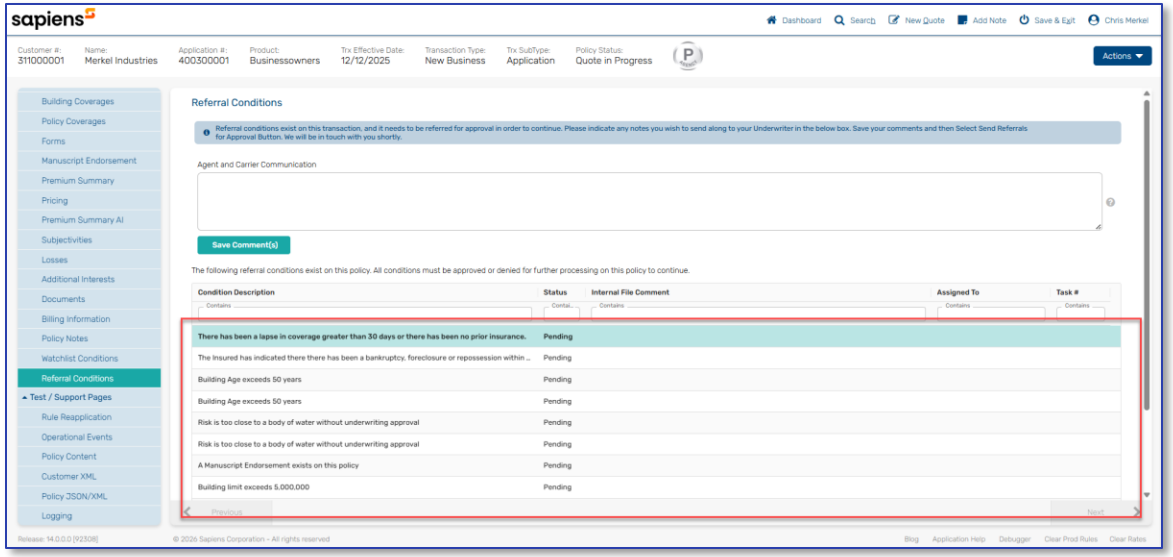


Suggested prompts can be added for each web page

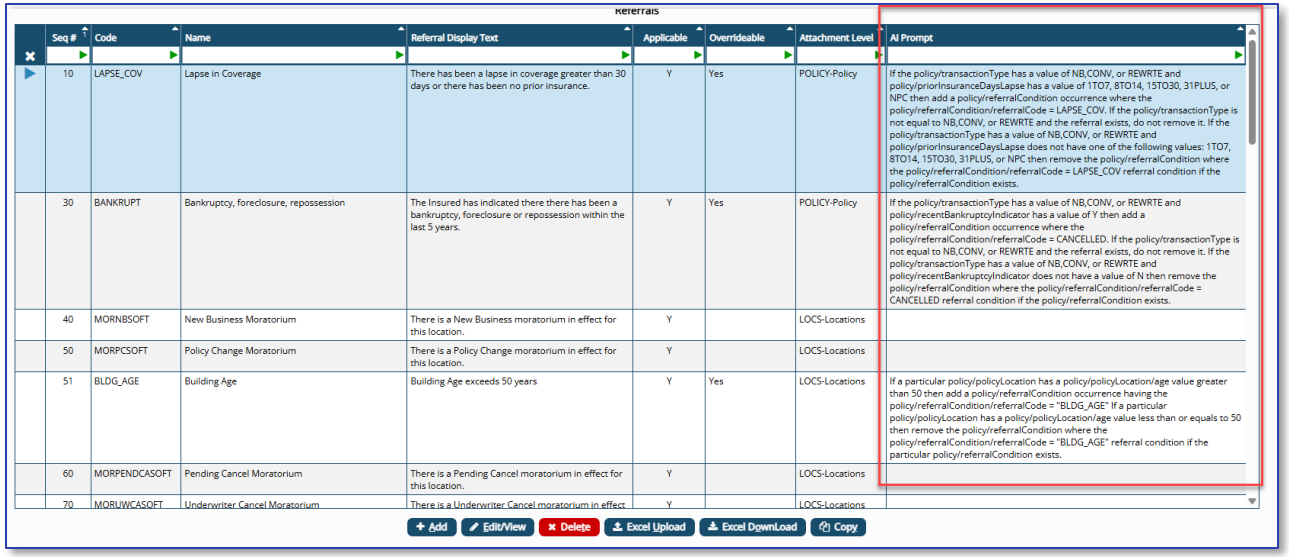
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Referral Rule Evaluation

Referral Conditions



Product Referral Prompts



In lieu of Formula, an AI agent can process the Referral Conditions

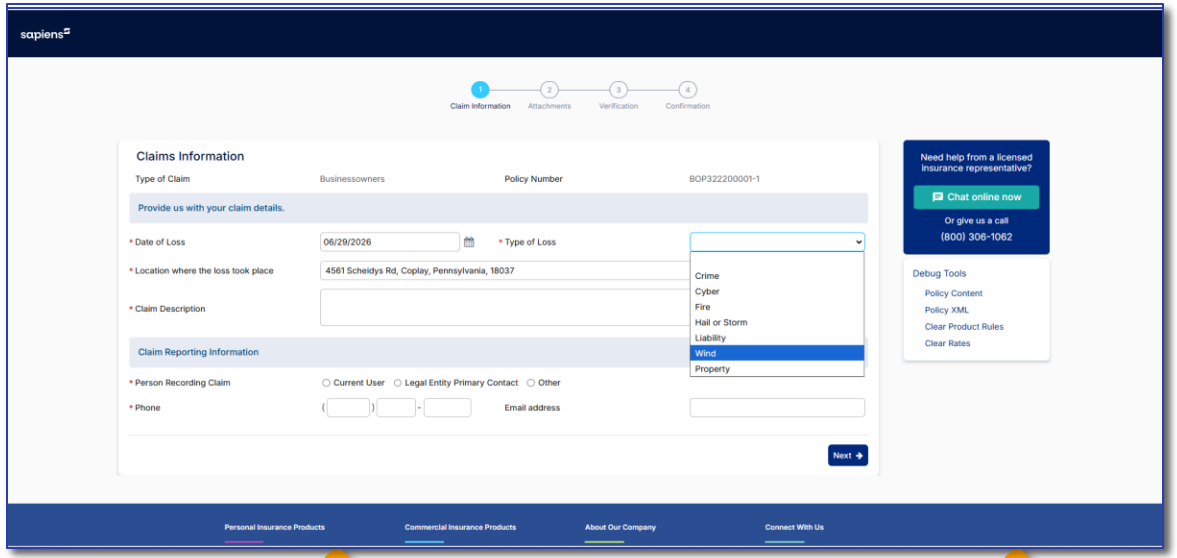
A prompt is written for each Referral Condition

The AI agent is invoked from the Rate Action

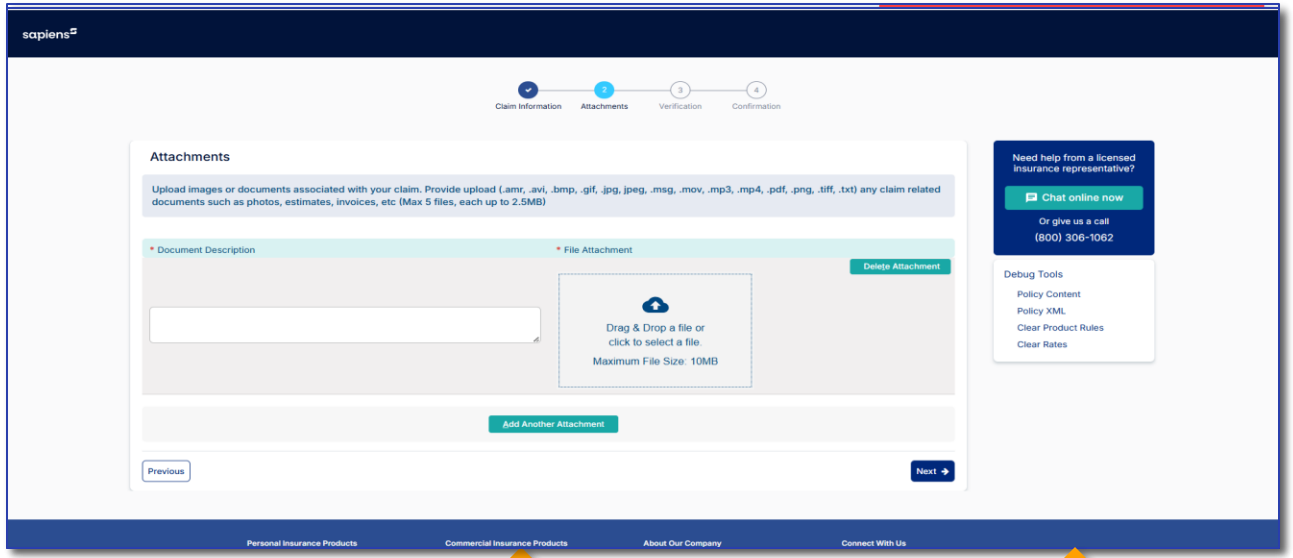
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First Notice of Loss

FNOL from Policy



FNOL – Attachments



Using the Application feature, an FNOL process can be configured to capture specific information about the loss

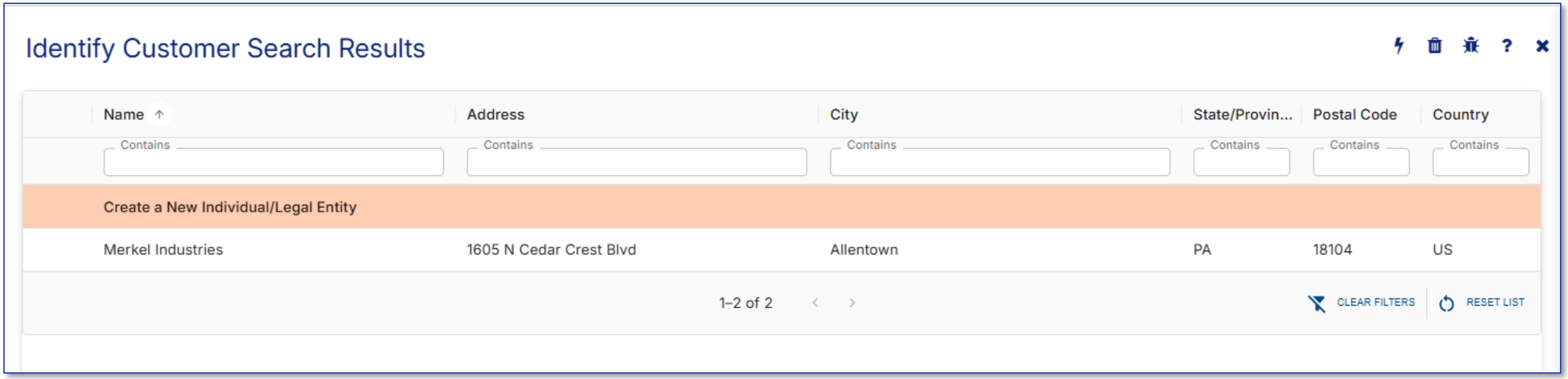
Attachments (photos of damage, estimates, invoices) can be captured and fed to claim

Using an AI agent: attachments can be interrogated and used to create the reserve; validate a weather event (if applicable)

Update a loss: attach an invoice, attach photos of the repairs

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Customer Duplicate Check



Enhance customer duplicate check

Name reasoning such as taking in Matt and expanding the search to Matthew, adjusting search to look for Jim when James is typed in

Expanded address reasoning looking for street addresses that are close to the number typed in

Adjusting street names for:
Court – ct
Lane – ln
Boulevard – blvd

Property driven enablement

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Automated Policy Change from Inbound Email

Datacrest (third party provider) ingests the email and its documents, then drives a pending change transaction in Sapiens P&C Policy (powered by Sapiens PolicyPro)

1

Email Received

A submission email arrives with body text and attached documents

2

Datacrest Ingestion

The email body and every attached document are ingested

3

AI Analysis

Datacrest analyzes the content to identify the policy and requested changes

4

Sapiens P&C Policy Inquiry

Datacrest calls the Policy Inquiry service to pull back current policy information

5

Change Transaction

A policy change transaction is created in Sapiens P&C Policy from the extracted detail using a PolicyChange Action

Outcome

The transaction updates the policy and generates a task for an Underwriter / Operations tech to review and complete the pending policy change

XML Presentation: Premium Version Side-by-Side Example

AI can be used to create XSLT at design time to create additional pages within the application

QUOTE COMPARISON

Simply Food by Maura | Quote # 706930001 | 07/01/2026 - 07/01/2027

Version 1 $1,408.00 | Version 2 $1,849.00 | Net Difference +$441.00

PREMIUM SUMMARY - VERSION1

INITIAL VERSION

VERSION 1

$1,408.00

Full-Term Written Premium

Commission: $0.00 Comm %: % Rated Date: 07/02/2026

NEW YORK (NY)

☐ STATE COVERAGES

COVERAGE	LIMIT	DEDUCTIBLE	TERM PREMIUM	TRANSACTION PREMIUM

☐ VEHICLE COVERAGES

☐ 2014 FORD F-150 - 1FTFW1EF7EKF51234

COVERAGE	LIMIT	DEDUCTIBLE	TERM PREMIUM	TRANSACTION PREMIUM
Liability	1,000,000	-	$853.00	$853.00
Personal Injury Protection	50,000	-	$28.00	$28.00
Medical Payments	10,000	-	$2.00	$2.00
Collision	-	500	$525.00	$525.00
			$525.00	$525.00

TERRORISM	TERM PREMIUM	TRANSACTION PREMIUM
Terrorism Premium	$0.00	$0.00

PREMIUM SUMMARY	TERM PREMIUM	TRANSACTION PREMIUM
Agency Commission (%)	$0.00	$0.00
Surcharge:	$0.00	$0.00
Fee:	$0.00	$0.00
Tax:	$0.00	$0.00
Total Taxes, Fee & Surcharge:	$0.00	$0.00
Premium:	$1,408.00	$1,408.00
Total:	$1,408.00	$1,408.00

GENERATED ON 07/02/2026 AT 1:59P.M.

PREMIUM SUMMARY - VERSION2

INITIAL VERSION

VERSION 2 (CURRENT)

$1,849.00 +441.00

Full-Term Written Premium

Commission: $0.00 Comm %: % Rated Date: 07/02/2026

NEW YORK (NY)

☐ STATE COVERAGES

COVERAGE	LIMIT	DEDUCTIBLE	TERM PREMIUM	TRANSACTION PREMIUM

☐ VEHICLE COVERAGES

☐ 2014 FORD F-150 - 1FTFW1EF7EKF51234

COVERAGE	LIMIT	DEDUCTIBLE	TERM PREMIUM	TRANSACTION PREMIUM
Liability	3,000,000	-	$853.00	$853.00
Personal Injury Protection	50,000	-	$25.00	$25.00
Additional Personal Injury Protection	150,000/3,000/25	-	$22.00	$22.00
Medical Payments	2,000	-	$1.00	$1.00
Comprehensive	-	2,000	$495.00	$495.00
Collision	-	1,000	$453.00	$453.00
			$948.00	$948.00

TERRORISM	TERM PREMIUM	TRANSACTION PREMIUM
Terrorism Premium	$0.00	$0.00

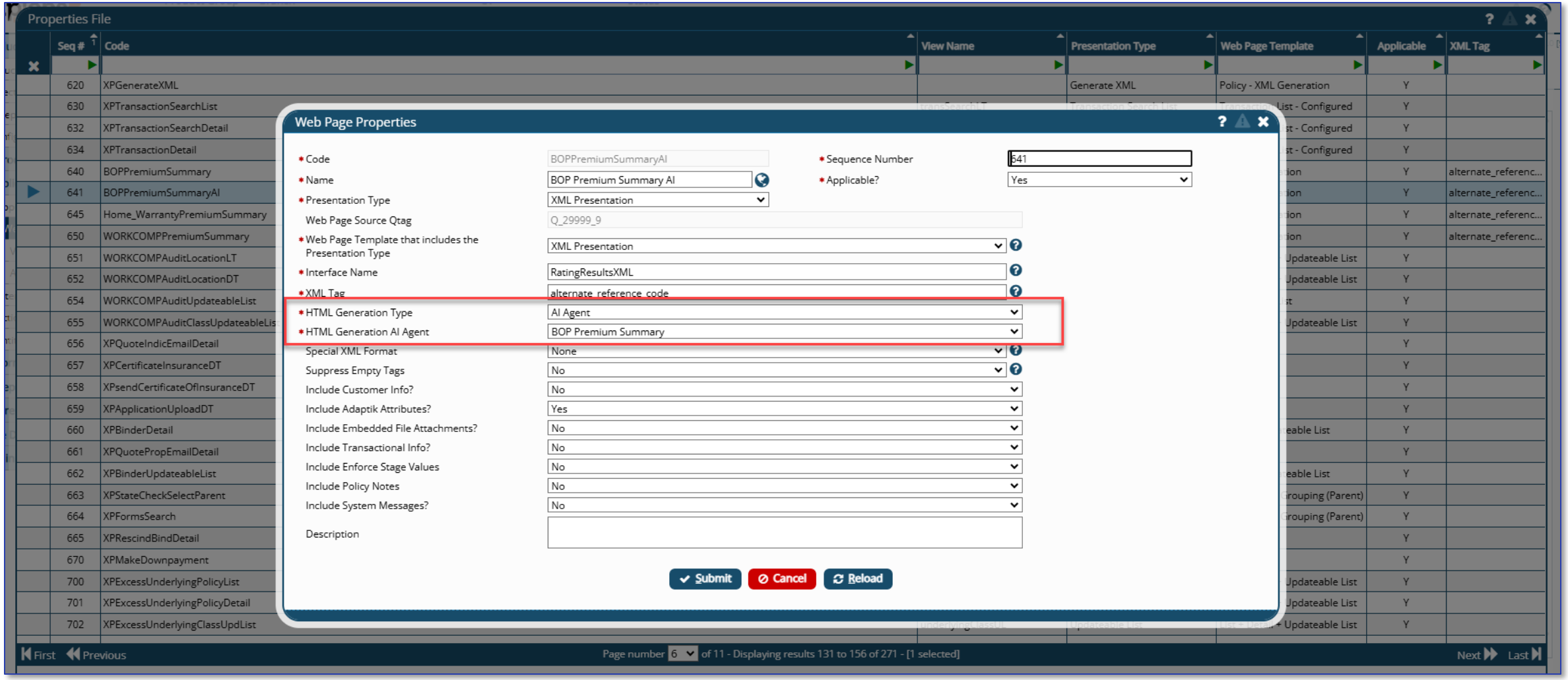
PREMIUM SUMMARY	TERM PREMIUM	TRANSACTION PREMIUM
Agency Commission (%)	$0.00	$0.00
Surcharge:	$0.00	$0.00
Fee:	$0.00	$0.00
Tax:	$0.00	$0.00
Total Taxes, Fee & Surcharge:	$0.00	$0.00
Premium:	$1,849.00	$1,849.00
Total:	$1,849.00	$1,849.00

GENERATED ON 07/02/2026 AT 1:59P.M.

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XML Presentation: HTML Generation Type

AI can be used at run time to create read only pages from the raw xml



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What did we learn?

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What did we learn?



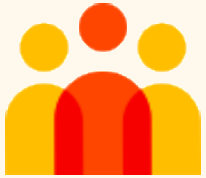
Configuration

- The configuration of the new agents allowed for creation of multiple agents very quickly
- AI itself helped provide the necessary prompts to allow the agents to process correctly



Just because you can, doesn't mean you should

- Deterministic is better than AI. Don't use AI for everything
- HTML creation – design time usage of AI to create XSLT is better than run time HTML generation
- Using Action Steps to orchestrate multiple service calls or Agents is better than putting into a prompt



The best settings

- Using pre guard rail is better than post guard rail for saving on tokens
- Explicitly telling the LLM to load the information from a tool or resource will guarantee its usage
- Using low or medium effort level uses less tokens and performs much better

4

Demo

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Questions?

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You're not here to watch AI happen.

You're here to make it happen.



Goldfish Bowl



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Green cards – generic discussion points about your organisations AI acceptance / readiness and planning..

Blue cards – this is where it gets a bit personal. How you feel and how you are reacting…

Red cards – will make a judgement on if you are ready for these as we progress…



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Goldfish Bowl





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