



Insurance.

AI for claims, fraud detection
and intelligent underwriting.

Insurance becomes predictive and personal

The European insurtech market is growing to **€12 billion by 2026**. Insurers deploying AI for claims automation, fraud detection and underwriting achieve **45% faster claims processing** and 60% better fraud detection. The shift from reactive to predictive insurance management is the biggest transformation in the sector since digitalization.

€12B

EU Insurtech Market

Expected European market size 2026 (Munich Re)

45%

Faster Claims

Claims processing with AI automation vs. manual

60%

Better Fraud Detection

AI-driven fraud analysis vs. rule-based systems

35%

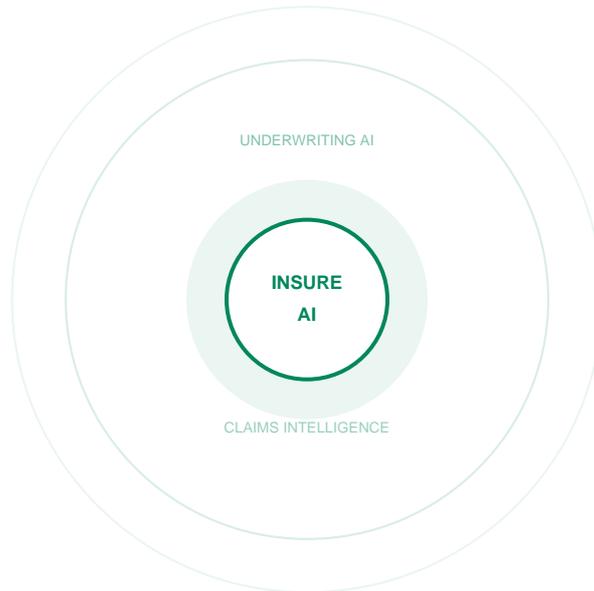
Lower Combined Ratio

Insurers with AI underwriting vs. traditional

“The insurer of tomorrow doesn’t react to damage — it predicts and prevents risks with AI-driven intelligence.”

The Insurance AI Suite

Five AI components for intelligent insurance operations — from underwriting to claims.



- **Claims Automation**
AI-driven claims processing that automates intake, assessment and payout for standard claims.
- **Fraud Detection Engine**
Machine learning that identifies fraudulent claims based on patterns, networks and anomalies.
- **Underwriting AI**
Predictive risk assessment that accelerates acceptance and prices more accurately based on 300+ data points.
- **Customer Intelligence**
360-degree customer insight for personalization of products, communication and retention strategies.
- **Insurance Analytics**
Real-time insight into combined ratio, loss ratio, customer lifetime value and portfolio performance.

Cross-cutting: Underwriting AI and Claims Intelligence are integrated into all components for optimal insurance performance.

From weeks-long claims to minutes

How AI automates claims and detects fraud with unprecedented accuracy.

1 Straight-Through Processing

AI assesses standard claims automatically: from photo analysis of damage to policy verification and payout. 70% of simple claims are processed within minutes, without human intervention.

2 Fraud Network Analysis

Graph-based AI that identifies fraud networks by connecting claimants, garages, medical providers and patterns. Detects 3.5x more fraud than rule-based systems.

3 Predictive Loss Modelling

AI predicts expected loss per segment, region and season. Sets reserves more accurately and identifies emerging risks before they materialize.

Intelligent underwriting and client growth

How AI refines risk assessment and maximizes client value.

1 Dynamic Risk Assessment

AI underwriting that assesses risk in real time based on IoT data, behavioral patterns and external data sources. From static risk profiles to dynamic, personalized premiums. 35% better risk selection.

2 Product Recommendation Engine

AI that advises the optimal coverage per client based on risk profile, life stage and client value. Increases cross-sell conversion by 28% and improves customer satisfaction.

3 Retention Intelligence

Predictive models that forecast cancellation risk 90 days ahead. Automatic retention interventions — from personalized offers to proactive outreach — reduce churn by 40%.

From manual processes to autonomous insurance AI

Traditional insurance processes are labor-intensive. **Agentic Insurance Systems** automate routine decisions. W69 designs architectures where AI agents autonomously assess claims, detect fraud and personalize policies — 24/7.

1 Claims Intake Analysis

AI agents automatically analyze incoming claims: document verification, policy checks and initial risk assessment.

2 Fraud Screening

Real-time fraud screening of every claim against known patterns, networks and anomalies — before the claim enters processing.

3 Underwriting Decisioning

Automated acceptance decisions for standard risks within pre-defined parameters. Complex risks are escalated.

4 Portfolio Learning

Every claim outcome and risk decision refines the models. Your insurance operation becomes continuously more accurate.

Your Insurance AI Readiness Score

Where does your insurer stand on the spectrum from traditional to AI-native? The Growth Navigator™ assessment provides the answer in 5 minutes.

Explorer

10 – 20

Claims are manually assessed. Fraud detection is rule-based. Underwriting relies on fixed tables.

Builder

20 – 35

First AI pilots running in claims or fraud. Data integration has started. Organization is ready for scalable AI.

Leader

35 – 50

AI drives claims, underwriting and client interaction. Fraud is proactively detected. Insurance is intelligent.

Start your Growth Navigator™

Discover the AI maturity of your insurance organization in 5 minutes.

w69.nl/en.html#navigator

W69 PROOF™



✓ Enterprise-Grade

✓ GDPR Compliant

✓ NDA-Protected

Every system W69 delivers carries the W69 Proof™ seal — your guarantee for architecture, compliance and measurable results.

What you receive:

Strategic Assessment · Architecture Roadmap · Implementation Plan

■ We respond within 24 hours

“We don’t build for today’s policy, but for the intelligent, predictive insurer of tomorrow.”

NEXT STEPS

Ready to get started?



Scan for Navigator™

- 1 Scan the QR code**
Or go to w69.nl/en.html#navigator
- 2 Complete the Navigator™**
5 minutes, no registration required
- 3 Receive your AI Readiness Report**
Including personalized recommendations
- 4 Strategic conversation**
We discuss your results and opportunities
- 5 Implementation roadmap**
Concrete steps toward AI-driven growth



W69 AI Growth

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