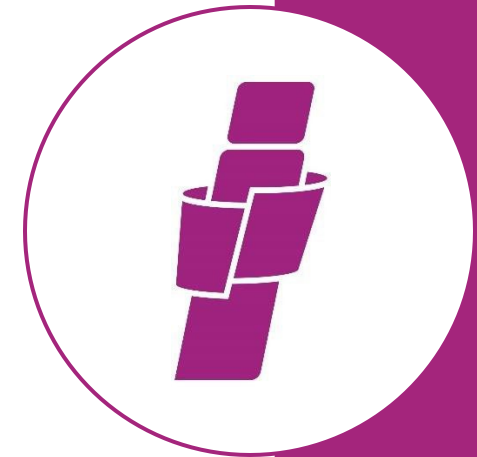


Deep Dive: AI PoC Use Cases

Phase 1 – IBAC AI Working Group



PoC AI Use Case #1: AI-Powered Client Onboarding & Data Intake





PoC Use Case Overview: AI-Powered Client Onboarding & Data Intake



Functional Scope

- ❖ **AI Chatbot for Client Onboarding:** Collect client information, answer onboarding questions, and guide users through the onboarding process
- ❖ **Data Collection & Storage:** Capture and store collected data directly in the broker's BMS
- ❖ **Document Processing:** Enable clients to upload renewal documents and extract key data to accelerating the onboarding process
- ❖ **Quotes Generation:** Generate quotes based on collected information

Technical Requirements

- ❖ **BMS Integration:** Integration with BMS for secure data capture and storage
- ❖ **Applied ARS Integration:** Integration with Applied ARS to enable automated quote generation
- ❖ **Dedicated Parsers for Renewal:** Document parsing capability for 5-6 carrier renewal documents with high accuracy
- ❖ **Extensibility Framework:** Modular architecture to support future enhancements and additional automation

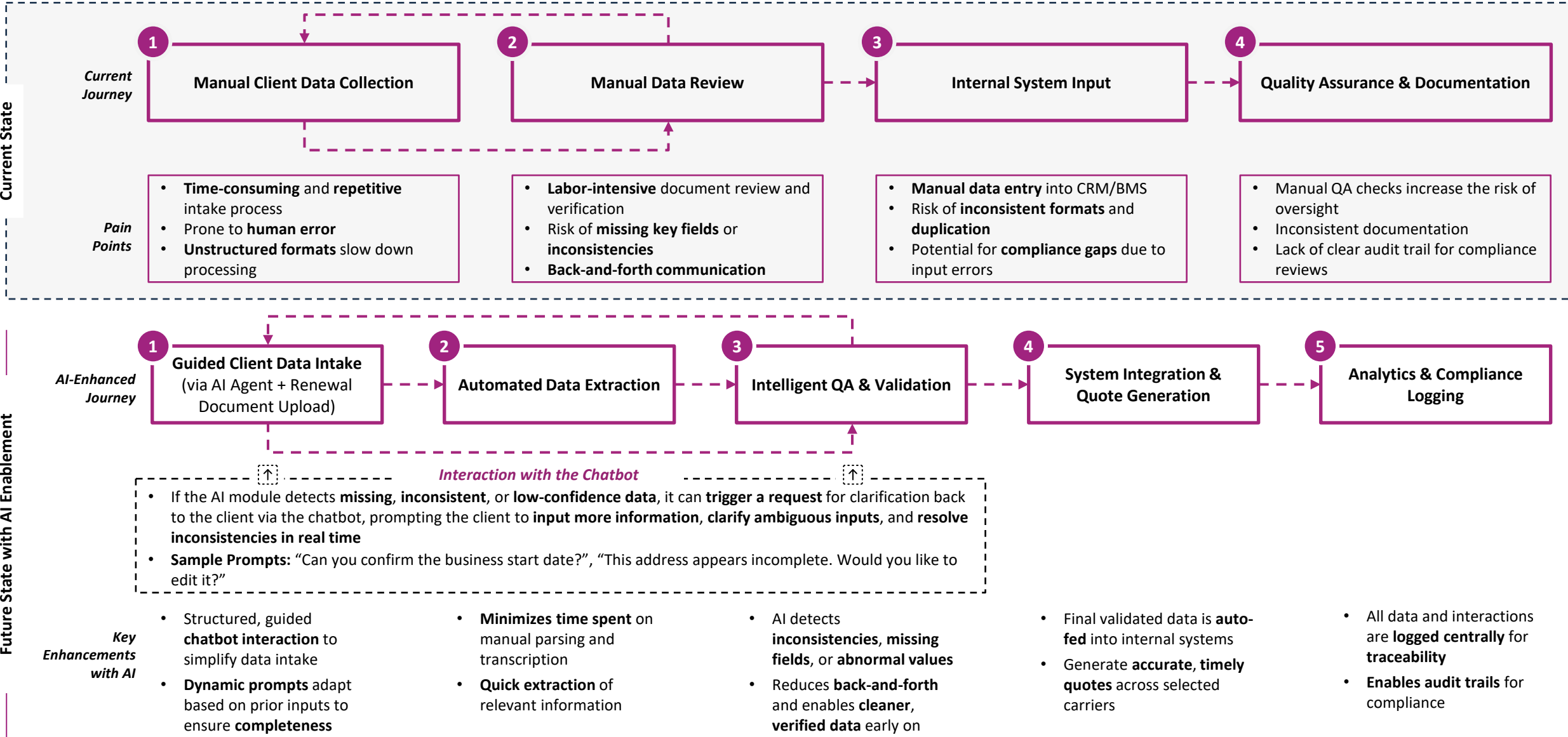
Pilot Parameters	Potential Pilot Costs	Dependencies	Other Considerations		
• Duration: 3 months • End Users: New clients and brokers within the participating brokerage • Business Lines in Scope: Personal lines (home and automobile) • Data Scope: Renewal documents from 5-6 carriers selected by the broker • Hosting & Deployment: Supported by the vendor in a secure environment and integrated into the broker's systems • Metrics / KPIs: Efficiency improvements, customer satisfaction enhancements, etc.	• Licensing Costs: Licensing cost of the vendor solution • Integration Costs: API configuration with BMS and ARS • Data Costs: Access to historical onboarding data for training/validation • Hypercare / Ongoing support: Vendor training, implementation support, and ongoing maintenance during pilot	• Accuracy and completeness of onboarding templates and internal rules • Broker system readiness for chatbot integration and validation logic • Availability of onboarding records for pilot calibration • Client consent for use of AI in onboarding process	• Workflow Fit: Onboarding workflows, data validation rules, and exception categories should be mapped to align with the broker's existing intake processes • Client Experience: Tone, accessibility, and usability of the chatbot should align with client expectations and brand standards to ensure adoption • Fallback Plan: Manual intake processes should remain available if the chatbot fails / clients opts out • Future Scalability: For broader adoption post-PoC, a dynamic webform can be introduced to deliver a more professional and polished client interface		
Values & Benefits					
Reduces manual data entry and improves intake consistency	Low ers risk of onboarding errors that affect downstream processes	Enhances client experience with faster, guided onboarding and self-service options	Improves internal data quality for analytics, risk profiling, and cross-sell opportunities	Reduces back-and-forth communications during intake	Frees up broker capacity , allowing more time for high-value client engagement

AI Use Case Description

Deploy an AI-powered onboarding agent to streamline personal lines client intake. The agent will collect client information, answer onboarding questions, and guide users through the process. It will also process renewal documents from selected carriers, extract key data, and integrate with BMS to enable faster, more accurate quoting and reduce manual effort



Current State & Future State Broker Workflow



PoC AI Use Case #2: AI-Assisted Coverage Discovery & Gap Analysis





PoC Use Case Overview: AI-Assisted Coverage Discovery & Gap Analysis



Functional Scope

- ❖ Analyze **client-submitted data**, including exposures, business context, etc.
- ❖ Extract and interpret **existing policy terms** (e.g., endorsements, exclusions, clauses)
- ❖ Benchmark against **typical coverage patterns** and **industry guidance data** to identify coverage gaps
- ❖ Prioritize identified **coverage gaps** and provide **rationale** based on considerations (e.g., industry standards, risk)
- ❖ Recommend **relevant products and coverage options** tailored to the client profile & generate **summaries** as output for client discussions

Technical Requirements

- ❖ AI models with context on **industry benchmarks** and **policy structures**
- ❖ Interpret **existing policy terms, endorsements, and clauses**
- ❖ Integration with BMS to retrieve **client profile, exposure info, and historical policy data**
- ❖ Ingest and update data for continuous alignment with typical **coverage patterns** and **industry guidance**
- ❖ **Data security** and **compliance** features to protect client information

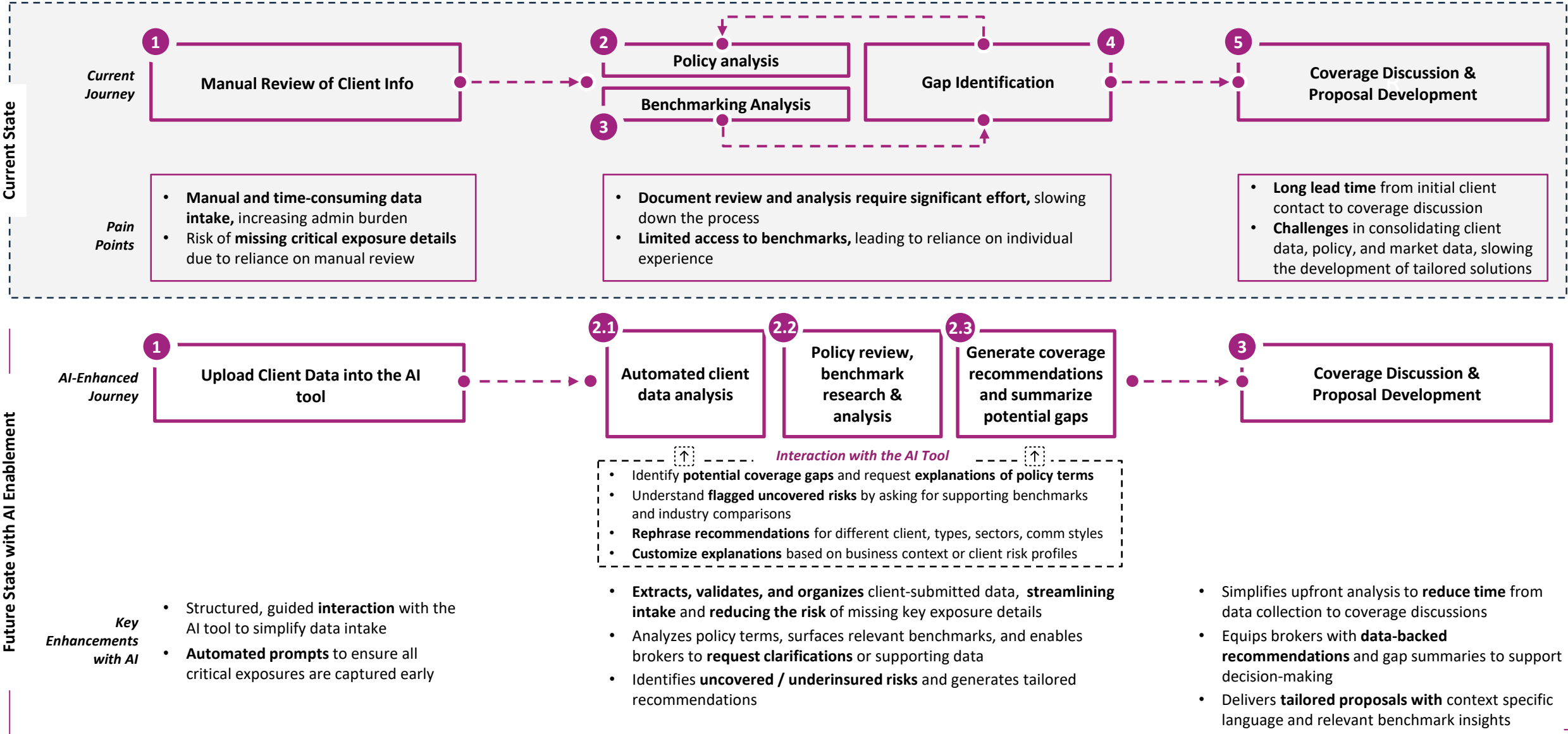
AI Use Case Description

Use AI to analyze **client data, industry benchmarks, and existing policies** to recommend **relevant coverage options** and **flag potential shortfalls**. In areas like cyber, AI can interpret exposures, peer benchmarks, and typical industry requirements to support smarter, faster discovery conversations and enable more tailored solution development

Pilot Parameters	Potential Pilot Costs	Dependencies	Other Considerations		
• Duration: 3 months • End Users: Brokers within the participating brokerage • Policy Types in Scope: Commercial book of sufficient size; currently selling specialty products • Data Sources: Client submissions, current policy documents, industry standards information • Hosting & Deployment: Supported by the vendor in a secure environment and integrated into the broker's systems	• Licensing Costs: Licensing cost of the vendor solution • Integration Costs: API configuration with BMS and ARS • Data Costs: Access to historical client data for training/validation • Hypercare / Ongoing support: Vendor training, implementation support, and ongoing maintenance during pilot	• Broker IT support and environment readiness - to deploy and integrate within the broker's system • Access to accurate and up-to-date policy documents • Availability of typical coverage patterns & industry guidance • Engaged users & timely feedback loops	• Scalability Within Brokerage: Can be scaled across different teams and policy types within an individual brokerage • Scalability Across Brokerages: Can be deployed and scaled across other brokerages • Change Management & Training: Brokers may need targeted training sessions and ongoing support to ensure adoption		
Values & Benefits					
Support brokers with market insights by benchmarking against peer data and industry standards	Speeds up discovery conversations by highlighting key gaps upfront, reducing prep time for brokers	Creates a scalable foundation for broader AI adoption across policy types and lines of business	Mitigates underinsurance risk and drives revenue through cross-sell and up-sell insights	Enhances quality of coverage recommendations through data-driven analysis	Facilitates more tailored and information conversations with clients



Current State & Future State Broker Workflow



THANK YOU!

