Skan^AI

Transform
Insurance Claims Processing
with Skan AI

A Guide to Process Intelligence and Optimization

TABLE OF CONTENTS

Addressing Insurance Claims Challenges

Confronting Common Claims Hurdles

The insurance industry stands at a crossroads. While digital transformation promises greater efficiency and customer satisfaction, many companies struggle with rising operational costs, complex regulatory demands, and inefficient claims processing.

The gap between how processes are designed and how work actually happens continues to widen, creating significant operational challenges.

Enter Skan AI, an innovative Process Intelligence platform that revolutionizes how insurance companies handle claims processing. Powered by a "Digital Twin of Operations," Skan AI delivers unprecedented visibility into operations.

By leveraging artificial intelligence, Skan AI delivers the most complete view of your processes. This means insights that lead to lasting change through process transformation, automation acceleration and a more productive workforce.

Companies Must Evolve

Insurance companies face a perfect storm in their claims processing operations. Traditional methods often result in inconsistent processing times, creating frustration for both customers and employees. Manual workarounds persist despite technological advances, and the lack of proper AI implementation forces continued reliance on manual data entry.

The cost of these inefficiencies is substantial. Companies experience significant bottlenecks, extended processing times, and elevated operational costs. Employee productivity suffers, and perhaps most critically, customer satisfaction declines.

Furthermore, the industry's susceptibility to fraud compounds these issues, as the multiple controls required to prevent fraudulent claims often introduce additional delays.

How Skan AI Helps You Drive Change

Propel Transformation with Skan AI

Skan AI takes a different approach to driving operational change. Most companies simply look for tasks to eliminate with AI, but that misses important elements of a successful transformation initiative.

Skan AI uses an approach with 3 phases. Each phase helps you uncover new ways to enhance your processes and your team's productivity.

Phase 1: Baseline

First, we establish a baseline view of the current operations, identifying non-value added activities and quick improvements.

We help organizations benchmark performance and pinpoint training gaps. This phase also uncovers where employees face unnecessary friction in daily tasks, enabling leaders to address pain points.

Phase 2: Optimize

By examining process variations and application usage patterns, Skan AI reveals unexpected redundancies.

Through deep process mining and AI-powered analysis, Skan AI recommends workflow optimizations that enhance operational efficiency while reducing manual intervention.

Phase 3: Digitize

we seek to update technology usage for lasting impact.
The platform ranks automation opportunities, ensuring your team focuses on the areas with the highest ROI.

By integrating AI-driven insights with business objectives, insurers can create a seamless digital transformation roadmap that minimizes risk and maximizes ROI.
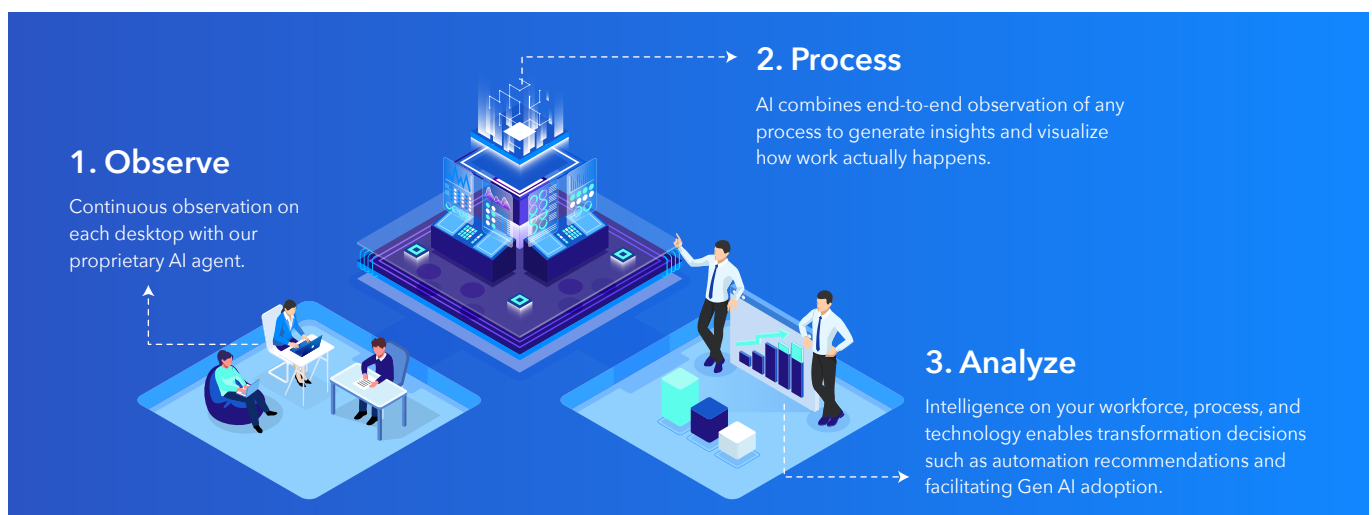
Skan AI: A True Digital Twin of Operations

Unlike traditional process mining tools that rely on limited data sources like event logs, Skan AI captures a complete picture of operations through AI-driven observation.

Access the most comprehensive and accurate representation of your processes by continuously observing desktop activity. Our proprietary observation agent captures every step and application interaction.

AI then processes this data to construct a detailed and accurate digital twin of operations, empowering organizations to:

- ☑ Understand and optimize processes by identifying inefficiencies and redundancies

- ☑ Reduce costs by eliminating wasteful activities and streamlining workflows

- ☑ Accelerate automation by pinpointing high-impact areas for digital transformation

- ☑ Modernize applications by assessing and improving software usage

- ☑ Drive productivity by enhancing workforce efficiency and process standardization

By leveraging machine learning and advanced analytics, Skan AI delivers unmatched visibility into operations, helping insurers navigate the complexities of digital transformation while maximizing business performance.
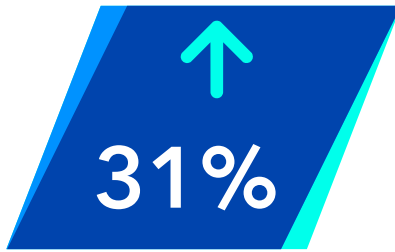

1. Observe

Continuous observation on each desktop with our proprietary AI agent.

2. Process

AI combines end-to-end observation of any process to generate insights and visualize how work actually happens.

3. Analyze

Intelligence on your workforce, process, and technology enables transformation decisions such as automation recommendations and facilitating Gen AI adoption.

Skan AI's Unique Approach Creates Lasting ROI

↓ **90%**

Reduction in Cost per Call

F200 Insurer Contact Center

↑ **31%**

Increase in Operator Productivity

F300 Life Insurer Claims Processing

↓ **30%**

Reduction in Processing Time

F500 Supplemental Ins Claims Processing

Key example:

Skan AI uncovered that employees at a major insurer switched to Excel an average of 45 times per case, indicating an opportunity to retrain the workforce and update system integrations to reduce copying and pasting.

This level of insight is not possible with traditional process mining tools that only read database logs.

Imagine what our **visibility** could do for your team.
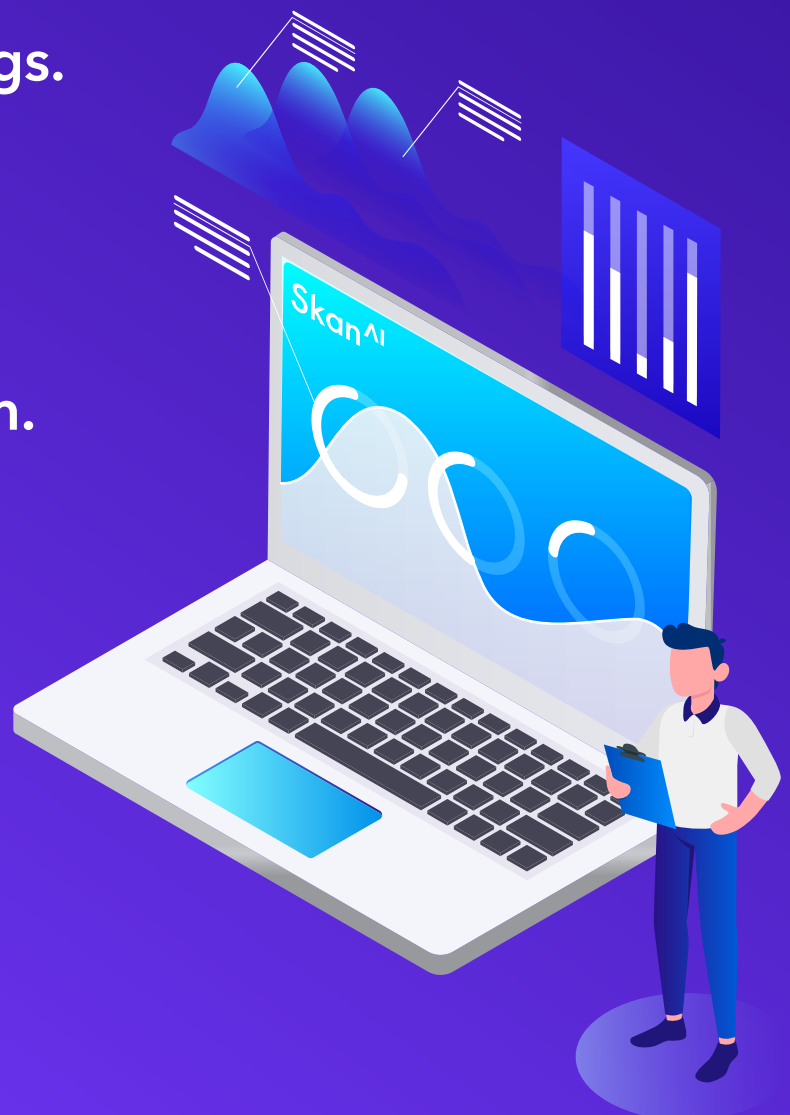
Real-World Impact: Metrics that Matter

F500 Financial Services & Insurance Company

Reduces processing time by 11% reduction in processing time

Impact

$14M
Estimated cost savings from improved processing time

Headquarters **United States**	Business Unit **Benefits**	Employees **15,000+**

Key Benefits

- Improved processing time with new rule-based automation in redundant steps and script-based automation for auto-fill data
- Removed inconsistent processing workflows across regions

F500 Supplemental Insurance Company
Improves productivity and enhances customer experience

Impact

30% Reduction in average processing times

600 hours Saved annually per individual

Headquarters **United States**

Business Unit **Claims**

Employees **10,000+**

Key Benefits

- Reducing processing time and removing inefficient activities led to the biggest savings

- Improving the bottom quartile of operators saw hundreds of hours of savings per year

- Increased NPS score from faster turnaround time and more accurate claims processing

Leading Insurer
Selects best Large Language Model (LLM) for underwriting

Impact

$10M
Annual savings by reducing processing time

**Headquarters**
United States

Business Unit
Underwriting

Employees
20,000+

Key Benefits

- Established baseline metrics including processing time, wait time and turnaround time

- Determined the optimal LLMs for specific use cases, reducing search query time by 55% over traditional search functionality

- Created LLM 'prompt' training material so that operators use LLMs for complex queries rather than simple queries
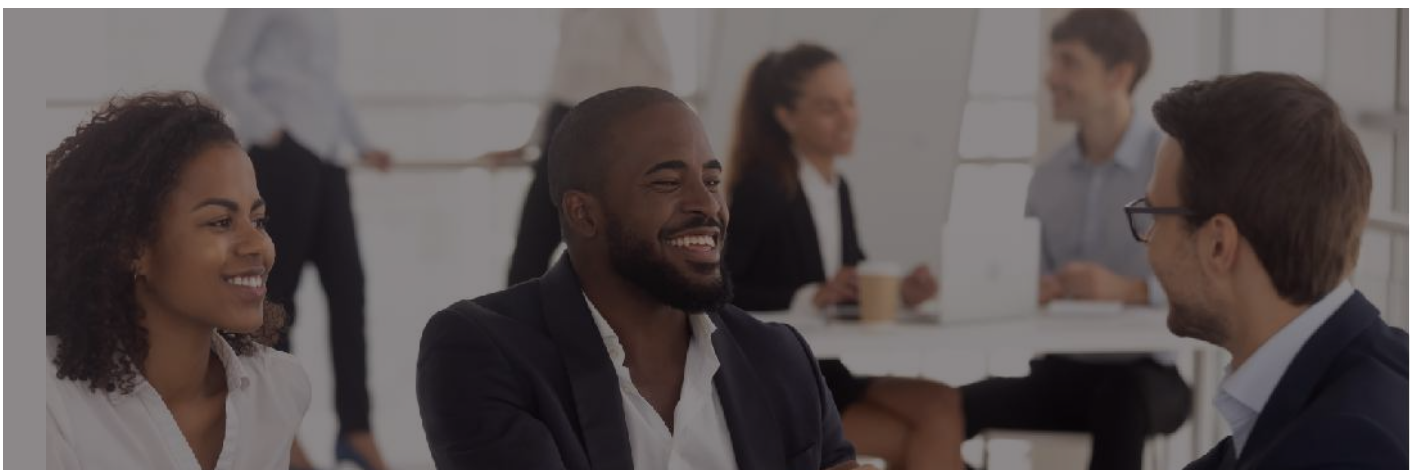
These improvements stem from Skan AI's ability to track and optimize crucial metrics such as productivity, claim settlement ratios, turnaround times, and digital adoption rates.

By providing a unified and real-time view of business operations, Skan AI empowers organizations to make data-driven decisions that enhance efficiency and profitability.

Use Cases: Optimizing Insurance Operations

Optimizing Specific Areas of Insurance Operations

Claims Processing

With real-time visibility into claims workflows, insurers streamline claims resolution and reduce operational costs. Advanced analytics enhance fraud detection for security without unnecessary delays. AI-powered observation identifies inconsistencies, so insurers can refine policies and enhance compliance.

Underwriting

Optimize underwriting via detailed workflow analysis, automation recommendations, and AI-driven improvements in Large Language Model (LLM) selection for decision making accuracy. The platform assists underwriters in assessing risk profiles more efficiently, for faster and more precise decisions.

Contact Centers

Using insights into call flows, customer interactions, and process adherence, improve first-call resolution rates and reduce average handling times. Identify training gaps and optimize call scripts to enhance agent efficiency and customer satisfaction.

Policy Administration

By continuously monitoring policy issuance and renewal processes, ensure efficiency while maintaining compliance and improving data accuracy. The platform provides a detailed audit trail of policy transactions, helping insurers adhere to regulatory requirements while minimizing operational risks.

Digital Adoption & Application Rationalization

Uncover insights into digital tool usage in order to identify adoption barriers and optimize their technology investments by assessing business and technology fit. After analyzing application usage patterns, eliminate redundant software, enhance employee engagement with digital platforms, and drive a more cohesive IT strategy.

Our Extensive Insurance Experience

Skan AI unlocks value across all areas of insurance operations. Skan AI's experience with insurance operations shows that Claims, Underwriting, and Customer Service often see the most immediate ROI. The reliance on distributed teams, several applications in use, and having cases that require days to weeks to complete makes Skan AI an optimal fit to observe and create insights that create actionable strategies right away.
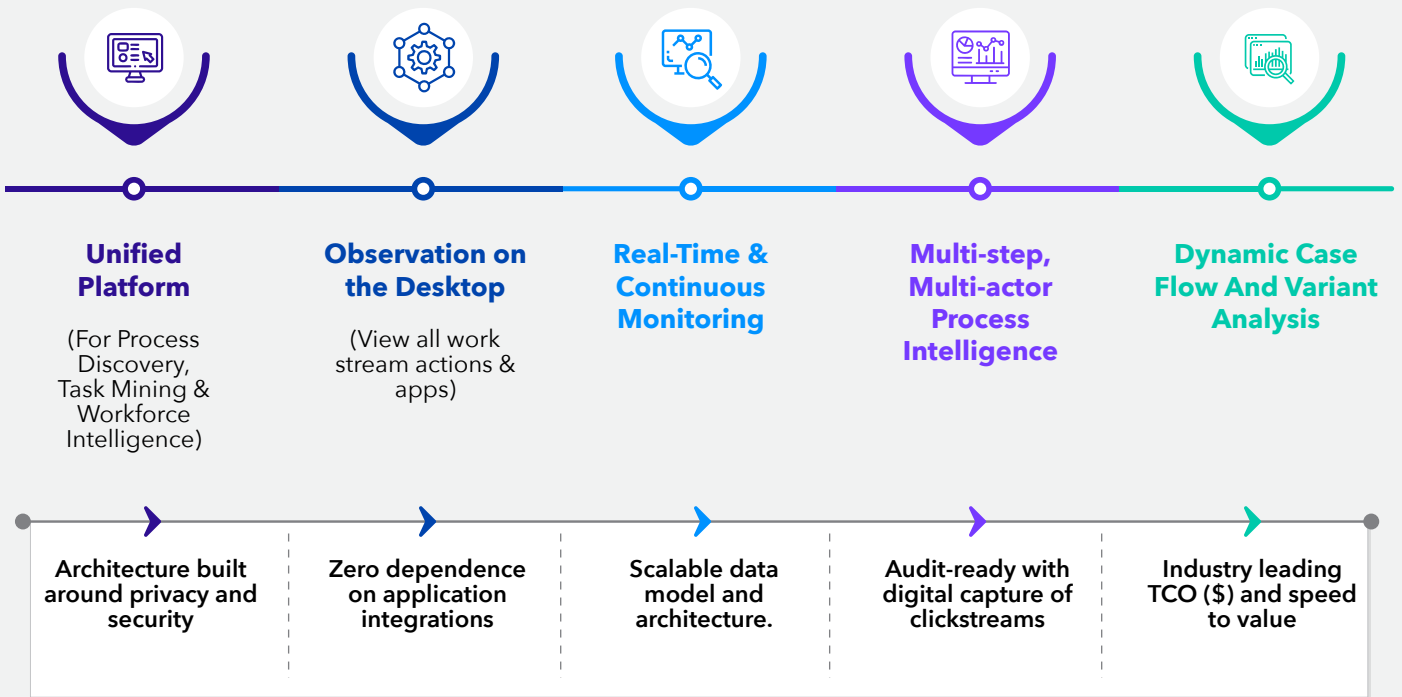
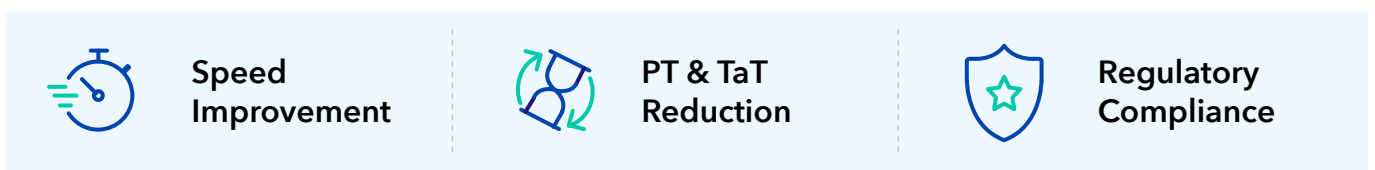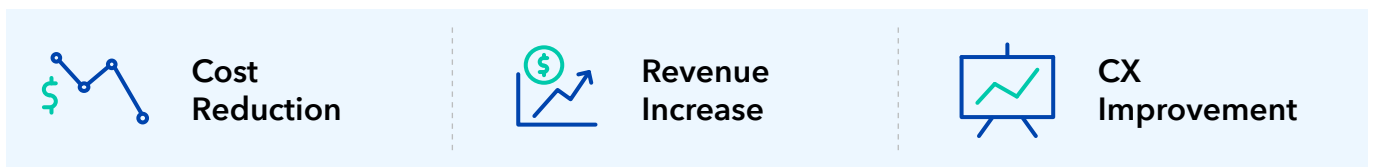|	Brokering	Commercial & Specialty Insurance	Life & Annuity	Personal Lines	Reinsurance	Retirement & Benefits
Sales & Distribution	Sales & Distribution	Sales & Distribution	Sales & Distribution	Sales & Distribution	New Business Operations	Plan & Portfolio Management
Underwriting	Quote & New Business	Underwriting	New Business & Underwriting	Underwriting	Underwriting & Contracts	Account/Client Management
Backoffice	Renewal & Billing	Billing	Billing	Billing	Billing & Contract Maintenance	Fund/Money Management
Customer Service	Servicing	Contact Centers	Contact Centers	Contact Centers	Contact Centers	Customer Service & Billing
Claims	Risk Advisory	Claims Processing	Claims Processing	Claims Processing	Claims Processing	Benefit Payments & Distributions
Operations	Operations	Operations	Operations	Operational Risk Management	Operational Risk Management	Trading & Settlement Custody & Treasury

Implementation and Time to Value

The Skan AI Difference

Unified Platform	Observation on the Desktop	Real-Time & Continuous Monitoring	Multi-step, Multi-actor Process Intelligence	Dynamic Case Flow And Variant Analysis
(For Process Discovery, Task Mining & Workforce Intelligence)	(View all work stream actions & apps)			

Architecture built around privacy and security	Zero dependence on application integrations	Scalable data model and architecture.	Audit-ready with digital capture of clickstreams	Industry leading TCO ($) and speed to value

EFFICIENCY

Speed Improvement

PT & TaT Reduction

Regulatory Compliance

EFFECTIVENESS

Cost Reduction

Revenue Increase

CX Improvement

Rapid Implementation Timeline

01

Skan AI's zero-integration design allows companies to deploy it within days, delivering 80% of its value in weeks rather than months or years.

02

Unlike traditional process improvement methods that require extensive configuration and costly integrations, Skan AI operates seamlessly across existing IT ecosystems.

03

The platform's intuitive dashboard provides real-time insights, enabling leaders to track improvements and adjust strategies dynamically. With minimal IT burden and a user-friendly interface, Skan AI ensures that insurers can achieve operational excellence without disrupting day-to-day activities.

04

With Skan AI, you gain the unparalleled visibility and insights needed to transform your operations, drive productivity, and achieve your business goals.

The Skan AI Process Intelligence Platform

Advanced Solutions

| Productivity Optimizer | Customer Service Transformation | Digital Adoption Monitoring | Controls Monitoring & Alerting | Automation & Gen AI Explorer |

Core Solutions

| Technology Intelligence | Process Excellence | Work Intelligence |

Process Discovery Platform

AI Analytics Engine

Productivity

ERP

CRM

Virtual Assistant

Observe Every Application

Collaboration

Custom Apps

# The Future is Here

AI Agents + Process Intelligence
=
A Necessary Combination

The rapid adoption of AI agents promises transformative business potential—but without precise process understanding, these technologies risk becoming expensive failures. Most enterprises will discover a critical barrier: AI agents require deep, granular context about specific business processes to deliver meaningful value.

Skan AI is working to solve this fundamental challenge. As the only solution that captures the complete details of your operational workflows, this process data is the missing link for successful AI agents.
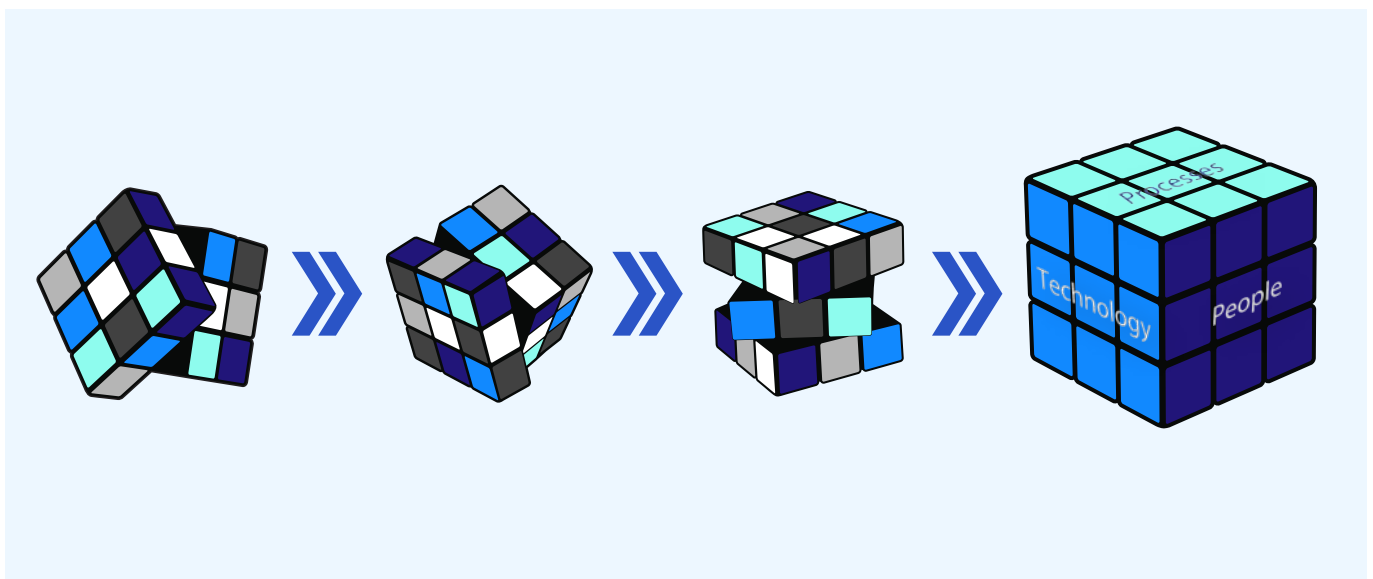
As the industry continues to evolve, technology like Skan AI will play an increasingly crucial role in supporting the growth of insurance companies while meeting ever-growing customer demands.

With our innovative approach to process intelligence, we're not just transforming claims processing—we're redefining the future of insurance operations.

Join us.

Skan^AI

Thank you!

Contact us today to discover how you can achieve real savings with Skan AI.

Request a Demo →

Follow us on social media for all the latest updates!

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