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# PROPERTY CASUALTY CLAIMS SEMINAR

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*A Berkshire Hathaway Company*



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# Implementing AI in Claims

What Works, What Doesn't and What Comes Next



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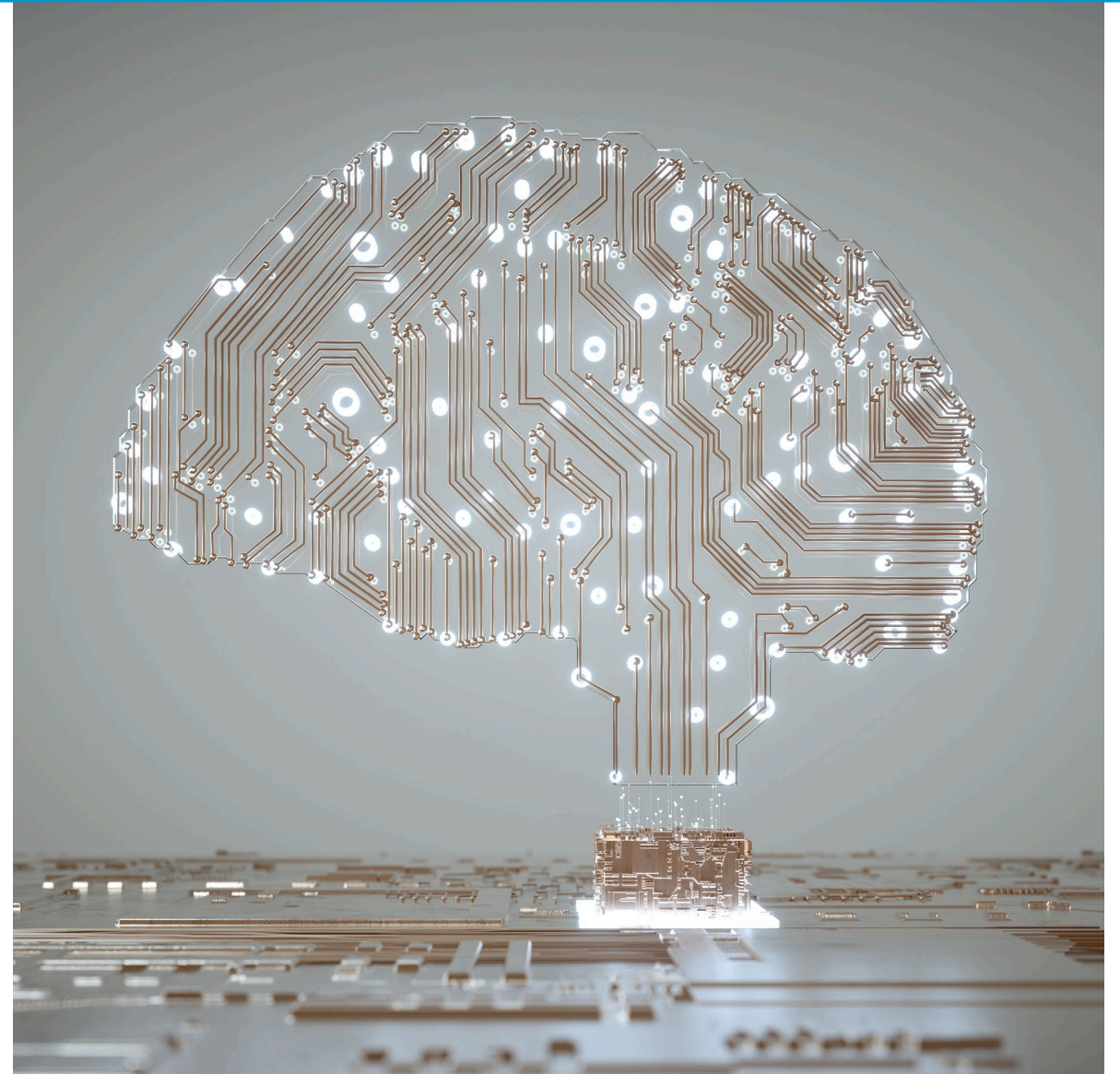
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# The AI Journey

How It Started and Where It's Going

# The AI Journey

- What prompted the journey?
- How have you gone about it?
- What worked – and what didn't?
- Where do humans fit in?
- What efficiencies are being created?
- Job destroyer or enhancer?





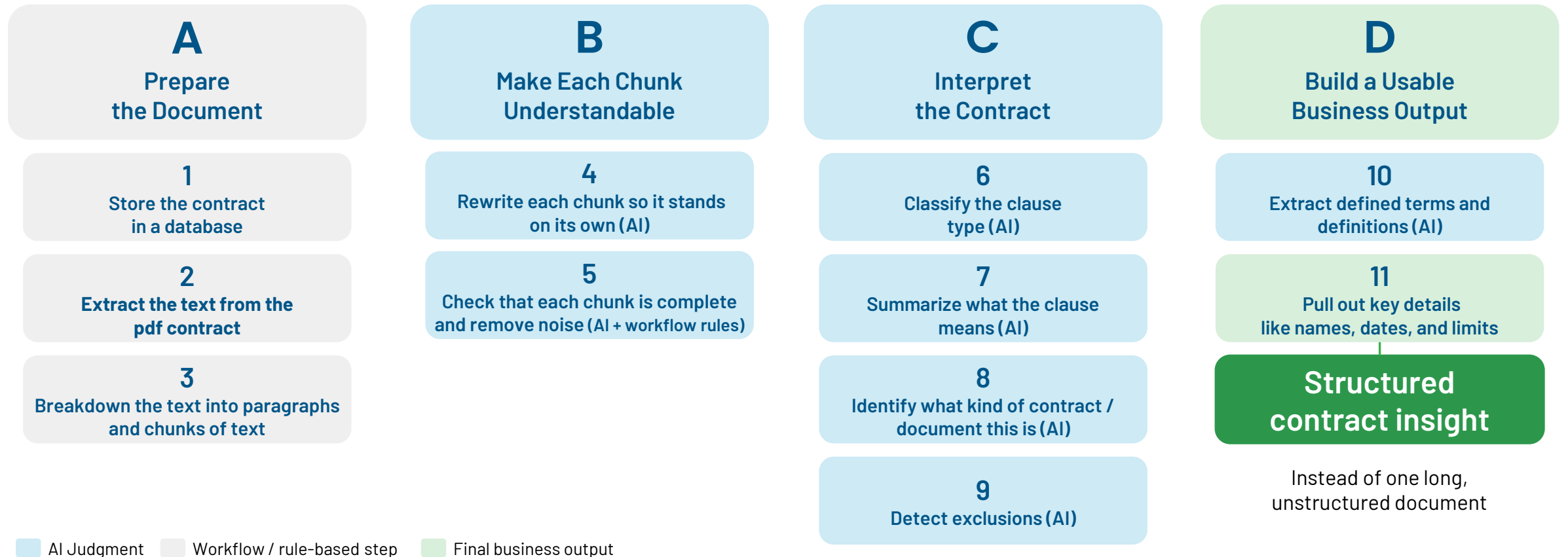
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# An AI “Use Case”

AI in Action

# Reinsurance Contract Extraction Using AI

Don't solve the whole problem at once. Break it into smaller tasks and chain the results together



**Big Problem ⇒ Small Solvable Tasks ⇒ One Usable Answer**

# Sophisticated AI System? Or a Series of Small Prompts and Validations?

Not too different from how someone already uses ChatGPT manually, but now the steps are structured, repeatable, and connected

## AI Judgment Tasks

- “Create decontextualized sentences. Each sentence must be complete and understood without any external context”
- “Your task is to **attach tags** from the provided <tag\_list> based on **topic relevance**. Follow these steps strictly:”
- “You are a contract specialist. Your task is to summarize input documents by strictly following these steps”
- “Extract the parameters from reinsurance contract clauses. Parameters are **only**: - Dates, Numbers, Proper Names, etc.”



## Workflow / Orchestration Tasks

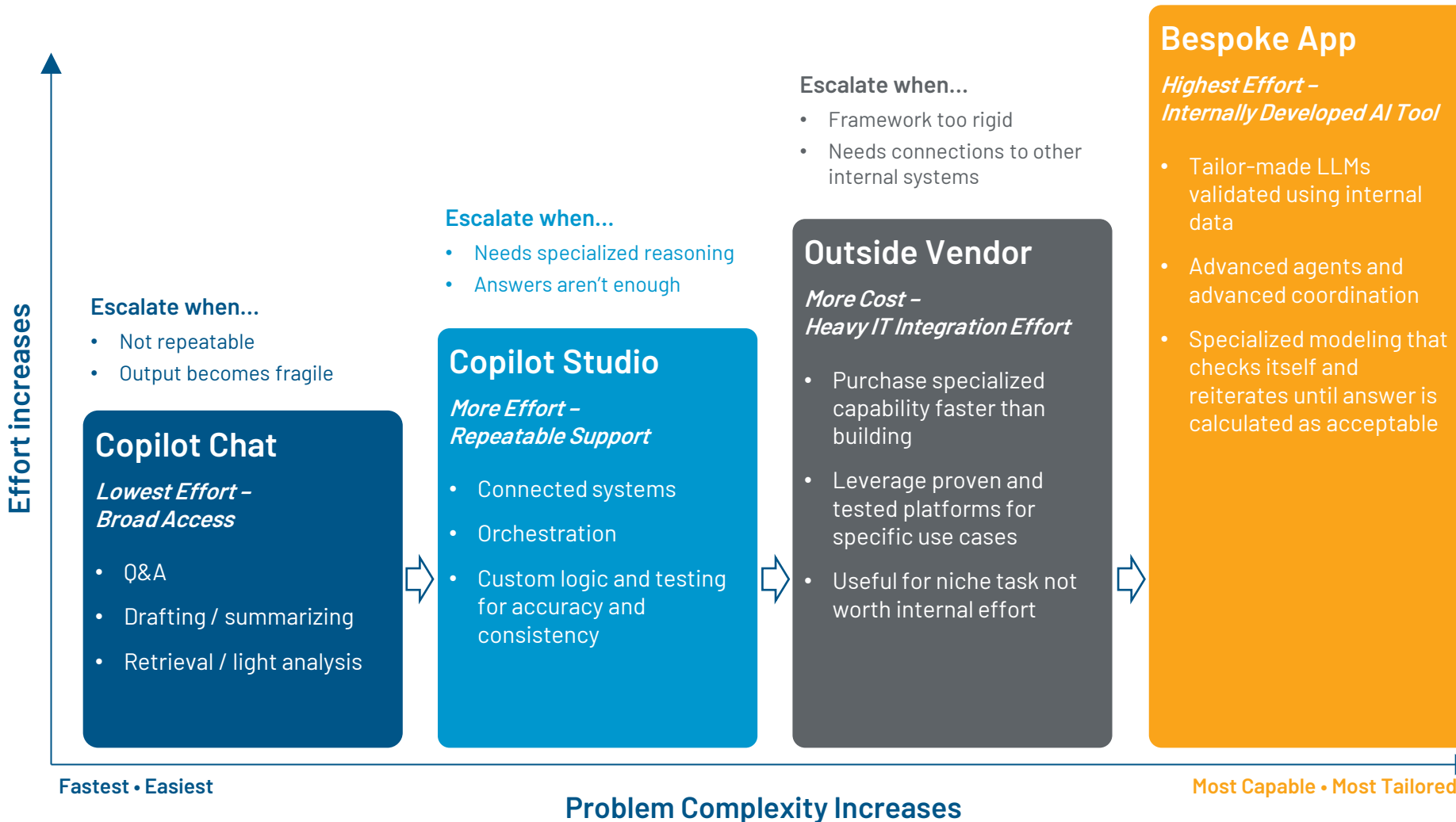
- Regular code to check for complete sentences, filter out specific words like “Table of Contents”
- Checks to see if too many tags were assigned or no tags were assigned, then prompts re-run
- Summary sent to human users for review, validation, and process / prompt tweaking until improvement shown
- Validated against external database to confirm the extraction is correct, if not flag

**The sophistication is not just the LLM, it is the sequence.**

*A complex solution can be built from many simple steps.*

# Escalation of Copilot Problem Solving

## A Framework for Determining When to Move on



### Your Role

Help identify when a task has outgrown the current tool, then speak up to move it to discuss moving it to the next level. \*\*or try again in a month



### Signals to Escalate

- Repeated failure or inconsistent answers
- Too much manual re-prompting
- Needs workflow structure to keep AI on guardrails
- Needs system integration or orchestration
- Requires specialized reasoning or modeling

# Context Will Change The Conversation

## PROMPT 1

*I'm looking at a new claim based on the attached description. Help me evaluate this new claim.*



## OUTPUT 1

I'm having a conversation about the facts of the description, and I get some information related to potential follow up questions to ask.

## PROMPT 2

*I'm a claims executive and I'm worried about **nuclear verdicts**. I'm looking at a new claim based on the attached description **to determine if I should escalate it to pursue settlement**. Help me evaluate this new claim from Pennsylvania.*



## OUTPUT 2

I'm given a plan for what to line up to properly escalate this, and having a conversation about PA Dram Shop law and if PA is more or less strict than other states

## PROMPT 1

*I'm a claims executive and I'm worried about nuclear verdicts. I'm looking at a new claim based on the attached description to determine if I should escalate it to pursue settlement. **HELP ME** evaluate this new claim from Pennsylvania.*



### 3) Should you escalate now? (Recommendation)

**Yes — escalate immediately for proactive settlement evaluation.**

Given catastrophic permanent injury + DUI aggravation + clear liability indicators + represented claimant, this fits the profile where delay increases costs and hardens positions. claims description

Why escalation now helps:

- Gets **senior authority** and **specialized counsel** aligned early.
- Enables **rapid life-care and damages assessment** before plaintiff anchors a very high number.
- Allows you to explore **global resolution** (including excess layers, umbrella, bars/restaurants if dram shop is in play, other potentially responsible parties, etc.) before litigation momentum drives the narrative.

## PROMPT 2

*I'm a claims executive and I'm worried about nuclear verdicts. I'm looking at a new claim based on the attached description to determine if I should escalate it to pursue settlement. **HOW DO I** evaluate this new claim from Pennsylvania.*



### 3. Escalation Checklist — This Claim Ticks Almost Every Box

You should escalate when 3+ of these are present. This case has 7+.

- Permanent catastrophic injury
- Innocent passenger claimant
- Clear drunk-driver liability
- BAC well over legal limit
- Simple, emotional jury narrative
- Life-care damages likely > eight figures
- Primary limits already exhausted/tendered



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# Legal and Regulatory Concerns

NAIC and Beyond

- NAIC Model Bulletin (2023) provides guidelines for AI use – 25 states have adopted
- State laws and regulations – CA, CO, IL and TX (NY issued circular)
- NAIC AI Systems Evaluation Tool – ongoing in 12 states
- NAIC developing Third-Party AI Vendor Registry
- Agentic AI and Cyber Risk Focus

Feature	Regulatory Expectation of Insurers
<b>Non-Discrimination</b>	No unfair discrimination or bias against protected classes
<b>Governance</b>	Must have clear “human-in-the-loop” protocols
<b>Transparency</b>	Must be able to explain how AI arrived at specific decision (e.g., claim denial)
<b>Vendor Management</b>	Responsible for AI systems purchased from 3rd Parties

- **Representations and Warranties**
  - Comply with insurance department AI guidelines
  - Distinct from other applicable laws and regulations
- **Incorporating Guidelines**
  - Delineate whether AI systems may be used to generate business
  - If so, define scope and limitations
- **Increase E&O Coverage**
  - Misuse = Potential for violations and fines
  - Sufficient coverage needed
- **Audit**
  - Include specifics as to AI Systems
  - Provide for 3rd party, non-financial, “tech” auditors
- **Indemnification**
  - Consider requiring defense, hold harmless and indemnification for improper use
  - Reason: Insurer in first instance responsible under law and regulation
- **Termination**
  - Have clause that enables insurer to automatically and immediately terminate contract



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# Concluding Thoughts



Thank You!



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