

Beyond the Pilot

Operationalizing AI across the lifecycle

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Snapshot



SECTION 1

AUTOMATED INTAKE & CLAIM SETUP

How Aspire handles FNOL and gets claims adjuster-ready

THE CHALLENGE

Aspire needed claims created and enriched instantly across every channel, with minimal manual work from adjusters or intake staff.

- ✔ Claimants expect 24/7 access across phone, web, and mobile
- ✔ Manual data entry slows intake and introduces errors
- ✔ New intake agents need time to learn before they're productive
- ✔ Policy verification and coverage checks require multiple lookups
- ✔ Significant administrative work for initial claim set up
- ✔ Adjuster assignment, acknowledgement letters, exposure analysis, initial reserves – excessively manual

HOW ASPIRE SOLVED IT

Intake

- 24/7 digital access for insureds and claimants
- Voice AI agents handle intake calls naturally
- Guided workflows for new intake agents
- Webhooks: policy retrieval, data enrichment, tags

Claim File Setup

- Coverage auto-evaluated, issues flagged instantly
- Initial reserves set via custom rules, zero clicks
- Claims classified and routed to the right adjuster
- Snapshot AI fires: exposure status, file notes, next steps

99%

Automated Claim Creation

50%

Communications Automated

60%+

Faster Claim Creation

SECTION 2

ASPIRE AUTOMATIONS

How Aspire uses AI and workflows to automate claim handling

THE CHALLENGE

Once a claim is set up, adjusters still face manual steps that slow down resolution. Aspire needed AI that could act on claims automatically, not just surface information.



Manager review of claim files takes significant time per file



Exposure status updates and next steps require manual assessment



Consistency across adjusters is difficult to maintain at scale



Audit and compliance checks are reactive rather than continuous

HOW ASPIRE SOLVED IT

AI Actions run automatically via the workflow engine, acting on claims without waiting for a human.



AI Sets Exposure Status

Snapshot AI evaluates claims at creation via Global Events. Structured outputs set exposure status, write file notes, and trigger next actions.



Next Steps Guidance

Adjusters open the side-panel and click "Next Steps" to get AI-generated recommendations based on the current state of the claim.



Chained Automations

AI Actions feed into workflows that create tasks, update fields, and trigger additional AI Actions. One output drives the next step.



Continuous Monitoring & QA

Scheduled tasks run AI Actions on a cadence, catching issues that develop over time rather than only at claim creation.

snapsheet

Inside the Snapsheet AI Platform

A fully configurable AI infrastructure to embed AI in claims operations.

Why Operationalizing AI is Hard

AI has gone from chatbots to reasoning models to agents. Agents need more than a model. They need the workflows, data controls, and tools around it.



Configurability

Every carrier has unique SOPs. AI needs to be tailored to each customer's specific business rules, not one-size-fits-all.



Roles & Governance

Use cases differ by role: adjuster, supervisor, auditor. Complex data permissions and governance in claim systems have to be respected.



Accuracy & Reliability

Models will get things wrong. The system needs structured outputs, human review steps, and audit trails to catch errors before they reach the claimant.



Adaptability

Teams need to learn and iterate quickly. They need different models per use case, and the ability to swap as better ones become available.

Model Selection

Admins choose the right model for each use case and swap as new options become available.

Model Selection

Claude 4.5 Sonnet

Claude 4 Sonnet

Claude 3.7 Sonnet

Claude 3.5 Sonnet v2

Claude 3.5 Haiku

Nova Premier

Nova Pro

Why different models for different use cases?

- ✓ **Cost vs. capability tradeoff**
A simple classification task doesn't need a flagship model. Use a lighter model and save on inference costs.
- ✓ **Latency requirements differ**
A side-panel summary needs to stream fast. A background audit running via workflow can take longer.
- ✓ **Reasoning depth varies**
Multi-step evaluations benefit from more capable models. Extraction tasks may not.
- ✓ **Models improve constantly**
When a better model launches, swap it in from a dropdown. No code changes, no re-architecture.

Data Input Control

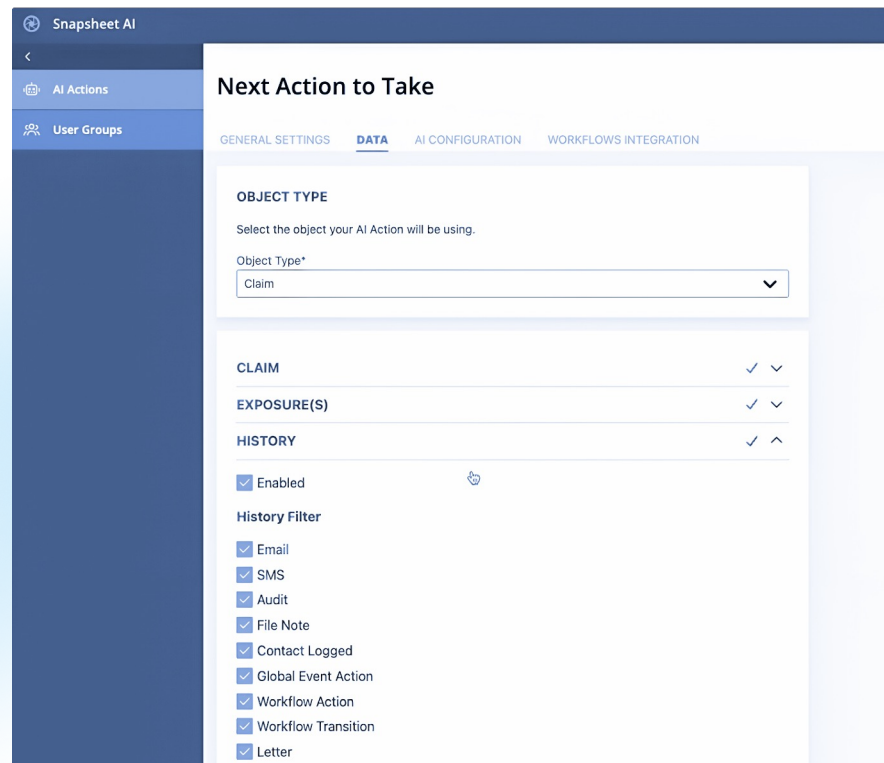
Admins curate exactly what data enters the AI context window.

Aspire's "Next Action to Take"

This AI Action sends Claim, all Exposures, and filtered History as context. Aspire selects exactly which history types to include: emails, SMS, file notes, audit events, workflow actions, and more.

Why this matters:

- ✓ Only authorized data enters the context window
- ✓ Focused context improves accuracy over sending everything
- ✓ History filters let you control signal vs. noise
- ✓ Claim-level vs. exposure-level scope per AI Action



Prompt Engineering

Admins build AI logic in natural language.
Solve new use cases and iterate quickly.

Aspire's "Next Action to Take" Prompt

Persona

"Senior auto insurance claims supervisor"

Task

"Evaluate claim progress and identify next operational action"

Review Items

Claim status, exposure statuses, vendor tasks, claim notes

Objectives

What's blocking, what action is next, who's responsible, next status

Core Rules

Carrier-specific rules for evaluating the claim

Output

Recommended action in Markdown, one paragraph with specifics

The screenshot shows the 'Next Action to Take' configuration page in the Snapsheet AI interface. The page is divided into several sections:

- MODEL SELECTION:** A dropdown menu for selecting the foundational model, currently set to 'Claude 4.5 Sonnet'.
- PROMPT CONFIGURATION:** A section for setting the persona, goal, task, and output instructions. It includes a 'System prompt' field with a red warning icon and the text: 'The user must set the Method of Inspection and Send to Mitchell.' Below this is a list of bullet points: 'obtain estimate', 'review repair estimate', 'determine reparability', and 'evaluate total loss if applicable'. There are also sections for 'Advances to: RESOLUTION', '6. RESOLUTION', 'Settlement and payment are being finalized.', 'Typical exposure statuses:', a list of status codes (TOTAL_LOSS_OFFER_EXTENDED, AWAITING_TOTAL_LOSS_DOCUMENTS, SETTLEMENT_NEGOTIATION, AWAITING_RELEASE, PAYMENT_ISSUED), 'Primary objective:', 'Finalize settlement and issue payment.', and 'Required activities:' with a list of tasks: 'communicate settlement offer', 'negotiate if required', 'obtain signed release if required', and 'obtain title or total loss documents if applicable'.
- Define Human-Readable Output:** A text area for adding output guidance for the AI Action.

Structured Outputs for Workflows

Enterprise systems can't be mostly right. Structured outputs make AI repeatable, auditable, and deterministic.

Aspire's Workflow Output

The "Next Action to Take" AI Action outputs a Long String with next action details formatted in HTML. This output can write file notes, populate fields, and trigger further workflow steps.

Available Output Types:

Boolean Route to touchless workflow or human review

Integer Trigger audit task if score < threshold

Short String Set exposure status, classify claim

Long String Write file note with detailed reasoning

Snapsheet AI

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AI Actions

User Groups

Next Action to Take

GENERAL SETTINGS DATA AI CONFIGURATION **WORKFLOWS INTEGRATION**

WORKFLOWS SETTINGS

Configure how this action integrates with your workflows and define structured outputs.

Enable Workflow Integration

WORKFLOWS OUTPUT SCHEMA DEFINITION

Define the structured data fields this action will return. Each field will be automatically validated and returned as JSON.

Field Type*
Long String

Prompt (Description)*
{ Output key details for next action(s) for this Exposure in a clear bulleted list using HTML }

+ Add Attribute

Document Management + The Future

From manual data entry to reviewing and accepting AI-suggested changes

From Manual Entry to Review & Accept

The Document Assistant extracts information and presents it for review. Adjusters accept, edit, or dismiss each suggestion.

Extraction

Pull key data from police reports, medical records, estimates

Review & Accept

Adjusters review AI suggestions, then accept, edit, or dismiss

Automation

Accepted data populates claim fields and triggers workflow actions

Snapsheet AI | Start New Claim | 735-46A | 1 / 2 | 175% | Snapsheet AI

DMV OREGON POLICE TRAFFIC CRASH REPORT

PAGE 1 OF 2

POLICE INCIDENT / CASE NUMBER DA507-654321	CRASH DATE 02/18/26	DAY OF WEEK M T W TH F S SA	CRASH TIME 8:27 AM	POLICE NOTIFIED 8:32 AM	POLICE ARRIVAL 8:35 AM	DMV FILE NUMBER						
COUNTY Polk County	ROAD ON WHICH CRASH OCCURRED ARNEY RD & ARNEY LN		LATITUDE -123.5698	LONGITUDE 45.896	MILE POST 78	DMV CODE						
WITHIN 7 FEET N OF NEAREST INTERSECTING ROAD NEAR 6 MILES E W CLEVELAND ST		WITHIN 8 FEET N OF NEAREST CITY / TOWN NEAR 9 MILES E W WOODBURN										
<input type="checkbox"/> PROPERTY DAMAGE <input type="checkbox"/> PUBLIC PROPERTY DAMAGE ESTIMATE <input type="checkbox"/> UNDER \$2500 <input type="checkbox"/> OVER \$2500 <input type="checkbox"/> UNKNOWN		<input type="checkbox"/> HAZ MATERIALS <input type="checkbox"/> PHOTOS TAKEN <input type="checkbox"/> TRAIN AIR <input type="checkbox"/> TRUCK / BUS										
UNIT #1 NAME (LAST, FIRST, MIDDLE) BOURNE, JASON, K	DRIVER LICENSE NUMBER 3975620		STATE OR	SEX M	RACE W	DOB 02/04/1967						
ADDRESS 1905 LANA AVE NE SALEM OR 97314		PHONE: <input type="checkbox"/> HOME <input type="checkbox"/> WORK <input type="checkbox"/> CELL (563) 568-9566										
VEHICLE OWNER PRP SAME		PHONE: <input type="checkbox"/> HOME <input type="checkbox"/> WORK <input type="checkbox"/> CELL (503) 555-1212										
FIRE Y N	STEPS 60 55	INSURANCE COMPANY INSURANCE COMPANY	INSURANCE POLICY NUMBER U870GH									
EJECTS Y P N	EXTRICTS Y N	VEHICLE IDENTIFICATION NUMBER (VIN) 678987YU6T8TRF67	LICENSE PLATE NUMBER 234EDS	STATE OR	YEAR 2005	MAKE HONDA	MODEL CIVIC	STYLE 	COLOR BLK			
VEHICLE TOWED DUE TO VEHICLE DAMAGE <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> UNKNOWN		DRIVER TAKEN <input type="checkbox"/> Y <input type="checkbox"/> UNKNOWN		TO HOSPITAL								
VEHICLE DAMAGE		MARK ALL THAT APPLY: <input type="checkbox"/> ROLLOVER <input type="checkbox"/> UNDERCARR <input type="checkbox"/> TOYLED <input type="checkbox"/> UNKNOWN <input type="checkbox"/> TRUCK UNDERIDE		INQUIRY: <input type="checkbox"/> NO APPARENT <input type="checkbox"/> POSSIBLE <input type="checkbox"/> SUSPECTED <input type="checkbox"/> FATAL <input type="checkbox"/> MINOR <input type="checkbox"/> SERIOUS		EQUIPMENT: <input type="checkbox"/> NO EDP USED <input type="checkbox"/> LAP ONLY <input type="checkbox"/> LAP / B4E OR <input type="checkbox"/> CHLD REST-RPR <input type="checkbox"/> ABAG-DEPLYD <input type="checkbox"/> NONE INTLD <input type="checkbox"/> UNKNOWN <input type="checkbox"/> SHLDR ONLY <input type="checkbox"/> HELMET <input type="checkbox"/> CHLD REST-RPR <input type="checkbox"/> ABAG-NOT DP						
ACTION / ARREST / CITIES												
SUSPECT NAME		AKA		IN CUSTODY Y N								
ADDRESS		OTHER INFORMATION:										
SEX	RACE	DOB	HT	WT	HAIR	EYES	LOCAL ID					
UNIT #2 NAME (LAST, FIRST, MIDDLE) VAN DAMME, CAMILLE FRANCOIS, JEAN-CLAUDE	DRIVER LICENSE NUMBER 4573620		STATE OR	SEX M	RACE W	DOB 06/08/1969						
ADDRESS 846 55th AVE NW SALEM OR 97304		PHONE: <input type="checkbox"/> HOME <input type="checkbox"/> WORK <input type="checkbox"/> CELL (541) 569-8546										
VEHICLE OWNER PRP SAME		PHONE: <input type="checkbox"/> HOME <input type="checkbox"/> WORK <input type="checkbox"/> CELL ()										
FIRE Y N	STEPS 62 55	INSURANCE COMPANY INSURANCE COMPANY	INSURANCE POLICY NUMBER C834Q7									
EJECTS Y P N	EXTRICTS Y N	VEHICLE IDENTIFICATION NUMBER (VIN) GHYTGREDSWE34567Y	LICENSE PLATE NUMBER 569KJL	STATE OR	YEAR 2020	MAKE BMW	MODEL M3	STYLE 	COLOR RED			

Confirm Police Notified (Pending) | **Confirm Police Attended** (Pending) | **Confirm Police Report Filed** (Pending)

Q&A

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