

Turning Innovation into Action

Leveraging Hackathon Use
Cases for the Insurance Industry ✦

UiPath

FUSION.

Agentic AI Meets ROI

MÜNCHEN



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Agentic automation

Artificial intelligence that mirrors human intelligence and enhances human potential with ever-increasing sophistication, transforming how businesses operate, innovate, and compete.



Agents think. Robots do. People lead.

Insurance industry is facing an evolving environment ...

...and **Agentic automation** can help tackle these challenges



Evolving customer expectations

Customers demand seamless digital experiences, faster processing and proactive communication



Catastrophic Events

Increased natural disasters lead to higher claims, strained resources, and complex risk assessment



Technological Disruption

Rapid tech advancements create integration hurdles, data governance issues, and ethical AI concerns



Fraud and cybersecurity threats

Rising insurance fraud and cyberattacks targeting sensitive data causes losses and erodes trust



Regulatory Scrutiny & Compliance

Changing regulatory landscape, especially around data privacy and AI bias, creates compliance burdens



Elevating Customer Experience

Personalized communication agents, IVAs¹ and automated claims processing to deliver faster service



Enhancing Risk Management & Pricing

Intelligent risk assessment and real-time pricing adjustment for highly accurate, adaptive risk models



Driving Operational Efficiency

Policy drafting, endorsement processing and FNOL² triage streamline workflows and reduce manual effort



Strengthening Fraud & Security Defenses

Proactive monitoring to identify suspicious claim patterns and data anomalies in real-time



Ensuring Proactive Compliance

Compliance monitoring agents continuously track rule changes and automatically assess impacts

Insurance Hackathon - 4 focus areas for Agentic Automation

Claims

Claims processes are ripe for intelligent automation — not just faster, but fairer and more adaptive

- Straight-through Travel Claims
- Motor & Property Claims
- Split liability analysis in Motor Claims
- Fraud detection in Vehicle Claims

Underwriting

Agentic AI can help move underwriting from static rules to dynamic, real-time decision-making

- Small business broker conversational Agent
- Bond Intelligence: Transforming Contract Review
- Review of primary trade credit insurance policies

Finance

Build a modular AI system with specialized agents to produce streamlined reports for finance teams

- Automated Report and Presentation Generation with Data-Driven Insights

Marketing & Sales

Transform insurance offerings based on evolving customer needs and facilitate sales

- AI-Powered Campaign Manager: Automate & Optimize Marketing



Travel Claim Straight-Through Processing

The challenges

Travel Claim processing



Heavy manual process

All travel claims process implies claim adjuster to analyze each document & email sent by the requester.



Slow response times

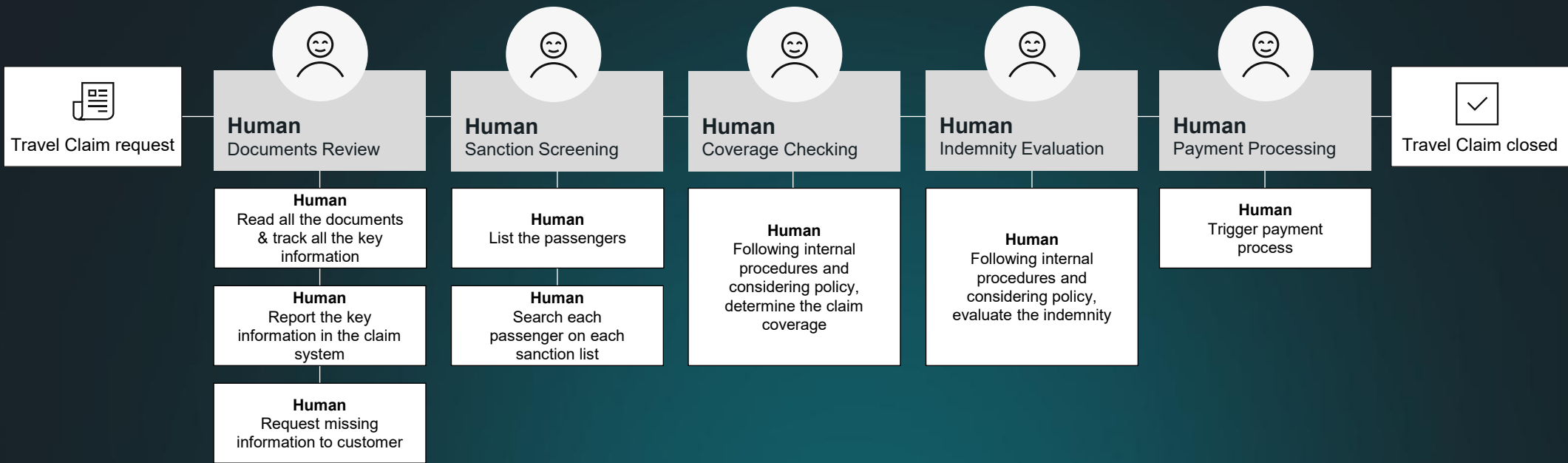
Intake delays generates slow response times for claim requester and impact the customer experience.



Limited transparency

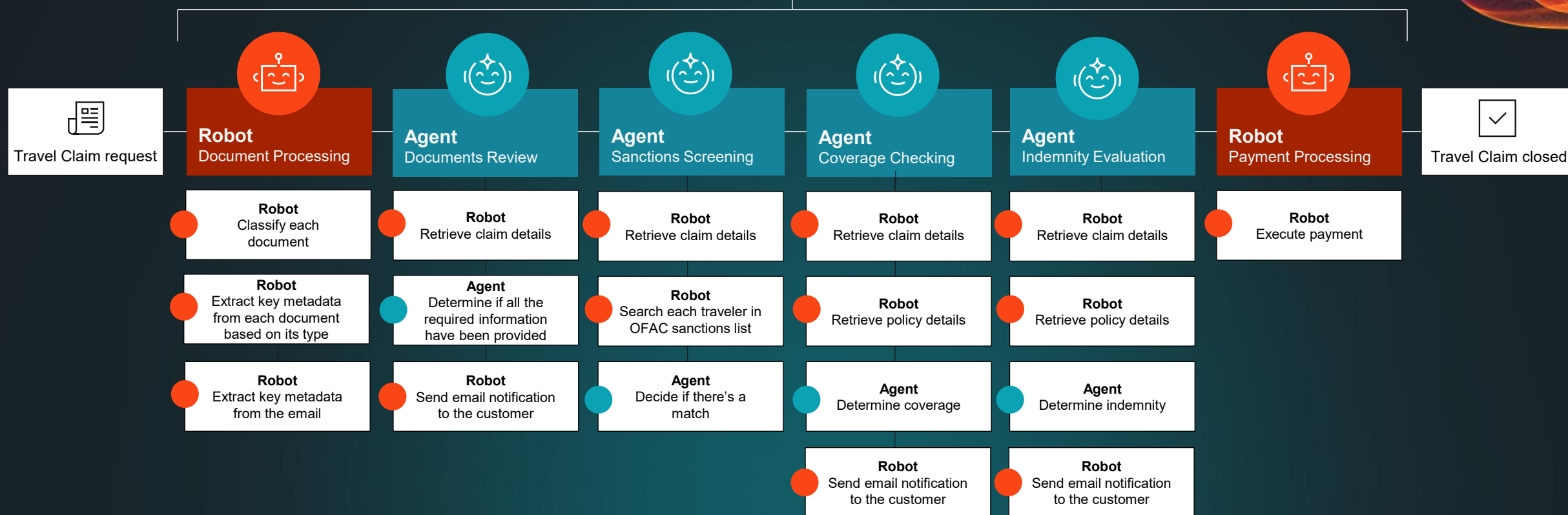
Decisions about coverage & indemnity aren't always fully documented

Before Agentic Automation



With Agentic Automation

Agentic Orchestration



Travel Claim Agentic Process - 1

staging.uipath.com/ce_presales/studio/_designer/f847052e-5bdd-4b98-ace8-20e33ffbaf4a?solutionId=5f7f1c1c-84f9-477c-e337-08ddae86977e

UPath Studio

TravelClaimSolution > Travel Claim Agentic Process

Saved recently

99+

Tenant: CE_Presales_Default

NB

Debug

Debug step-by-step

Publish

Submit as template

Share

Claim Requester

Travel Claim Process

Zurich Claim Automation Solution

Zurich Claim Expert

Claim Process Start

Wait for Claim Update Event

Process Uploaded Documents...

Review Claim Documents Agent

Execute Sanctions Screening...

Check Coverage Agent

Determine Indemnity Agent

Process Claim Payment Robot

Close Claim Robot

Handle Coverage Checking

Handle Indemnity Calculation

Claim created via email reception or any other event

Traveler identified in sanctions lists

Claim not covered

Claim process done

Missing information about the claim

Validation issues (0)

version: a991b91a

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The impact

1

Reduced manual processing

Agents automate documents analysis, communications and coverage/indemnity decisions

2

Minutes instead of hours

Thanks to straight-through-processing of claim

3

Enhanced decision consistency

Based on SOP, Agents provide decisions with evidence-based criteria

4

Strategic human oversight

Claim expertise shifts to exception handling, maximizing human value





2 other use cases From Hackathon

Small Business - Broker Underwriting Conversational Agent

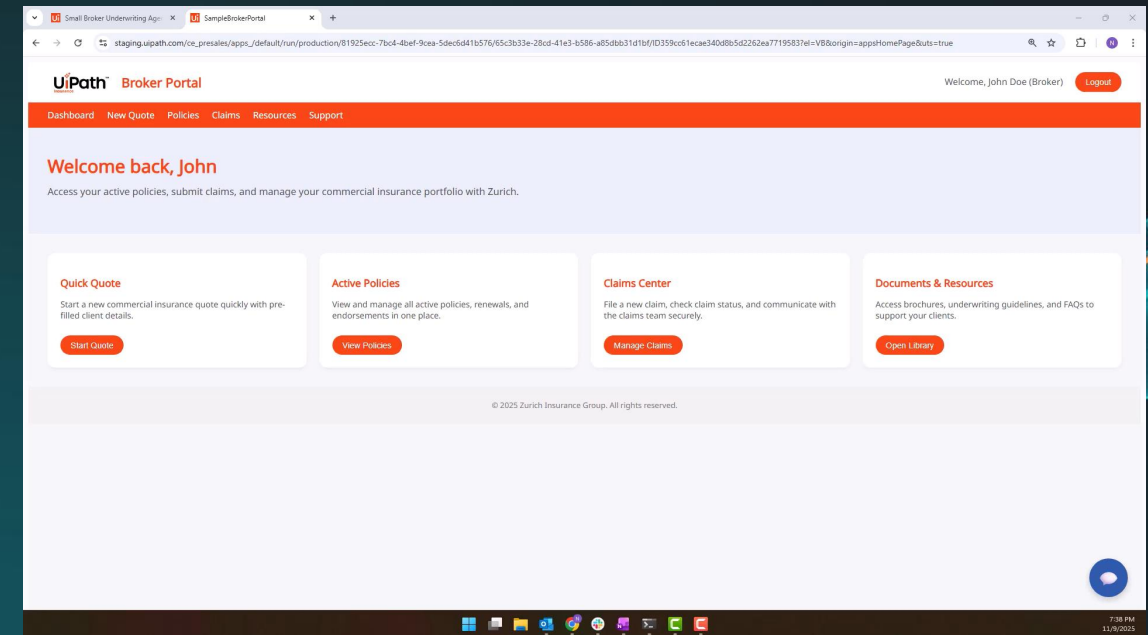
Brokers engage with AI-powered conversational agent through web portal, asking questions about policies or requesting transactions

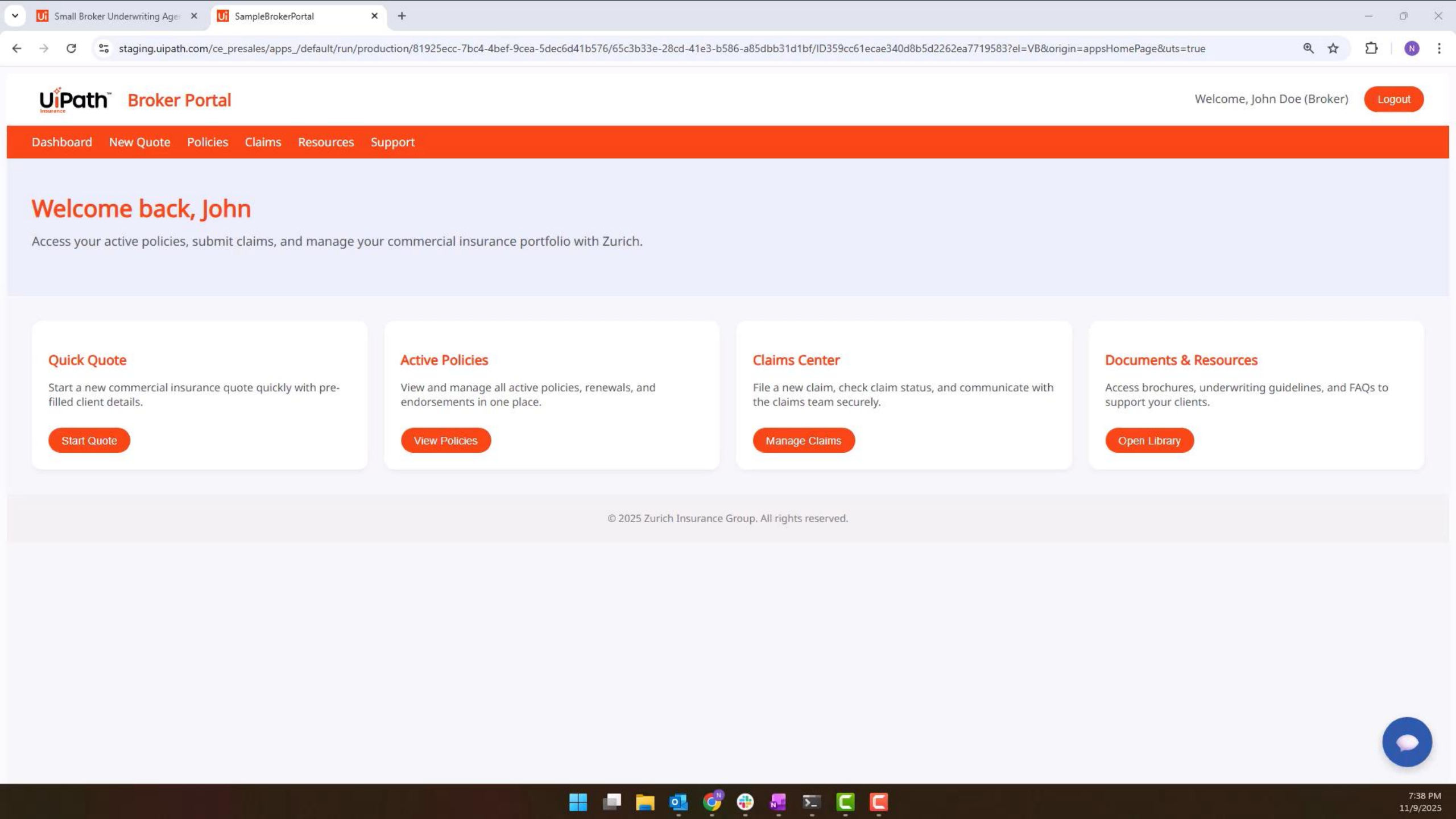
- **Context Grounding & Analysis**

- Agent searching relevant knowledge bases containing policy documents
- Referencing historical chat data

- **Response Generation & Action**

- Provides immediate information about policies, terms, or conditions
- Initiates transactions in core systems via RPA or API
- Escalates complex decisions requiring human approval





Welcome back, John

Access your active policies, submit claims, and manage your commercial insurance portfolio with Zurich.

Quick Quote

Start a new commercial insurance quote quickly with pre-filled client details.

[Start Quote](#)

Active Policies

View and manage all active policies, renewals, and endorsements in one place.

[View Policies](#)

Claims Center

File a new claim, check claim status, and communicate with the claims team securely.

[Manage Claims](#)

Documents & Resources

Access brochures, underwriting guidelines, and FAQs to support your clients.

[Open Library](#)



Finance - Report Generation with Data-Driven Insights

Automatically generate highly accurate quarterly financial and actuarial reports, formatted as executive PowerPoint presentations leveraging raw data files

- **Intelligent Report Agent**

- Coded Agent based on Python and LangGraph framework
- Hosted on UiPath platform
- Integrated with automation aggregating and transforming the raw data

- **Fully generated & Insight-Driven Executive PowerPoint Report**

- The agent delivers fully structured, branded presentation
- Including over a dozen slides covering all critical financial themes
- Including detailed executive-level commentary grounded in the underlying data



Total Reserve Summary – Net

- Total reserves decreased 3.7% from Q3-23 to Q4-23 (\$528.9M → \$508.3M), driven by lower reserves in Ctry #4 (-3.7%) and Ctry #1 (-2.5%), mainly due to discount and nominal reserve reductions.
- Nominal reserves declined 3.7% QoQ (\$531.6M → \$512.0M), with significant decreases in Ctry #4 (-4.1%) and Ctry #1 (-2.9%) reflecting lower case reserves and actuarial IBNR.
- Discount reserves remained stable, with a slight decrease of 2.3% (\$8.6M → \$8.4M), indicating consistent discounting assumptions across countries.
- Risk adjustment reserves showed a minor decrease of 4.5% (\$2.2M → \$2.1M), with no material shifts in risk factors or assumptions.
- Other reserves increased marginally by 11.5% (\$2.6M → \$2.9M), primarily due to Ctry #3's increase in Other IFRS 17 Reserves.
- No anomalies detected in total reserves; all countries report positive total reserves with consistent quarter-over-quarter trends.

Line of Business / Reserve Component	Ctry # 0	Ctry # 1	Ctry # 2	Ctry # 3	Ctry # 4	Ctry # 5	Ctry # 6	Ctry # 7	Ctry # 8	Ctry # 9	Rest of Region	Total	Q4-22 Close	Q3-22 Close
Total														
LoB # 1	\$7.0M	\$18.4M	\$6.4M	\$5.2M	\$25.3M	\$12.9M	\$2.6M	\$0.3M	\$1.6M	\$2.4M	-	\$62.3M	\$63.9M	\$78.7M
LoB # 2	\$6.8M	\$5.3M	\$6.9M	\$39.4M	\$63.3M	\$10.3M	\$7.3M	\$0.2M	\$1.5M	\$5.3M	-	\$140.7M	\$139.4M	\$134.1M
LoB # 3	\$5.4M	\$14.7M	\$6.6M	\$26.2M	\$38.4M	\$10.3M	\$3.5M	\$0.3M	\$2.0M	\$12.0M	-	\$119.0M	\$117.3M	\$115.1M
LoB # 4	\$21.6M	\$6.2M	\$11.7M	\$24.8M	\$98.6M	\$12.3M	\$4.9M	\$0.9M	\$1.7M	\$2.7M	-	\$184.5M	\$182.1M	\$176.4M
LoB # 5	\$0.0M	\$8.7M	\$0.0M	\$0.0M	\$0.0M	\$0.0M	\$0.0M	\$0.0M	\$0.0M	\$0.0M	-	\$8.7M	\$8.7M	\$8.7M
Total nominal reserves	\$40.7M	\$53.3M	\$33.6M	\$96.0M	\$225.6M	\$36.0M	\$18.3M	\$1.7M	\$6.8M	\$22.4M	-	\$512.4M	\$511.6M	\$512.0M
Discount	(\$0.3M)	(\$1.7M)	(\$0.9M)	(\$0.5M)	(\$4.6M)	(\$0.3M)	(\$0.1M)	(\$0.0M)	(\$0.1M)	(\$0.2M)	-	(\$8.7M)	(\$8.6M)	(\$8.4M)
Risk adjustment	\$0.2M	\$0.5M	\$0.4M	\$0.2M	\$0.8M	\$0.1M	\$0.0M	\$0.0M	\$0.1M	-	-	\$2.3M	\$2.2M	\$2.1M
Total reserves	\$40.6M	\$52.1M	\$33.1M	\$95.7M	\$221.8M	\$35.8M	\$18.2M	\$1.7M	\$6.7M	\$22.3M	-	\$503.0M	\$503.2M	\$505.7M
Other reserves	\$0.0M	\$0.0M	\$0.0M	\$0.3M	\$2.6M	\$0.0M	\$0.0M	\$0.0M	\$0.0M	\$0.0M	-	\$2.9M	\$2.9M	\$2.6M
Total LIC	\$40.6M	\$52.1M	\$33.1M	\$96.0M	\$224.4M	\$35.8M	\$18.2M	\$1.7M	\$6.7M	\$22.3M	-	\$505.9M	\$506.1M	\$508.3M

Our Hackathon Achievements

- 8 use cases implemented during 3 weeks – covering the 4 business focus area – 2 finalists
- Autonomous Agents, Conversational Agents, Coded Agents demonstrated
- Maestro to orchestrate these Agents with Robots & Human in the Loop

Agentic Differentiators



Enterprise Tools



Human-in-the-loop



Low Code



Vendor Agnostic



E2E Orchestration

Platform Differentiators



Quality & Accuracy



Management & Monitoring



Governance & Trust

Thank you

