



Generative AI business use cases

Insurance

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Generative AI is reshaping the insurance industry, offering unprecedented advancements in risk assessment, policy customization, claims processing, and customer engagement. By harnessing the power of this technology, insurance companies are driving greater efficiency and productivity - enabling agents, underwriters, and adjusters to **dedicate more time to business growth and providing superior customer experiences.**

70 minutes

Average time per day a Customer Service Representative (CSR) can save with Liminal-secured generative AI

\$14.6M

Average annual efficiency gains from Liminal-secured generative AI in a 5000-employee insurance organization

60%

of insurers are already leveraging generative AI¹

¹ "Insurers appear as early AI adopters", Property Casualty 360, June, 1, 2023

Address the risks

As insurers increasingly adopt generative AI, they must address the critical challenges regarding data security and privacy inherent with this technology. Protecting sensitive customer information such as PII and PHI - as well as IP and other organization-specific sensitive data - from being shared inappropriately is critical. An integrated security approach that combines policy, process, and technology is necessary to safeguard this data and ensure compliance with regulations like GDPR, CCPA, HIPAA, GLBA, SOX, PCI DSS, and other data protection laws.

01

PHI/PII exposure

Liminal protects against the inadvertent sharing of compliance-defined terms with Large Language Models (LLMs).

02

Sensitive Data + IP leaks

Liminal allows you to define and safeguard unique and safeguard unique intellectual property and sensitive corporate data types across all interactions with generative AI.

03

Inappropriate exchanges

Liminal defends against the ingestion or output of offensive, discriminatory, or derogatory content.

Liminal exists to help organizations unlock the **potential of generative AI** by addressing the data privacy and security risks inherent with this technology.

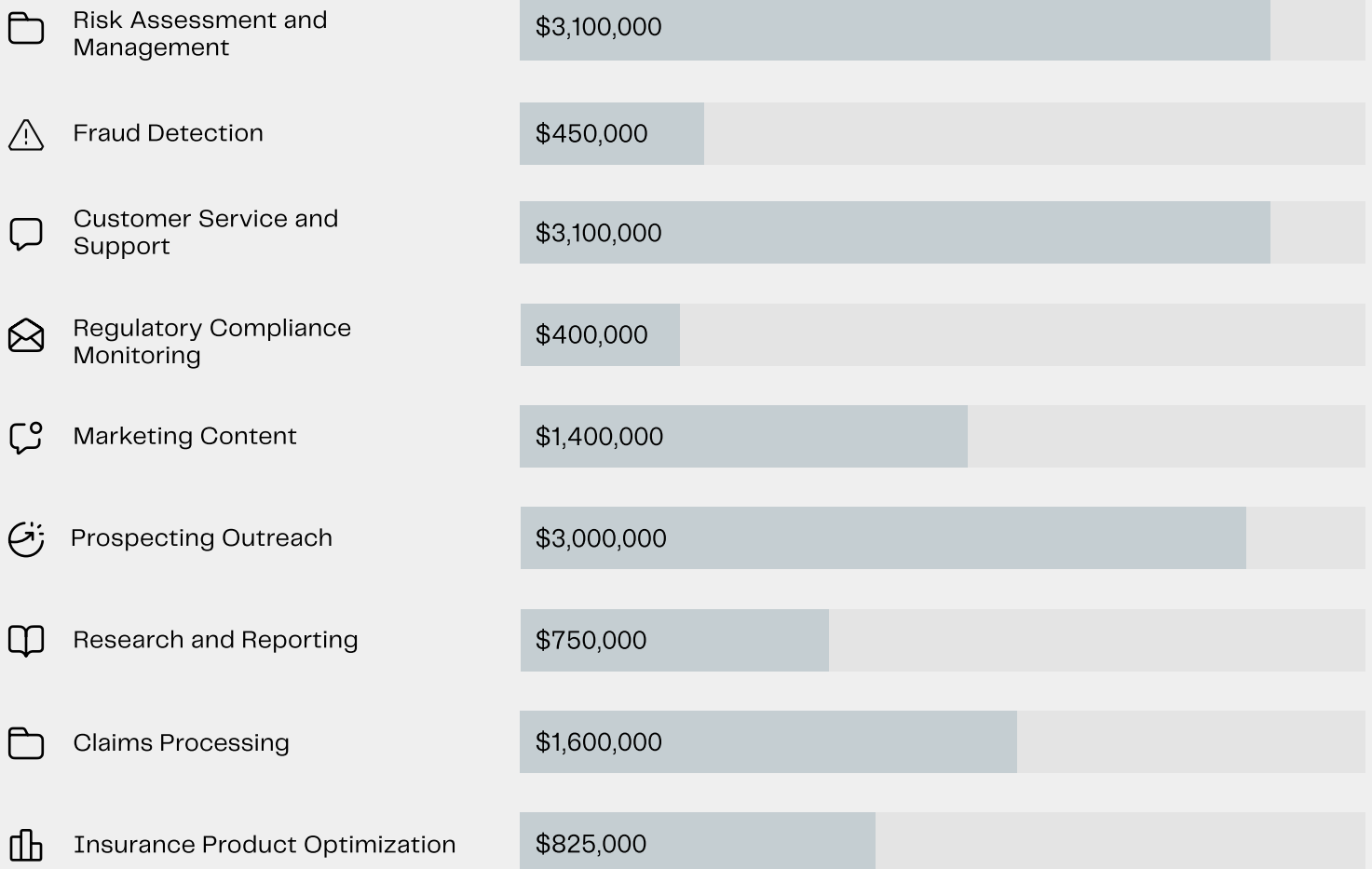
With Liminal, organizations have complete control over the data submitted to large language models (LLMs). Whether that be through direct interactions, through the consumption of off-the-shelf software with generative AI capabilities, or via the generative AI-enabled applications built in-house, Liminal's unique horizontal platform helps ensure compliance-defined data like PHI, PII, and PCI - as well as organization-specific data like intellectual property and trade secrets - aren't leaked outside your organization.

Across every generative AI model, in every application you use, and in every application you're building.

Unlock the potential

This document showcases several real-world applications of generative AI deployed in the insurance industry today. For each scenario, we describe the use case, the problem it addresses, its benefits, and the ROI that a Liminal-protected generative AI solution can offer.

ROI from Liminal ranges anywhere from **3x-20x on a single use-case**, and each subsequent use case only compounds your return.





To help **estimate the implementation effort** and **assess the business value** of deploying specific use cases, we've developed a high-level schema for evaluation.

Effort

Simple

Generative AI solution can be implemented in a matter of hours

Moderate

Solution implementation can typically be completed within a few weeks

Detailed

Planning and solution deployment is more complex and can take several months

Value

Low

ROI on the Liminal-enabled generative AI solution is 1x-3x

Medium

ROI on the Liminal-enabled generative AI solution is 4x-6x

High

ROI on the Liminal-enabled generative AI solution is greater than 7x

**Please note: these implementation timelines refer to the work required to research and deploy a generative AI solution. The deployment of Liminal is a one-time process and can be completed in under an hour.*



Use case

Personalized Customer Support Communications

Implementation Effort Simple

Business Value Impact High

 Customer Service and Support

Department/Resource: Customer Service

Liminal enables customer service representatives to [create personalized support communications 40% faster](#), resulting in a savings of [over 100 hours per representative each year](#), time that can be dedicated to further improving customer satisfaction and loyalty.



Personalized Customer Support Communications

Department/resource:

Customer Service


What

Personalized customer service communications are pivotal in building trust and demonstrating a deep understanding of individual policyholder needs and concerns. A tailored approach fosters stronger relationships and can significantly influence policyholder retention and satisfaction. However, the process of generating communications that cater to each policyholder's specific situation is a demanding and resource-heavy process, posing challenges to the efficiency of customer service workflows.

With Liminal's secure platform, customer service representatives (CSRs) can leverage generative AI to drastically reduce the time commitment associated with crafting personalized client-specific and situation-specific responses.

How

Leveraging Liminal Spaces, CSRs can quickly and efficiently use generative AI to create custom responses to policyholder inquiries.

 4 terms detected

Write a detailed and empathetic response to Emily Nguyen's inquiry about her auto insurance claim, incorporating her specific member details and addressing her questions:

Term redacted

Name: Emily Nguyen

Insurance Member ID: 35-112233

Address: 742 Maple Terrace, Springfield, MO

Claim Issue: Questions regarding claim process and about rental car coverage after a minor accident.

The terms underlined in blue are identified data types that have been detected as sensitive, and to which organizational policy is being applied. The hover state boxes over each identified term highlights how that data is being treated prior to its submission to the generative AI tool.



Personalized Customer Support Communications

Department/resource:

Customer Service

Output

The cleansed prompt is then submitted, and the generative AI model produces an output. Through a process called rehydration, outputs are reviewed upon return, and the protected terms are re-seeded back to their submission state. Each of the identified terms that was detected and protected prior to submission has been highlighted for display purposes.



Entire time spent writing a personalized support communication:

Less than 1 minute

Acme Bank

Space

Research + Report Generation



Subject: Your Auto Insurance Claim Inquiry – Emily Nguyen (Member ID: [35-112233](#))

Dear [Emily Nguyen](#),

Thank you for reaching out to us with your questions regarding your auto insurance claim. We appreciate the opportunity to clarify the claim process for you and understand your concerns following the recent minor accident. Let's dive into the specifics of your coverage and next steps.

CLAIM PROCESS: Following your accident, we see that you've promptly filed a claim under your member ID [35-112233](#). Here's what we've done and what will happen next:

Claim Review: Our claims department has received all necessary documentation and is currently reviewing your case.

Assessment: An adjuster will be assigned to assess the damage to your vehicle. We aim to complete initial assessments within 48-72 hours after a claim is filed. The adjuster may contact you for further details or to arrange a time for inspection if needed.

Decision: Once the review is complete and the assessment has been made, we will inform you of the claim decision, including cost estimates for repairs and coverage specifics.

RENTAL CAR COVERAGE: Regarding your inquiry about rental car coverage:

As per your policy, you are entitled to a rental car when your vehicle is in the shop for covered repairs. The coverage is subject to limits as outlined in your policy documents.





Personalized Customer Support Communications

Department/resource:

Customer Service

Detailed Assumptions and Impact

5k	Total Employees
750	Customer Service Representatives (CSRs)
\$20	CSR Organizational Cost Per Hour
220	Number of Working Days Per CSR Per Year
70	Time Spent Drafting Personalized Customer Responses Per CSR Per Day

Personalized Customer Service Communications

Without Liminal	70 mn per day / per CSR	255 hrs per year / per CSR
With Liminal + Generative AI model (GPT-4, Gemini, or any other model)	40% faster	100 hrs saved per CSR per year

\$1.5M
annual efficiency gain

75,000
hours saved

 Implementation time: less than an hour*

*Really, just 1 hour to get this into the hands of your team. For more details on implementation, see Appendix A




Use case

Prospecting Outreach

Implementation Effort Simple

Business Value Impact High

 Prospecting Outreach

Department/Resource: Agents

With Liminal, insurance agents can **save 35 minutes each day** on the creation of personalized, context-rich outreach communications, which equates to **over 130 hours per team member per year** that can be devoted to further expanding the policy base.



Prospecting Outreach


What

Acquiring new customers is vital for the insurance industry, as it drives growth, enhances market share, and ensures long-term sustainability in a highly competitive sector. Creating personalized and relevant communications is essential for attracting new business, yet customizing effective messages for each prospect requires significant effort.

Leveraging Liminal, insurance agents can safely use generative AI to efficiently create more effective, detailed, and personalized outreach communications.

How

With Liminal Spaces, your agents can quickly and efficiently use generative AI to analyze prospect information to create compelling, context-rich prospect messaging.

 15 terms detected

Create an engaging and informative prospecting email for potential clients of [TrustShield Insurance](#), using customer data to personalize the outreach with relevant insurance products:

Term redacted

- [Sarah Johnson](#): Age [34](#), [Freelance Graphic Designer](#), interested in Homeowner's Insurance and Office Equipment Coverage, [Austin, Texas](#), Email: sjohnson@email.com.
- [Michael Chen](#): Age [29](#), [Software Developer](#), Interested in Auto Insurance and Tech Gadget Coverage, [San Francisco, California](#), Email: mchen@email.com.
- [Aisha Patel](#): Age [40](#), [Small Business Owner](#), Interested in Business Insurance and Property Liability, [Miami, Florida](#), Email: apatel@email.com.



Prospecting Outreach

Output

The cleansed prompt is then submitted, and the generative AI model produces an output. Through a process called rehydration, outputs are reviewed upon return, and the protected terms are re-seeded back to their submission state. Each of the identified terms that was detected and protected prior to submission has been highlighted for display purposes.



Entire time spent writing personalized prospect communications:

Less than 1 minute

Acme Finance

Space

New Client Acquisition



Certainly! It looks like you're interested in a personalized email template for TrustShield Insurance to reach out to potential clients with relevant products. Below are tailored email templates for [Sarah Johnson](#), [Michael Chen](#), and [Aisha Patel](#):

For Sarah Johnson:

Subject: [Sarah](#), Protect Your Home & Your Business Assets with Customized Coverage!

Dear [Sarah Johnson](#),

I hope this message finds you in the midst of an inspired design project. As an accomplished freelance graphic designer, having the right insurance coverage can provide peace of mind, so you can focus on your creativity and growing your business. At TrustShield Insurance, we understand the unique needs that come with your line of work, particularly in vibrant [Austin, Texas](#).

We would be delighted to discuss homeowners and small business insurance options that provide you with competitive rates for the coverage you need to keep your assets protected.

Let's ensure that your home and equipment are as secure as your talent is boundless. Feel free to reply to this email or contact us directly at your convenience to dive deeper into the insurance solutions curated for you.

Warm regards,

[Your Name] [Your Title] TrustShield Insurance [Your Contact Information]



Prospecting Outreach

Agents

Detailed Assumptions and Impact

5k	Total Employees
1k	Agents
\$28	Agent Organizational Cost Per Hour
220	Number of Working Days Per Agent Per Year
90	Time Spent Drafting Prospecting Communications Per Agent Per Day

Personalized Prospect Outreach

Without Liminal	90 mn per day / per agent	330 hrs per year / per agent
With Liminal + Generative AI model (GPT-4, Gemini, or any other model)	33% faster	110 hrs saved per agent per year

\$3.0M
annual efficiency gain

110,000
hours saved

 Implementation time: less than an hour*

*Really, just 1 hour to get this into the hands of your team. For more details on implementation, see Appendix A



Use case

Create Personalized Policy Recommendations

Implementation Effort Simple

Business Value Impact High

 Customer Service and Support

Department/Resource: Agents

Liminal enables agents to [develop tailored product recommendations for clients 33% more quickly](#), saving nearly [40 hours per agent per year](#) that can be redirected towards servicing and growing the policyholder base.



Create Personalized Policy Recommendations

What

Every policyholder's insurance needs are unique. By tailoring policy recommendations to match individual coverage needs and risk profiles, insurers can provide more competitive quotes and increase policy uptake. However, the process of developing customized insurance portfolios is challenging, and requires a thorough understanding of diverse client profiles.

Utilizing Liminal, agents can securely harness generative AI tools to compile personalized policy recommendations based on individual client needs.

How

Leveraging Liminal Spaces, agents can use generative AI to quickly synthesize client information, risk factors, and insurance objectives, enabling them to pinpoint the most suitable coverages and amounts tailored to the unique requirements of each policyholder.

7 terms detected

Develop a tailored insurance policy recommendation for customer, Mark Thompson, focusing on his unique needs. Term redacted ensure comprehensive coverage and peace of mind.

Customer Profile:

- Name: Mark Thompson
- Age: 42
- Occupation: Environmental Engineer
- Family Status: Married with two children (just had a new baby named Anna; other child is Lizzy)
- Lifestyle: Active outdoor enthusiast, frequently travels for work and leisure
- Current Insurance Needs: Home insurance, life insurance, travel insurance
- Concerns: Adequate coverage for family in case of unforeseen events, protection for home against environmental risks
- Customer ID: MT-558907



Create Personalized Policy Recommendations

Output

The cleansed prompt is then submitted, and the generative AI model produces an output. Through a process called rehydration, outputs are reviewed upon return, and the protected terms are re-seeded back to their submission state. Each of the identified terms that was detected and protected prior to submission has been highlighted for display purposes.



Entire time spent crafting individualized policy recommendations:

Less than 1 minute

Acme Finance

Space

Personalized Policy Recommendations



Based on the provided customer profile for [Mark Thompson](#), here are some tailored insurance recommendations to ensure comprehensive coverage and peace of mind:

- 1. Home Insurance:** Upgrade to a policy with comprehensive environmental damage coverage and consider endorsements for outdoor equipment. Ensure liability coverage for family safety on property.
- 2. Life Insurance:** A 20-30 year term life policy is recommended to financially protect [Mr Thompson's](#) spouse and children, considering his new baby and educational future of his children. Adding a disability rider could safeguard against income loss.
- 3. Travel Insurance:** Get a policy that covers trip interruptions, medical emergencies including evacuation, particularly for remote travel locations, and ensure it covers adventure activities.
- 4. Additional Coverage:** Consider long-term disability insurance for income security and an umbrella policy for extra liability protection, taking into account his dependents.
- 5. Regular Reviews:** Schedule annual insurance reviews to adjust for life changes, maintaining the right level of protection for his growing family.

By addressing these areas, [Mark Thompson's](#) insurance portfolio would be tailored to his unique concerns and lifestyle, providing a robust safety net that allows him to focus on his family and career with greater confidence and less worry about the financial impact of unforeseen events.



Create Personalized Policy Recommendations

Agents

Detailed Assumptions and Impact

5k	Total Employees
1k	Agents
\$28	Agent Organizational Cost Per Hour
220	Number of Working Days Per Agent Per Year
30	Time Spent Creating Tailored Investment Strategies Per Agent Per Day

Creating Personalized Coverage Recommendations

Without Liminal	30 mn per day / per agent	110 hrs per year / per agent
With Liminal + Generative AI model (GPT-4, Gemini, or any other model)	33% faster	35 hrs saved per agent per year

\$980K
annual efficiency gain

35,000
hours saved

 Implementation time: less than an hour*

*Really, just 1 hour to get this into the hands of your team. For more details on implementation, see Appendix A




Use case

Product Descriptions and Targeted Content Development

Implementation Effort Simple

Business Value Impact High

 Marketing Content

Department/Resource: Marketing

With Liminal, Marketing staff can [save 70 minutes per day crafting mission critical content](#), which translates to [over 250 hours per marketer per year](#) that can be reinvested into greater volume outputs.

Product Descriptions & Targeted Content Development

What

Compelling content is foundational to conveying the value of insurance policies to both current and prospective policyholders, as it helps articulate the benefits and relevance of the coverage in a way that resonates with their specific requirements and concerns. Accurate, compliant product descriptions are essential for insurance firms to clearly communicate policy details, building trust and avoiding legal pitfalls. Targeted marketing content effectively engages and retains clients by addressing their unique needs. However, crafting such content is challenging, requiring a balance of complex, regulation-aligned information and engaging, clear language for diverse audiences.

With Liminal, Marketers can securely use generative AI to quickly create highly engaging content that communicates product coverage and benefits, tailored to the insurance requirements of targeted audiences.

How

Leveraging Liminal Spaces, your content and marketing teams can efficiently use generative AI to craft product descriptions, sales enablement collateral, and targeted campaign assets.

4 terms detected

Craft a unique marketing approach for each customer profile, utilizing channels like digital media, community events, travel club partnerships, and traditional media. Highlight specific features of a new travel insurance offering, [GlobeTrotter Guard](#), that align with the needs and travel styles of each segment. Create engaging messages that reflect the values and interests of each profile.

Term redacted

Profile 1:

Name: [Haruto Tanaka](#)

- Age: [67](#)
- Lifestyle: Enjoys exploring new cultures, often participates in educational tours.
- Income Level: Upper-middle class
- Travel Frequency: 3-4 times a year
- Health Status: Active, with occasional mobility issues.

Profile 2:

Name: [Aisha Yusuf](#)

- Age: [69](#)
- Lifestyle: Visits family in different countries, enjoys heritage trips.



Product Descriptions & Targeted Content Development

Output

The cleansed prompt is then submitted, and the generative AI model produces an output. Through a process called rehydration, outputs are reviewed upon return, and the protected terms are re-seeded back to their submission state. Each of the identified terms that was detected and protected prior to submission has been highlighted for display purposes.



Entire time spent creating persona-driven marketing content:

Less than 1 minute

Acme Finance

Space

Targeted Content Development

Profile 1: [Haruto Tanaka](#)**Digital Media Campaign: "Explore More, Worry Less with GlobeTrotter Guard"**

Channel: Targeted social media advertisements on platforms like Facebook and YouTube.

Message: "Embark on your cultural journey with the peace of mind that GlobeTrotter Guard brings. With our Easy-Access Travel Insurance, active seniors like [Haruto](#) can enjoy educational tours around the world without fretting over the unexpected. Benefit from coverage that understands your mobility needs and ensures that each trip is as enriching as the last."

Traditional Media Approach: "Silver Explorers Coverage" Feature in Travel Magazines

Channel: Advertisements and editorials in travel and lifestyle magazines for senior readers.

Message: "GlobeTrotter Guard's Silver Explorers Coverage is designed for those who weave learning into their leisure. Explore ancient ruins and attend overseas seminars knowing that we've got you covered, even when stairs become a challenge. Travel smart, live smart with GlobeTrotter Guard."

Profile 2: [Aisha Yusuf](#)**Digital Media Campaign: "Family Bonds, Boundless Protection with GlobeTrotter Guard"**

Channel: Personalized email marketing campaigns and content marketing on family-focused travel blogs.

Message: "[Aisha](#) values family and heritage, and GlobeTrotter Guard values your peace of mind. When you venture across borders to reconnect with loved ones or explore your ancestral roots, our Global Family Care plan is your trusted companion. Because family stories should be about joy, not about travel woes."

Traditional Media Approach: "Guardians of Heritage" Radio Segments

Channel: Radio spots in prime time slots on stations with programs about family and culture.

Message: "You cherish those precious visits to see family across oceans. On your next heritage trip, let GlobeTrotter Guard be your guardian. With comprehensive coverage that respects your unique travel needs, you can focus on what truly matters - family. Tune in to your culture, and we'll tune into your travel security."



Product Descriptions & Targeted Content Development

Marketing

Detailed Assumptions and Impact

5k	Total Employees
150	Marketers
\$33	Marketer Organizational Cost Per Hour
220	Number of Working Days Per Marketer Per Year
180	Minutes Spent Crafting Content Per Marketer Per Day

Develop Engaging Marketing Content

Without Liminal	180 mn per day / per marketer	660 hrs per year / per marketer
With Liminal + Generative AI model (GPT-4, Gemini, or any other model)	40% faster	250 hrs saved per marketer per year

\$1.2M
annual efficiency gain

37,500
hours saved

Implementation time: less than an hour*

*Really, just 1 hour to get this into the hands of your team. For more details on implementation, see Appendix A

Additional Generative AI use cases for Insurance

The use cases detailed in this document offer a solid foundation for getting started with generative AI. As your organization experiences productivity improvements from initial implementations, more applications will emerge.

To assist in further maximizing generative AI deployments, here are several additional use cases for consideration.

Underwriting

Generative AI can rapidly analyze vast amounts of data to assess risks more accurately, streamline the decision-making process, price more accurately, and customize policy offerings to individual clients' profiles.

5k	Total Employees
300	Underwriters
\$30	Organizational Cost Per Hour
220	Number of Working Days Per Underwriter Per Year

Implementation effort	Business value impact	Time Spent on Task Without Gen AI (per resource)	Time Savings with Liminal (per resource)	Annual Capacity Savings	Annual Efficiency Gain
Moderate	High	240 Minutes/Day	95 Minutes/Day	105,000 hours	\$3.1M

Claims Processing

Generative AI can automate data analysis and loss assessment, leading to more accurate, efficient, and timely claim resolutions.

5k	Total Employees
500	Claims Adjusters
\$25	Organizational Cost Per Hour
220	Number of Working Days Per Claims Adjuster Per Year

Implementation effort	Business value impact	Time Spent on Task Without Gen AI (per resource)	Time Savings with Liminal (per resource)	Annual Capacity Savings	Annual Efficiency Gain
Moderate	High	140 Minutes/Day	35 Minutes/Day	64,000 hours	\$1.6M

Personalization of Risk

With Generative AI, insurers can efficiently sift through extensive historical internal and external data, along with individual customer information, to create highly accurate, personalized risk profiles and pricing for every policyholder

5k	Total Employees
50	Actuaries
\$50	Organizational Cost Per Hour
220	Number of Working Days Per Actuary Per Year

Implementation effort	Business value impact	Time Spent on Task Without Gen AI (per resource)	Time Savings with Liminal (per resource)	Annual Capacity Savings	Annual Efficiency Gain
Moderate	High	300 Minutes/Day	90 Minutes/Day	16,500 hours	\$825K

Fraud Detection

Generative AI can be used to help insurance organizations combat fraud by quickly analyzing and cross-referencing large volumes of data to detect irregular patterns and anomalies that may indicate fraudulent activities.

5k	Total Employees
50	Fraud Investigators and Analysts
\$25	Organizational Cost Per Hour
220	Number of Working Days Per Fraud Prevention Resource Per Year

Implementation effort	Business value impact	Time Spent on Task Without Gen AI (per resource)	Time Savings with Liminal (per resource)	Annual Capacity Savings	Annual Efficiency Gain
Detailed	Low	180 Minutes/Day	75 Minutes/Day	13,750 hours	\$350K

Predictive Analytics and Forecasting

By processing vast datasets to identify patterns and trends, generative AI can help anticipate future market fluctuations and customer behavior that can inform more accurate risk assessment and efficient resource allocation.

5K	Total Employees
60	Risk Managers, Analysts, Actuaries
\$40	Organizational Cost Per Hour
220	Number of Working Days Per Resource Per Year

Implementation effort	Business value impact	Time Spent on Task Without Gen AI (per resource)	Time Savings with Liminal (per resource)	Annual Capacity Savings	Annual Efficiency Gain
Detailed	Medium	180 Minutes/Day	60 Minutes/Day	13,200 hours	\$525K

Conclusion

Generative AI is a productivity game-changer for the insurance industry. The examples presented in this document illustrate but a few of the ways this innovative technology can be leveraged to empower your teams. By integrating these tools with the right security measures, your organization can boost operational efficiency, expedite claim processing, enhance policy customization, and more effectively serve your clients' needs.

Security is the first step in any generative AI journey

As the significance of generative AI grows, it's crucial for organizations to establish a comprehensive strategy for data privacy and security that includes policy, procedures, and technology.

Liminal serves as this essential technology layer, offering a comprehensive security solution for insurance organizations looking to deploy generative AI. Liminal's unique horizontal platform provides cybersecurity and risk professionals complete control over data management in any generative AI interaction.

Liminal works across every generative AI model, in every application you use, and in every application you're building - and can be deployed in less than an hour.

To explore your specific use cases and the impact Liminal can help drive, visit liminal.ai/start

Appendix A

To assist in estimating the effort needed for deploying specific use cases within your organization, we've created a high-level schema to outline the time required for implementation.

Please note: these timelines refer to the work required to research and deploy a generative AI use case solution. The initial deployment of Liminal is a one-time process and can be completed in under an hour.

Simple Generative AI solution can be implemented in a matter of hours

Moderate Solution implementation can typically be completed within a few weeks

Detailed Planning and solution deployment is more complex and can take several months

Each of the detailed use cases presented in this document are classified as Simple implementations.

For each, the most efficient strategy is to leverage Liminal Spaces to securely enable direct chat interactions with Azure OpenAI, Google Gemini, GPT-3.5, GPT-4, Claude 2, or any other generative AI model.

Setup

- 1 License a generative AI model (or models) for your organization
- 2 Share the API keys for those models with Liminal via the Liminal Admin Console
- 3 Determine which users have access to which models (can be done via IdP integration or on a one-off basis)
- 4 Set your security policies around what types of data can be shared, and how that data should be treated



Appendix A (cont.)

From here, your designated users can use Liminal Spaces to securely leverage generative AI for the streamlined creation of personalized customer support communications, new prospect outreach, policy recommendations, and targeted content - all while helping ensure your security policies are enforced and your sensitive data remains protected.

To get started, request a demo, or discuss your specific use cases, visit **liminal.ai/start**.



Liminal empowers regulated enterprises to securely deploy and use generative AI. With Liminal, organizations have complete control over data privacy, security, and sovereignty - across any generative AI model, in every application you use, and in every application you build. Learn more about horizontal security and Liminal by visiting [**liminal.ai**](https://liminal.ai).