

Preferred Mutual Partners with Adjusto to Deploy AI-Powered, Streamlined Contents Claims for Adjusters and Policyholders

The collaboration reflects a shared commitment to empowering adjusters and delivering a more confident experience for policyholders.

BOULDER, CO, UNITED STATES, February 26, 2026 /EINPresswire.com/ -- Contents claims remain one of the most nuanced and emotionally charged aspects of property insurance. From theft and displacement events to total loss fires, each claim carries different stakes. Yet many claims organizations still rely on manual processes and fragmented tools that add complexity rather than clarity.



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Michelle Raue, SVP and Chief Claims Officer of Preferred Mutual

[Preferred Mutual](#), a policyholder-centric mutual insurer grounded in more than 125 years of independent service, is addressing this challenge through a partnership with [Adjusto](#), an AI-powered platform designed to support adjusters while preserving human judgment and empathy.

By integrating Adjusto into its claims operations, Preferred

Mutual is bringing greater structure, consistency, and visibility to complex, time-sensitive contents claims. The platform enhances how adjusters work today while laying the AI-foundation for a more intelligent and efficient future of contents handling.

Preferred Mutual's decision to partner with Adjusto reflects a broader strategic investment in the future of its claims organization.

Michelle Raue, SVP and Chief Claims Officer of Preferred Mutual, emphasized that the company views the implementation as more than a software decision. "Our obligation is to ensure policyholders feel supported during some of the most disruptive moments of their lives," Raue said. "As we look ahead to the promise of AI, we recognize that we are not simply selecting software for today. Adjusto is laying the foundation for an AI-powered claims organization for years to come."

Raue noted that Adjusto's approach aligned closely with Preferred Mutual's long-term vision for claims, particularly in its ability to enhance speed, accuracy, and trust without compromising the human element of the process.

From an operational standpoint, the rollout focused on integration rather than disruption. According to Preferred Mutual's claims leadership, the platform was designed to work within existing workflows, bringing greater consistency and visibility while preserving adjuster flexibility. The implementation process was collaborative, with feedback from the claims team quickly translated into meaningful product enhancements.

Frontline adjusters have also responded positively. One claims professional described the platform as intuitive and reflective of real-world claims handling, noting that it supports the inherent complexity of contents claims without adding unnecessary friction.

For Adjusto Founder and CEO [Michael Balarezo](#), the partnership underscores a shared philosophy. He pointed to Preferred Mutual's long-standing commitment to policyholders and its willingness to modernize thoughtfully.

"Preferred Mutual understands that exceptional claims outcomes begin with empowered adjusters and a deep commitment to meeting policyholders where they are," Balarezo said. "That shared philosophy is what makes this partnership so strong and why we are excited to continue innovating together."

About Adjusto

Adjusto is transforming contents claims from a transaction into a human-centered experience. By combining AI with deep claims expertise, Adjusto simplifies workflows, reduces friction, and empowers adjusters to move claims forward with greater clarity, speed, and confidence. Built by an adjuster for adjusters, Adjusto supports carriers in delivering fairer, faster, and more transparent outcomes at scale.

About Preferred Mutual

Preferred Mutual is a policyholder-centric mutual insurer grounded in more than 125 years of independent service. Since 1896, the company has remained committed to delivering quality customer service by listening first, solving problems collaboratively, and adapting as policyholder needs evolve. Guided by an experienced leadership team and Board of Directors, Preferred Mutual balances innovation with personalized service, ensuring its mission, vision, and long-standing people-first values continue to support insureds when they need it most.

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