

Shift Claims

Claims transformation strategies based on business rules can't handle the nuances and complexity of the real world, leading to losses, inefficiency, and frustrated customers. Shift Claims transforms every claim – simple or complex – for a more accurate and efficient claim experience.

AI agents with Claims expertise

Shift's AI Agents are built with expertise on how the claim process should work, continuously learning through Shift's insurance common sense layer. At work for customers in some of the most complex lines of business as well as the simplest, Shift's AI Agents assess, triage, advise, and automate claims.

AI and human collaboration

Designed to work with claims teams, Shift Claims provides assistance and advice, while insurers maintain full control of AI Agent deployment and a clear view into performance.

Seamless integration

API integrations with claims management, communication, policy, document management, and payment systems to accelerate and automate. Optional FNOL Agent empowers policyholders, handlers, and third parties with guidance from first notice of loss.

Shift Claims AI Agents

Assessment Agent

Extracts, structures, and analyses every claim event and document for 7 forms of complexity

Risk Category	Description	Risk Level
Policy Application	Windstorm or hail coverage acquired and applicable	Low
Damage Mitigation	The estimate and reported damage show discrepancies	Medium
Fraud	Suspected declaration of pre-existing damage	High
Injury Assessment	No injuries reported	Low
Liability & Subrogation	No third parties involved	Low
Litigation	No ongoing litigation	Low
Customer Experience	Low satisfaction rating reported on a prior claim	High

Triage Agent

Classifies the claim, scores based on priority, severity, urgency, or other risks, and assigns the claim to the appropriate handler or agent

Classification Low Windstorm or hail with material damage and no third party injuries	Priority High Customer satisfaction was previously reported low on a prior claim, but repair estimate has discrepancies, and pre-existing damage may have been declared.	Assignment High Handling Status: Senior collaborator Claim Handler: Jessica Smith
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Advisor Agent

Dynamically guides handlers with Generative AI assistance and Agentic AI advice for the highest accuracy and efficiency on complex claims.

Recommended Action

✗ Review and deny the estimate
Due by: 29/07/2025 (1 day)
Impact if late: Risk of client dissatisfaction without a quick response

✗ Assign Onsite Loss Adjuster
Due by: 29/07/2025 (0 days)
Impact if late: Damages assessment at risk

Handling Assistance

Estimate #: DE-84-2020-259.1
[View estimate](#)

Estimate description
 1.5-Bed House
 Construction 1.5-Bed House

Warning
 Any other diagnosis requiring additional work not due to an additional quote

Nature of the work
 Repair following bad weather

Site address
[142 Avenue Road - London SE 20](#)

Description	Quantity	Rate	Total
Replacement slates and roofing nails	2	100	200
Chimney and plastering	1	150	150
Window replacement	1	500	500
Labor (fixed)	10	80	800



! Damage to facade appears inconsistent with windstorm-related losses

Communication Guidance

Shift AI

Guidance: Speed and directness will be critical

Say to Mr. Martin:
 Thanks for sending an estimate. There seems to be a discrepancy with the estimate but we want to move quickly so I've already...

STP Agent

Agentic straight through processing of claims and automation of tasks within a claim

Task Automation Completes individual tasks on a claim 31/07/2025 ✓ Receipt and review of new repair estimate Estimate matches declaration and windstorm-related losses ✓ Impact amount updated to £2,845.00	Claim Automation Completes all tasks required on a claim 04/08/2025 ✓ Payment Made to X3820 £2,845.00 ✓ Email Confirmation Sent ✓ Updated Final Impact £2,845.00 ✓ Updated Adjuster Expenses £135.00
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SHIFT

About Shift Technology

Shift Technology is the leading AI platform for insurance. Shift combines generative, agentic, and predictive AI to transform underwriting, claims, and fraud & risk—driving operational efficiency, exceptional customer experiences, and measurable business impact. Trusted by the world's leading insurers, Shift delivers AI when and where it matters most, at scale and with proven results.

Learn more at www.shift-technology.com/en-qb