

Driving value with Agentic AI in the insurance sector

How insurance companies are using Agentforce by
Salesforce to support a new phase of transformation

July 2025





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INTRODUCTION

The potential of agentic AI for property and casualty (P&C) insurance companies is profound.

The P&C carriers and distributors that thrive in the coming decade will likely be those that can best manage the hybrid human-digital workforce. By breaking down complex roles and assigning repetitive, data-driven elements to AI agents, these market leaders can free their human experts to focus on strategy, complex judgment, and building relationships—skills that generate enterprise value.

AS P&C LEADERS MOVE TO CAPITALIZE ON THIS OPPORTUNITY, THEY FACE A DUAL REALITY:

- Agentic AI offers a generational opportunity to shatter longstanding operational ceilings and redefine competitive advantage.
- At the same time, it introduces new risks that demand careful and proactive governance.

Navigating this duality is a strategic challenge. In the face of exponential technological change, “wait and see” could be a direct path to obsolescence. The question is no longer if, but when and how.

This ebook is designed as a strategic guide for P&C leaders navigating this new frontier, presenting an assessment of opportunities, a pragmatic framework for implementation, and a vision for the future of the autonomous carrier.

The gains—and potential challenge—of agentic AI

With P&C companies facing shifting market demands and rising cost pressures, agentic AI can help stakeholders throughout the business achieve new levels of efficiency, performance, and personalization.



FOR EXAMPLE



FOR CUSTOMER SERVICE REPS

Automating routine tasks including data entry, policy updates, and claims, and assisting with policy inquiries and purchase processes.



FOR CUSTOMERS

Providing fast, accurate responses to customer inquiries and delivering individually tailored product and service recommendations.



FOR AGENTS BROKERS, AND UNDERWRITERS

Analyzing historical data and market trends to help set accurate, competitive policy pricing.



FOR INSURANCE PARTNERS

Predicting potential risks and flagging potential fraud.



FOR CLAIM PROCESSORS AND ADJUSTERS

Automating data validation and anomaly detection to reduce processing time and improve accuracy.



FOR EXECUTIVES

Identifying potential sales targets, forecasting trends, optimizing strategic execution and operations, and monitoring for compliance.

But success isn't guaranteed. There may be endless options for agentic AI deployment, but not all of them justify the implementation and consumption costs. Choose wrong, and opportunity cost can also become a factor.

Even companies that identify the right use cases can face barriers to scaling, from lack of alignment on targeted outcomes to data quality and accessibility issues.

User adoption challenges can undermine value realization, while high demand poses its own capability and capacity problems. It's all too easy to burn through resources without making a meaningful business impact.

To help ensure a strong return on investment, leaders should think strategically about use cases and metrics, set clear priorities, and develop a sound project roadmap.

Insurance industry objectives: Efficiency, personalization, and growth

Insurance companies face multiple pressures—from increased scale, omnichannel complexity, and shifting operations models to increasing demands for transparency and customer experience. To stay competitive, they must deliver on a broad range of objectives.



OBJECTIVE		CHALLENGE
Make submission reviews more efficient and accurate.	→	Automate the submissions management workflow, expediting approvals and minimizing errors.
Control claims management costs while maintaining customer satisfaction.	→	Help agents understand, validate, and process claims more quickly.
Build transparency and trust with customers.	→	Implement real-time policy tracking and proactive communication.
Deliver personalized omnichannel experiences.	→	Provide tailored policy recommendations and assistance at scale, as well as convenient self-service.
Drive revenue and growth.	→	Create highly targeted acquisition campaigns that combine personalized messages and offerings with meet-where-you-are service.
Increase retention.	→	Gauge policyholder sentiment and identify trends by analyzing social and online mentions.
Improve risk management.	→	Prevent under- and overinsurance by predicting risk and optimizing policy offerings.

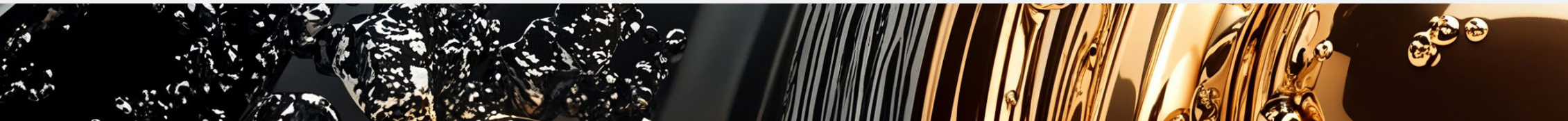
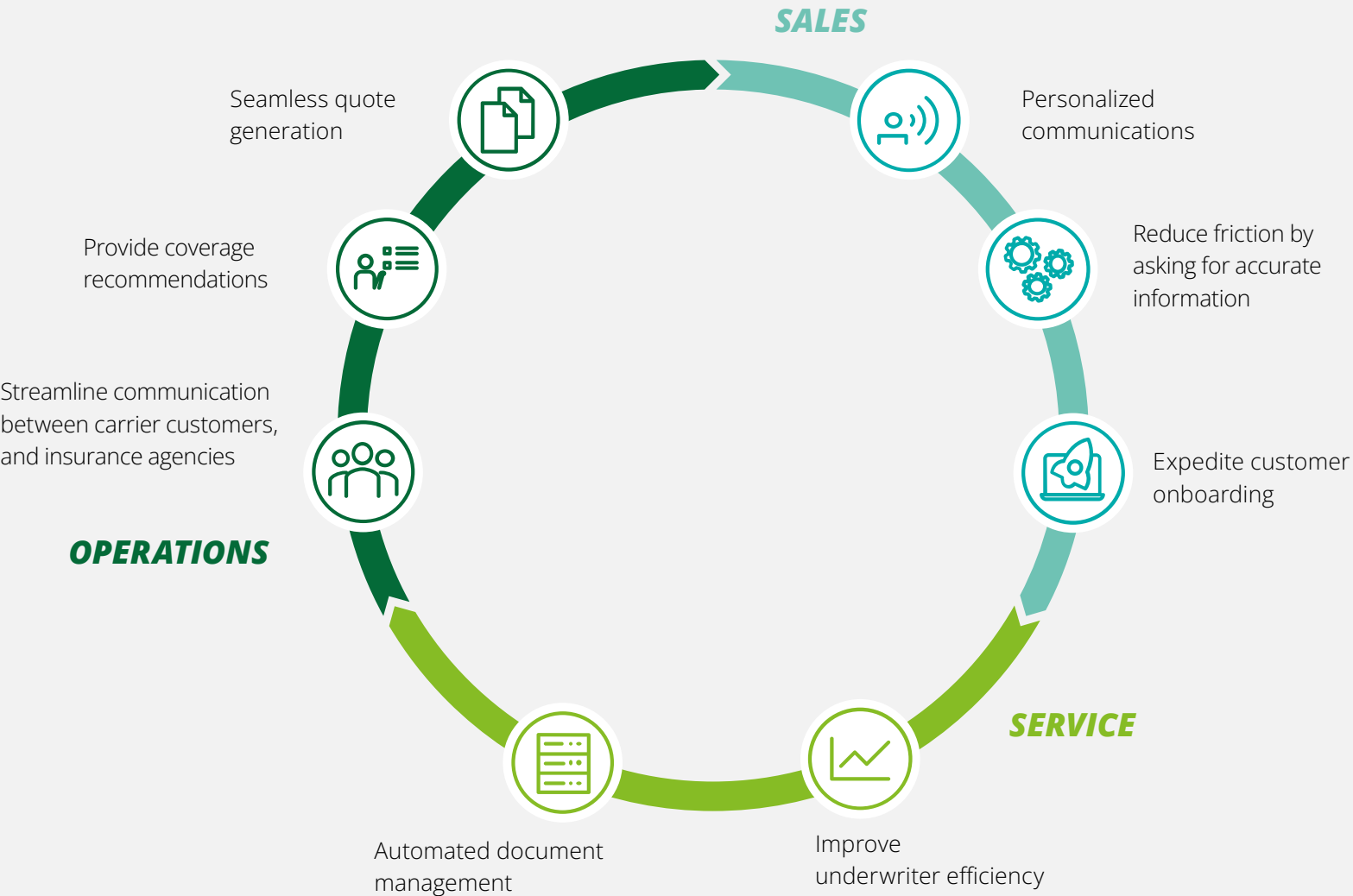
The evolution of Agentic AI: What, why, how

Generative AI (GenAI) is tremendously versatile. Powered by LLMs incorporating both public datasets and proprietary sources, GenAI can synthesize data and create a broad range of content in response to natural language prompts. This makes it a great fit for increasingly complex use cases, from responding to inquiries and making product recommendations to acting as an intelligent copilot for salespeople, service reps, and other personnel.

In another sense, however, GenAI's abilities are limited. It can only offer information—not make decisions or take action.

AGENTIC AI TAKES THE NEXT STEPS. IT CAN:

- Act autonomously to achieve specific goals.
- Make decisions.
- Interact with corporate and external applications to execute multistep processes.



Identifying and designing roles for agentic AI

TO GET THE MOST VALUE FROM AGENTIC AI, YOU SHOULD CONSIDER THIS FOUR-STEP FRAMEWORK:

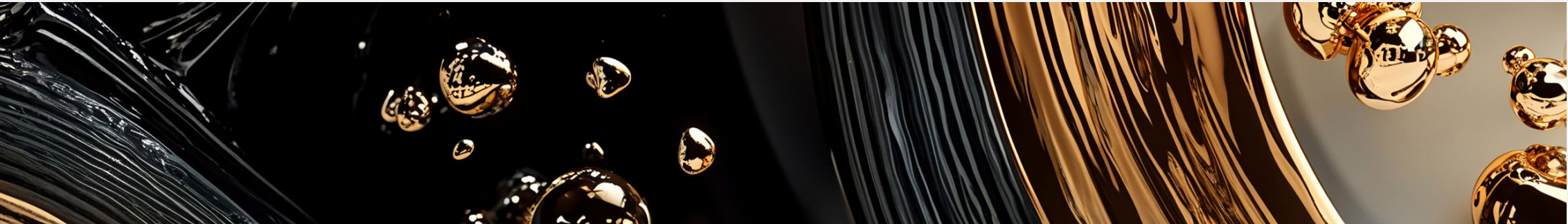
- 01

IDENTIFY POTENTIAL ROLES/PERSONAS
Consider transactional process-driven tasks that could benefit from rationalization or increased capacity.
- 02

ASSESS THE APPLICABILITY OF AGENTIC AI
For each task, look at design criteria such as policy, risk, ethics, experience, and data volume.
- 03

JUDGE THE NEED FOR HUMAN INVOLVEMENT
For each task, determine whether agentic AI should operate autonomously or with human support.
- 04

DESIGN THE FUTURE EXPERIENCE:
 - Scope workflows, approvals, touchpoints, and channels for the AI agent.
 - Set up relevant information, instructions, and actions.
 - Determine data and resource requirements.
 - Quantify the agent's value and benefits.



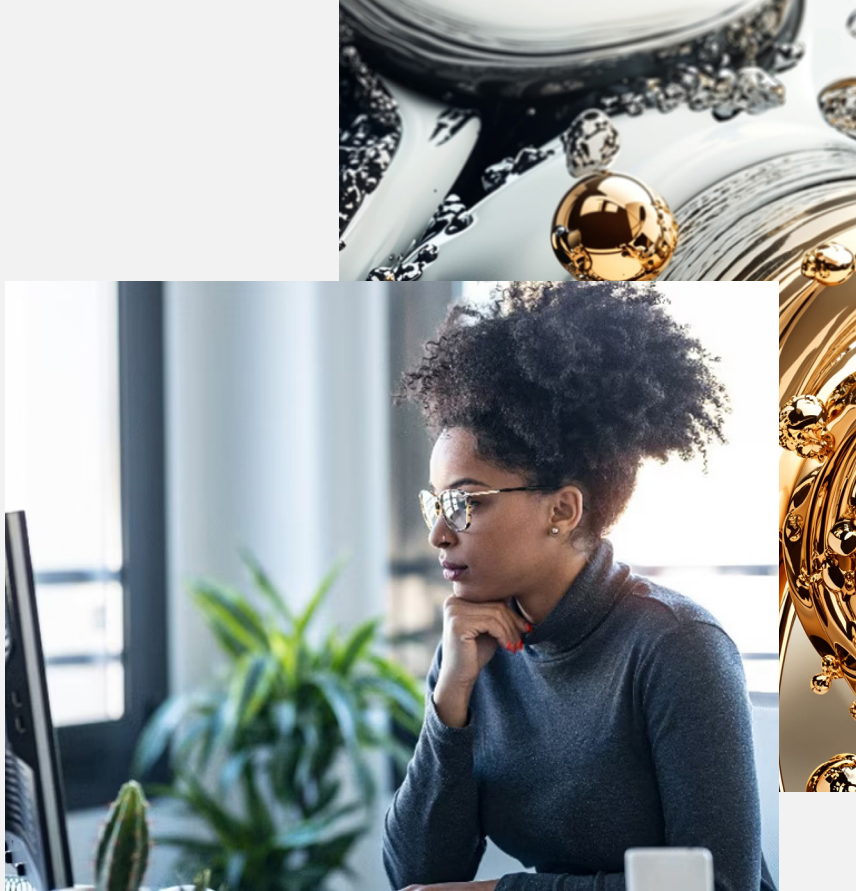
Bringing agentic AI online with Agentforce

Companies getting started with agentic AI need simple, well-defined ways to deploy and scale agents for high-value use cases.

Agentforce is a low-code platform that layers agentic AI capabilities onto the Salesforce ecosystem, making it easy to leverage your existing Salesforce investment and customer data to power agents for a growing number of roles.

AGENTFORCE AGENTS CAN BE:

- **Assistive**, working alongside humans as intelligent copilots to improve efficiency, productivity, and effectiveness.
- **Autonomous**, operating independently within guardrails whenever possible and escalating tasks to humans as needed.



FOR INSURANCE COMPANIES, SALESFORCE OFFERS PREBUILT, EASY-TO-CUSTOMIZE AI AGENTS AND COPILOTS FOR MANY COMMON TASKS, INCLUDING:



AUTOMATED MEETING TOOLS

Generate comprehensive summaries and action items for customer-broker interactions.



PERSONALIZED COMMUNICATION

Generate scripts and emails incorporating the customer's history, preferences, and needs.



AUTOMATED DATA EXTRACTION

Access historical data and external data sources to improve accuracy and identify potential risks.



PROACTIVE UPSELL /CROSS-SELL SUGGESTIONS

Analyze customer profiles to identify specific needs and preferences.



AUTOMATED KNOWLEDGE RETRIEVAL

Deliver personalized, relevant, and context-sensitive knowledgebase content.

[**LEARN MORE** about agentforce and the growing roster of prebuilt agentforce agents](#)



USE CASE:

Customer onboarding

CHALLENGE

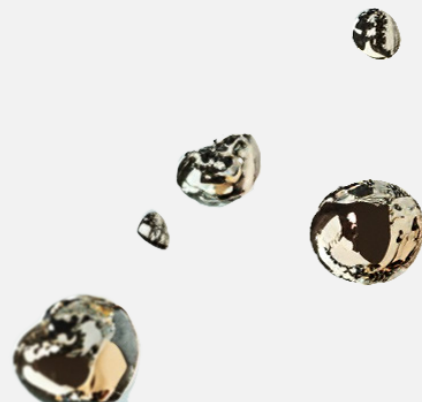
The onboarding process often involves repetitive questioning and cumbersome form filling, which can make a poor first impression on customers.

AGENTIC SOLUTION

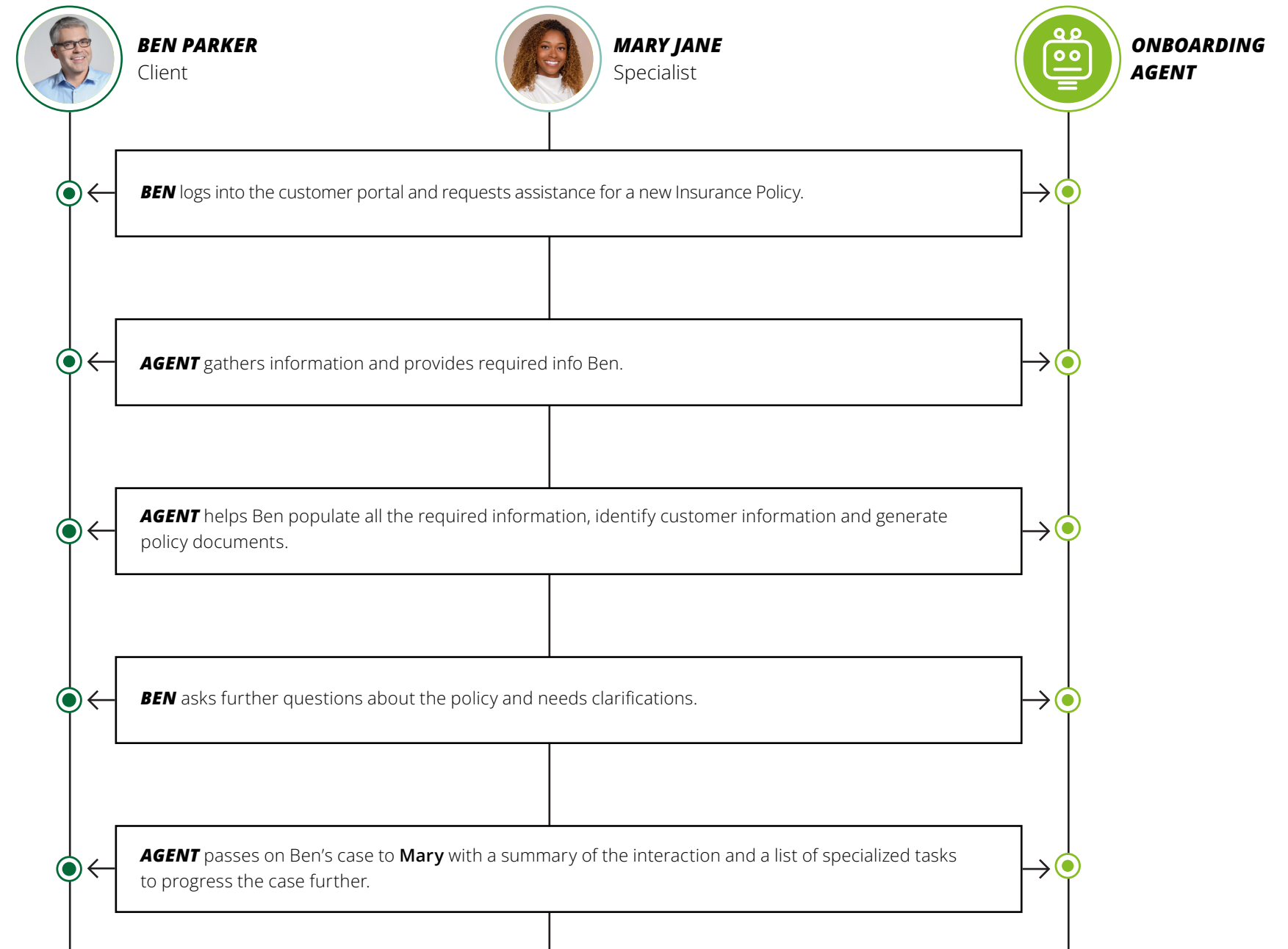
An agent assists the customer by requesting the required information, generating a quote based on their needs, and automatically populating the relevant policy documents. Follow-up questions from the customer are routed to a customer service specialist with detailed summaries and action items.

VALUE

Efficient self-service helps customers onboard more quickly, while actionable insights from interaction summaries help customer service specialists follow up more effectively.



ILLUSTRATIVE INTERACTION FLOW WITH AN AGENT FOR CUSTOMER ONBOARDING





USE CASE:

Policy renewal

CHALLENGE

With many renewals to process each day, underwriters need a more efficient way to prioritize these applications and complete time-consuming activities like risk score calculation, searching for state regulatory information, calculating premiums, and collaborating with participating entities.

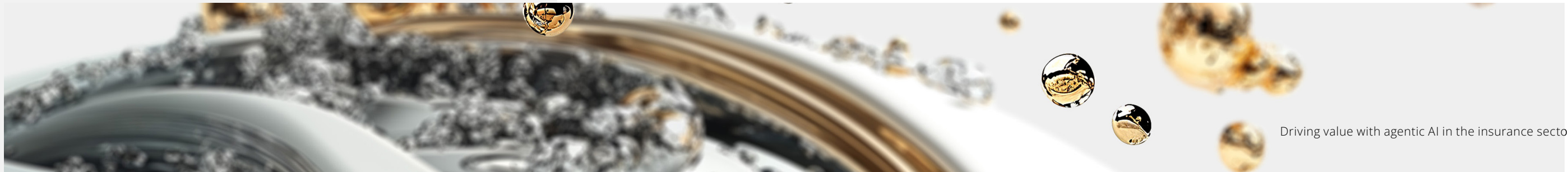
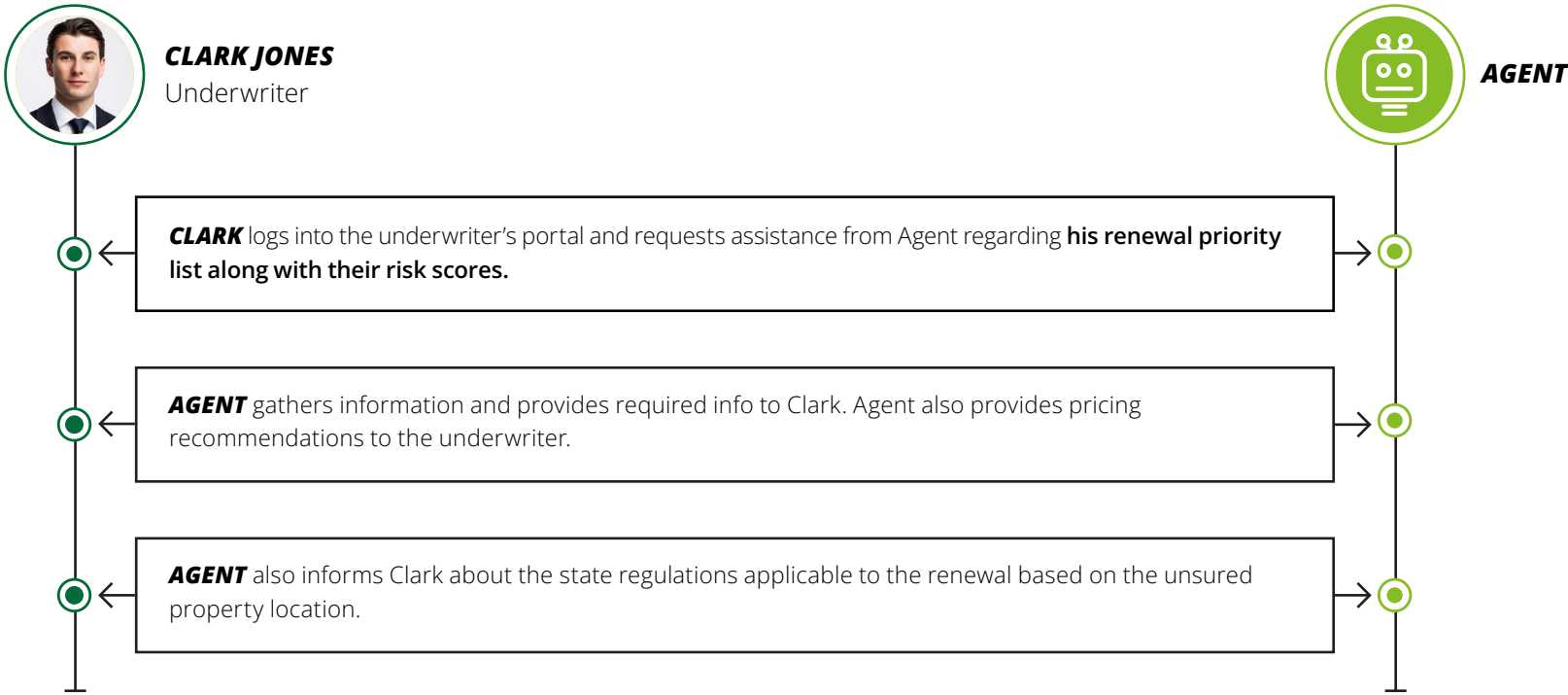
AGENTIC SOLUTION

An agent prioritizes each day's applications based on a transparent risk score and provides pricing recommendations and state regulatory information to expedite processing.

VALUE

Underwriters gain a full understanding of the risk scores determining renewal priorities and can shift attention from routine manual tasks to decision-making.

ILLUSTRATIVE INTERACTION FLOW WITH AN AGENT FOR POLICY RENEWAL





USE CASE:

Prospect management

CHALLENGE

Sales productivity can be hindered by the labor-intensive nature of account executive tasks such as identifying potential prospects, segmenting them based on regional and product interests, and scheduling marketing events.

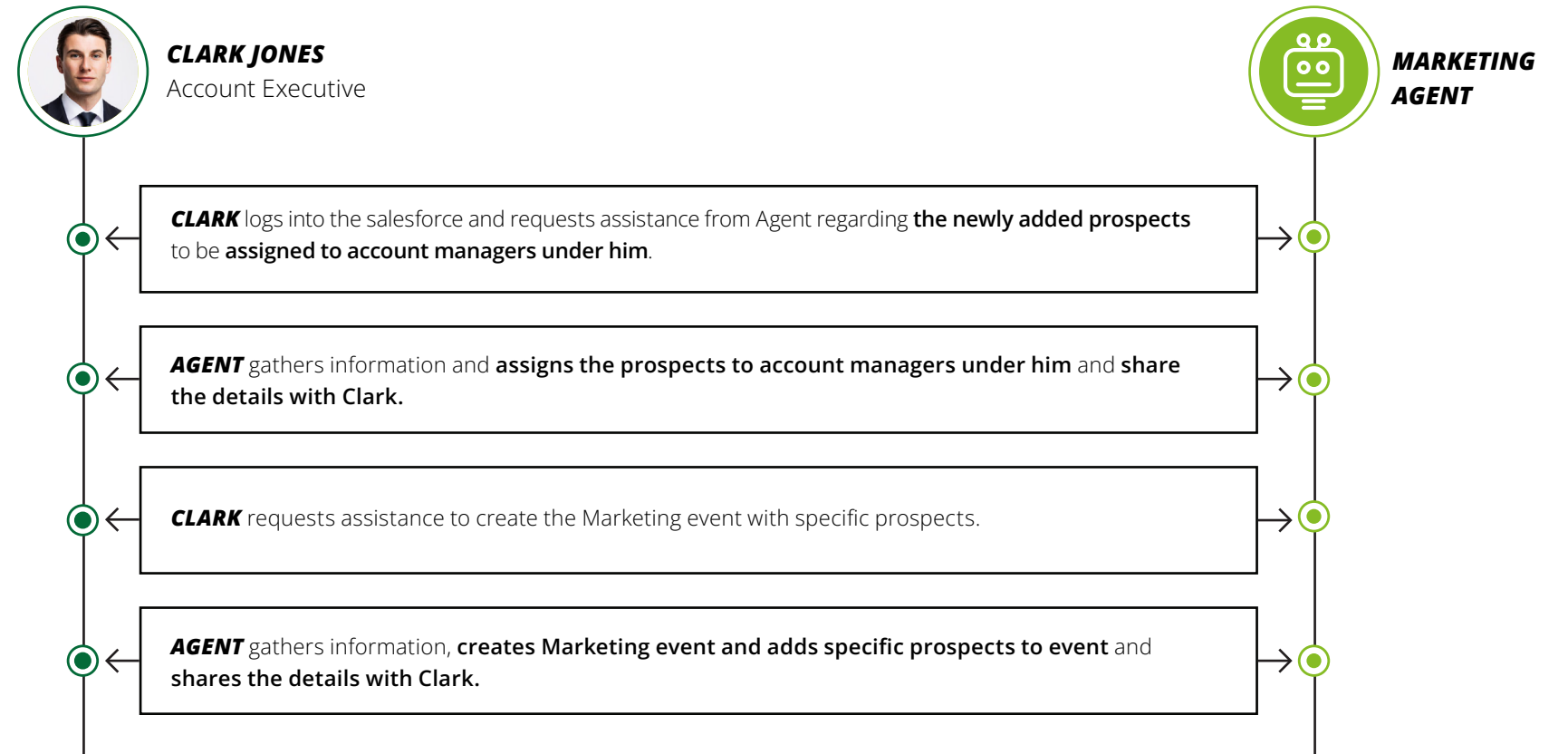
AGENTIC SOLUTION

An agent prioritizes high-value prospects and assigns them to account executives based on product interest and need, schedules marketing events, and sends personalized invitations to the relevant prospects.

VALUE

Insurance can improve their sales throughput and scale their marketing events while reducing manual tasks.

ILLUSTRATIVE INTERACTION FLOW WITH AN AGENT FOR PROSPECT MANAGEMENT





USE CASE:

Adding a driver to a policy

CHALLENGE

Adding a driver to a policy is a complex task that includes verifying eligibility, validating policy information, and calculating premiums based on an analysis of information from multiple sources.

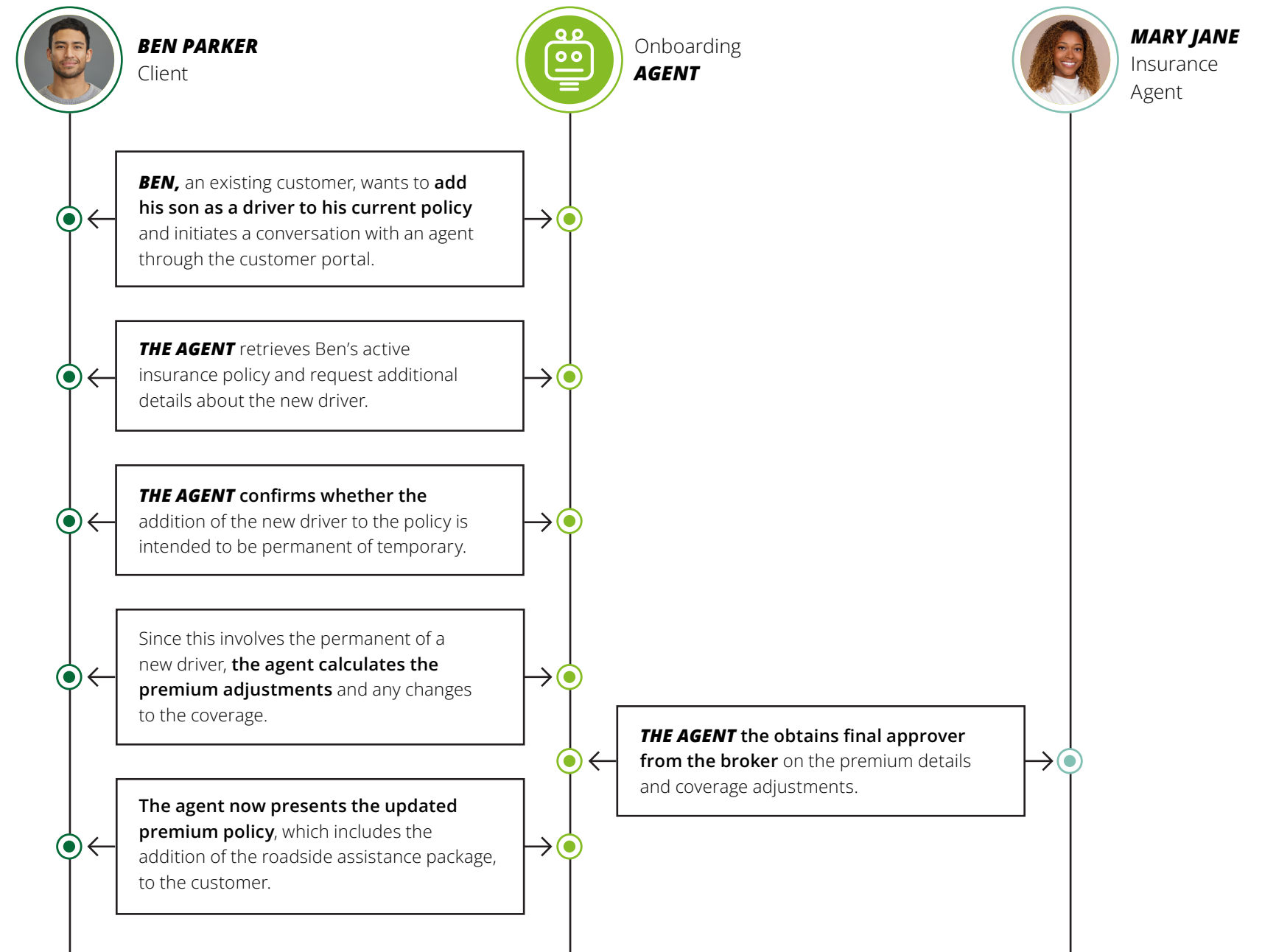
AGENTIC SOLUTION

An agent requests the needed information from the customer, retrieves their policy, calculates the appropriate premium, and provides additional coverage recommendations.

VALUE

Customers can complete the process more quickly while insurance agents shift focus to more critical tasks.

ILLUSTRATIVE INTERACTION FLOW WITH AN AGENT FOR ADDING A DRIVER TO A POLICY





USE CASE:

Customer upsell

CHALLENGE

Whether dealing with routine client product scenarios or less common ones, underwriters spend too much time repeatedly sending the same information or searching extensive lists of bundling options.

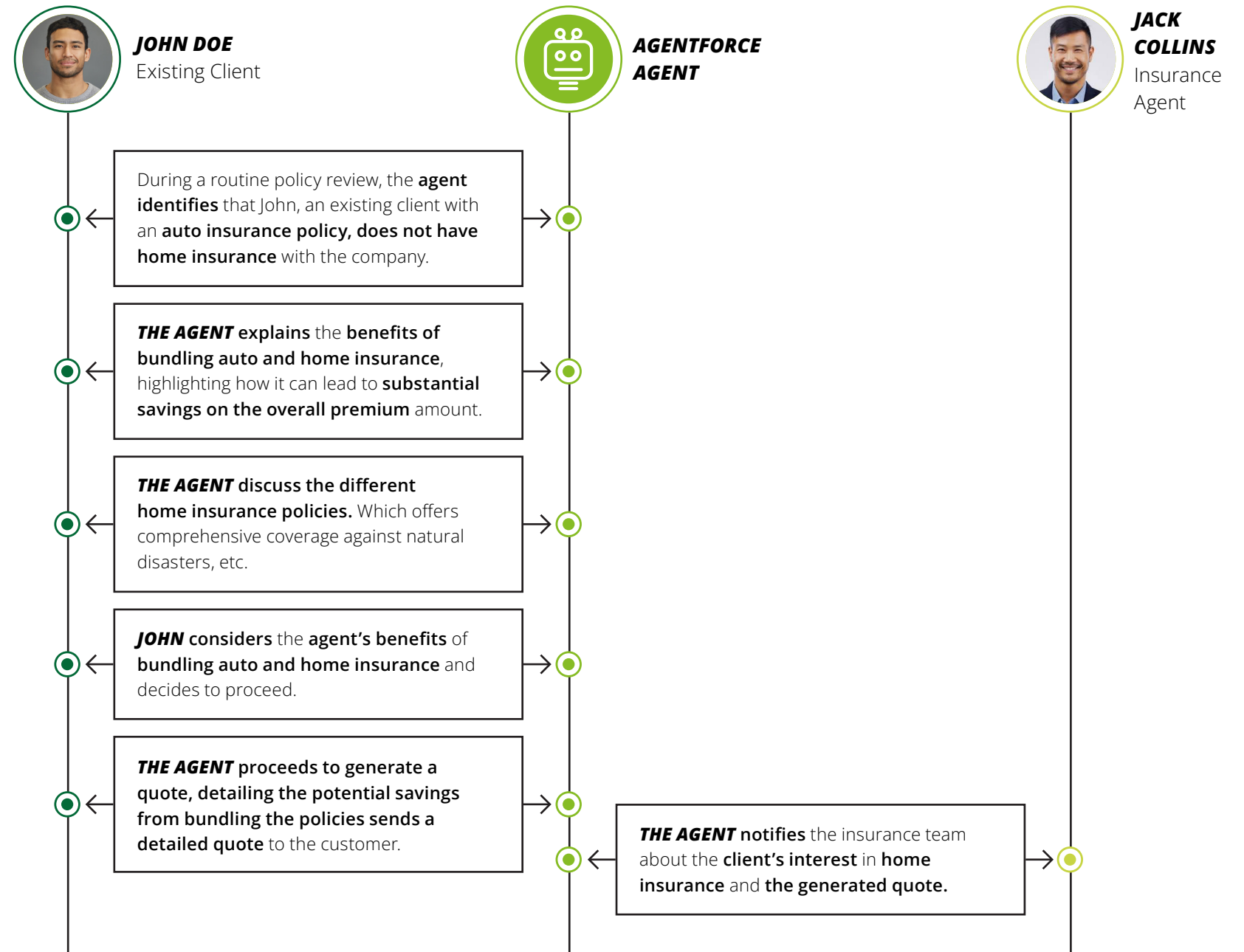
AGENTIC SOLUTION

An agent offers the customer new product bundling options for their existing policy, then sends a quote for the chosen bundle to both the customer and the underwriter to facilitate the policy change.

VALUE

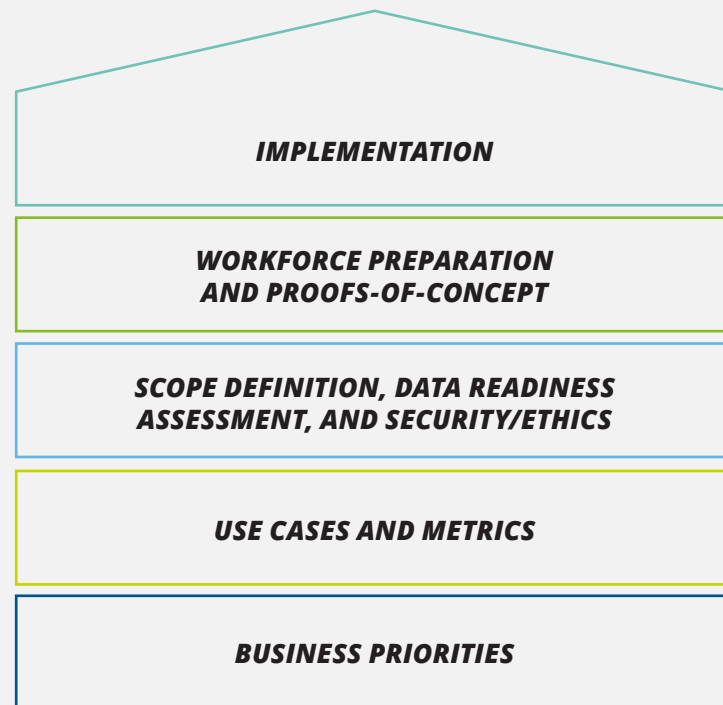
Customers gain an accurate understanding of offerings and pricing before engaging with the underwriter, helping both parties move forward more quickly.

ILLUSTRATIVE INTERACTION FLOW WITH AN AGENT FOR CUSTOMER UPSELL



Designing your Agentic AI road map

Agentforce is a powerful and versatile toolkit for implementing agentic AI—but a tool is only as valuable as the blueprint guiding its use. As you begin your agentic AI journey, understanding where to focus to realize the most value for your organization is critical. You should also assess how Agentforce fits into the broader architectural landscape, including compatibility with current data management systems and ability to scale and adapt over time.



Deloitte Digital: **Working with you to deliver agentic transformation**

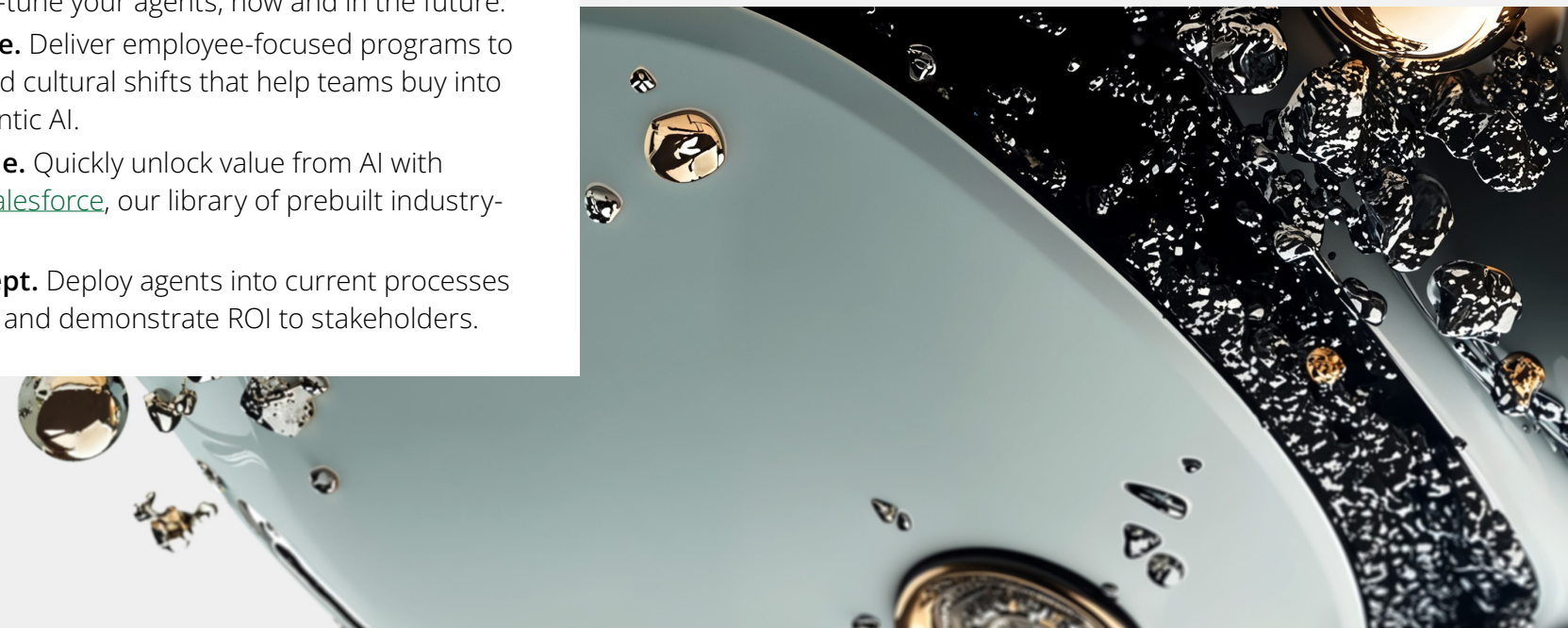
Deloitte Digital helps organizations use agentic AI and Agentforce to see further and get there faster. We collaborate with clients every step of the way, from finding and quantifying value opportunities across the enterprise to building and launching agents in production, tracking value realization, and scaling solutions across functions.

Deloitte Digital clients in a broad range of industries are already driving business impact with agentic AI. Begin your journey now, and maximize the value of the agentic revolution for your organization.

[LEARN MORE](#) about Agentic AI with [Deloitte Digital and Agentforce by Salesforce](#).

WE CAN WORK WITH YOU TO:

- **Set your vision.** Define your future state, including anticipated workforce needs, to identify the right agents and use cases for your initiative.
- **Build a data foundation.** Assess, collect, and cleanse the data needed to train and fine-tune your agents, now and in the future.
- **Prepare your workforce.** Deliver employee-focused programs to infuse the knowledge and cultural shifts that help teams buy into and make full use of agentic AI.
- **Accelerate time to value.** Quickly unlock value from AI with [Agent Advantage™ for Salesforce](#), our library of prebuilt industry-specific agents.
- **Deploy proofs of concept.** Deploy agents into current processes and business structures and demonstrate ROI to stakeholders.





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