



Current State Automation Opportunities

Develop new products/services	Perform agent setup	Calculate and present quote	Triage/Assign claim
Manage products/services pricing	Manage/support distribution channels	Deliver policy	Evaluate fraud
Launch new/enhanced products/services	Advertise & promote products/services	Produce bill/statement	Issue payment
Analyze market & determine customer needs	Manage the selling process	Perform invest. accounting	Perform reporting

Level of Automation



Future State Potential Use Cases

- **Mine social media information**, speech analytics, **sentiment analysis** to design customized products
- **Virtual personal assistant** to help underwriters identify advanced risk attributes
- **Robot agent** to manage customer service interactions using Natural Language Processing capabilities
- Identify preference patterns based on customer interactions to **create cross-sell/upsell** opportunities
- Use machine learning to teach systems to automatically handle all **exception processing**
- Use deep machine learning techniques to **self-identify and repair** process bottlenecks to improve efficiency
- Use **machine vision to assess severity** of damage using real time video footage
- Employ social media information to identify claim **fraud patterns**

RPA



Technology Evolution



Cognitive