

# Case Study: Leading Specialty Insurer AI-Driven Requirements Assurance for Claims & Policy Changes with Spec2TestAI™

## Client Background

A global specialty insurer modernized parts of its policy, billing, and claims landscape to improve time-to-market for new coverages and strengthen regulatory compliance.

## Challenges

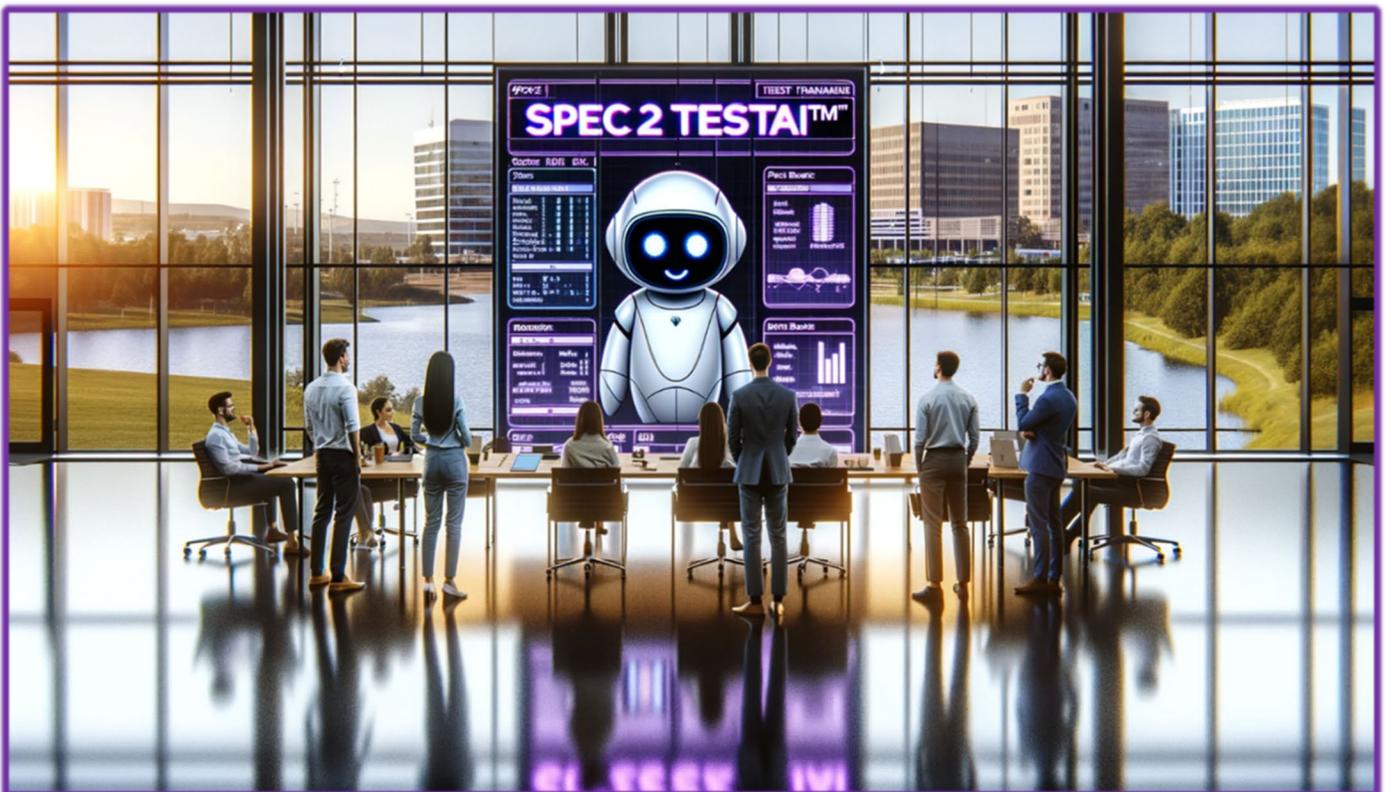
- **Evolving regulatory rules:** Frequent state/regional updates affected rating, underwriting, and disclosures, leading to ambiguous user stories.
- **Manual scenario derivation:** Teams spent weeks translating filings, endorsements, and UI flows into test cases.
- **Integration complexity:** Multiple downstream partners (payments, fraud, communications, data warehouses) complicated E2E validation.
- **Compliance traceability:** Proving requirement-to-test coverage for audits was labor-intensive.

## Solution: Implementing Spec2TestAI™

- **Policy/Claims NLP:** Spec2TestAI™ ingested Jira stories, coverage definitions, rating rules, and endorsement language to auto-generate policy issuance, mid-term change, cancellation/reinstatement, FNOL-to-settlement, and subrogation test suites.
- **Regulatory Mapping:** Requirements were tagged by jurisdiction/regulatory clause; the AI created targeted tests for disclosures, calculations, and adverse-action communications.
- **Risk-Based Prioritization:** Using historical defect patterns, the tool prioritized scenarios (e.g., complex riders, deductible/limit interactions) and recommended minimum E2E smoke coverage per release.
- **Synthetic Test Data Plans:** AI-guided personas and policy attributes ensured realistic edge conditions (multi-risk, multi-state, endorsements), reducing test data wait times.
- **Automation Handover:** Spec2TestAI™ generated executable outlines and page/API object blueprints for the team's automation frameworks to accelerate CI runs.

## Outcomes

- **25–30% reduction in cycle time** for requirements-based testing and audit preparation.
- **35–45% improvement in early-phase defect detection** for rating, disclosures, and communications logic.
- **Audit-ready traceability:** Clear lineage from regulatory requirement → test case → evidence.
- **Significantly fewer late changes:** More issues identified pre-SIT, minimizing “defect-as-requirement” churn near release cutoffs.



Scan for demo

