

From reactive to predictive: How AI is reshaping Claims at Gore Mutual

The Property & Casualty insurance industry is evolving—and at Gore Mutual, we're proud to be driving innovation with purpose. Our approach to claims transformation is rooted not just in technology, but in empathy and connection.

Traditionally, claims management has been reactive, responding after loss, navigating complex processes, and relying heavily on manual assessments. Today, we look to AI to shift that paradigm. By anticipating needs and streamlining workflows, we're helping our teams deliver faster resolutions while preserving the care and attention our customers deserve.

Here's how AI supports our Claims journey:

- **Total loss prediction** tools help set clearer expectations, enable more compassionate conversations with customers and get them back in the driver's seat faster.
- **Fraud detection algorithms** allow adjusters to focus on genuine claimants, helping ensure honest customers aren't burdened by the hidden costs of fraudulent claims in their premiums.
- **AI-driven damage appraisal** empowers our claims team members to more quickly and accurately determine the best solutions for our customers.
- **Subrogation triage models** identify recovery opportunities and help reclaim costs from responsible parties, reducing the impact on premiums and reinforcing fairness and accountability across the board.

At Gore Mutual, AI doesn't replace human judgment—it enhances it. By automating repetitive tasks, we give our teams the time and insight to show up with empathy, precision, and care.

The future of claims is proactive, personalized, and people-centred—and we're proud to be driving innovation.