

IBM & AWS: Transforming Life Insurance Claims with Agentic AI

Challenge

- Legacy, manual claims workflows → weeks-long cycle times
- High manual effort and inbound status calls
- Must preserve PII, financial controls, auditability, and compliance

Solution

- Applied Process-to-Agent (P2A) on AWS to make claims end-to-end, agent-orchestrated
- Straight Through Processing for low-value claims; humans on exceptions
- Amazon Bedrock guardrails + AWS services (AgentCore, Transcribe, Lambda, EKS, Step Functions, S3, CloudWatch)

Results

- ~40% productivity improvement for claims handlers with Claims Processing time reduced from 4 weeks to ~2 days, significantly accelerating claim resolution
- ~\$2M annualized savings projected from reduced manual effort within the first 2 months
- 5–10% reduction in Average Handle Time (AHT) improving contact center efficiency
- <60% call deflection target through enhanced digital and self-service capabilities, reducing inbound call volume
- 20-point improvement target in OOS driving higher operational quality and consistency

“ *The IBM–AWS collaboration is one of the clearest examples of agentic AI transitioning from concept to enterprise-scale impact and transforming customer experience while driving down costs.* ”

— Girish Ratnam, Senior Partner, Global Insurance Industry Leader, IBM Consulting

FORTITUDE RESM

Company	Fortitude
Industry	Insurance
Country	United States
Website	fortitude-re.com

About the Customer

Fortitude Re is a Bermuda-based reinsurer with \$101B in assets, focused on providing innovative risk management and capital solutions for the global insurance industry. IBM serves as a strategic partner, providing AI-driven administration and digital modernization for their operations.



Company	IBM
Industry	IT Services
Country	Global
Website	ibm.com

About the AWS Partner

IBM Consulting led the Process-to-Agent (P2A) implementation on AWS, redesigning life-insurance claims as an end-to-end, agent-orchestrated workflow. The solution enables Straight Through Processing for low-value claims, routes exceptions to humans, and applies Amazon Bedrock guardrails to enforce PII and policy controls —creating a repeatable pattern for regulated workflows.

