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CASE STUDY · MARLUC SYNOPSIS

Allianz Project Nemo food spoilage claims

IMPLEMENTED 2025 ONWARDS · FINANCIAL SERVICES AND INSURANCE · AUSTRALIA · BAND C · CLAIMED ONLY

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Allianz uses seven AI agents to process small food spoilage claims in Australia, with a person making the final payout decision. Allianz reports an 80% cut in processing and settlement time.

ABOUT THIS SYNOPSIS

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Facts and figures are as reported by the sources listed below, which may be incomplete, self-reported or out of date. Check the original source before relying on any figure.

The impact band, proof marker and SEAM view are MarLuc's opinion. The organisation is not a MarLuc client and has not reviewed or endorsed this synopsis. Names and trademarks belong to their owners.

NOTICE WORDING LAST UPDATED 16 NOVEMBER 2026

AT A GLANCE

AI used: Agentic AI: seven task-specific AI agents in a claims workflow.

Implemented: 2025 onwards. Grade: band C, Process change, Claimed only.

Headline result, as reported: 80% reduction in claim processing and settlement time for food spoilage claims, by Allianz's account

1 · The case

The facts, as reported by the 3 sources listed at the end. Where a source is silent, the field says "Not reported".

Organisation

Allianz (Allianz Australia, with Allianz Services). Global insurer. Project Nemo runs in Allianz's Australian claims operation and was presented by the chief transformation officer of Allianz Services. Canvas block: 4. Operations and process. Also 3. Customers and proposition, 8. Governance and risk.

Business challenge

The challenge. Allianz says insurers must handle larger claim volumes with greater speed and precision as climate change drives catastrophes. Nemo was built for food spoilage claims during storms and other natural catastrophes, per Coverager; before it, these claims took several days to process, per InsuranceNEWS.

How it was addressed. Allianz launched Project Nemo in Australia in July 2025. Seven task-

Who implemented it

In-house (In-house): Allianz: built and deployed the system in under 100 days, per Coverager. No outside model or software vendor is named in the sources.

Technology (SEAM pillar E)

SEAM types: T7 AI agents. Deployment: Not reported. Vendors and products: Project Nemo.

Where it was built in: In Allianz Australia's claims process for food spoilage claims under AUD 500: agents check cover, verify weather, screen for fraud and calculate payouts before an adjuster decides.

What changed

Before: food spoilage claims took several days to process. After: claims below AUD 500 are processed within hours or in less than a day, with agents doing the repetitive steps and a person approving the payout, by Allianz's account. [1] [2] [3]

What it cost

Not reported

What it saved

80% reduction in claim processing and settlement time, by the chief transformation officer's account. Staff freed to focus on complex cases, per Coverager. No cost figures published. [1] [2] [3]

Governance and control

A human makes the final payout decision, by Allianz's account, repeated in all three sources. Insurance Business describes this as a governance design choice that keeps a human accountable. Named owner, testing and error rates: Not reported.

S2 · Accountable owner · Not reported
Not reported.

A1 · Safe use · Not reported
Not reported.

A2 · Human in the loop · Claimed
A human makes the final payout decision, by Allianz's account; Insurance Business describes this as retaining a human professional as the final decision-maker. [1] [2] [3]

A3 · Monitoring and assurance · Not reported
Not reported.

A4 · Vendor AI · Not reported
Not reported.

A5 · Agent controls · Claimed
Agents are limited to food spoilage claims under AUD 500 and do the checks and calculations; payment waits for a human adjuster, by Allianz's account. [1] [2]

A6 · Standards and regulation · Not reported
Not reported.

What worked, what did not, what is unproven

WORKED

- Speed on small, simple claims: from several days to hours, by Allianz's account.
- A short build: under 100 days from start to deployment, per Coverager.

DID NOT

- Not reported

UNPROVEN

- Accuracy of agent decisions, fraud detection rates and how often adjusters overturn the agents.
- Whether the approach works for the travel, motor and property claims Allianz is considering.
- Customer satisfaction effects, which Allianz says improved but does not quantify.

Timeline

Jul 2025 Project Nemo launched in Australia for food spoilage claims [2]

Nov 2025 Allianz's chief transformation officer describes the pilot as a blueprint for other countries and product lines [1]

Jul 2026 Insurance Business cites Nemo as a back-end automation example with a human as final decision-maker [3]

2 · Grade and SEAM assessment

MarLuc's opinion, made on the evidence above. How cases are graded: marluc.co.uk/case-studies/how-we-rate

Level of change and impact

Claimed: Not applicable. Grade: C, Process change. Proof: Claimed only. Level of change: Process change.

Process change (Level 2, band C). One claims process has been rebuilt around AI agents with a person approving payouts.

One claims process, small food spoilage claims, has been redesigned around AI agents with a person deciding the payout. That is a process change. Allianz describes it as a blueprint for wider use, which has not yet happened in the sources.

The SEAM view and lessons learnt

The design keeps a person at the payout decision and limits the agents to a narrow, low-value claim type. That limits the exposure of a regulated process while the agents are new. Insurance Business notes that Australia's regulator ASIC has named agentic AI as a potential source of consumer harm, so the human sign-off and the claim limit are the controls to watch as the scope widens.

1. Start agentic automation on a narrow, low-value claim type.
2. Keep a person accountable for each payout decision.

Evidence

Score 1 of 4. Self-reported: Allianz's figures relayed by trade press quoting its chief transformation officer.

Evaluation method. Self-reported company figures: before and after processing time stated by Allianz; no published method.

Sources disagree. InsuranceNEWS reports processing cut from several days to hours; Coverager reports claims processed in less than a day and often within hours.

Status. Ongoing: in use in Australia; extension to other claim types under consideration, by Allianz's account in November 2025.

3 · Original sources

Read these in full. To challenge a fact or a grade, use the contact form at marluc.co.uk or the link on https://marluc.co.uk/case-studies/allianz-project-nemo-food-spoilage-claims

[1] InsuranceNEWS.com.au: AI trial provides blueprint for future, Allianz says (24 November 2025)
https://www.insurancenews.com.au/insurtech/ai-trial-provides-blueprint-for-future-allianz-says

[2] Coverager: Allianz introduces agentic AI to speed up food spoilage claims (December 2025)
https://coverager.com/allianz-introduces-agentic-ai-to-speed-up-food-spoilage-claims/

[3] Insurance Business Australia: IAG bets on agentic AI where conduct risk is highest (July 2026)
https://www.insurancebusinessmag.com/au/news/technology/iag-bets-on-agentic-ai-where-conduct-risk-is-highest-583756.aspx

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