

AI Driven Claims Automation

Faster and Fair Claims Through Smart Automation

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The Problem

- Claims are slow and involve heavy manual work
- Errors can lead to overpayment or underpayment
- Clients and brokers lose confidence due to delays

The Vision

- Automate half or more of repetitive claim steps with an AI assistant
- Shorten cycle time and raise accuracy
- Keep human judgment for complex and high value cases

Users and Pain Points

- Brokers want quick updates and simple status sharing for clients
- Adjusters want to spend time on complex judgment not data entry
- Claimants want fair outcomes and fast resolution with clear communication

Solution Concept

- Document intake with extraction of key data and automatic validation
- Risk and completeness flags for missing or unusual details
- Suggested payout ranges based on similar past cases and policy terms
- Simple views for brokers, adjusters, and leaders with clear status

Sample Backlog and User Story

Epic: Claims Submission Automation

- User story: As a broker I want to upload claim documents so the system captures and validates the required data
- Acceptance: Data capture above ninety five percent accuracy. Linked to the right policy
- Flags for missing items

Roadmap and Metrics

- Phase One: Personal auto MVP with intake, validation, and status views
- Phase Two: Expand to home and stronger fraud signals
- Phase Three: Scale across regions and add leadership dashboards
- Metrics: Cycle time, error rate, and customer satisfaction

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