

Simplifai Launches Next-Generation Human-in-the-Loop Across the Agentic Insurance System

New platform gives P&C carriers direct control over where AI Agents and adjusters collaborate — across the entire claim lifecycle



Simplifai, the leading provider of Agentic AI for insurance claims

MIAM, FL, UNITED STATES, May 29, 2026 /EINPresswire.com/ -- [Simplifai](#), the leading provider of Agentic AI for

P&C insurance claims, today announced a major product update to the Simplifai AI Platform: the next generation of its [Human-in-the-Loop](#) (HITL) capability. The release transforms HITL from a fixed review screen into a configurable platform primitive. This provides the interface through which humans and AI Agents collaborate at any point in the claim lifecycle, with actions, checkpoints, and the oversight model defined by the carrier.



“Almost every vendor in claims AI now says they have human-in-the-loop. What we've shipped is the interface that lets every carrier decide where humans belong in the workflow”

Artem Gonchakov

This is the second in a series of major product updates Simplifai is publishing through 2026, following the May launch of next-generation [Document Intelligence](#).

“Almost every vendor in claims AI now says they have human-in-the-loop,” said Artem Gonchakov, CEO of Simplifai. “For most of them, it's a single review screen on a single use case. What we've shipped is the interface that lets every carrier decide where humans belong in the

workflow, what actions they can take, and what the AI Agent is trusted to do on its own. Nothing happens without traceability. That combination is what makes AI Agents deployable in regulated insurance work — not just demonstrable in pilots.”

Synergy, Not Substitution — and the Carrier Decides Where the Line Sits

The premise behind the Agentic Insurance System has always been that AI Agents and people do their best work together. AI Agents handle volume, repetition, and pattern. Humans handle judgment, empathy, and the moments that matter. The interface between them is where most

claims AI either succeeds or quietly fails.

Next-generation HITL is that interface, rebuilt as a building block the carrier controls. The carrier defines where humans are inserted into a workflow, what actions a reviewer can take at each checkpoint, and what an AI Agent is trusted to do autonomously. Every decision, every correction, every approval — logged, attributed, timestamped, and available for audit.

What the New Release Delivers

The previous generation of HITL — across the industry — was a single review screen bolted onto a single use case. The next generation is a configurable, reusable building block:

- Composable checkpoints — any AI Agent can call HITL at any point in its workflow: intake, extraction, coverage, assessment, fraud triage, payment, or closure. Multiple checkpoints in one workflow, each with its own actions.
- Configurable actions — carriers define what reviewers can do at each checkpoint: approve, reject, escalate, reassign, request information, or any custom action the process requires.
- Side-by-side review — original documents on one side, AI Agent predictions and confidence scores on the other, all in one screen.
- Entity unification — reconcile the same field across multiple documents in a single step; the reconciled value flows downstream.
- Full traceability — reviewer identity, timestamps, chosen action, and before/after data logged on every review.
- Platform-native — same review experience across every AI Agent and use case, with no separate tools or fragmented audit trails.

The same building block powers roughly 30 distinct human-AI checkpoints across the full claim lifecycle — from FNOL review and document classification through fraud triage, payment authorization, and claim closure.

"We built HITL as a single reusable platform primitive on purpose," said Fernando Cristóvão, chief technology and product officer. "Carriers shouldn't have to choose between automation and oversight, or stitch together five different review tools to get coverage across a workflow. One building block, called wherever the process needs it, with the actions the carrier defines and full traceability on every decision."

The Business Case

Compliance: EU AI Act enforcement of high-risk AI provisions begins August 2026. GDPR Article 22 already gives individuals the right to human review of automated decisions with legal effect. Every HITL review produces the evidentiary record regulators will ask for.

Operating capacity: For a mid-market P&C carrier handling 250,000 claims a year — roughly 15 documents per claim at an industry-standard 4 minutes of manual handling per document — pure-manual classify and extract work alone consumes approximately 125 FTEs. With AI Agents handling extraction and HITL adding 30 seconds of human review per document, the same work

requires about 16 FTEs, returning roughly 109 FTEs of administrative capacity to higher-value work — approximately €6.5 million in reclaimed annual operating capacity per carrier.

Leakage reduction: Industry research puts claims leakage at 5–10% of total claims paid across P&C. A meaningful share starts with data-entry errors that compound downstream. HITL closes the gap at source — the reviewer's reconciled value is what flows into every downstream system.

Cycle time and customer experience: Cycle time is the single largest driver of perceived claims experience, and 82% of policyholders say a poor claims experience is enough to make them switch insurers (Accenture). With HITL, humans check the AI Agent's work rather than reading every page from scratch — hours instead of days.

Available Now

The next-generation HITL capability is generally available across the Simplifai Platform. The first instance powers Document Intelligence; additional checkpoint types roll out through the rest of 2026. Existing customers can contact their account team. New customers can request a demo at simplifai.ai/book-demo.

About Simplifai

Simplifai is the insurance AI company building the Agentic Insurance System (AIS) - a platform purpose-built for P&C insurers, within which AI Agents handle real work end-to-end alongside the team. Starting with claims and expanding across the insurance value chain, Simplifai's AI Agents combine deep domain expertise with the engineering rigor regulated operations require.

Founded in Oslo in 2017, Simplifai has 50+ AI Agents in production, processing more than 1 million claims annually for P&S Insurers across 12 markets.

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