

Forget data readiness: A practical guide to fast-tracking insurance automation

Why waiting for perfect data is killing your automation momentum, and what leading insurers, brokers & MGAs are doing instead to unlock real-world AI results, faster.

Contents

01	Introduction	3
	A practical guide for insurance leaders to overcome barriers and quickly implement scalable AI automation without costly system upgrades.	
02	Why insurance market participants need to maximize automation now	4
	Why scaling automation now is essential to cut costs, stay competitive, and keep pace with faster, AI-native challengers.	
03	The real barriers to insurance automation	6
	Why legacy systems, fragmented tools, and the myth of 'data readiness' are the real blockers to scalable automation, and how companies can avoid them.	
04	An alternative approach to insurance automation	8
	A faster, more effective path to insurance automation: start small, combine AI with human oversight, and embed accountable teams to drive real-world results.	
05	The insurance automation playbook	10
	A step-by-step playbook to launch automation fast, prove value early, and scale through rapid iteration and smart system changes.	
06	Build or buy? Why companies partner with Unitary	12
	See how Unitary helps insurers, brokers & MGAs launch high-impact automation in weeks, with no engineering, no delays, and guaranteed results.	

01

Introduction

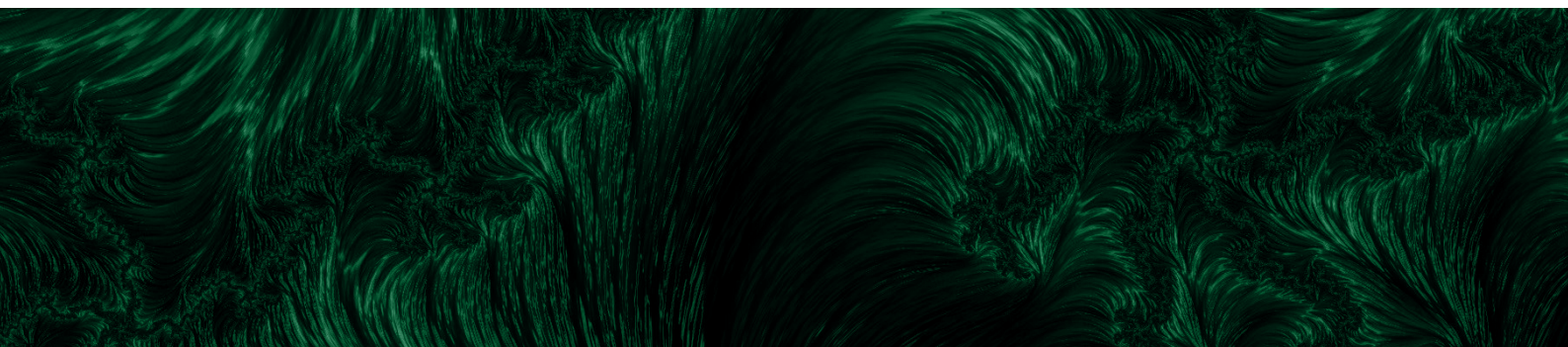
Business leaders across the insurance distribution chain understand that automation is no longer optional; it's essential for survival. Yet most organizations remain stuck, held back by outdated systems, siloed data, and limited technical resources. This ebook introduces a fresh approach to automation designed specifically for the complex insurance environment. It bypasses months-long data preparation efforts and expensive tech overhauls to deliver real-world results, fast.

AI offers transformative potential to eliminate manual, repetitive tasks and establish a new cost structure that enables scalable, sustainable growth. In an industry where operating costs are rising, risks are evolving, and customer expectations continue to increase, every player in the insurance distribution chain must harness AI's power now.

But as industry leaders know, implementing AI in insurance isn't easy. Legacy infrastructure, fragmented data, competing priorities, and constrained resources create serious obstacles to meaningful progress. While AI's promise may feel distant, the reality is clear: companies must begin deploying AI today to remain competitive, build agility, and prepare for a rapidly changing future. Those who cling to traditional methods for managing high-volume operational work risk falling behind.

One of the biggest barriers to adoption is the belief that extensive data readiness is a prerequisite for AI success. In reality, this mindset leads to delays, ballooning costs, and lost momentum. The path to effective AI implementation starts with getting it into production quickly—starting small, learning fast, and scaling with confidence.

This ebook outlines how insurers, MGAs, and brokers can rapidly automate complex, high-volume workflows without expensive system overhauls or data transformation projects, all while maintaining the human-level accuracy the insurance business demands. We'll share practical frameworks and real-world examples to help you move from concept to implementation, fast. Whether you're leading operations, claims, or transformation, this guide is your playbook for unlocking AI in the real world.

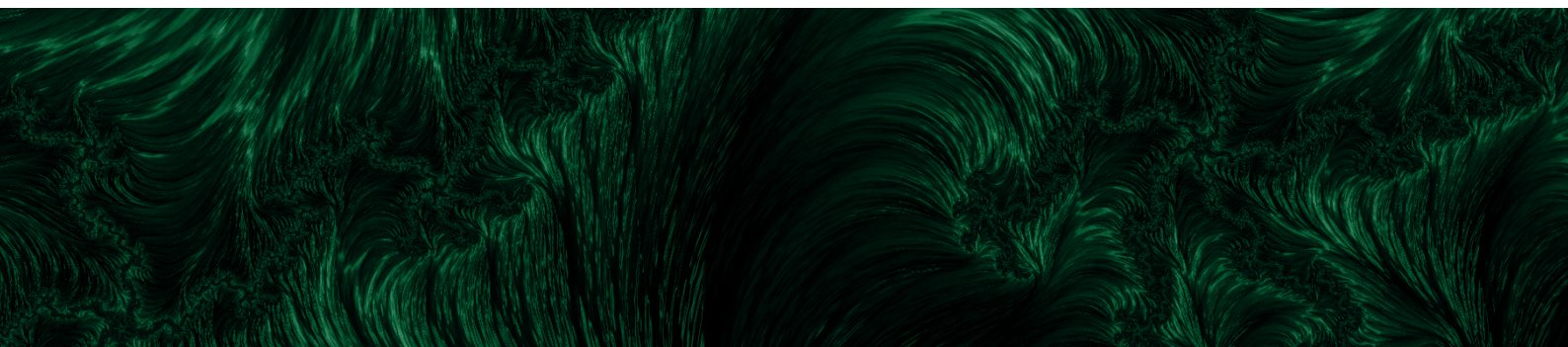


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Why insurance market participants need to maximize automation now

Insurers, MGAs, and brokers are all facing a rapidly evolving landscape: rising costs, increasingly complex and unpredictable risks, and more empowered customers demanding faster, more personalized service. To stay ahead, automation must shift from a future ambition to an urgent business priority. The ability to quickly adapt to changing customer expectations, regulatory demands, and emerging risks now defines competitive advantage.

Meanwhile, AI-first competitors are accelerating the pressure to deliver faster, higher-quality service while cutting costs and investing in capabilities that truly differentiate.



AI automation isn't optional, it's a business imperative

Margins are shrinking, risks are intensifying, and AI-native players are rapidly pulling ahead. Those still dependent on manual, human-heavy processes risk losing their foothold. In today's fast-moving market, automation is the only way to scale efficiently, reduce costs, and remain competitive.



Manual operations are crushing margins

Core insurance functions like claims, underwriting, and policy administration, are still heavily reliant on large internal teams or outsourced BPOs to handle high-volume, repetitive work. These labor-intensive operations often make up 30–40% of total operational costs, putting relentless pressure on already thin margins, especially in lines with high loss ratios.



Costs and risks are accelerating

The U.S. P&C industry reported a \$38 billion net underwriting loss in 2023 — the worst in a decade. Inflation, volatile climate events, and rising reinsurance costs are driving mounting financial pressure. To survive and thrive, market participants must aggressively reduce their cost base and build resilience to weather ongoing and future shocks.



AI-native competitors scale faster

New AI-first insurers and MGAs are outpacing traditional players by doing more with less. These companies are built around intelligent software, not headcount, and their systems continuously learn and improve, compounding their advantage over time. Matching their pace means fundamentally transforming how work gets done. Automation is the only viable path forward.



The pace of change is only increasing

The insurance industry's traditional caution around innovation is turning into a liability. Customer demands, regulatory requirements, and risk profiles are shifting faster than manual operations can handle. To keep pace, insurers, MGAs, and brokers must adopt technologies that deliver speed, flexibility, and resilience.

The longer you wait, the further you fall behind.

AI automation isn't just about efficiency, it's about future-proofing your business. While others are still planning, leaders are already executing. The winners in insurance won't be the biggest or oldest, they'll be the fastest to adapt.

03

The real barriers to insurance automation

Insurance market participants aren't lacking motivation to automate. The challenge lies in execution.

Insurance tech stacks are notoriously complex. Dozens of legacy systems, custom integrations, and siloed data make implementing AI anything but straightforward. Most AI solutions require major system overhauls and a massive data readiness effort just to get started. Faced with that scope, many companies delay automation in favor of urgent priorities like compliance or crisis response.

Why traditional automation approaches fall short

Despite the promise of automation, many organizations find themselves stuck with fragmented tools that don't scale, deliver inconsistent results, or require more effort than they save. Traditional methods rely on outdated models that fail to deliver real, lasting impact.

Consultants lack ownership and agility

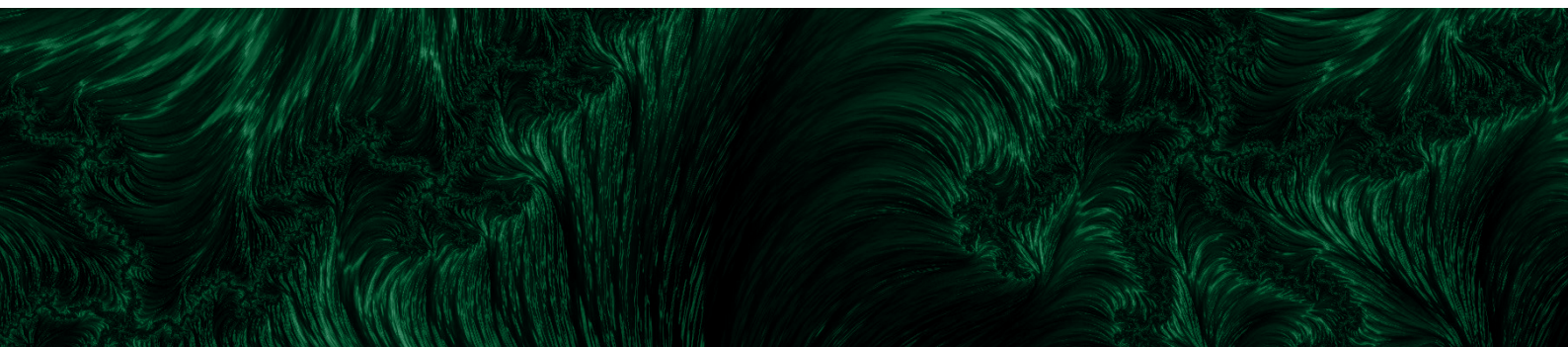
Consultants typically create strategies rather than hands-on solutions, leaving execution, risk, and long timelines to your team. As AI and customer expectations evolve rapidly, static plans quickly become outdated. Businesses need ongoing, adaptable solutions that evolve as fast as the market does.

RPA falls short

Robotic Process Automation (RPA) handles simple, rule-based tasks, and little else. Scaling it requires dissecting complex workflows, manually coordinating handoffs, and filling in the gaps. The result is a fragile patchwork that is difficult to update, easily broken, and slows teams down.

AI point solutions don't scale

Narrow AI applications require clean, structured data to work and struggle with edge cases or judgment-based decisions. They create challenges for escalation, oversight, and integration, making them hard to deploy broadly across complex insurance workflows.



The “data readiness” trap

AI and data readiness are often treated as inseparable, but starting with a data readiness project is usually a slow and costly detour, not a prerequisite.

Businesses have collected data at an increasing rate for decades, in hopes of better understanding their customers and gaining a competitive edge. This data gold rush was crystallized by The Economists’ 2017 article titled: **“The world’s most valuable resource is no longer oil, but data”**.

In 2024 alone, the world generated an estimated **147 zettabytes of data** – most of it messy, unstructured and sitting unused. (For context: one zettabyte is equal to one trillion gigabytes.)

Today, many insurers, MGAs, and brokers sit on vast volumes of disorganized data. The prevailing belief is that this data must be cleaned, labeled, and centralized before AI can be effective. But in practice, launching a data readiness initiative often reveals deeper problems: legacy systems that need replacing, siloed infrastructure that needs reengineering, and the need for consultants or new hires to untangle it all.

This results in rising costs, increasingly delayed timelines, and stalled momentum. AI initiatives lose steam before they ever deliver value, and teams and stakeholders lose faith in the process.

Why you shouldn’t start with a data readiness project

It might seem logical to begin an AI initiative by cleaning and organizing your data. But in practice, starting with a data readiness project is often a costly misstep.

You don’t know what data matters until you put it to the test

It’s impossible to know which data structures, formats, or sources are truly useful until you test real-world use cases. Investing heavily in cleaning and organizing data upfront, without validating how AI will actually use it, risks solving the wrong problems. You might spend months refining data pipelines that turn out to be irrelevant for your automation opportunities.

Delaying deployment delays critical learning

AI might perform flawlessly in controlled tests, but real-world conditions quickly reveal what works, and what

breaks. Long data readiness projects delay this essential feedback, often wasting time on the wrong problems. Early deployment surfaces critical issues faster and accelerates progress toward real-world performance.

Move fast or risk falling behind

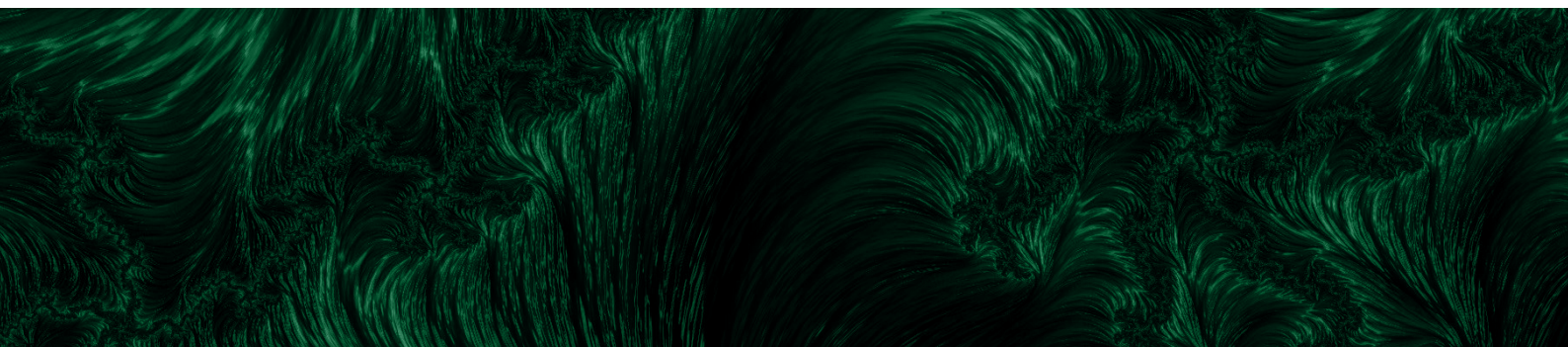
The AI landscape is evolving rapidly. What looks like a solid technical foundation today might be outdated by the time you finish your data overhaul. Teams that spend a year getting their data “ready” often find the tools they were planning for have already evolved. Meanwhile, faster-moving competitors are already learning, iterating, and improving in market.

04

An alternative approach to insurance automation

Instead of sinking time and resources into data readiness or major system overhauls, the more effective approach is to start small, move fast, and iterate in the real world. This allows insurers to validate which data is actually useful, learn from real performance rather than theoretical models, and demonstrate early wins that build internal momentum.

By focusing on rapid execution rather than perfect foundations, organizations can sidestep costly delays, avoid overengineering, and maintain alignment between automation efforts and business outcomes.



Three pillars for successful AI automation



Start small, prove value fast

You don't need a flawless tech stack to begin. Use off-the-shelf AI agents that work within your current systems, just like a human would. This approach lets you test real workflows, demonstrate ROI quickly, and avoid overcommitting before you've seen results. Starting with outcomes instead of infrastructure helps reduce risk and keeps your efforts focused on what actually drives value.



Design a system for AI-human collaboration

AI systems are fallible. In insurance, where accuracy and compliance matter deeply, it's essential to pair AI agents with human experts from the start. This hybrid model protects against errors while laying the groundwork for scalable automation. Getting the balance right ensures that productivity is maximized and that trust, precision, and oversight grow alongside your automation.



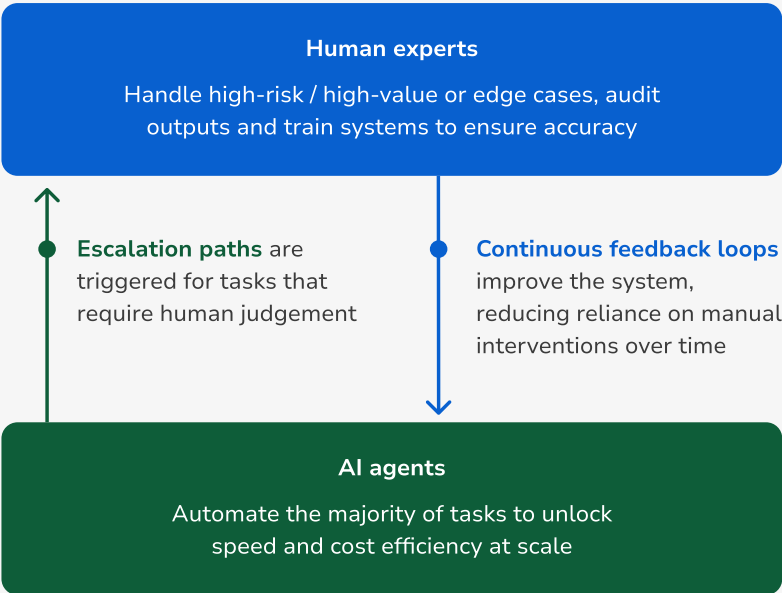
Build the right team and structure for impact

Successful automation needs teams that are fast, focused, and accountable. That means embedding engineers directly into operations, not siloing them away from the work they're automating. When builders understand real-world processes, learn from domain experts, and own the results, they iterate faster and deliver better outcomes like increased accuracy and reduced manual effort.

Designing a hybrid AI-human model

Striking the right balance between AI agents and human expertise is critical for automation success.

AI should handle the bulk of routine tasks to drive productivity, while escalating complex or judgment-heavy cases to human workers. A continuous feedback loop between AI and human reviewers helps refine the system over time, boosting accuracy, expanding automation coverage, and ensuring the model evolves with your business.

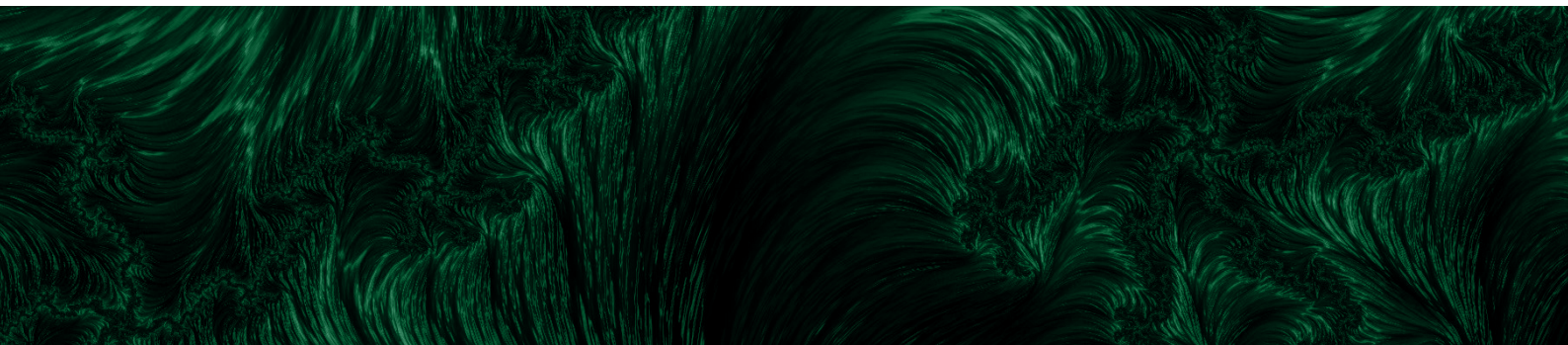


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The insurance automation playbook

Success in automation requires more than just vision—it demands a practical, repeatable playbook for building, measuring, and scaling automation in real-world settings.

This section outlines a proven approach to deploying AI agents in production: starting small, validating impact early, and scaling with confidence. These steps will help you reduce risk, accelerate outcomes, and lay the foundation for long-term success.



A fast and scalable approach to insurance automation

Step 1

Set up performance monitoring

Goal: Track performance against your human baseline

Define clear benchmarks to measure success. Build dashboards that compare the results of the AI-human model with human-only operations, focusing on metrics like accuracy, resolution time, escalation rates, and cost per task. Collaborate with a subject matter expert to ensure you're measuring the right outcomes and interpreting the data correctly. These insights will be key to validating impact and informing future improvements.

Step 2

Automate workflows and capture learnings

Goal: Reduce human effort, maintain accuracy

Begin small by using LLMs and AI agents within your existing systems to take on portions of manual work while keeping quality stable. Don't aim for 100% automation on day one, instead, focus on automating even 1% of cases in a way that works reliably in production. Proving value early, even at a small scale, builds momentum and gives you something tangible to learn from.

Step 3

Design continuous feedback loops

Goal: Continuously increase AI precision and scope

With a baseline in place and automation running, prioritize rapid iteration. Create feedback loops that allow you to refine performance, learn from edge cases, and expand coverage. Even small daily improvements, like automating 0.1% more work, can lead to meaningful gains over time. As confidence in the system grows, so does your ability to scale it.

Step 4

Invest in system changes

Goal: Set up for scalable success

Once value has been proven in live environments, start making structural changes to support long-term scale. This could include simplifying workflows, cleaning up infrastructure, or integrating automation more deeply into core systems. By waiting until you've demonstrated real results, you avoid premature overhauls and reduce risk.

This approach helps you generate early results and enter a cycle of fast learning and steady iteration. **Automation compounds over time, all while keeping accuracy high and building confidence across teams and customers.**

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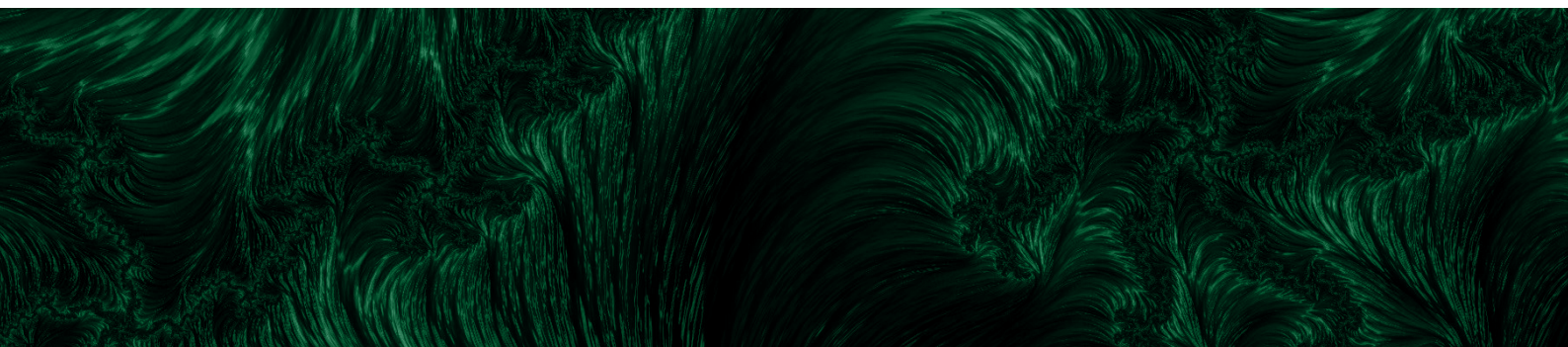
Build or buy? Why insurance market participants partner with Unitary

When it comes to deploying AI automation, insurers, MGAs, and brokers face a crucial choice: build in-house or partner with a vendor. The best path depends on your priorities and capacity. If long-term control and ownership are paramount and resources are plentiful, building internally may be a fit. But if speed to value matters most, partnering offers a faster, more pragmatic route.

In a 2024 article, Deloitte emphasized the importance of vendor partnerships to keep pace with shifting customer expectations and rapid technology advances:

"It may become increasingly necessary to partner with vendors that can provide carriers with the speed needed to meet customer and distributor demands and the flexibility to more efficiently adapt to economic, geopolitical, or climate-related turmoil."

For organizations without the time, budget, or internal capability to build complex AI automation, partnering with a provider like Unitary is the quickest way to unlock AI-driven benefits and maintain a competitive edge. Working with the right partner allows you to skip lengthy development cycles, reduce operational complexity, and focus on delivering value—without compromising speed, scalability, or performance.



How Unitary delivers fast and frictionless insurance automation

Unitary doesn't just supply tools, we deliver outcomes. Our advanced AI agents, combined with human oversight, manage entire insurance workflows from end to end. You see immediate results with no complex integrations, no long delays, and zero disruption to your operations.

Our proprietary AI-human model takes full ownership of the workload. AI agents, supervised by trained experts,

operate directly within your existing systems, eliminating the need for engineering effort or large internal teams. All we need are standard logins to get started.

We guarantee accuracy and cost savings from day one, backed by contractual SLAs. With Unitary, automation isn't just fast, it's reliable, scalable, and built to grow with you.

How Unitary automates complex workflows with human-level accuracy



We take on entire operational workloads from day one

Our human experts seamlessly handle end-to-end workflows within your existing tools. This ensures immediate value and accuracy with zero disruption.

AI agents learn from humans, then start automating

Our AI agents are trained by observing expert decisions. They gradually take over more tasks, escalating to humans when needed to maintain precision and reliability.

Majority automation is achieved within 3 months

Unitary typically automates the majority of work by month three, enabling you to scale efficiently without additional headcount.

Why insurance leaders choose Unitary



Zero-risk deployment

No complex integrations and no upfront investments. Our agents work in your tools, just provide logins. Skip the complexity of legacy AI deployments and unlock immediate impact.



Human-level accuracy at scale

Our hybrid model matches or exceeds human accuracy, even as automation increases. Expert humans always remain in the loop to handle sensitive, high-value cases or exceptions.



5x faster processing, 24/7/365

Complete tasks up to five times faster than traditional BPOs, with round-the-clock execution. Unlike BPOs, we don't need to add headcount to move faster.



Cost savings from day one

Cut operational costs by at least 30% from day one, with flexible per-task pricing that scales efficiently. No idle agents, no overstaffing, just smart usage-based spend.

CUSTOMER STORY

How a leading MGA started automating in 5 weeks with Unitary

The challenge

A fast-growing managing general agent (MGA) specializing in small business insurance was struggling with the inefficiencies of manually handling loss run requests. The process was slow, expensive, and increasingly unscalable. And like many insurers, the MGA's complex tech stack made traditional automation difficult to implement.

The solution

By partnering with Unitary, the MGA deployed a solution in just five weeks. Unitary connects to systems via secure agent logins, eliminating the need for engineering effort or upfront investments. Today, loss run requests are automated with human-level accuracy, backed by contractual SLAs for guaranteed performance.

Results

50% lower costs

Immediate savings with a leaner, scalable cost structure.

99%+ automation

Majority of loss run requests automated from day one.

Human-level accuracy

Edge cases are handled by experts for reliable, round-the-clock performance.

Deployed in 5 weeks

Fully deployed and delivering value in just 5 weeks.



Accelerate your insurance automation with Unitary

The pace of change in insurance isn't slowing down, and neither are customer expectations. Manual processes and drawn-out deployment cycles are no longer viable. If you want to reduce costs, scale operations, and stay competitive, you need automation that delivers immediate results.

Unitary makes it easy to get started. No complex integrations and no engineering effort, just real outcomes from day one. We're already helping insurers process faster, operate leaner, and serve customers better.

The future is automated. Start building it today with Unitary.

[Book a demo](#)