

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 analyzes every claim event and document for 7 forms of complexity

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: 07/29/2025 (1 day)
Impact if late: Risk of client dissatisfaction without a quick response

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

Handling Assistance

Estimate #: DE-04-2020-2591
May 21, 2025


And Compensation
104 4th Street
Boston, MA

Warning
Any other diagnosis requiring additional work not met in an additional quote

Notes of the work
Repair following bad weather

City address
104 4th Street, Boston, MA 02129

Description	Quantity	Rate	Total
Replacement shingles and roofing nails	2	100	200
Or gable and plastering	1	150	150
Window replacement	1	500	500
Labor (hours)	16	50	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 07/31/2025 ✓ Receipt and review of new repair estimate ✓ Impact amount updated to \$2,845.00 Estimate matches declaration and windstorm-related losses	Claim Automation Completes all tasks required on a claim 08/04/2025 ✓ Payment Made to X3820 ✓ Updated Final Impact \$2,845.00 \$2,845.00 ✓ Email Confirmation ✓ Updated Adjuster Expenses Sent \$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.