

# Insurance Leader's Guide to the Digital Workforce



# Intelligent Automation is the Backbone of Accelerated Growth in Insurance Operations

According to a recent [PwC report](#), leading carriers aren't relying on past success. They're defining new ways to remain relevant and grow. From the report: "Even a clear and consistent strategy is going to founder if your technology can't enable it. We haven't spoken with a single business leader who doesn't recognize that investments in new technologies are the best way to facilitate market access, risk selection and management, quality financial information and customer service capabilities. However, we've seen many carriers fail to stick to a coherent strategy beyond 'digitization.'"

Our conversations with insurance leaders reveal many have already explored rules-based automation, which proved effective for high-volume repetitive manual processes. But these are typically commoditized, low-value tasks that don't offer any competitive advantages beyond cost savings.

Now these pioneering firms are now moving toward Intelligent Automation, such as WorkFusion's Digital Workforce, which uses a range of AI and ML capabilities. They see this as the real game-changer when it comes to human resource reallocation and upskilling.



## Why an intelligent workforce?

We've chatted with insurance leaders to understand what primary pain points they are solving with digital workers and compiled their most popular answers. If any of these sounds familiar to you, you can learn more from the digital workforce heatmap on page 3.



### Team's bandwidth is compromised by menial tasks

*"I pay these people a salary that reflects their skills as an underwriter, not to have them just input data into a system."*



### Suboptimal customer experience

*"With such complicated processes as insurance operation currently are, everything takes an unnecessarily long time. As the result, we might lose customers."*



### Inconsistent or erroneous data

*"We recently conducted an internal data audit. The results were shocking: Turns out, 80% of the data our employees enter ends up falling off."*



### Inconsistencies in underwriting decisions

*"A huge variability in data collection, communication and personal thought processes lead to more or less of a black box of how requests are currently handled."*



## Significant impact from Digital Workers across multiple insurance areas

There are, and have been, many technologies focused on accelerating business processing, many of which come in the form of point solutions and automation-driven solutions that focus on tasks. But now the use of AI, data enrichment and machine learning is proving highly effective. Here are examples of in how implementing Intelligent Automation applies to common business processes.

### Ilana

AI-enabled  
Insurance Underwriter



#### New Submission Intake (Mid-Market)

- 40% of submissions processed STP (no human touch)
- 100% compliance with expected data model by insurers

#### Policy Administration & Endorsement Intake

- 70% reduction of manual handling time
- 100% STP for most common requests

#### Commercial Auto Endorsement Intake

- 85% of required data automatically extracted, out-of-the-box
- 70% reduction in average handling time

#### Claims Indexing & Triage

- 40% of emails automatically indexed on Day 1
- 60%+ of attachments automatically classified

### Casey

AI-enabled Customer  
Service Coordinator



“

As part of our commitment to continuous improvement and innovation, we are always looking for new ways of efficiency. Our (now-automated) commercial lines business submission process saves valuable time, enabling employees to refocus on customer-centric tasks that require a personal touch.”

— Gordon Gaudet, EVP & Chief Innovation Officer

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DIGITAL WORKER

# Ilana

## Insurance Underwriter

The Insurance Underwriter is a critical position for driving profitable growth, ensuring the most effective pricing structure while quickly and efficiently processing claims.

The Insurance Underwriter's responsibility for new submission applications is to review incoming emails to determine appetite fit, analyze attached documentation, research further information, and input this data into internal systems to produce a policy quote.

### KPIs

40%

OF INCOMING SUBMISSIONS PROCESSED STRAIGHT-THROUGH, NO NEED FOR SUPERVISION

70%

REDUCTION OF MANUAL WORK FOR THE UNDERWRITING TEAM

4x

FASTER TURNAROUND TIME

### Responsibilities

- Collect, review, and analyze Commercial General Liability, Commercial Property, and Commercial Umbrella new business applications
- Qualify accounts according to company guidelines
- Obtain additional applicant information to determine coverage needs
- Enter quotes in quoting and rating system
- Collaborate with other underwriting, operations, claims, marketing, and home office management as necessary
- Implement and manage effective pricing and rate strategies for profitability, book growth, and to maintain successful producer relations

### Skills

- Convert unstructured raw data (e.g., emails, ACORD forms, etc.) into structured, usable information
- Read and interpret information from Statement of Values (SOVs), loss run reports and ACORD forms
- Handle exceptions with human-in-the-loop capability, working side-by-side with traditional team members





DIGITAL WORKER

### KPIs

90%

OF EMAILS TRIAGED WITHIN 15 MINUTES, REDUCING AVERAGE HANDLING TIME TO 2 MINUTES PER CASE

PROVEN CAPACITY FOR PROCESSING NEARLY

300K

EMAILS PER MONTH

### Optional add-ons

- Consolidate all messages from inboxes
- Determine if additional information is required to classify message/ attachments
- Connect to internal customer system to enrich data

# Casey

## Customer Service Coordinator

The Customer Service Coordinator creates a superior customer experience by ensuring every customer inquiry, whether through email or a web portal, is resolved promptly and with the highest service standards.

Casey works across multiple departments, re-routing and helping resolve complex inquiries.

### Responsibilities

- Review all incoming customer inquiries
- Ensure customer SLAs are met
- Quickly resolve problems and make sound decisions
- Proactively contact customers to deepen relationships through needs-based conversations
- Perform broad range of tasks of varying complexity and scope
- Accurately re-route inquiries in accordance with organization's policies and procedures

### Skills

- Interact with up to 20 inboxes in Outlook
- Ingest messages and convert to PDF for classification
- Download email attachments
- Classify language, message and attachments
- Serve as configuration/rules engine for setting classification logic, deciding next action, then completing next action based on email classification
- Handle exceptions with human-in-the-loop capability, working side-by-side with traditional team members



# Curious to learn how Digital Workers can help you?

## Connect with us to find out.



WorkFusion is the leading provider of Intelligent Automation solutions for Fortune 500 enterprises, banks, insurance, and financial services firms. WorkFusion AI-enabled Digital Workers, supported by the powerful WorkFusion Network, help increase workforce capacity, enhance customer satisfaction and ensure ongoing compliance. Learn more at [workfusion.com](https://workfusion.com).

