AENTHOS

EXECUTIVE GUIDE

Artificial intelligence with traceability: a guide for leadership

Criteria for adding artificial intelligence to an operation where every result must be explainable and auditable, and where the decision remains with people.

By Jacinto Loayza, founder of AENTHOS · October 27, 2026

In an insurance or reinsurance operation, human judgment is the point of the operation. Artificial intelligence makes sense when it gives time back to that judgment, not when it tries to replace it.

The principle

Technology solves processes; people decide. AI reduces the time spent on repetitive tasks, such as classifying documentation, reconciling figures or spotting patterns, so that time returns to what requires judgment: interpreting an atypical risk, negotiating an exception or deciding under uncertainty.

Traceability before blind automation

A platform that automates without transparency breeds distrust. That is why we prioritize traceability: every result of an automated process must be explainable and auditable. It is a criterion consistent with 35 years building technology where errors carry real cost.

Questions before adding an AI capability

- What time does this give back to the person who makes the decision?
- Can it be explained how each result was reached?
- Can the process be audited end to end?
- Does the final decision remain with a person?
- Does it respond to a need of the operation, or only to a trend?

How we approach it at AENTHOS

We apply artificial intelligence only where it gives real time back to the decision-maker, and we avoid approaches driven only by trend. It is the criterion behind our Applied Intelligence capability.

Online version: https://www.aenthos.co/en/resources/ai-with-traceability-guide-for-leadership/