

Redefining Business Processes with agents & Power Platform

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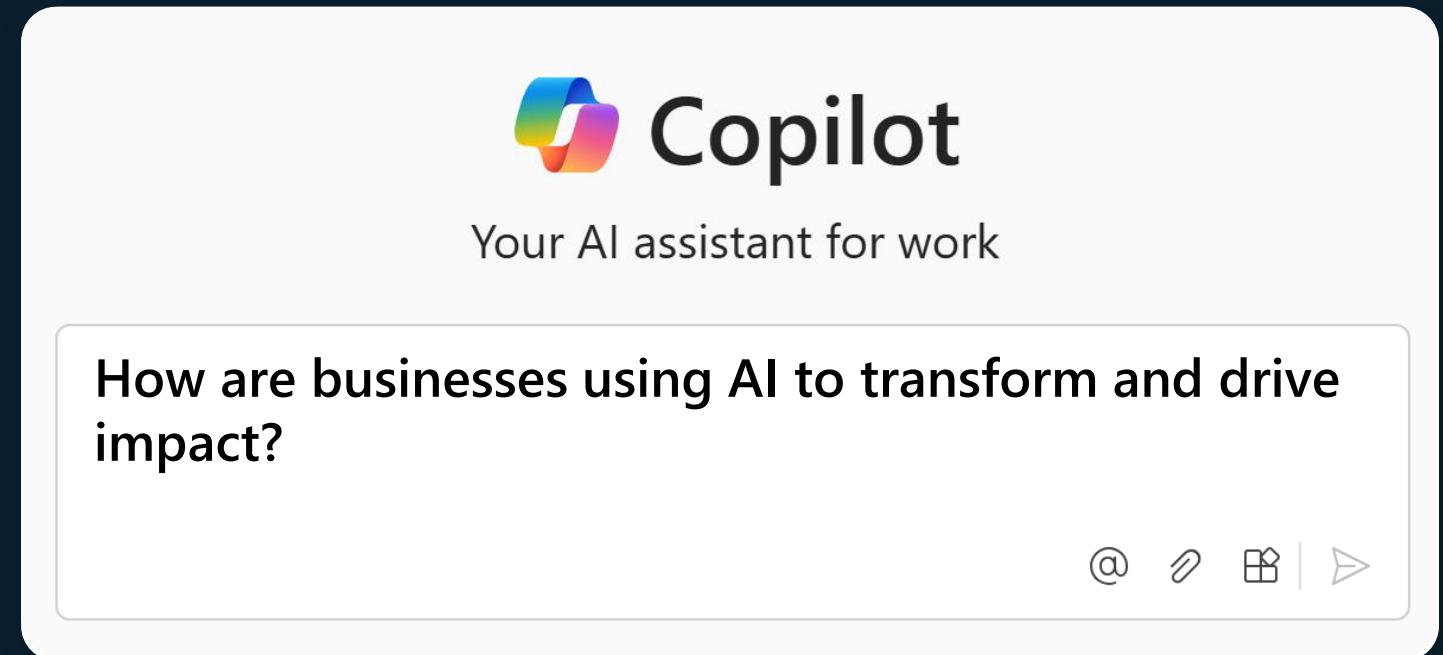
Dhanesh Valappil

Technical Director

Bamboo



The question
on everyone's
mind...





Copilot

**Every employee will
have a Copilot**

Works as your personal assistant

Grounded in work content like email,
meetings and documents

The UI for AI



Agents

**Every business process will
have an agent**

AI-powered system with actions,
triggers and knowledge

Works on behalf of employees, teams
and functions

Connected to Copilot or autonomous



Agents

Every business process will have an agent

AI-powered system with actions, triggers and knowledge

Works on behalf of employees, teams and functions

Connected to Copilot or autonomous

Agents You Build

Tailored to your unique business processes.

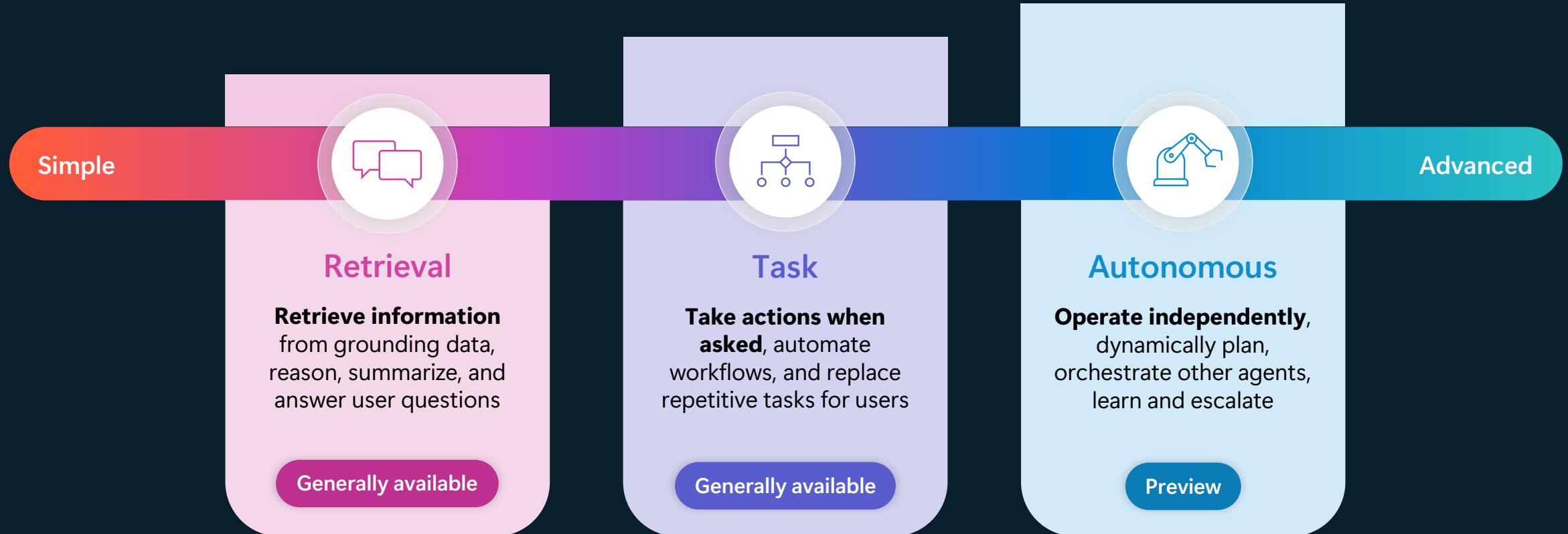
Agents Built by Microsoft

Employee Self-Serve, SharePoint Agents, Dynamics 365 agents +

Agents Built by 3rd Party ISVs

Adobe, ServiceNow, SAP, and many more.

A spectrum of agents



← Agents vary in levels of complexity and capabilities depending on your need →



Microsoft Copilot Studio

The place to build and customize agents, extendable in Azure



Microsoft 365
Copilot



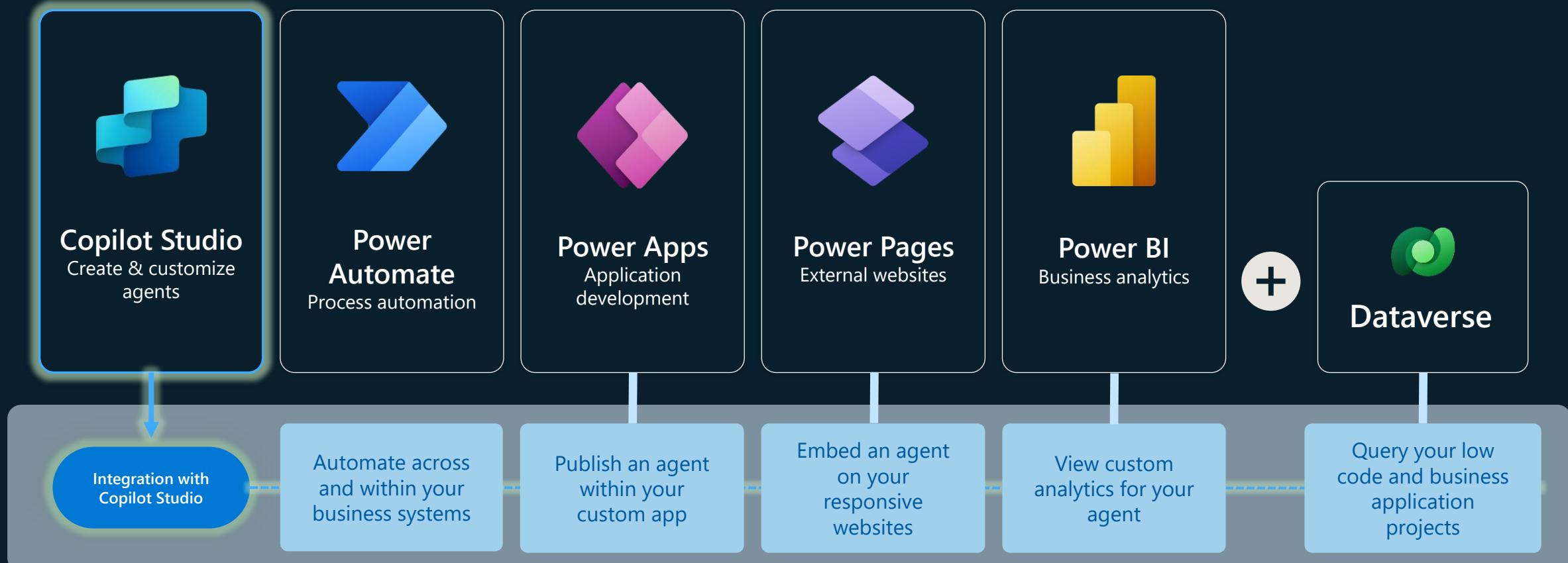
Multiple channels
(like websites, Teams, Facebook)



Your apps

Microsoft Power Platform

Accelerate app development, automate workflows, visualize data, and reduce repetitive tasks with AI-powered tools



More than 100,000 customers across every industry have used Copilot Studio to help improve performance and efficiency while reducing costs and risks



McKinsey&Company

90%

Reduction in project intake



50%

Reduction in due diligence workflow



PayPal

40%

cost reduction
deployed in weeks
projected for HR/IT
agent for employees



PG&E

25-40%

internal IT helpdesk
calls managed by
employee agent

A leading university in Hong Kong is enhancing student experience using Copilot Studio and Azure AI Platform. The bot allows students to search course information more efficiently and alleviates the workload of admission service staff

30k+
Students

10
Academic
Faculties

100+
Undergraduate
Curriculum





A major local airline operator is using Microsoft Power Platform and Azure AI Foundry as a foundation of their RAG Framework, serving business units including finance, cargo and service delivery.

20+

Chatbot use cases

3

Production use cases rolled out within 3 months

8000+

Users

Copilot Studio is evolving into a consumptive service

Copilot Studio is launching as a pay-go service on December 1

Full feature parity across message pack and metered offering

Burn rate parity across message pack and metered offering

Leverage your existing Azure commitments (MACC)

New!

Message packs

- ✓ Tenant-wide message packs
- ✓ 25,000 messages/month
- ✓ \$200 per pack/month

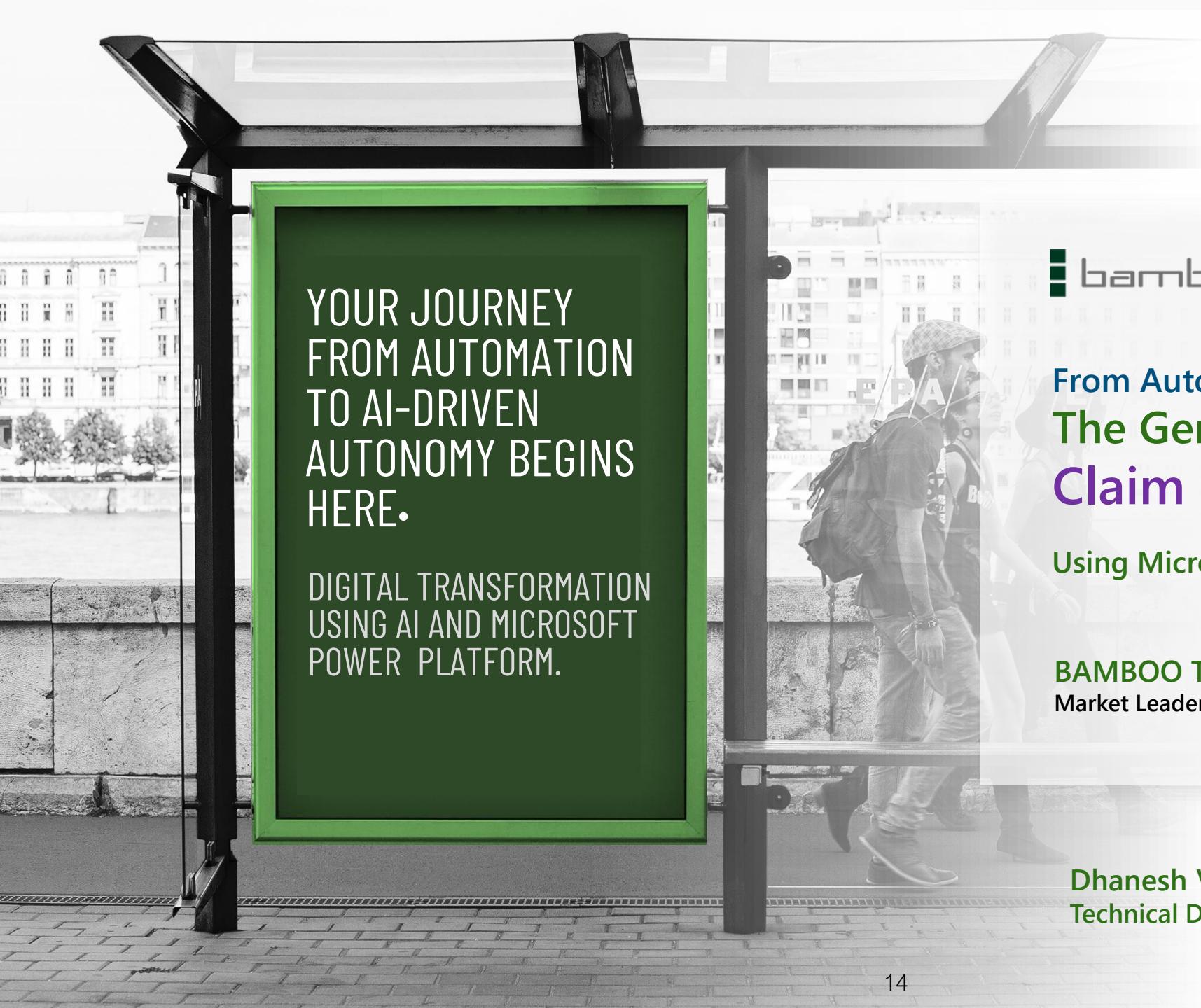
Pay-as-you-go

- ✓ New PAYG meter
- ✓ Can decrement MACC
- ✓ \$0.01/message



The best way to predict the future is to invent it

THANK YOU!



YOUR JOURNEY
FROM AUTOMATION
TO AI-DRIVEN
AUTONOMY BEGINS
HERE.

DIGITAL TRANSFORMATION
USING AI AND MICROSOFT
POWER PLATFORM.



From Automation To Autonomy The Generational Journey of Claim Processing Automation

Using Microsoft Power Platform & AI

BAMBOO TECHNOLOGIES

Market Leader in Digital Transformation and AI-Driven Innovation

Dhanesh Valappil
Technical Director @Bamboo



Understanding the Complexity of Claim Processing

Claim processing is evolving, with more conditions and smarter decisions ahead.

Claims Processing Steps



"But if the incident occurred **outside the policy's coverage region**, route it to the **Exceptions Handling team** for review."



"If the claim amount is **between \$5,000 and \$20,000**, and the **risk score is below 30**, send the claim for **second-level review**."



"If the claim amount is **less than \$5,000** and the supporting documents include a **valid proof of incident**, **approve** the claim **directly**."



"**If the claim amount is greater than \$10,000, and the claim type is 'Medical,' assign it to the High-Value Claims team.**"



"However, if the policyholder has **prior claims flagged as 'High Risk'**, escalate directly to the **Compliance Team**."



"If the claim involves **medical expenses exceeding \$10,000**, and the claimant has **filed more than two claims in the past year**, **escalate** it to the **fraud review** team."



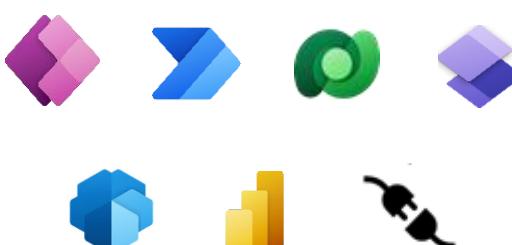
"For any claims **above \$20,000**, regardless of risk score or completeness of documents, **approval** from the **senior management** team is mandatory."

Evolution of Business Process Automation (Claim Processing)

Gen 01

Foundational Automation

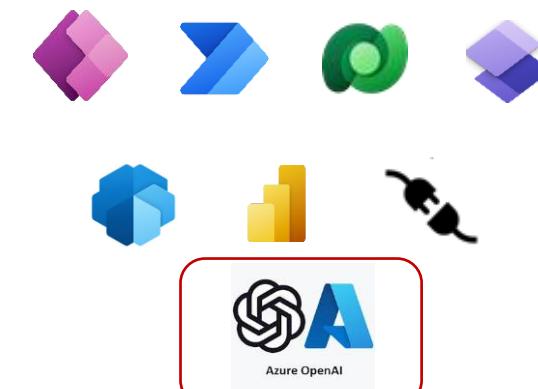
Efficient workflows with basic automation & OCR. Streamlining workflows and reducing manual tasks.



Gen 02

Intelligent Automation

Adding AI for automation of tasks like document processing, risk calculation, and summarization, but no decision-making.

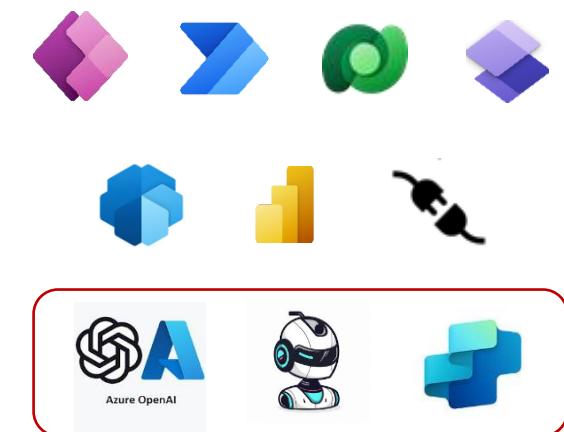


Azure OpenAI

Gen 03

Agent-Centric Operations

Using AI agents to make decisions, approve claims, and escalate when needed.



“If you think an agent is just a chatbot, it’s like hiring a specialist and making them wait until you ask a question. But agents can do so much more! “

Foundational Automation in Claims Processing

Streamlining workflows and simplifying claim submissions



- 01 Submit claims online or via email



- 02 Basic OCR scan documents to extract basic details



- 03 Manage claims through an intuitive UI



- 04 Securely store data in highly secured database



- 05 Automate business rules and workflows



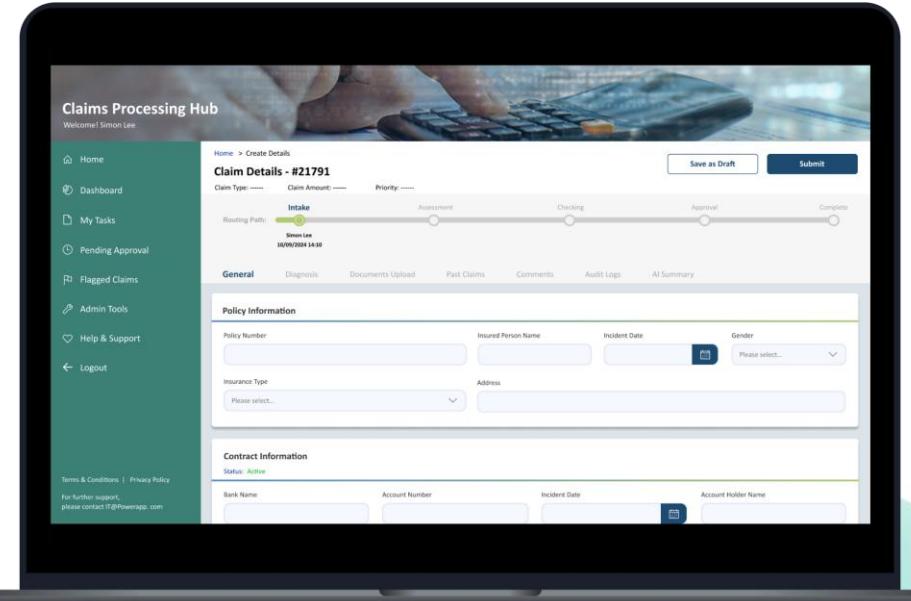
- 06 Fully automated claim lifecycle using Power Automate



- 07 Connect to finance systems for payouts.



- 08 Dashboards & Reports using Power BI



40%-50%
Faster Development

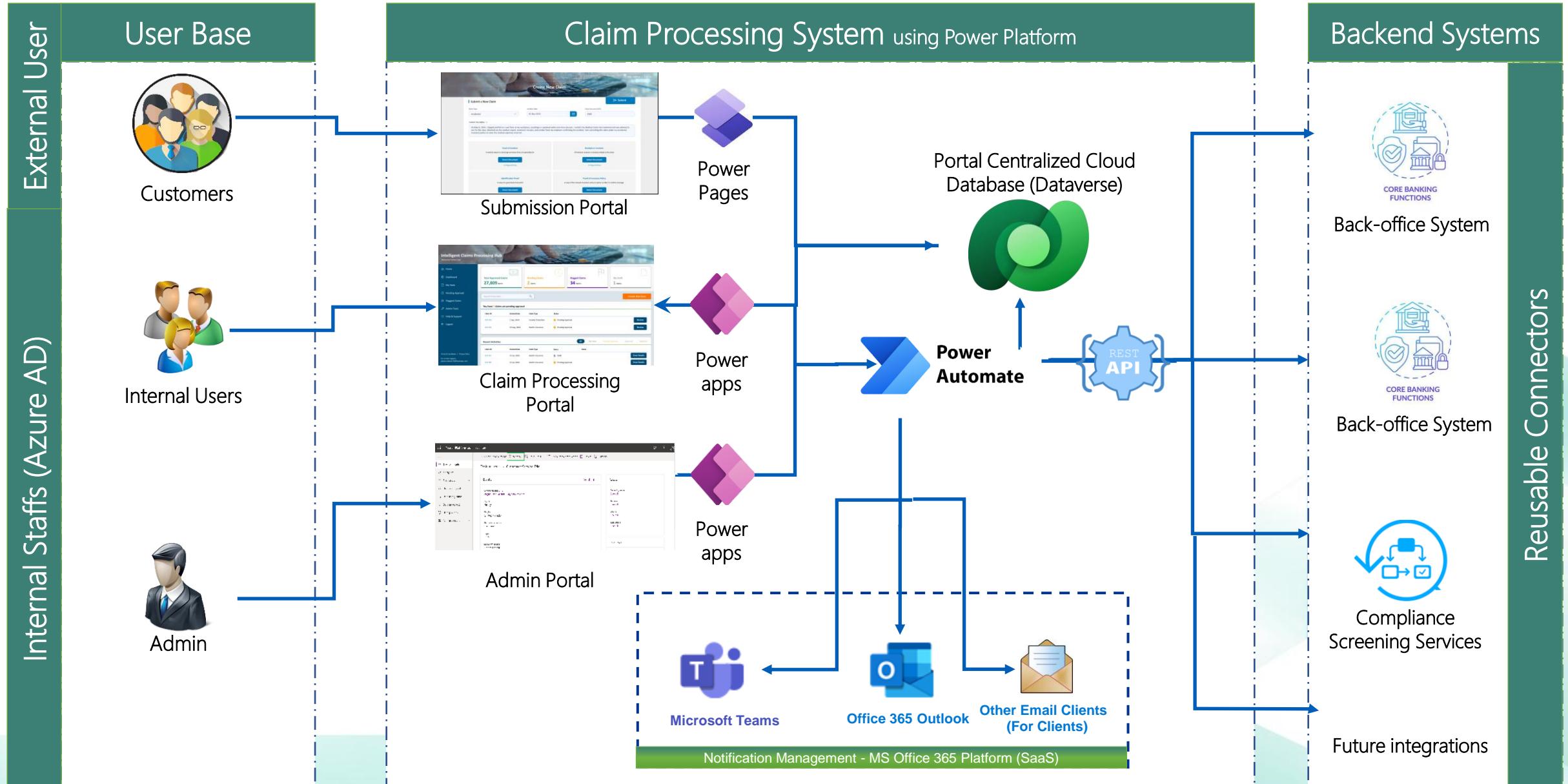


30%-40%
Lower Maintenance Cost

, but there's room to do more!

Overall Technical Architecture

Streamlining workflows and simplifying claim submissions



GEN
01

Potential Improvements



40%-50%

Faster Development



30%-40%

Lower Maintenance Cost

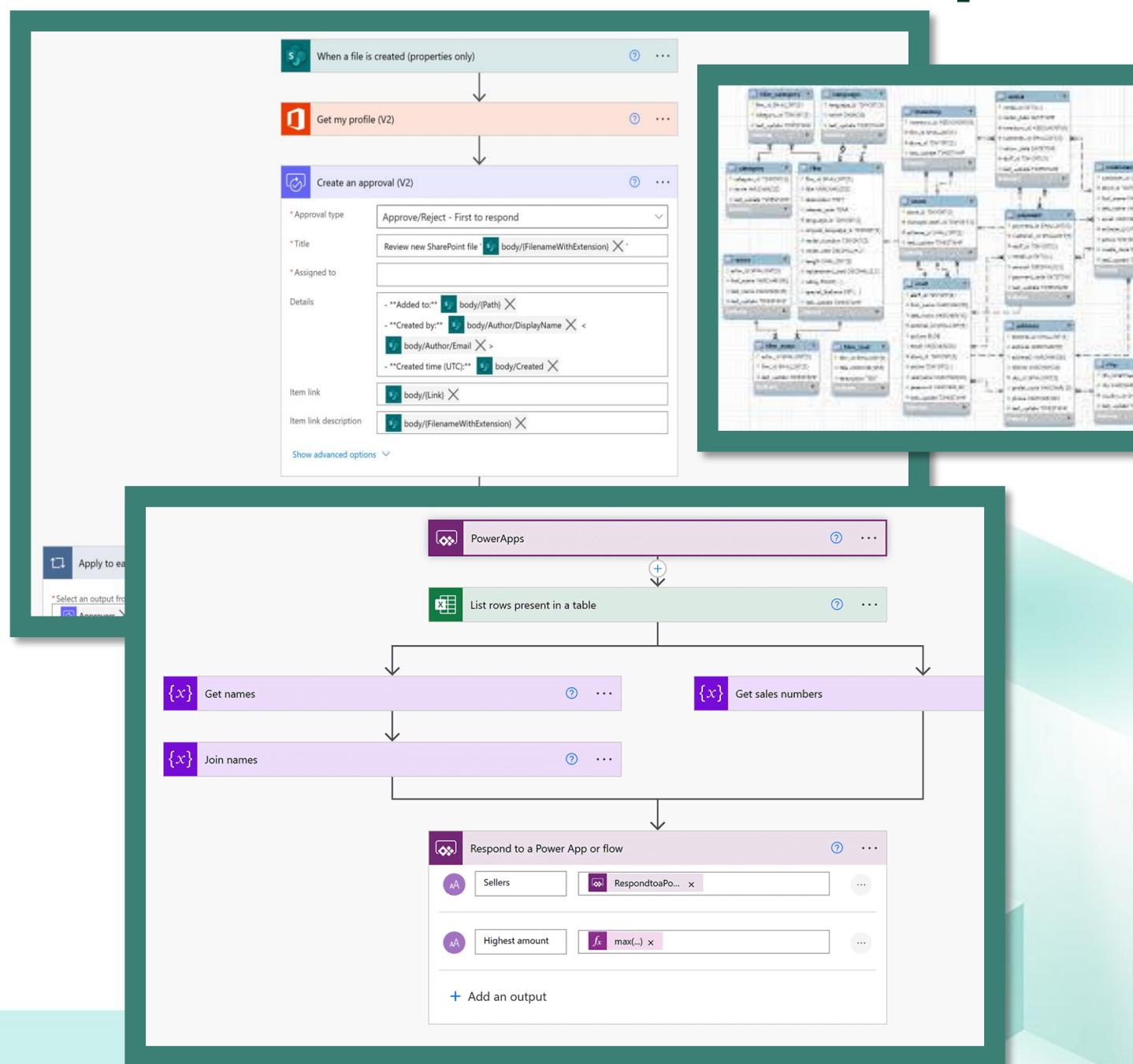
01 Manual Effort in Document Review & Data Entry

02 High Maintenance for Flows & Configurations

03 Human-centric Decision Making

04 No Localization Such as Language Translation

05 No Intelligent Summarization of Claim



Intelligent Automation in Claims Processing

Enhancing processes with AI-powered automation for efficiency and insights.



01 AI-Powered Document Extraction & Form Filling

02 Automated Risk Scoring for Claims

03 Document Verification for Fraud and Mismatch

04 Auto Translation to Local Languages

AI Risk Score
65/100 High Risk

AI Fraud Detection Conclusion
The AI has determined that this client has a high risk profile due to their consistent financial history, preference for conservative investments, and significant debt.
Please review the claim information, document and the AI analysis, and decide either reject/approve the claim, escalate to specialised team or request additional information from client.

Documents Track	Delete	Mark as Verified	Mark as Rejected	Send Email Request	Implement Data
Document Type	Last Updated	Status	File	AI Recommendation	
ID Card Copy	13 Jul, 2024		idcard.pdf		
Proof of Address	6 May, 2024		address.pdf		
Business Registration Certificate	13 Jul, 2024		BR.pdf		
Financial Statement	6 May, 2024		Sepbankstate.pdf		



20-25%
Faster Workflow Completion

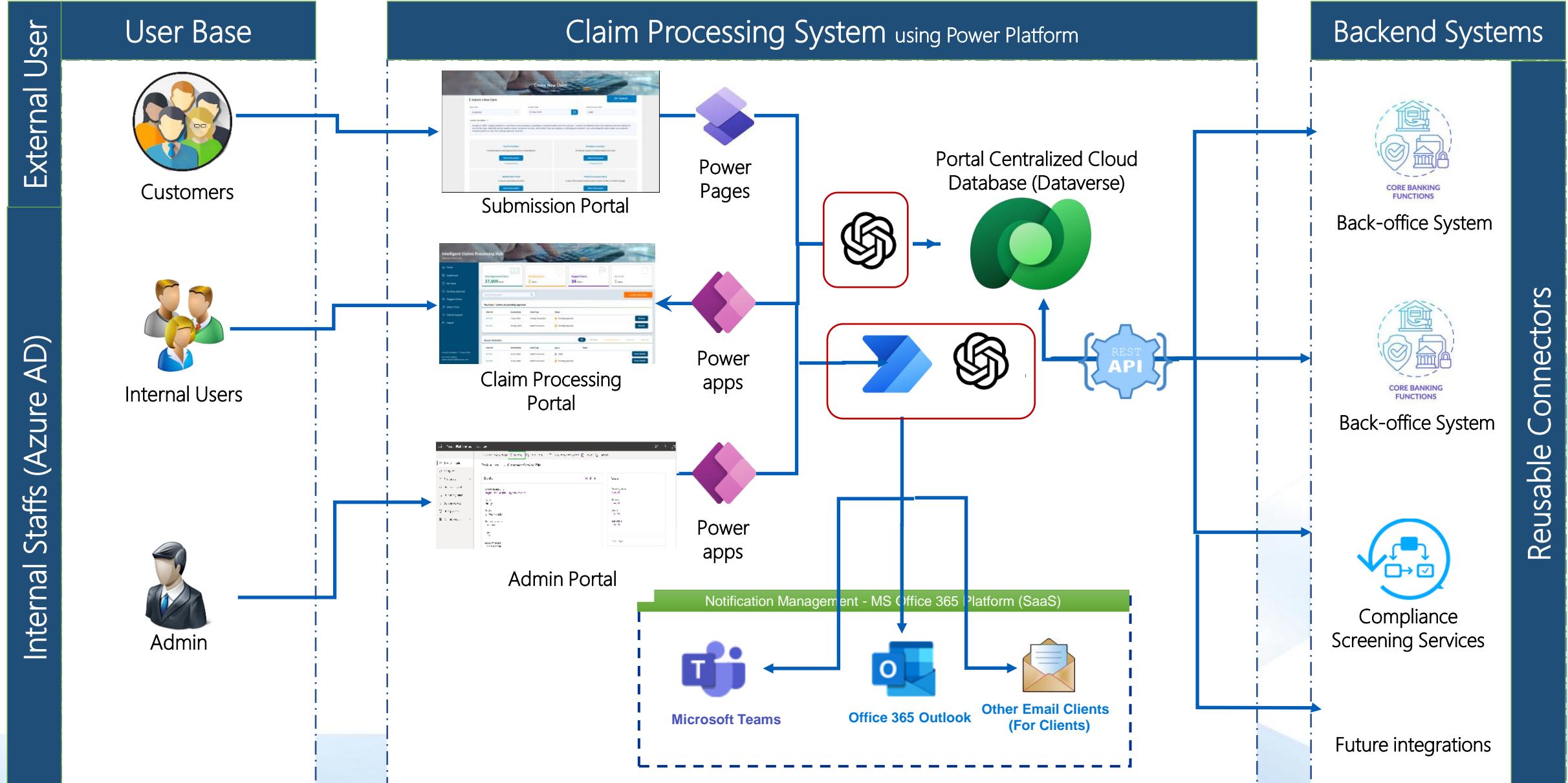


40%-50%
Lower Maintenance Cost

AI takes us further,
but there's still room to improve!

Overall Technical Architecture

Streamlining workflows and simplifying claim submissions



But Challenges Persist: Why Move to Gen 3 ?

Gen 2 brings advancements, but there's still a gap in achieving complete automation and intelligence

20-25%

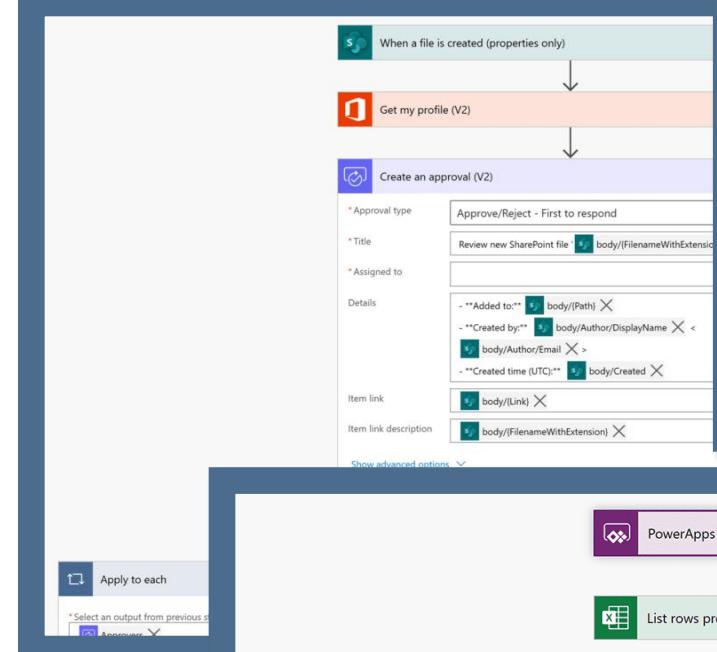
Faster Workflow Completion



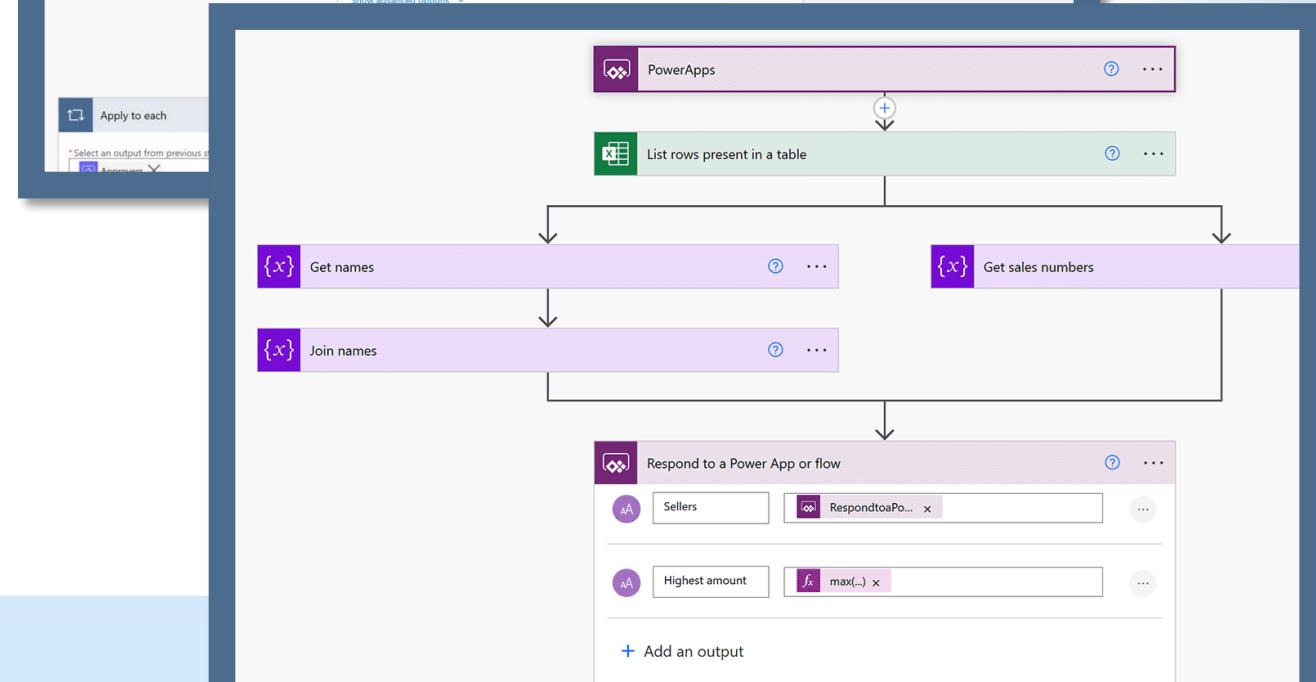
40-50%

Lower Maintenance Cost

01 Frequent Changes in Business Rules Require Manual Updates



02 Lacks AI-Driven Decision Making, Leading to Delayed Approvals



03 System Requires Manual Changes for Continuous Improvement

04 High Maintenance for Flows and Configurations

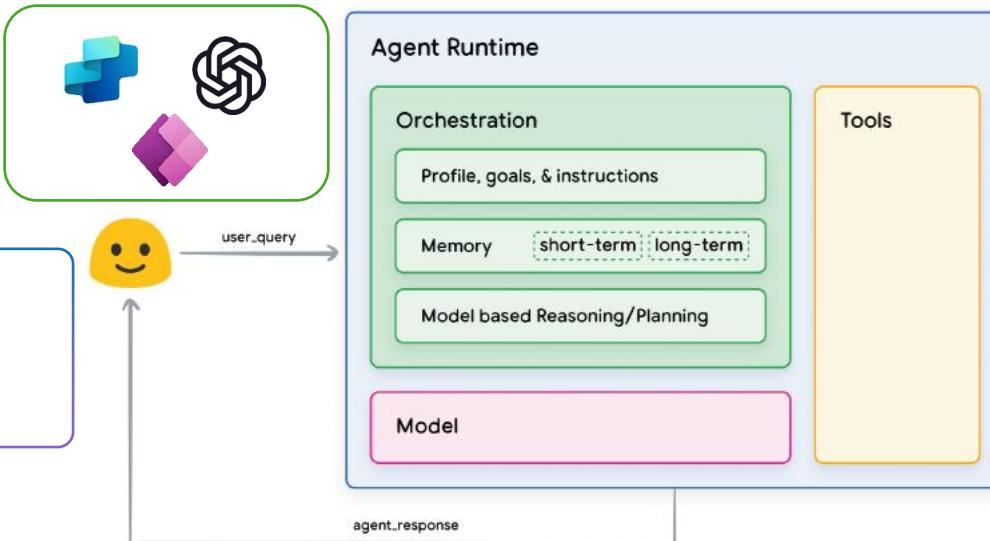
Agent-Centric Design - Introduction



Introducing AI Agents: Your Partners in Intelligent Automation

I'm an AI Agent

Specialized digital assistant that performs **specific tasks** individually or by collaborating with other agents. Can be autonomous or non-autonomous.



I do offer

Task Automation

Decision Making

Chatbot, UI

I do have

Profile, Goals, Instructions

Reasoning & Planning Skills

Tools such as APIs, Memory

What We Don't Discuss Today

Conversational Bots

Governance & Monitoring

Agent Frameworks Outside Copilot Studio, RAG

Fine Tuning, AI trends, Machine Learning

Agent-Centric Design in Claims Processing

AI-Powered Agents Simplifying and Enhancing Claims Processing



Claim Processing System

Form Builder Agent

Auto-fills claim submission forms using client inputs and external sources



Decision Support Agent

Empowers claims approval AI Intelligence & Business Rules



Fraud Detection Agent

Adapts dynamically to detect suspicious patterns



Risk Assessment Agent

Provides AI-driven risk scores based on historical and real-time data.



Rule Management Agent

Simplifies rule creation and maintenance without complex backend flows.



Compliance Checker Agent

Validates claim submissions against compliance standards and flags violations for review.

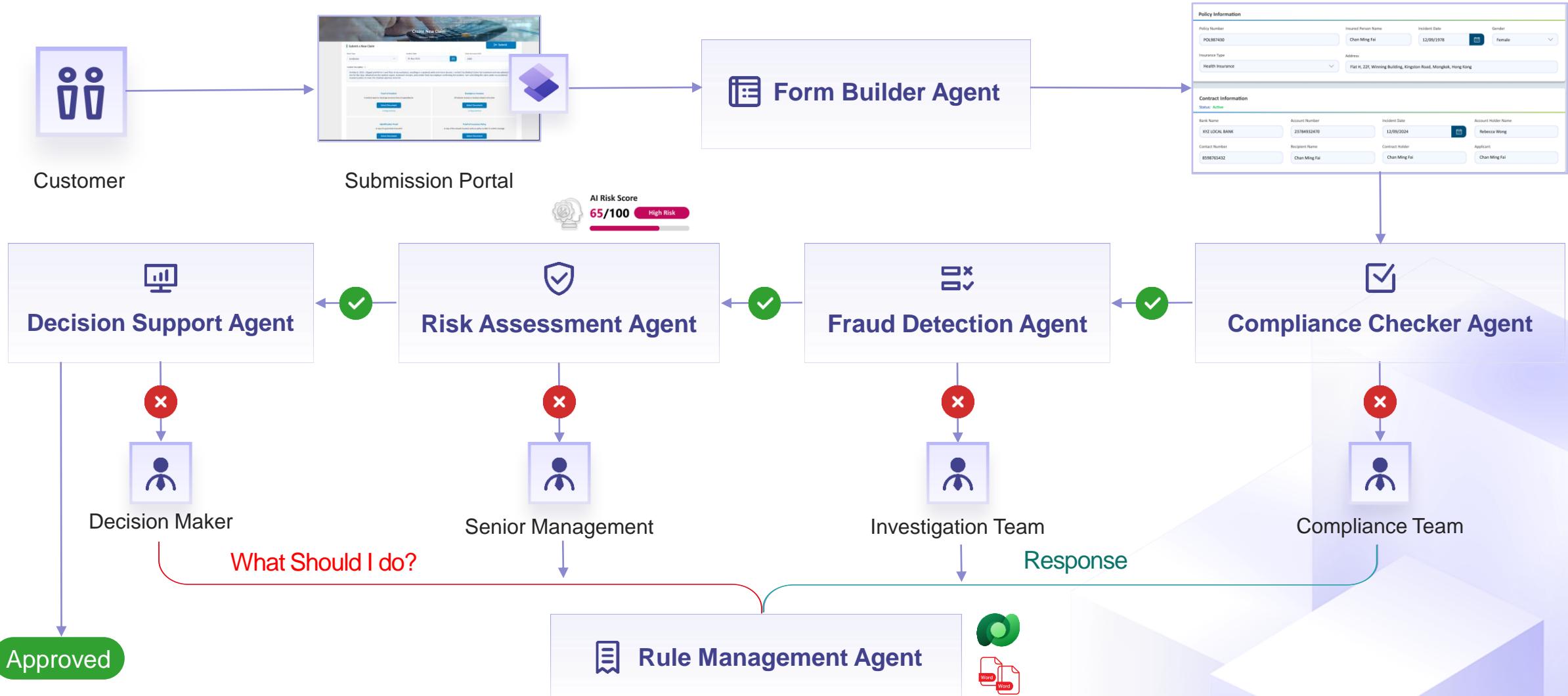


Transition To



How Agents Work Together?

Collaborating Agents for Seamless Claim Processing



Rule Management: An Agent In Action

Streamlining Rule Creation, Validation, and Execution Using AI



Rule Management Agent

Human-Friendly Rule Designer

Define rules effortlessly in plain language without technical expertise.

Dynamic Rule Translator

Converts natural language rules into structured data compatible with Dataverse.

Live Rule Validator

Automatically identifies conflicts and redundancies in rules for better accuracy.

Rule Optimization Scanner

Periodically scans existing rules & suggests optimizations based on past transactions

Real-Time Rule Sync

Instantly applies updated rules to workflows and automations in Power Automate.

Validate Rule: High Risk Medical Claim Rule

ORIGINAL RULE

```
If ClaimAmount > $75,000 AND PriorClaims > 2 AND ClaimCategory = "Critical" AND Region = "APAC", auto-approve.
```

Please review and address the validation results below before finalizing your rule.

Issue Type	Details
Conflict	Rule ID 5678 overlaps with ClaimAmount > \$50,000 AND ClaimCategory = "Critical". Suggest lowering priority.
Syntax Issue	Incorrect syntax for Region = "APAC". Suggested fix: Region IN ("APAC").
Recommendation	Add condition PolicyStatus = "Active" to improve accuracy.

FINAL RULES PREVIEW

Action
Decline
Accept
Decide
Decide
Preview



Rule ID	Condition	Action	Priority	Last Updated	Status
001	ClaimAmount > \$50,000 AND PriorClaims = 0	Auto-approve	High	2024-10-28	Active
	ClaimType = 'Medical' AND ClaimAmount > \$20,000	Route to High-Value Team	Medium	2024-10-28	Active
	IncidentDate < SubmissionDate	Flag for Manual Review	Low	2024-10-25	Inactive
004	ClaimAmount > \$100,000 OR FraudRisk = 'High'	Escalate to Compliance	Critical	2024-10-30	Active



Set variable value

Set variable

To value

In the Claim_AI_Event, give me the approver mail where the premium is &Topic.Premium& and the all completed is true, just output the approver mail. If not found, please say 'Not found'.

Input

Data sources

Agent-Centric : Behind The Scene



Smart agents that simplify workflows and make better decisions.

The screenshot shows a workflow interface with the following components:

- Trigger:** When Claim is Submitted
- Action:** Set variable value
- Variable Details:** Set variable: {x} Prompt | string; To value: fx "In the Claim_AI_Event, giv..."
- Script Preview:** A red box highlights the script: "In the Claim_AI_Event, give me the approver mail where the premium is "&Topic.Premium&" and the all completed is true, Just output the approver mail. If not found, please say 'Not found'"
- Input:** Input: {x} Prompt | string
- Data sources:** Data sources | Edit



50%-60%

Faster Workflow Completion



50%-60%

Lower Maintenance Cost

In the Claim_Processing_System, evaluate the rules stored in the system using the following claim details:

- ClaimAmount: {Claim.Amount}
- PolicyType: {Claim.PolicyType}
- PriorClaims: {Claim.PriorClaims}

Rules:

1. If ClaimAmount > 50000 AND PriorClaims = 0, then Auto-Approve.
2. If PolicyType = 'HealthInsurance' AND ClaimAmount > 20000, then Escalate for SeniorApproval.
3. If ClaimAmount > 100000, then Flag as High Risk.

For the given claim details, provide:

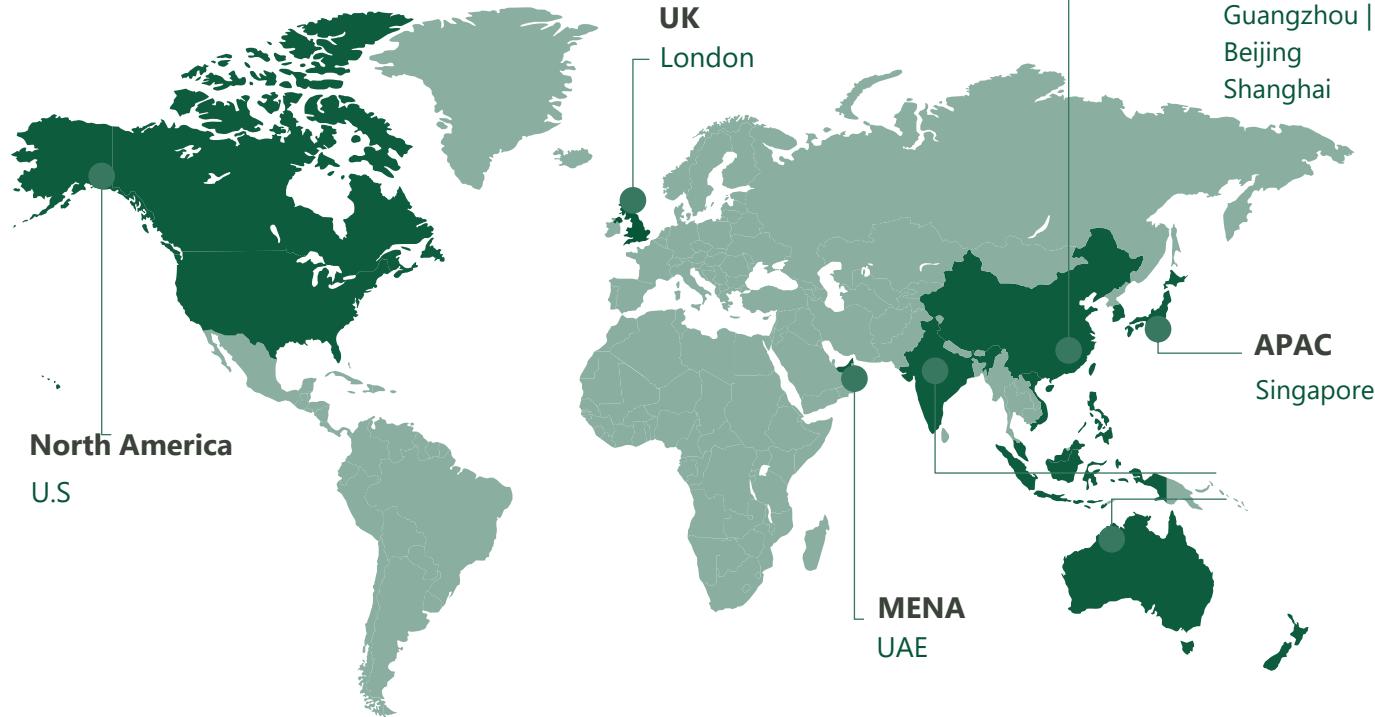
1. Decision (e.g., Auto-Approve, Escalate, or Flag)
2. Applied Rule ID(s)
3. Reason for the decision

If no rule matches, output 'No applicable rule found.'

Quick Conclusion

	Gen 01 Foundational Automation	Gen 02 Intelligent Automation	Gen 03 Agent-Centric Operations
			
Faster Development Lower Maintenance Cost	↑ 40%-50% ↓ 30%-40%	↑ 50%-60% ↓ 40%-50%	↑ 50%-75% ↓ 50%-60%
Cuts Workflow Completion Time		↓ 20%-25%	↓ 50%-60%
Strengths	Highly Deterministic, Predefined	Pattern Recognition, Summarization, Proof Reading	Highly Adaptive To New Variables, Human-like Behaviors
Limitations	Limited to Tasks Programmed, Struggles With Complexity	Requires Quality Data to Train	Quality Data To Train, Less Reliable in Early Stages, Consistent Feedbacks To Improve

Market Leader With Global Footprint in Digital Transformation and AI-Driven Innovation



The **First Choice** for AI-Driven Power Platform Solutions in Asia-Pacific

- A premium technology consulting firm since **1999**.
- Specialized in **Finance, Auto, Retail, Logistics, Manufacturing, Property Management** industries.
- Headquartered in Hong Kong, R&D center in Guangzhou, supported by **500+ Power Platform & AI Experts**
- Microsoft **ECIF Eligible** in Key Regions, delivering cutting-edge enterprise solutions
- Investing in R&D to advance **AI and Power Platform** capabilities, driving enterprise transformation globally.

25

Years Of Industry Expertise

20+

Years as Microsoft Partner

6

Years of Microsoft Power Platform & MSD Mastery

500+

Technical Specialists

40+

Multi-National Clients

200+

Successful Power Platform Use Cases Delivered

#1 Choice

for Microsoft Business Suites Based Services in Asia-Pacific

Bamboo's Enterprise-Scale Digital Transformation Success Stories

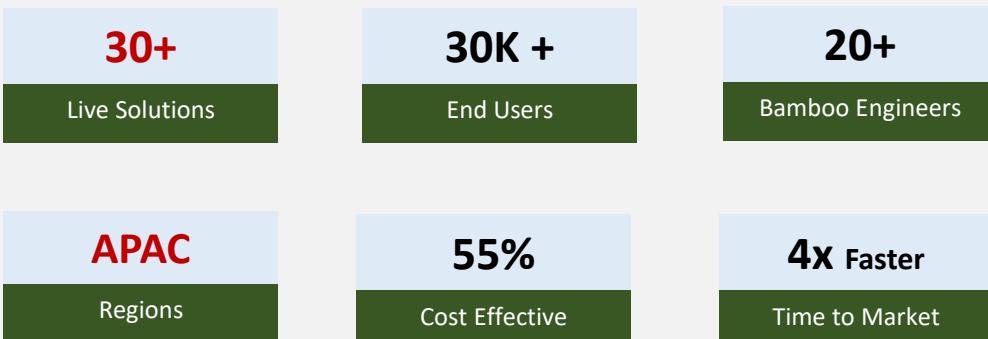
Banking Operations Digitization



Insurance Group Operations Automation



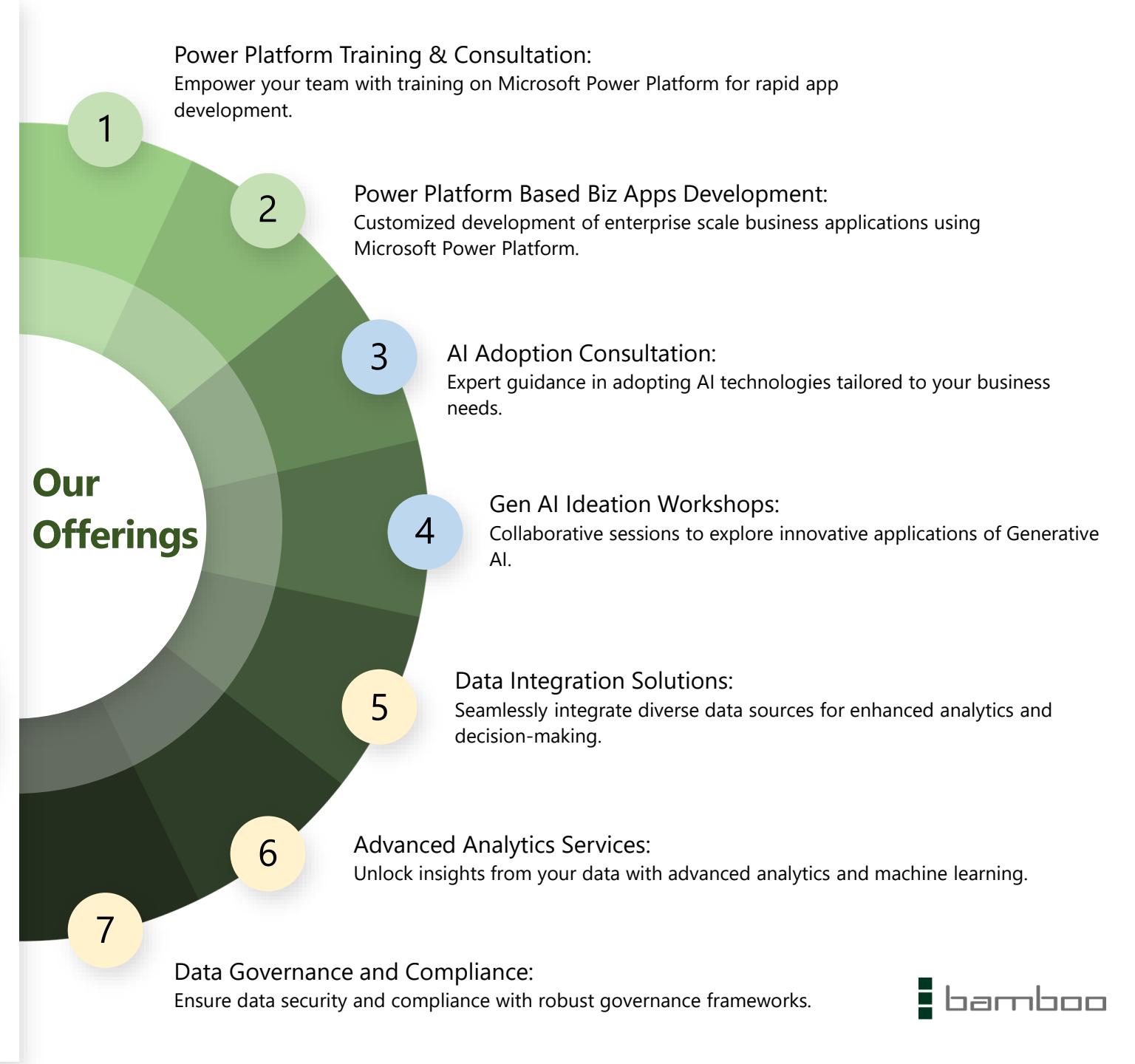
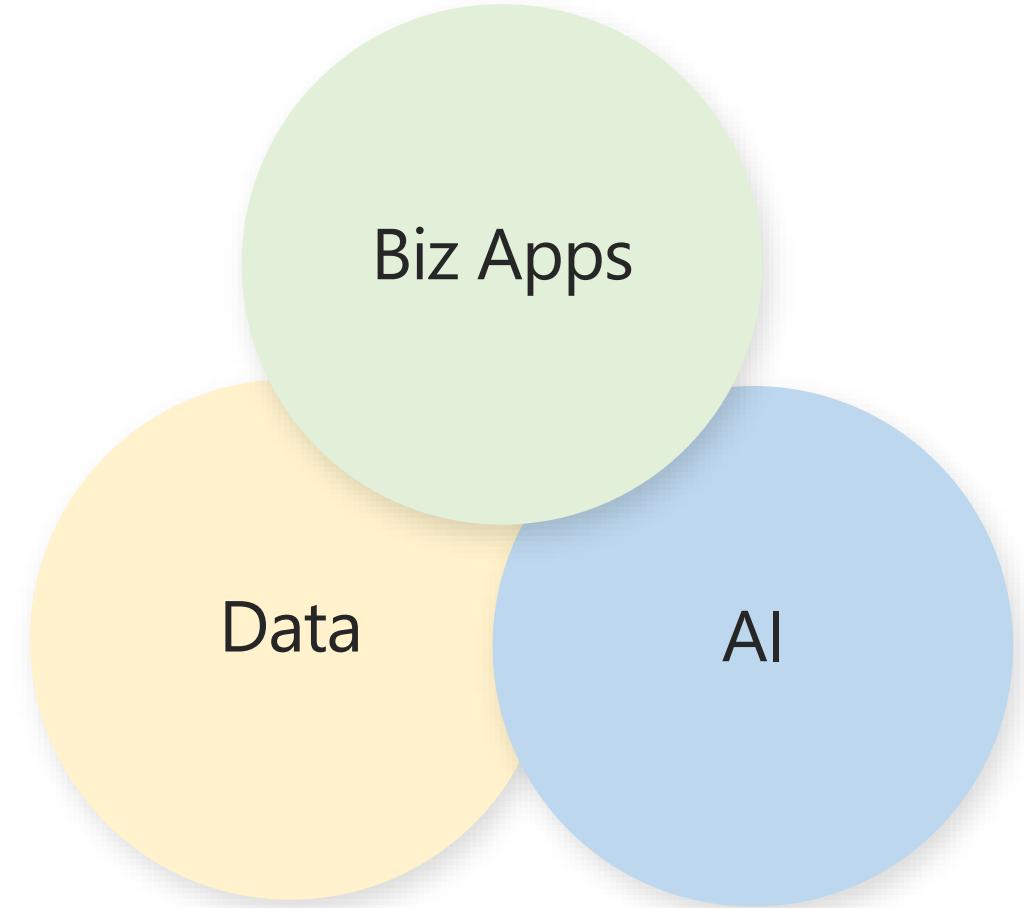
Energy Provider Operations Digitization



Global Automotive Process Automation



Bamboo Build Enterprise Scale Solutions by Combing:



Bamboo's Expertise In Digital Transformation

Unleashing Full Potential of Microsoft Technology Stack with Power Platform

 PowerApps (Canvas, Converged, Model Driven)

User Experience & Adoption Platform

 Microsoft 365

Productivity & Collaboration Platform

 Microsoft Dynamics 365

Best Business Practice Platform

 Power Platform:  PowerApps +  Flow +  BI +  Dataverse

Innovation Platform

 Data and AI

Intelligence Platform

  blueprism

Robotic Process Automation

 Microsoft Azure

Security & Scalability Platform

 workday.

 SAP Ariba

 SAP

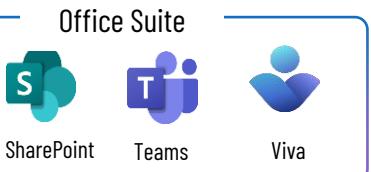
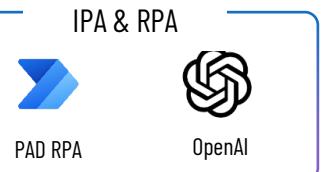
 CONCUR.

 serviceNow.

Beyond Microsoft Family

Our Tech Universe For Enterprise-Scale Solutions

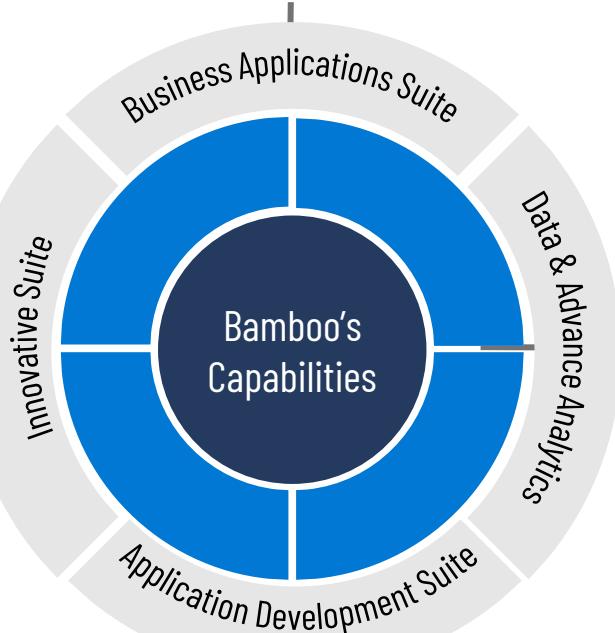
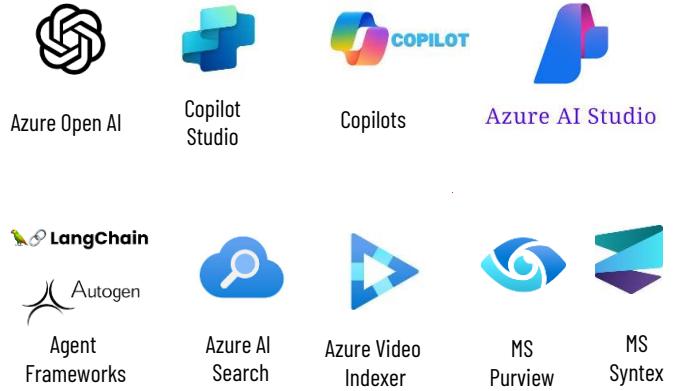
Hyper Automation



Business Applications Development



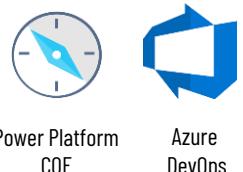
Artificial Intelligence



Data Analytics & Insights



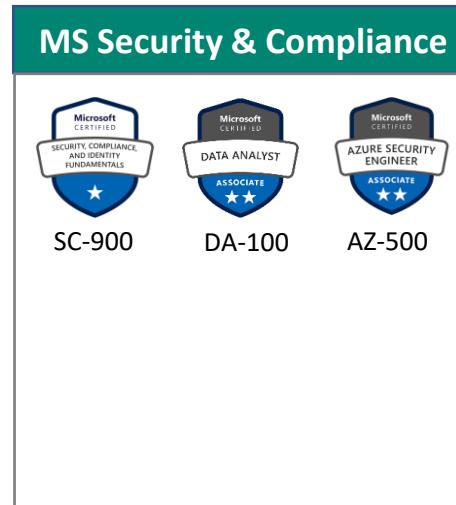
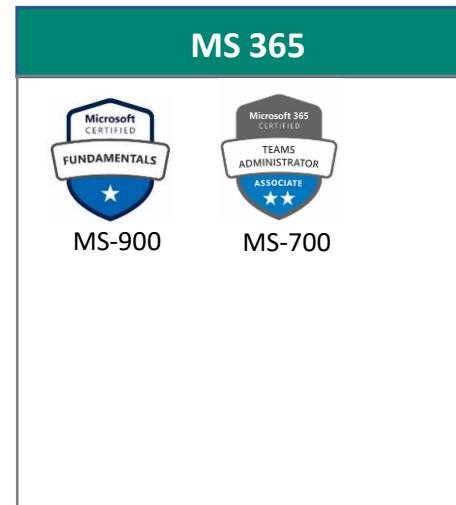
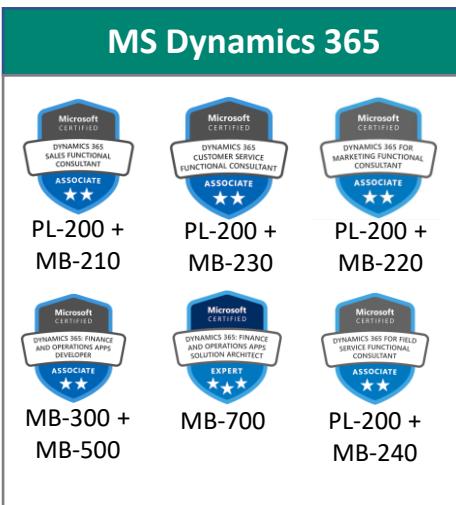
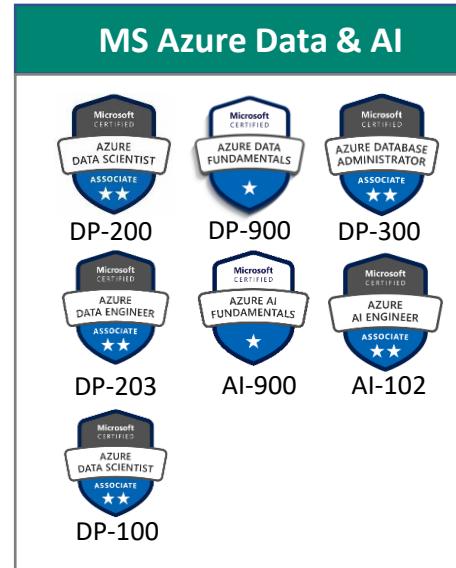
Center of Excellence



Application Migration, Development & Maintenance



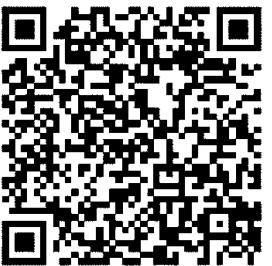
70 Percentage of Team Members are Microsoft Certified



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