

## Shift Coverage & Liability

# AI agents to streamline liability assessment

Shift Coverage & Liability uses agentic AI to review coverage, dissect claims details and prioritize next best actions to produce accurate liability estimates with defensible logic to drive 1.5% indemnity savings.



AI analysis



Handler guidance



Liability summary

## Agentic AI liability

### Improve payment accuracy

Assess incident details, statements, police reports and negligence laws quickly to accurately assess and update liability

### Lower LAE

Standardize liability assessments and guide next best actions to decrease the need for repeated reviews and adjustments

### Enhance demands

Generate clear, fully defensible liability summary assessment automatically to support carrier negotiations

### Improve policyholder experience

Provide clear, concise transparency to support customer interactions, expedite claims resolution and drive retention

## A complete approach

### Assess data sources

Review policy coverage and assess duties owed, duties breached

### Analyze documents

Extract details from insured statements, police and witness reports

### Prioritize next best actions

Assess accuracy of liability estimate and next steps to secure evidence

### Update liability continuously

Refresh liability estimate upon receipt of new documents to improve accuracy

## Top insurers choose Shift

### Unmatched AI-ready data

Built on billions of insurance-trained, AI-ready data elements, Shift AI agents are built to deliver high quality outcomes that insurers trust

### Deep insurance expertise

More than a decade of industry experience with insurer processes, systems, and data enables Shift AI and teams to anticipate and drive lasting transformation

### Human + AI collaboration

Human-in-the-loop by design, Shift Agents work alongside experts, ensuring every action is transparent and auditable

### Demonstrated impact

Trusted by the world's leading insurers to turn reactive processes into real-time results: lower losses, faster cycles, and superior customer experiences

# Agentic AI drives liability accuracy with confidence

## Explainable AI

Insurance-specific AI models with clear, transparent reasoning.

## GenAI analysis

Free-form text analysis of facts buried in statements analyzed and reconciled quickly with other evidence.

## Document analysis

Analyze police reports, operator and witness statements, and vehicle photos.

## State negligence laws

Automatically assess and apply negligence laws.

## Next best actions

Prioritize next steps to improve completeness and confidence of estimate.

## Refine liability estimate

Update liability automatically when additional evidence is received after FNOL.

## Intelligent learning

Liability assessment informed by insurer feedback to drive model learning.

## Liability Assessment Summary

Clear summary justifying liability estimate for use in negotiations.

## Robust agents

Scalable coverage and liability determination to drive consistency and efficiency.

## About Shift Technology

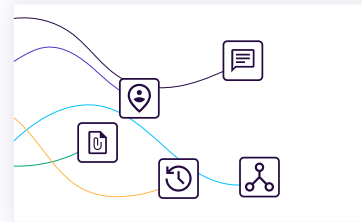
Shift delivers AI agents that transform insurers' most critical work. By combining deep industry expertise and unmatched data resources, Shift provides proven results that have earned the trust of hundreds of the world's leading insurers. Our insurance-grade AI is accurate, explainable, and secure—empowering human experts to move with unmatched speed, total confidence, and a renewed focus on the people they serve.

Learn more at [www.shift-technology.com](http://www.shift-technology.com)

**SHIFT**

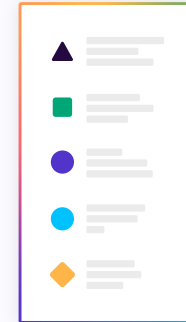
## Assess

Analyze all relevant data and documents for critical processes



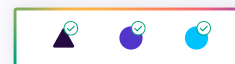
## Prioritize

Prioritize actions and tasks for handlers and investigators



## Advise

Provide next best action to guide human experts



## Act

Automate routine tasks within a workflow to accelerate processes

