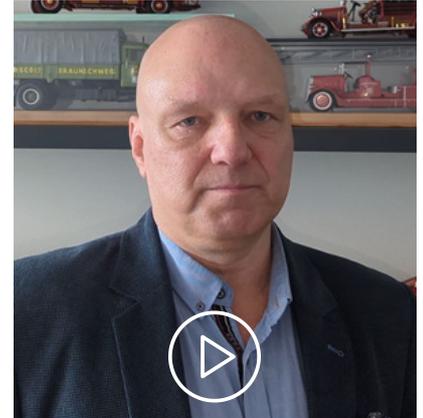


## AI powered assistance for corporate insurance services Tomasz Szejnoch, Compensa PL



[Video available in VIG Groupnet](#)

### **Please briefly describe the initiative.**

As the first insurance company in Poland, it has launched an AI-powered assistant that significantly accelerates the preparation of insurance proposals for businesses - from days to just a few minutes. The process is simple and user-friendly. Brokers send insurance inquiries for their clients via email to Compensa. The AI Assistant then processes the documentation, which analyses it in less than a minute. The system identifies the insured sums, matches and organises the clauses, ensuring compliance with Compensa's standards, before preparing an insurance proposal. This allows the underwriter to focus on risk assessment and the swift verification of the AI-generated proposal. The next step involves confirming the insurance terms and the premium amount. Compensa issued its first insurance policy using the AI Assistant in December 2024.

### **What were the benefits?**

Compensa is a key player in the corporate insurance sector. We receive 80,000 broker inquiries each year. Each inquiry consists of an average of 30-40 pages of documentation and up to 100 different clauses and risks to review. AI enables us to accelerate this process significantly. This represents a revolutionary shift in corporate client servicing. The AI Assistant now replaces the previous manual process, analysing hundreds of pages of documentation in seconds, a task that once was highly time-consuming. This allows our underwriters to focus on the most important: conducting detailed risk assessments and preparing optimal insurance terms.

### **Who were the main stakeholders involved?**

Compensa is supported in its transformation by its subsidiary, Beesafe, which serves as the insurer's technology entity. Beesafe played a key role in developing the AI Assistant for corporate insurance.

Corporate Property Insurance Department was included in the process in the very early stage as a unit delivering basics of the task: insurance offer templates, Compensa standard of additional clauses used by the market indicating which of them are preferred, allowed with the possibility of negotiation, or the ones that may not be used. When the project was more advanced, we involved also underwriters from the branch offices for testing.



## What were the major learnings and challenges you had to overcome?

### Learnings:

- Majority of brokers' inquiries contain more than one attachment, we had to cope with interpreting by AI with more attachments in different formats
- Sometimes data are delivered in tables with headlines difficult to recognize even by humans (e.g. from accountancy)
- There's still some mental barrier on the side of the underwriters, getting used to the tool will take time
- Some applications of AI solution are not possible: public tenders, co-insurance, active reinsurance

### Challenges:

- As a next step we consider implementation of flood risk assessment tool, Underwriting Sheet (calculating premium and profitability based on data entered by the UW)
- Improving AI tool will be ongoing process forever, because of constantly changing market environment, new clauses appearing on the market and changing our own approach

## Going forward, what are your plans to further develop the project?

It is our business goal to have 85% of broker inquiries handled by the AI Assistant by the end of 2025. This will lead to a 75% increase in the number of inquiries processed, directly driving sales growth in the corporate insurance segment.

The implementation of the AI Assistant for corporate business is part of a larger digital transformation at Compensa, which systematically introduces innovative solutions across various areas of its business operations. The new corporate insurance service system will optimise the work of brokers and underwriters and, most importantly, enhance the service provided to end customers. This represents another step in building a modern, digital insurance ecosystem that integrates technological efficiency with the highest customer service standards.

*Are you interested in exchanging with Tomasz? Please feel free to contact him!*

**Tomasz Szejnoch**

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