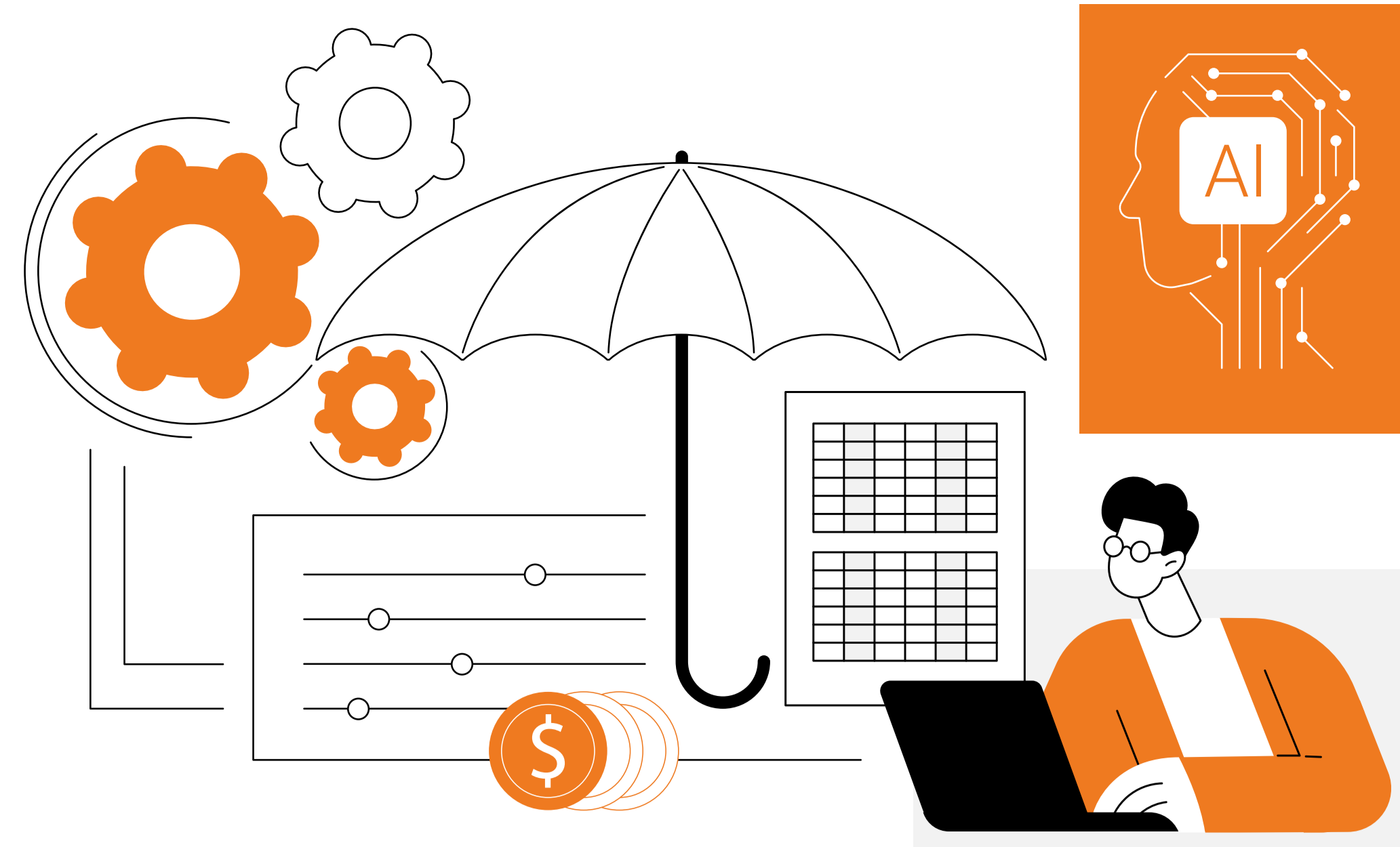


# How AI Personalizes Insurance Claims

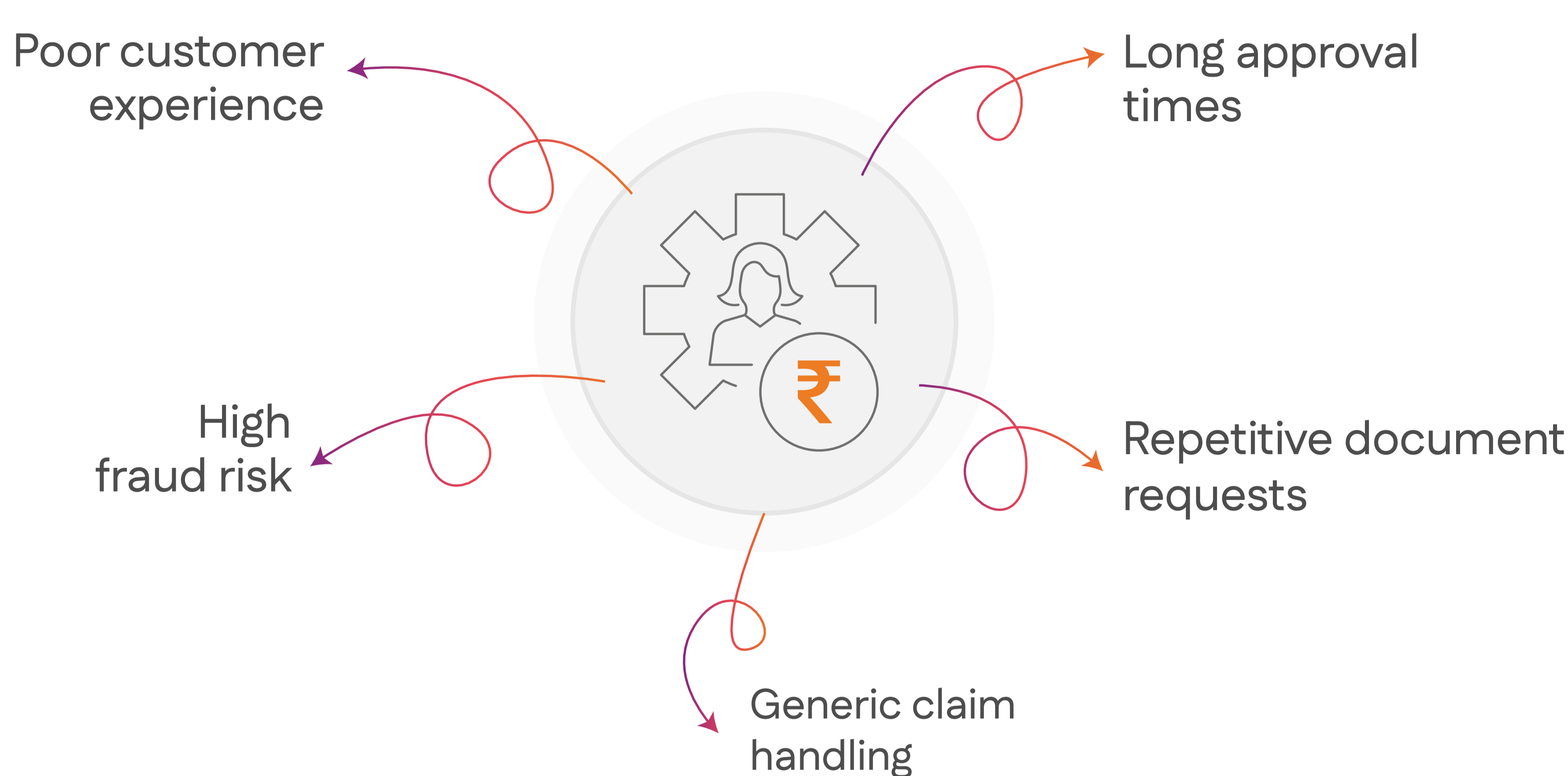
## Using Policyholder History



Insurance claims are often slow, generic, and frustrating for customers.

Today, AI is transforming this experience by using policyholder history and data to deliver faster, smarter, and personalized claims processing.

### The Problem with Traditional Claims



**Result:** Delays, errors, and dissatisfied policyholders

### Why Personalization Is Required

Customers expect faster, seamless, and tailored experiences across the insurance customer journey. Traditional one-size-fits-all claims processes fail to meet these expectations, leading to frustration and churn.



**Outcome:** Insurers must shift to AI-driven personalization to stay competitive

### How AI Personalizes Claims (Core Flow)

Policyholder Data → AI Analysis → Smart Decisions → Faster Claims

- » Analyzes historical claims data
- » Identifies risk patterns
- » Automates decision-making
- » Personalizes claim journeys

### Benefits of Personalization (Policyholder, Insurer, AI)

<p><b>For Policyholders</b></p> <ul style="list-style-type: none"> <li>» Faster claim approvals and settlements</li> <li>» Personalized communication and transparency</li> <li>» Better overall customer experience</li> </ul>	<p><b>For Insurers</b></p> <ul style="list-style-type: none"> <li>» Reduced operational costs and manual effort</li> <li>» Improved fraud detection and risk management</li> <li>» Higher efficiency and scalability</li> </ul>	<p><b>For AI Systems</b></p> <ul style="list-style-type: none"> <li>» Continuous learning from historical data</li> <li>» Improved decision accuracy over time</li> <li>» Smarter automation across the claims lifecycle</li> </ul>
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### Traditional vs AI Claims

Manual vs AI-Powered Claims Processing

- » Speed: Days → Minutes
- » Accuracy: Error-prone → High accuracy
- » Fraud detection: Reactive → Proactive
- » Experience: Delayed → Real-time
- » Scalability: Limited → Scalable

### Key AI Capabilities



### Business Impact

- » Faster claim approvals
- » Improved customer satisfaction
- » Reduced operational costs
- » Better fraud detection
- » Higher claims accuracy

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