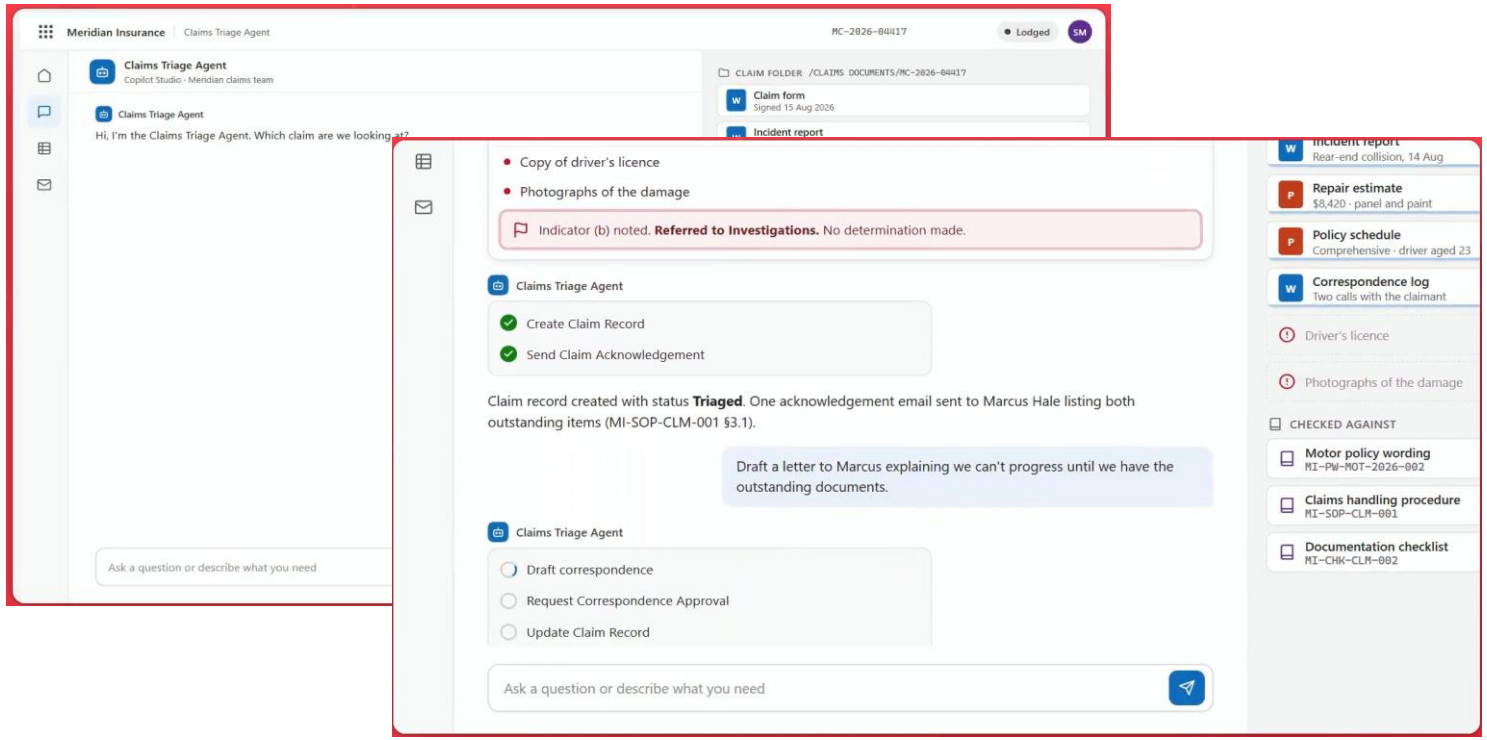
GENERATIVE AI | ACCELERATOR

Claims Triage Accelerator

A generative AI claims teammate that reads the claim file, applies the policy, and drafts the response - a human approves every send.

Copilot Studio
GitHub Copilot harness

Power Platform
Dataverse · Power Automate



PURPOSE

An agent that triages an entire claim pack - form, quote, photos, certificates - checks cover against the policy wording, derives the excess, and hands the handler a decision-ready file.

PROBLEM

Claims triage means reading five documents to answer one question. It's slow, inconsistent between handlers, and the details that matter - dates, discrepancies, missing evidence - are the easiest to miss.

IMPACT

Minutes to a triaged, pathway-assigned claim: excess derived across documents, risk indicators flagged for referral, every step written to an auditable record. The agent never decides liability, settlement or fraud.

PLATFORM

Microsoft Copilot Studio (GitHub Copilot harness) · Dataverse · Power Automate · SharePoint · Model-driven claims queue app

CAPABILITIES

- Claim Pack Intake & Triage
- Policy & Excess Derivation
- Risk Indicator Flagging
- Case Summaries
- Approved Correspondence
- Full Audit Trail

INDUSTRIES

- Insurance
- Financial Services
- Government
- Legal
- Healthcare
- Utilities

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Solution architecture

01 EXPERIENCE

Claims handler

Triage a new claim
Policy checked, documents listed, record created

Summarise the case file
Everything on record, in one read

Draft correspondence
A handler approves before anything sends

02 APPLICATION

Skills and tools

Three skills, eight tools
Triage, summary and drafting skills call Dataverse, Outlook and SharePoint.

Skills
intake-triage · case-summary · correspondence

Claim record
Find · Create · Update (Dataverse)

Correspondence
Request approval · Send approved

SharePoint MCP files claim documents.

03 INTELLIGENCE

Four hard limits

Never decides liability. Never estimates settlement. Never determines fraud. Never sends to a customer.

Drafts only | **A human approves**

Anthropic Sonnet 5
Reads whole policy and procedure documents, then cites the clause.

GitHub Copilot harness — metered runtime.

Claims knowledge
Policy wording, handling procedure, documentation requirements

Dataverse claims table
Triaged claims with status and audit notes

Office 365 Outlook
Acknowledgements and handler-approved correspondence only

SharePoint MCP
Files claim documents into the claims library