

INDUSTRY **INSURANCE**

AI in insurance

Your experts spend the day searching, reading and retyping instead of deciding. Most of the time is lost between the inbox, the policy system, the document store and the policy wordings.

ON THE FOLLOWING PAGES**01** The situation in figures**02** Use cases**03** Approach and prices**04** IT and data protection**05** Contact**This industry on inviqon.de →**inviqon.de/en/industries/insurance

Where the industry stands today.

What associations and studies say about AI in the industry. Every figure with its source.

65%

Generative AI has arrived in the industry.

Around two thirds of European insurers already use generative AI, and almost a quarter more plan to start within three years.

Source: EIOPA, Generative AI Market Survey, 2025 survey

https://www.eiopa.europa.eu/document/download/bec886e2-dea0-4bbe-9624-d5f23f85700a_en?filename=EIOPA-BoS-25-679-GenAI-Report.pdf

29%

Almost one in three back-office staff is 55 or older.

Almost one in three office employees at German insurers is 55 or older. Their knowledge of terms, special cases and customers has to stay in the company.

Source: AGV, age structure office staff 2025, our sum from 55 (German)

<https://www.agv-vers.de/statistiken/branchenzahlen/beschaefigtenstruktur/altersstruktur.html>

10 min

Invoice checks in minutes, not hours.

ERGO reads dental and lab invoices with AI. According to the company, checking time fell from around one and a half hours to about ten minutes.

Source: GDV, insurance location Germany in the AI age, 2026 (German)

<https://www.gdv.de/gdv/themen/digitalisierung/versicherungsstandort-deutschland-der-weg-zum-ki-champion-202598>

3%

Fewer hand-offs in customer service.

With an AI knowledge assistant, Signal Iduna says it cut the forwarding rate in customer service from 27 to 3 percent.

Source: GDV, insurance location Germany in the AI age, 2026 (German)

<https://www.gdv.de/gdv/themen/digitalisierung/versicherungsstandort-deutschland-der-weg-zum-ki-champion-202598>

What changes at your desks.

Claims handling

Claims intake and invoice checks

Today

- Invoices and expert reports are retyped by hand.
- Line items are checked one by one against the policy.
- Anomalies stand out when someone has time.

With AI

- ✓ The AI reads invoices, estimates and expert reports.
- ✓ It matches them against the policy and flags anomalies.
- ✓ Claims handlers decide on cover and payout.

Claims handlers review cases instead of entering data.

[See the use case →](#)

Customer service and broker support

Answers from terms and guidelines

Today

- A detailed question means searching several sets of terms.
- Unclear cases go to the specialist department.
- Brokers wait for a call back.

With AI

- ✓ Ask in your own words, get the passage in the terms.
- ✓ A draft reply is ready, staff check and send it.
- ✓ If something is not covered, the system says so.

More cases resolved at first contact, fewer hand-offs.

[See the use case →](#)

Inbox

Routing incoming mail automatically

Today

- Emails, letters and broker submissions land in a shared mailbox.
- Someone reviews and routes by hand.
- Urgent items sit between routine ones.

With AI

- ✓ The AI recognises the request and document type.
- ✓ Mail goes straight to the right team.
- ✓ Exceptions and complaints go to people.

Cases start on the day they arrive, not the day they are sorted.

[See the use case →](#)

From AI strategy to everyday work.

Clarify first, then build, then run. Each phase has a fixed price, and after each one you decide again.



01

RECOMMENDED START

Free intro call

Free

In 30 minutes we get a first impression of your business and work out whether an AI strategy is worth it.

- ✓ An estimate of where AI fits for you
- ✓ Clarity on whether an AI strategy is worth it



02

AI strategy

€1,990

plus VAT

Over one working day we go through your processes with you and your people, using real cases. The result is your prioritised roadmap: what comes first, what can wait, and what you are better off leaving alone.

- ✓ Overview of policy administration, claims system, DMS and inbox
- ✓ List of possible use cases
- ✓ Inventory of AI tools already in use
- ✓ Prioritised roadmap with a business case per case
- ✓ Effort, savings and payback
- ✓ Classification under the EU AI Act and DORA



03

Pilot & implementation

from €5,000

plus VAT

The first use case runs in your real operations within weeks, at a fixed price and with acceptance criteria agreed in writing up front. Built directly inside your systems.

- ✓ First use case in real operation
- ✓ Connection to your core systems
- ✓ Training for claims handlers in daily work



04

Operation & improvement

from 20% a year

plus VAT

We take on monitoring, model upkeep and keeping up with new rules such as the EU AI Act, and build the next case on the same base.

- ✓ Monitoring and model maintenance
- ✓ Documentation for audit and the DORA register
- ✓ Review against new regulation

What your IT and data protection teams need to know up front.

Hosting in Germany

We run in German data centres under a data processing agreement, or in your own environment. Your data trains no one else's models.

Models in EU data centres

The models run in data centres in the EU. On request only with European providers such as Mistral, IONOS, STACKIT or OVHcloud. Your own Azure is possible too.

Read rights apply to the AI too

The AI answers only from what the person asking is allowed to read. The database enforces those rights.

Code and data belong to you

Code, data and documentation go to you. We run it or your IT does, and the handover is possible at any time.

EU AI Act classification

We assign every AI system its risk class and document its purpose, data sources and limits in an auditable form.

CONTACT

Let's talk about your case.

In 30 minutes by video we clarify where you stand and whether an AI strategy is worth it for you. Free and without obligation.

Free intro call



Or write to us →

inviqon.de/en/contact

This industry on [inviqon.de](https://inviqon.de/en/industries/insurance) →

inviqon.de/en/industries/insurance