AI-Powered Claims Processing

1. Claim Submission

Mobile app
Photo/video
Voice description

2. AI Analysis

NLP processing
Image recognition
Fraud detection

3. Auto Decision

ML model scoring
Policy check
Approve/escalate

4. Instant Payout

Direct deposit
Real-time
3 seconds avg

Fraud Flag?

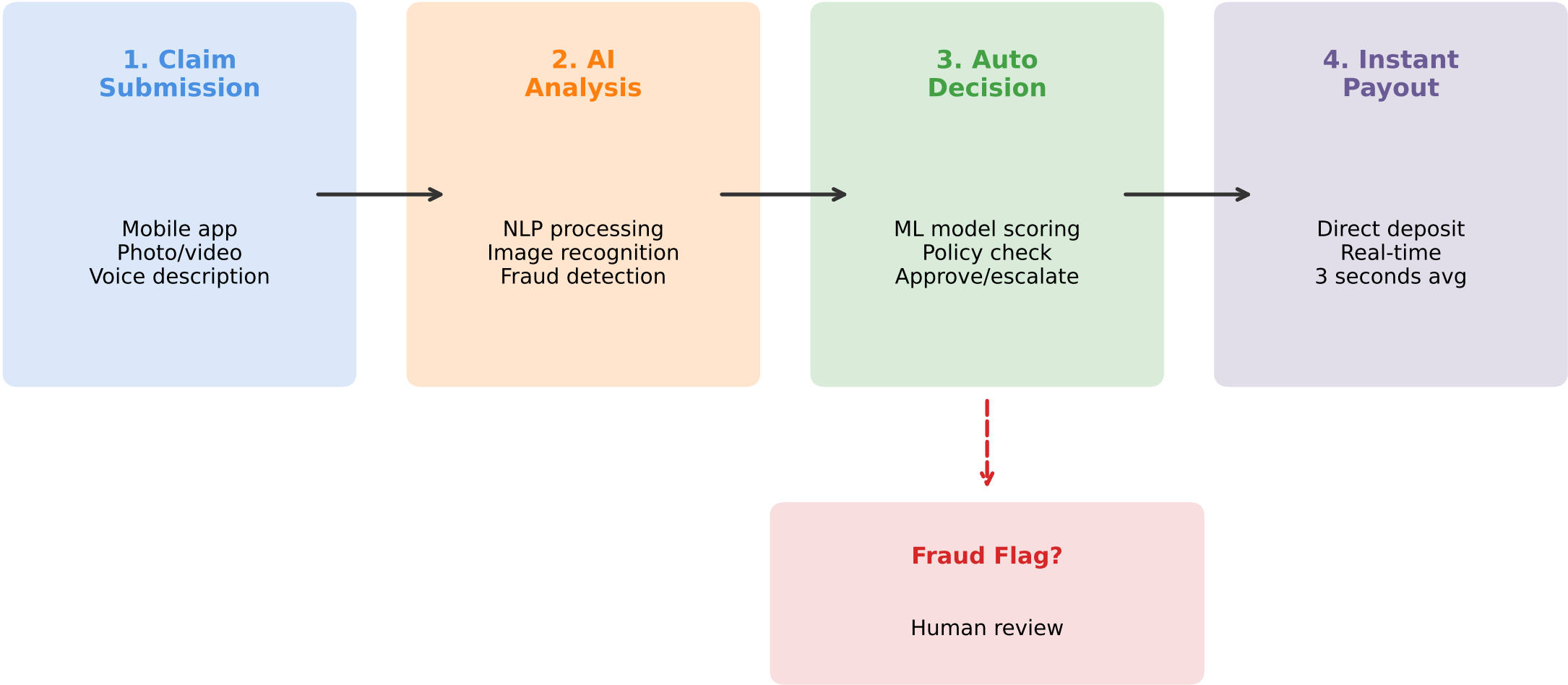Human review

Performance Metrics:
- 30% of claims: instant approval (no human)
- Average processing: 3 seconds vs 3 days traditional
- Fraud detection: 13x more accurate than manual
- Customer satisfaction: 4.9/5 rating

Source: Lemonade, Tractable AI case studies (2024)