Skan AI



# Insurance Automation Discovery Playbook

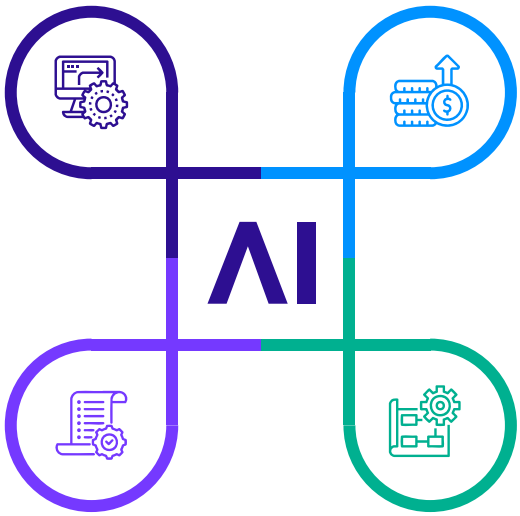
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# This insurance playbook was designed for:

**Centers of Excellence**
seeking scalable methods to discover automation opportunities across multiple lines of business

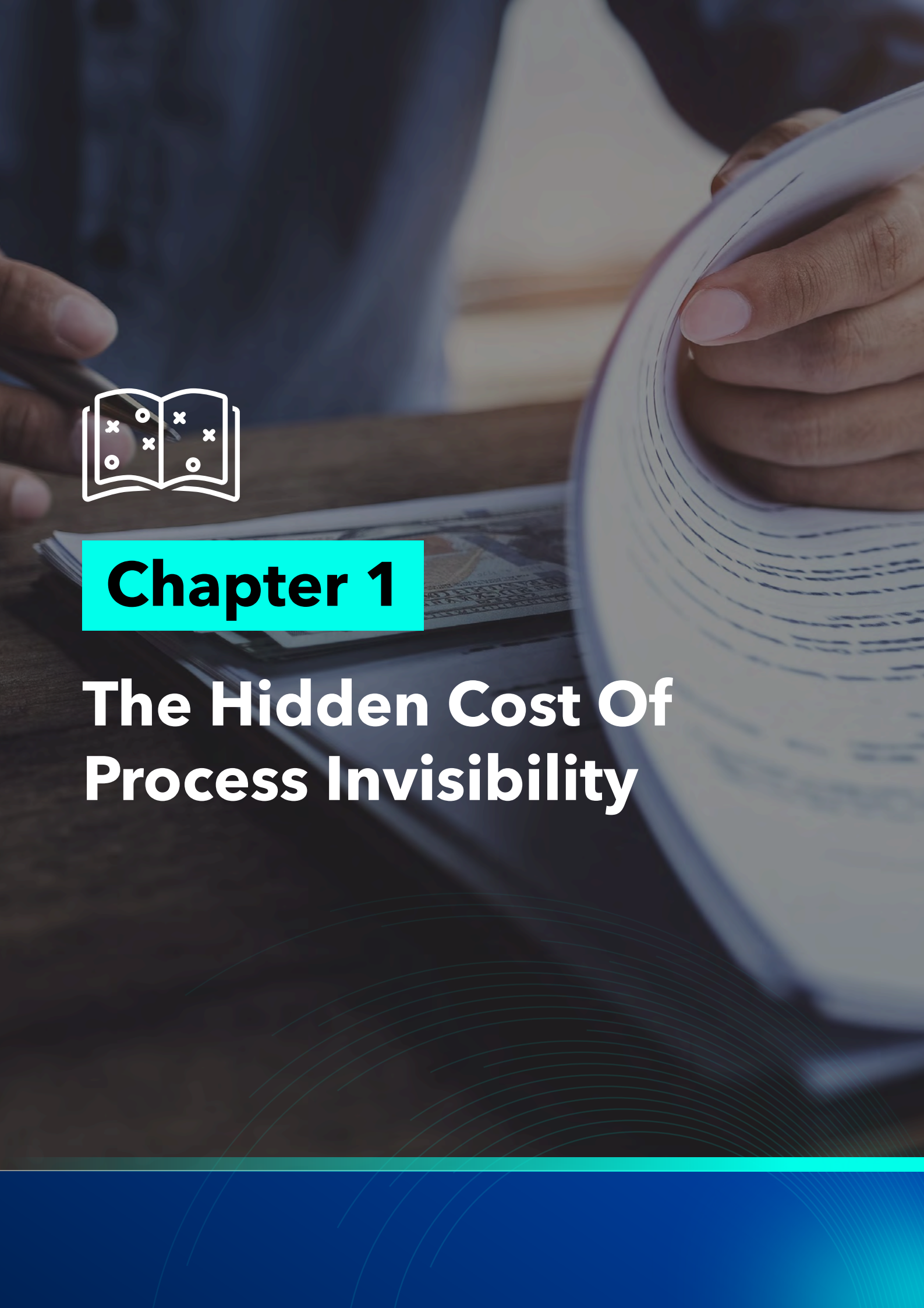



**VPs of Automation**
ready to move beyond guesswork and objectively identify high-impact automation candidates across claims processing and underwriting

**Process Improvement Teams**
eager to ditch manual interviews and incomplete event log analysis for far more efficient claims adjudication workflows

**VPs of Digital Transformation**
struggling to quantify productivity losses and prove ROI on automation investments in core insurance operations





# Chapter 1

# The Hidden Cost Of Process Invisibility

# The Hidden Cost of Process Invisibility: The $10+ Billion Problem

Every day, across enterprises worldwide, employees perform thousands of tasks that collectively represent millions of dollars in potential automation savings. Yet most organizations remain blind to these opportunities, continuing to operate with inefficient processes that drain resources, frustrate employees, and limit competitive advantage.

**Consider this:** the average knowledge worker spends 20-30% of their time simply switching between applications, copying data from one system to another, and performing repetitive tasks that could be automated. In a 10,000-person organization, this represents hundreds of millions of dollars in lost productivity annually.

The challenge isn't that these processes are inherently complex—it's that they're invisible. Traditional approaches to process discovery rely on manual observation, employee interviews, and event log analysis. These methods are time-consuming, subjective, and often miss the most impactful automation opportunities hiding in plain sight.

## Beyond Traditional Process Mining

Traditional process mining approaches have served organizations well for basic workflow analysis, but they fall short when it comes to discovering automation opportunities at scale. Event logs only tell part of the story — they show what happened in systems, but not what employees actually did to make it happen.

Manual observation and interviews, while valuable, are inherently limited by human perception and recall. Employees often can't articulate the inefficiencies they've adapted to, and observers can only capture a fraction of the process variations that occur across different users, times, and scenarios.

What's needed is a new approach that can capture the full spectrum of human-computer interactions, analyze them at scale, and automatically identify automation opportunities based on objective data rather than subjective assessment.

# The Process Intelligence Revolution

Process intelligence represents a fundamental shift in how organizations discover and optimize their operations. By combining computer vision, artificial intelligence, and advanced analytics, process intelligence platforms can observe and analyze every click, keystroke, and screen interaction across an organization's workforce.

**This technology doesn't just document processes—it discovers automation opportunities by identifying:**



**Repetitive patterns right for automation**



**Application switching inefficiencies**



**Data entry bottlenecks**



**Process variations that create waste**



**Compliance gaps that require standardization**

The result is unprecedented visibility into actual work patterns, enabling organizations to make data-driven decisions about where to invest their automation efforts for maximum impact.

This playbook presents real-world case studies from leading enterprises across industries, documenting over $200 million in verified savings achieved through process intelligence-driven automation. You'll discover:



### The Opportunity Spotting Play

Proven methodologies for identifying high-impact automation targets



### The Industry Pattern Play

Sector-specific insights that reveal where automation delivers maximum value



### The Fast-Track Implementation Play

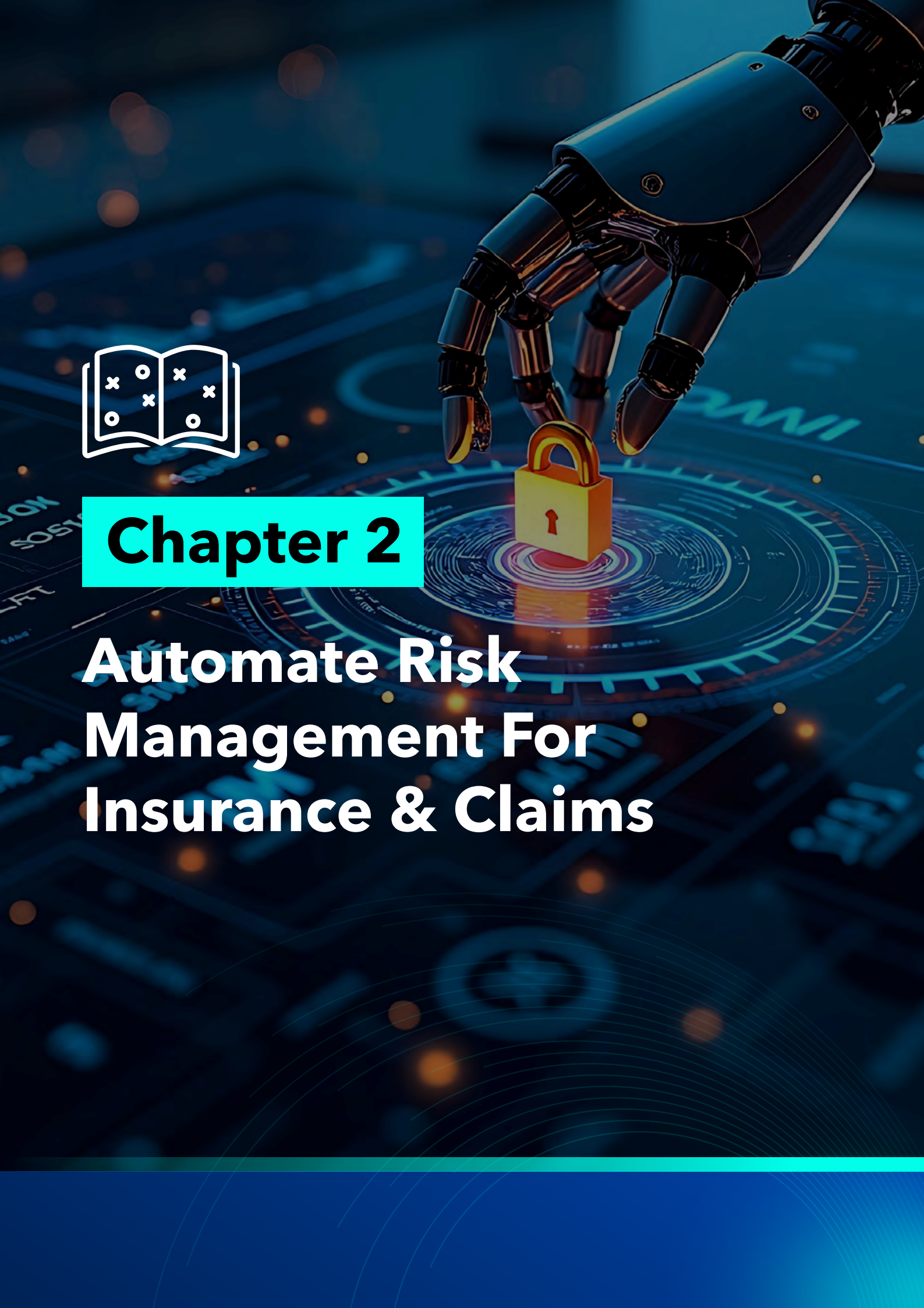
Ready-to-use frameworks that accelerate time-to-value



### The Quick ROI Play

Success metrics that demonstrate returns within months, not years

Each case study includes specific savings amounts, implementation timelines, and the exact automation technologies deployed, providing you with actionable insights you can apply immediately in your own organization.



## Chapter 2

# Automate Risk Management For Insurance & Claims

# Automate Risk Management for Insurance and Claims

The insurance industry operates on a foundation of risk assessment, claims processing, and customer service that involves complex workflows, regulatory compliance, and high-volume transaction processing. These characteristics create ideal conditions for executing automation plays, as insurance processes often involve routine decision-making based on structured data and established business rules.



## Execute the Insurance Automation Opportunity Play

Insurance organizations face increasing pressure to process claims faster, reduce operational costs, and improve customer experience while maintaining accuracy and compliance. The process intelligence playbook reveals that insurance workflows contain significant automation potential, particularly in areas involving document processing, data validation, and routine decision-making.



## The Structured Workflow Advantage

The key playbook insight: insurance processes typically follow structured workflows with clear business rules, making them ideal targets for intelligent automation plays that handle routine cases while escalating complex situations to human experts.



## Deploy the Insurance Excellence Playbook

Execute targeted automation plays across risk assessment, claims processing, and customer service operations to achieve faster processing, reduced costs, and improved customer experience while maintaining accuracy and compliance standards.

Play in Action

# Property & Casualty Insurer Saves $6 Million with Claims Optimization

A leading property and casualty insurer with over 1,000 employees executed the claims processing playbook to optimize their claims and customer service operations

## The Setup

The organization faced increasing claims volume while under pressure to reduce processing times and operational costs. Manual processes were creating bottlenecks and inconsistent service levels across different claims types.

### Execute the Claims Discovery Play

- 67 different variations in the claims intake process
- Significant manual data entry and validation steps
- Average of 8-12 days to process standard claims
- Multiple touchpoints requiring manual intervention

### Deploy the Claims Automation Plays

- **Play 1:** Intelligent document processing for claims intake
- **Play 2:** Automated eligibility verification and coverage determination
- **Play 3:** Smart routing system directing claims to appropriate specialists
- **Play 4:** Exception-based processing for complex cases

## Playbook Results

**$6** million in annual savings through process improvement

**50%** reduction in standard claims processing time

**35%** improvement in customer satisfaction scores

**25%** reduction in manual data entry errors

Play in Action

# F100 P&C Carrier Uncovers $12 Million with 10x ROI

A major property and casualty insurance carrier executed the claims transformation playbook to revolutionize their operations while maintaining excellent customer service reputation.

## The Setup

The organization processed over 500,000 claims annually across multiple product lines. Each claim type had evolved its own processing workflow, creating complexity and inefficiency across the organization.

### Execute the Multi-Product Claims Discovery Play

- 143 distinct process variations across different claim types
- Significant time spent on manual document review and data extraction
- Straight-through processing opportunities in 40% of claims
- Manual coordination between multiple departments and systems

### Deploy the Advanced Claims Automation Plays

- **Play 1:** Advanced intelligent document processing for claim documents
- **Play 2:** Automated damage assessment using computer vision
- **Play 3:** Workflow automation for routine claim approvals
- **Play 4:** Predictive analytics for fraud detection and prevention

### Playbook Results

**$12** million in annual savings

**32%** overall productivity improvement

**60%** reduction in processing time for routine claims

**10X** return on investment in automated discovery and implementation

Play in Action

# F200 P&C Carrier Unlocks $14 Million with Exceptional ROI

A leading insurance carrier executed the underwriting optimization playbook to streamline their underwriting and policy administration processes.

## The Setup

The organization needed to improve underwriting efficiency while maintaining risk quality and regulatory compliance. Manual processes were creating delays in policy issuance and renewal cycles.

### Execute the Underwriting Discovery Play

- Extensive manual data gathering and verification processes
- Significant rework due to incomplete or inaccurate information
- Multiple approval levels ready for streamlining
- Clear opportunities for automated risk assessment

### Deploy the Underwriting Automation Plays

- **Play 1:** Automated data collection from multiple sources
- **Play 2:** Machine learning-powered risk assessment models
- **Play 3:** Streamlined approval workflows with exception handling
- **Play 4:** Real-time policy administration and updates

### Playbook Results

**$14** million in annual savings

**10X** return on investment in process intelligence and automation

**45%** reduction in policy processing time

**40%** improvement in underwriting accuracy

Play in Action

# Global Insurer Saves $200K Annually & Improves CX

A major global insurance company executed the customer experience playbook to improve service while reducing operational costs through process optimization.

## The Setup

Customer service operations involved multiple touchpoints and systems, creating opportunities for customers to provide the same information repeatedly. The organization sought to streamline these interactions while maintaining service quality.

### Execute the Customer Journey Discovery Play

- Average of 3.2 customer touchpoints for routine service requests
- Significant redundant information collection across channels
- Manual processing of routine customer updates
- Clear opportunities for self-service automation

### Deploy the Customer Experience Automation Plays

- **Play 1:** Unified customer information system eliminating redundant data collection
- **Play 2:** Automated customer updates and notifications
- **Play 3:** Self-service portal for routine policy changes
- **Play 4:** Intelligent routing based on customer profile and request type

### Playbook Results

**$200,000+** annual savings through reduced customer touchpoints

**50%** reduction in average service request resolution time

**35%** improvement in customer satisfaction scores

**60%** increase in self-service adoption

# The Insurance Automation Playbook

Insurance organizations consistently execute these high-impact automation plays:

**Play 1**

## Intelligent Document Processing

Deploy advanced IDP solutions on claims processing and underwriting document review. Organizations typically achieve 1-2 day improvements in turnaround time while improving accuracy through this foundational play.

**Play 2**

## Automated Claims Routing

Execute intelligent routing systems to reduce processing variability by 40-50% by automatically directing claims to the most appropriate handlers based on complexity, type, and specialist availability.

**Play 3**

## Customer Touchpoint Optimization

Eliminate redundant information collection and streamline customer interactions. This play consistently generates significant savings while improving customer experience.

**Play 4**

## Workflow Consolidation

Target multiple sequential workflows for consolidation opportunities. Organizations often save $100,000+ annually by combining related processes into streamlined workflows through this play.



# The Insurance Automation Playbook (Cont'd)

## Insurance Playbook Success Drivers

### Document-Heavy Process Advantage

Insurance operations involve extensive document processing that is ideal for intelligent document processing automation plays. These solutions typically deliver immediate ROI through faster processing and improved accuracy.

### High-Volume Standardized Transaction Opportunity

Insurance processes often involve large volumes of similar transactions that follow predictable patterns, making them ideal targets for automation plays that handle routine cases while escalating exceptions.

### Customer Experience Focus Multiplier

Insurance companies are increasingly focused on customer experience improvements, and automation plays consistently deliver better, faster service while reducing operational costs.

### Regulatory Compliance Accelerator

Compliance requirements in insurance actually accelerate automation play adoption, as automated processes provide better audit trails and ensure consistent adherence to regulatory standards.





# Chapter 3

# Unleash The Power Of Automation

Level up how your company does work to drive transformation.

# The Hidden Value Question

Your organization's processes contain millions of dollars in hidden automation value. The data from hundreds of implementations across industries proves this opportunity exists universally.

The critical question facing your organization is not whether these opportunities exist—it's whether you'll discover and capture them before your competitors do.

## Starting Your Journey

Process intelligence-driven automation represents one of the most significant opportunities for operational improvement available to enterprises today. The organizations featured in this book have demonstrated that with the right approach, technology, and commitment, dramatic improvements in efficiency, quality, and competitiveness are achievable.

The journey begins with a single step: gaining visibility into your actual processes. From that foundation, the path to automated operations and competitive advantage becomes clear.

Your processes are waiting to be optimized. Your employees are ready to focus on higher-value work. Your customers are expecting better, faster service. Your competitors are already beginning their automation journeys.

**Will you be a technology leader or a follower?**

# About Skan AI & Process Intelligence

Process intelligence represents the next evolution in operational excellence, combining computer vision, artificial intelligence, and advanced analytics to provide unprecedented visibility into how work actually gets done. By observing and analyzing human-computer interactions at scale, Skan AI reveals automation opportunities that traditional methods miss while accelerating implementation timelines from months to weeks.

The future of enterprise operations is automated, intelligent, and continuously optimized. Process intelligence is the key to unlocking that future for your organization.



# Learn More about how Skan AI Supports Insurers with Automation

**Success Story: Supercharge Insurance Claims.**

**Automation & AI Trends in Insurance**

**F500 Insurer Enhances Processes with Skan AI**



Skan AI



# Thank You!

Learn how Skan AI supports
Automation Discovery operations.

**www.skan.ai**