

5 best practices su come utilizzare l'intelligenza artificiale nella gestione sinistri

Ossessione Cliente

VELOCITA'



Tutti cerchiamo la soddisfazione istantanea: e-shopping, food delivery...e lo stesso vale per l'assicurazione.

OGGETTIVITA'

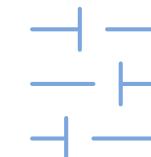


Nessuno vuole che il proprio sinistro sia interpretato in modo soggettivo.



EMPATIA

Un sinistro implica una perdita e le persone hanno bisogno di empatia.



FLESSIBILITA'

Ognuno di noi pensa che la propria situazione sia unica e meriti un trattamento specifico.

5 Sfide nell'automazione sinistri



Dove iniziare



Qualità dei dati



Gestione del cambiamento



Aspettative, ROI e Metriche

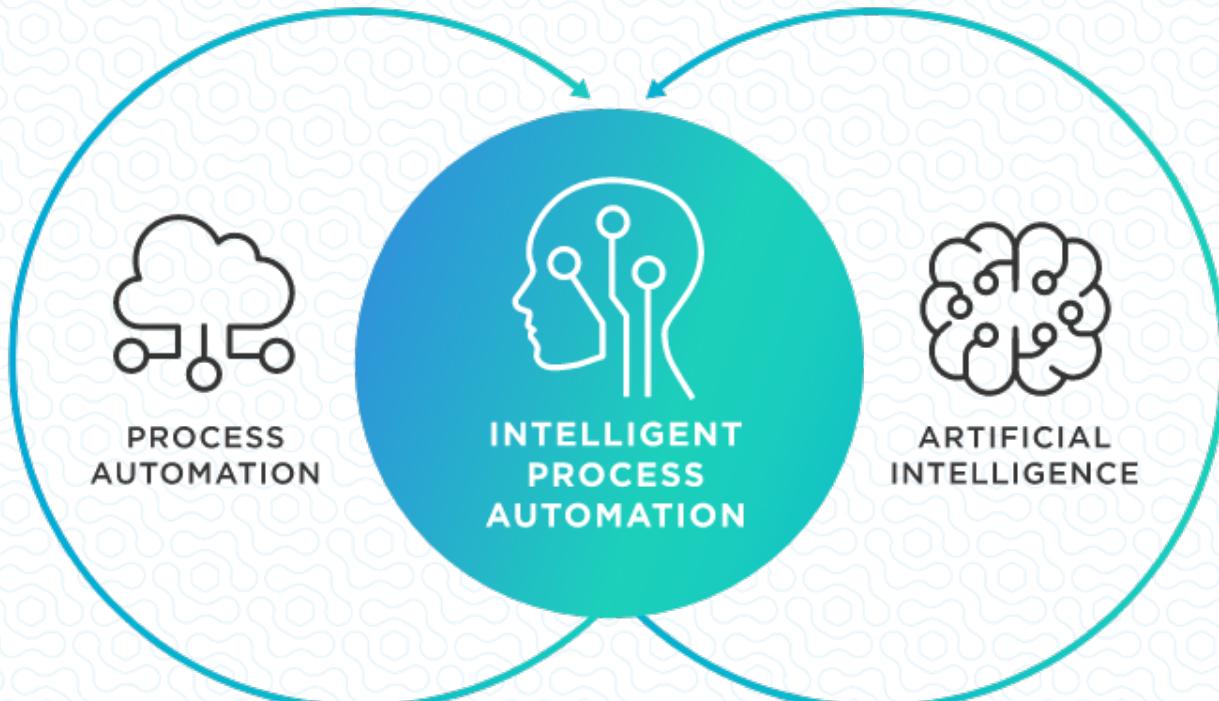


Strategy medio-termine e engagement

Claims Management as-is:

- Process Language-intensive
- Altamente manuale
- Esperienza cliente migliorabile
- Standardizzazione limitata
- Leakage
- Soggettività
- Competenze frammentate

Intelligent (Process) Automation



Workflow Funzionale



La chiave per il successo: Hybrid AI

Symbolic + ML

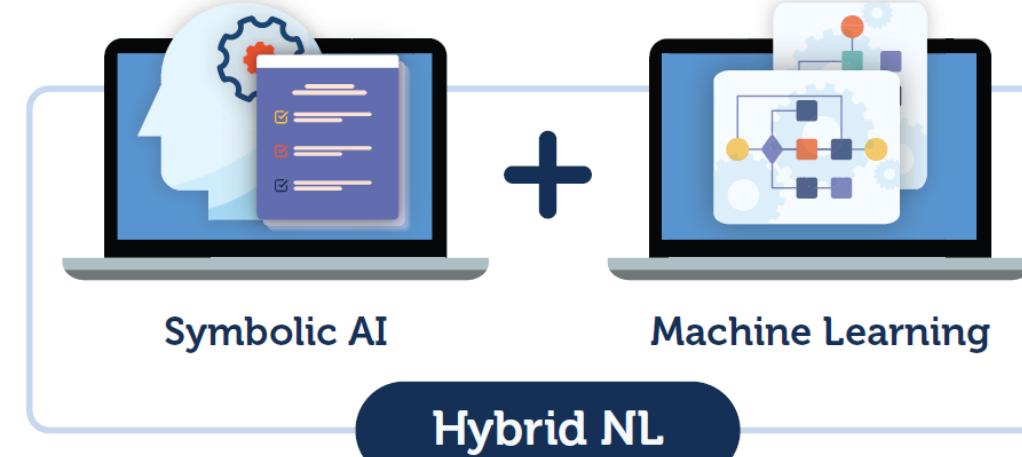
Open Architecture /Hybrid NL

Combines symbolic and machine learning approaches to optimize results.

Hybrid flexibility compensates for the challenges and inefficiencies of each.

Smart tooling to solve diverse linguistic challenges.

Knowledge graph allows accretive domain expertise.



Symbolic

- Accurate results fast – Smart from the Start
- Explainable results via Curated Knowledge Graphs, Taxonomies and Ontologies
- Knowledge Graph and core engine capabilities perform computationally efficient, complex and elegant linguistic operations
- Compliment (augment) ML annotation and model building

ML

- Supports scalability challenges
- Supervised and unsupervised learning capabilities
- Use ML annotation to automatically generate symbolic rules

5 Best Practices nell'utilizzo del NLP



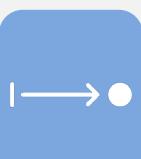
Crea il Business Case



Mantieni le aspettative realistiche



Humans in the Loop



Segui un percorso collaudato



Focalizzati sull'Adoption

Adopt AI best practices to drive project success for:

- Claims Automation (motor, bodily injury, work. comp, etc.)
- P&C Claims Extraction
- Cyber Policy Review
- Policy Comparisons
- Risk Engineering/Loss Controls
- Healthcare Submissions
- Life Insurance Workflows
- Legal Summarization

KPIs concreti

Expert.ai aiuta il mondo assicurativo a trasformare la lingua in dati per accelerare ed ottimizzare I processi, permettendo agli esperti di settore di concentrarsi ad attività ad alto valore:

This helps you to:

- Deliver claims reviews 40% faster
- Increase customer satisfaction
- Identify and reduce claims leakage by removing subjectivity

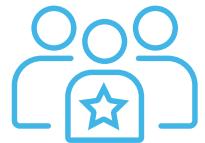
Key Benefits

- Embed Process Expertise
- More Efficient Throughput
- Better Accuracy
- Explainable Results
- Faster Processing
- Increased Compliance
- Stronger Fraud Detection

About expert.ai



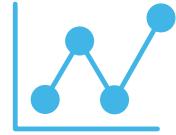
Symbolic + ML



NL experts



Better TCO



Real world
results



Purpose built
platform

Finance & Insurance



BNP PARIBAS

INTESA SANPAOLO



ING DIRECT

bankinter.



Sabadell



UBI Banca

GRUPO SURA

coface



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BPER:



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 twitter.com/expertdotai

 communications@expert.ai