

Build, Buy or Hybrid?

A Decision Framework for Claims AI

A practical framework for insurance leaders deciding what to own, where to partner and how to compare the real economics of claims AI.

The decision is not simply whether to build or buy an AI agent.

It is which capabilities your organisation must own strategically, and where a platform partner can create speed without creating dependency.

BUILD

Develop the core capability internally

Best when the workflow is truly differentiating and the organisation already has sustained engineering, claims, data and governance capacity.

Maximum control

BUY

Adopt a defined product or point solution

Best when the use case is standardised, speed matters and a narrow solution can meet integration, governance and portability requirements.

Fastest start

HYBRID

Own the advantage, partner for acceleration

Best when strategic data, rules and evaluation must stay owned while a platform supplies production infrastructure, patterns and specialist delivery.

Balanced path

What should you own?

Keep the assets that compound your advantage. Partner for the capabilities that accelerate production.

OWN STRATEGICALLY

These assets encode how your organisation decides, learns and governs.

- **Customer and claims data**
The source information and permissions that underpin every decision.
- **Policy rules and knowledge graphs**
Your interpretation of coverage, process and claims policy.
- **Evaluation sets and success criteria**
The evidence used to test quality, safety and business performance.
- **Governance boundaries**
Human approval gates, escalation rules and acceptable risk.
- **Workflow logic and orchestration patterns**
The repeatable operating knowledge that improves each deployment.
- **Decision records and audit evidence**
Prompts, outputs, provenance and logs required for explainability.
- **Export and exit rights**
The ability to retrieve your data, configurations and learned assets.

PARTNER FOR ACCELERATION

Use external capability where reusable infrastructure improves speed, quality and resilience.

- **Production agent infrastructure**
Secure runtime, scaling and operational reliability.
- **Reusable connectors**
Proven integration patterns for claims and enterprise systems.
- **Model orchestration**
Freedom to select and change models without rebuilding the workflow.
- **Monitoring and evaluation tooling**
Continuous control over quality, drift and exceptions.
- **Security and governance frameworks**
Mature controls aligned to insurance and AI regulation.
- **Insurance workflow patterns**
Reusable process components grounded in claims operations.
- **Specialist implementation**
Domain, data and change expertise that reduces delivery risk.

THE LOCK-IN TEST

If the partnership ended tomorrow, could you take your data, evaluation evidence, workflow definitions and decision history with you?

Compare the true cost, not the licence line

A credible decision includes the operating model, the control burden and the value lost while the solution is not live.

The full cost of an internal build

Engineering

Product, platform and integration

Domain

Claims SMEs and process design

Data

Preparation, access and quality

Controls

Security, compliance and governance

Evaluation

Test sets, monitoring and assurance

Operations

Maintenance, incidents and model change

Adoption

Training, redesign and change

Delay

Claims value deferred while building

Decision comparison

DIMENSION	BUILD	BUY	HYBRID
Time to first production	Longest	Shortest	Short
Strategic control	High	Low to medium	High where it matters
Internal capability required	Very high	Low to medium	Medium
Ongoing maintenance burden	Very high	Vendor-led	Shared
Portability and exit	Designed internally	Contract-dependent	Designed and contracted
Second use case economics	Must rebuild patterns	May need another product	Improves with reuse
Cost of delay	Highest exposure	Lowest exposure	Reduced exposure

COMMERCIAL QUESTION

What value is lost if deployment takes six months longer, and does the chosen path make the next use case cheaper and faster?

Make the decision with evidence

Discuss these questions with your claims and technology leaders, then look for the pattern below.

Executive decision checklist

- | | |
|--|---|
| ☐ Is this workflow genuinely differentiating for our organisation? | ☐ Can we export our data, workflows, evaluation evidence and decision history? |
| ☐ Do we already have the engineering, claims, data and governance capability to sustain it? | ☐ What is the three-year total cost, including internal people and ongoing operations? |
| ☐ Can the chosen path reach production in the timeframe the business case requires? | ☐ What value is lost if delivery takes three or six months longer? |
| ☐ Who will maintain evaluation sets, controls, integrations and model changes? | ☐ Will the second use case be meaningfully cheaper and faster than the first? |
| ☐ Can every material decision be explained, audited and escalated to a human? | |

Where the discussion may lead

LEAN BUILD

Differentiating workflow, strong internal capability and acceptable time to production.

LEAN BUY

Standard need, limited internal capacity and a pressing need to move quickly.

LEAN HYBRID

Strategic control matters, while specialist capability can accelerate delivery.

TURN THE STRATEGY INTO A COMMERCIAL CASE

See how much value an AI Agent could bring to your claims operation

Use Simplifai's ROI calculator to test operational inputs, estimate a directional impact range and identify which assumptions need validation in a working session.

Estimates are directional. Validate inputs, ranges and delivery assumptions before investment decisions.

[OPEN THE ROI CALCULATOR](#)