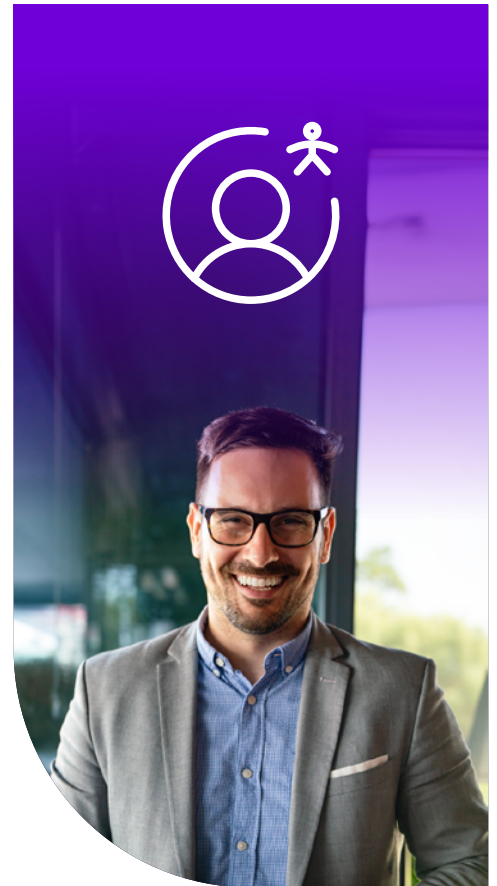# Transforming Bodily Injury Claims with Agentic AI

Handling bodily injury claims is one of the most complex jobs in the insurance industry. Claims handlers often manage between 100 to 150 cases at a time, requiring detailed case reviews, personalized communication, and adherence to legal and medical standards. However, with only about 55% of their time being billable, inefficiencies can hurt profitability, client satisfaction, and employee well-being.

Now, imagine a future where your team works alongside a specialized AI Agent that takes care of repetitive tasks, provides instant insights, and allows your staff to focus on more valuable activities. Meet the **Bodily Injury AI Agent**, your intelligent assistant designed specifically for bodily injury claims and fully customizable to fit your business needs.

The Challenge

Bodily injury companies usually operate under two business models:

1. **Billable by the Hour:** Increasing efficiency boosts the percentage of billable hours per full-time employee (FTE), maximizing revenue.

2. **Paid Per Case:** Automation reduces the hours required per case, enabling claims handlers to process more cases without increasing costs.

Consider this: A claims handler costs €140 per hour but can generate €200 per billable hour. Inefficiencies and time spent on non-billable tasks limit their revenue potential. For a team of 30 handlers, operating at only 55% billable time leaves substantial income unrealized.

What Agentic AI Brings to the Table

Simplifai's Bodily Injury AI Agent is a purpose-built AI Agent tailored to the specific challenges of bodily injury claims. At the same time, it is fully customizable and flexible in its ever-evolving skillset to adapt and grow with your business needs. Powered by the cutting-edge technology of Simplifai's Enterprise Grade AI Platform, it combines advanced automation with deep industry expertise to transform how claims are processed.

Key Skills of the Bodily Injury AI Agent:

→ **Automated Summaries:**
Scans case files and produces actionable summaries in seconds, saving up to at least 1.5 hours per case.

→ **Smart Email Assistance:**
Generates client-ready drafts that reduce drafting time by 40%, ensuring clear and empathetic communication.

→ **Instant Legal and Medical Insights:**
Provides immediate access to relevant laws, precedents, and medical references, improving decision-making accuracy.

→ **File-Specific AI Chat:**
A secure, interactive chat feature allows handlers to ask questions directly within case files, reducing time spent searching for information.

The Numbers that Matter

With Agentic AI, here's what transformation could look like for a company with 30 claims handlers managing 3,750 cases (125 per handler):

- **Billable by the Hour Model:** By increasing billable time from 55% to 70%, each handler adds 225 billable hours annually. Across 30 handlers, that's 6,750 additional hours. At €200 per billable hour, this results in an extra €1.35 million in revenue per year.

- **Paid Per Case Model:** Automation reduces time spent per case by 30%. If each case previously required 8 hours, Agentic AI reduces this to 5.5 hours, saving 9,375 hours annually. With an hourly cost of €140, this equates to €1.31 million in operational savings.

Beyond Efficiency

While the numbers are compelling, the real power of Agentic AI lies in its ability to transform human experience. By taking over repetitive, time-consuming tasks, the AI agent allows claims handlers to focus on what they do best – building client trust, solving complex cases, and delivering empathetic service. **This shift results in:**

15% increase

In job satisfaction as expected, as employees feel less overwhelmed and more empowered.

20% boost

In client satisfaction as expected, driven by faster case resolutions and more personalized communication.

Compliance at the Core

The Bodily Injury AI Agent is designed to handle even the most sensitive data securely. Fully compliant with GDPR and other strict regulations, it ensures that medical and legal information is processed with the utmost care. With features like encryption, audit trails, and strict access controls, you can trust your AI Agent to safeguard your clients' data.

The Future of Bodily Injury Claims

Simplifai's AI Agent is more than a tool – it's a partner that empowers your team to achieve more with less effort. Whether your company is focused on maximizing billable hours or optimizing case throughput, Agentic AI helps you work smarter, faster, and with greater precision.

The future of bodily injury claims is here. Let Agentic AI show you what's possible.

Find out more at www.simplifai.ai or send us a message: hello@simplifai.ai