seekr | SOLUTION BRIEF

Seekr for Insurance

Close the gap between automating decisions and defending them

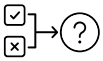
Insurers are deploying AI into claims triage, underwriting, fraud detection, rate setting, and regulatory reporting. The pressure to reduce cycle times and operating costs is real. So is the pressure to answer for every decision that affects a policyholder.

Every one of these workflows produces decisions that someone will eventually challenge. A state regulator, a department of insurance examiner, a policyholder filing a dispute, opposing counsel in litigation. When that moment arrives, the institution needs more than confidence in its technology. It needs evidence.

Seekr® is trusted AI for the decisions you have to defend. Certify a model, take on a workload your team dreads, or bring AI to data you can't move. Every output is explainable and holds up when someone asks how you got there.

The AI accountability gap in insurance

AI is advancing faster than your ability to trust it with decisions that carry real weight. Under pressure to deploy, the gap between what AI can do and what you can answer for leaves you without good options: stall progress, or move ahead without knowing you can defend the results.



Claims decisions without defensible evidence.

AI models triage and adjudicate claims at scale, but when a policyholder disputes a denial or a regulator examines your process, there's often no structured record of what influenced the decision. Logs show what happened. They don't show why.

Underwriting opacity.

Teams adopt AI for risk assessment and pricing, but the models produce recommendations without traceable reasoning. When a state regulator asks how a rate was set or an applicant was declined, the underwriting rationale is difficult to reproduce.

Multi-state regulatory complexity.

Insurance is regulated at the state level, with different requirements across jurisdictions. A model approved in one state may not meet the standards of another, and most carriers have no systematic way to evaluate, document, and maintain compliance across their regulatory footprint.

Governance treated as a one-time approval.

Claims patterns change as fraud tactics evolve, catastrophic events shift loss distributions, and market conditions move. A model approved last quarter may no longer meet the criteria it was approved against, and most carriers have no mechanism to detect or document that shift.

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How Seekr works for insurance

Seekr closes the gap between automating decisions and defending them. The platform spans the full AI lifecycle, from data preparation through production monitoring, and produces the evidence trail insurance teams need at every stage.

Prove why every decision holds up

You can't use AI for decisions you'll have to defend if you can't show your work. Explainability starts before the model runs. You set how much latitude it has, how deterministic each step is, and where a human stays in the loop. From there, you can watch every step, tool call, and output as it happens, and trace the reasoning and provenance behind any output across the model, its tools, and its data. When an output is wrong, you can challenge it, correct it, and confirm the correction.

Keep your data, your models, and your control

Policyholder data is your responsibility, and it can't leave your environment to train someone else's model. Seekr lets you build domain-specific models on your own data and run them where you need them: in the cloud, on premises, or air gapped. You own the model, your knowledge stays yours, and nothing rides on a frontier lab's roadmap or fine print.

Get decision-ready results without runaway cost

Seekr helps you right-size continuously, matching the right model to each task on your own data and criteria, and providing evidence to defend every choice on cost and performance. You use the least resource-intensive model proven to meet the requirement and escalate to a more capable model when the work demands it, so cost stays predictable as usage scales.

The products

seekrFlow™

SeekrFlow™ is the platform. It handles data preparation, model fine-tuning, agentic workflow orchestration, and production monitoring in a single environment. For insurance, this means you prepare training data from unstructured claims files, policyholder records, medical documentation, and regulatory filings with full lineage. You fine-tune domain-specific models on your institutional data. You deploy agents that execute multi-step claims and compliance workflows under your oversight. And you monitor everything from one control point.

seekrGuard

SeekrGuard™ lets claims, underwriting, and compliance teams evaluate AI models using their own data, scenarios, and risk criteria as the benchmark. You compare candidate models side by side, define jurisdiction-specific and line-of-business-specific risk profiles, and score for bias, accuracy, and failure modes before any model reaches a production decision. As models evolve, SeekrGuard supports repeatable testing against the same criteria, creating a documented record of performance, risk, and change over time.

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What your institution gets

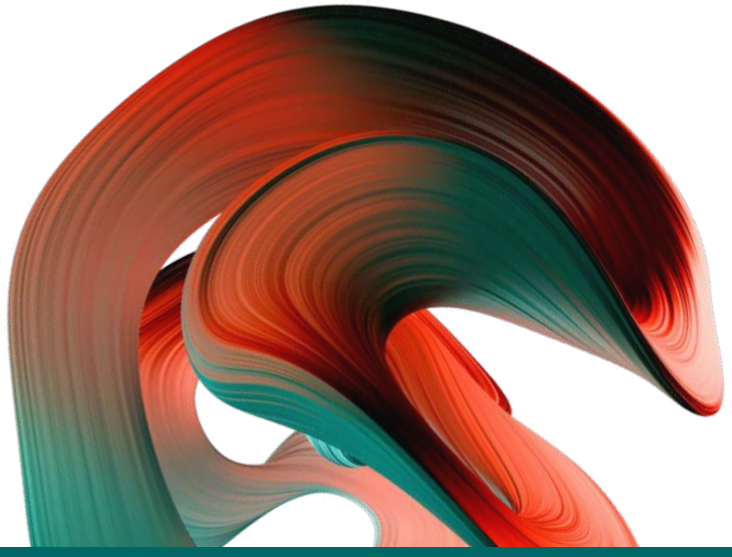
- **Explainability at the architecture level.**
  Every output carries an influence score and a source trail that traces the answer back to the data, the reasoning, and the model version that produced it. The explainability is built into the architecture at every stage of the workflow.

- **Evidence that survives challenge.**
  When a regulator, a policyholder, or opposing counsel asks how a decision was reached, the evidence is already assembled. No reconstruction, no reverse engineering, no plausible narratives.

- **Continuous governance.**
  Drift detection, ongoing re-evaluation, and a documented performance record that reflects what the model is doing now, not what it did when you first approved it.

- **Sovereignty over your data and models.**
  Own your models, and bring them to your data instead of sending your data to a third-party. No vendor lock-in, no black-box constraints, no dependency on a frontier lab's roadmap or pricing changes.

- **Deployment where your data lives.**
  Cloud, on premises, or air gapped. Your deployment meets the data residency and regulatory requirements your state regulators expect.



Use cases

Claims triage and adjudication.
Automate initial claims assessment and routing while producing the evidence trail your compliance team and policyholders require for every decision.

Claims fraud detection.
Deploy AI agents that flag suspicious patterns across claims data, reducing false positives and producing explainable outputs that support investigation and regulatory reporting.

Underwriting risk assessment.
Apply domain-specific models to applicant evaluation with traceable reasoning that satisfies state regulatory requirements for underwriting transparency.

Rate setting and actuarial support.
Generate explainable, source-attributed analysis for rate filings and actuarial models, with evidence that holds up under department of insurance review.

Regulatory compliance across jurisdictions.
Define and test against jurisdiction-specific risk profiles and regulatory criteria, and maintain separate evidence records for each state you operate in.

Policyholder dispute evidence assembly.
Assemble traceable evidence trails for policyholder disputes, bad faith claims, or litigation where AI-assisted decisions are at issue.

Subrogation analysis.
Identify recovery opportunities across claims data with explainable outputs that document the reasoning behind each subrogation recommendation.

Document extraction and classification.
Turn high-volume unstructured documents (medical records, police reports, repair estimates) into structured, searchable data with full processing lineage.

Model drift detection and re-evaluation.
Continuously monitor production models for shifts in accuracy, bias, or risk posture as claims patterns, fraud tactics, or regulatory requirements change.

Policy administration automation.
Deploy governed AI agents for policy issuance, endorsement processing, and renewal workflows with audit-ready documentation at every step.

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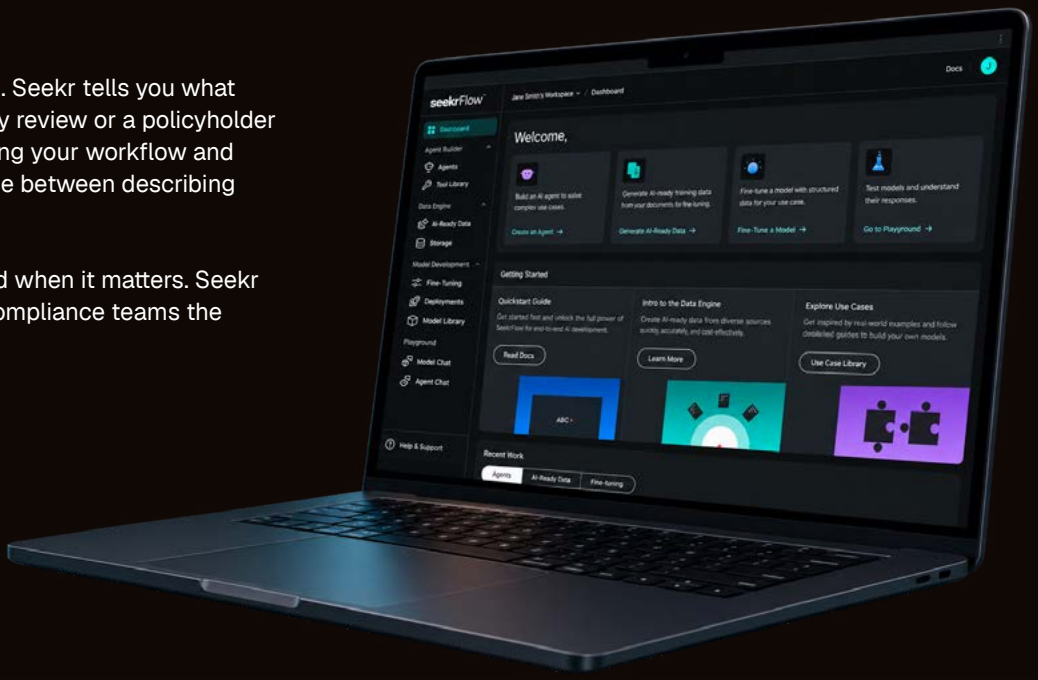
Why Seekr

Observability tells you what happened. Seekr tells you what influenced the outcome. In a regulatory review or a policyholder dispute, the difference between showing your workflow and showing your evidence is the difference between describing a process and defending a decision.

Insurers need AI they can stand behind when it matters. Seekr gives your claims, underwriting, and compliance teams the evidence to do exactly that.



Next steps

Book a 30-minute technical briefing to see how Seekr works for insurance claims, underwriting, and compliance. No commitment required.

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