



# Generative AI in der Versicherung – Mit Strategie und Technik zum Erfolg

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# GENERATIVE AI

- 01 CHANCEN
- 02 RISIKEN
- 03 HERAUSFORDERUNGEN
- 04 MIT TECHNIK UND STRATEGIE ZUM ERFOLG
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# Chancen



*"Generative models are changing the way we think about machine intelligence and creativity and have the potential to transform industries from media to finance to healthcare."*

Oriol Vinyals, Vice President of Research

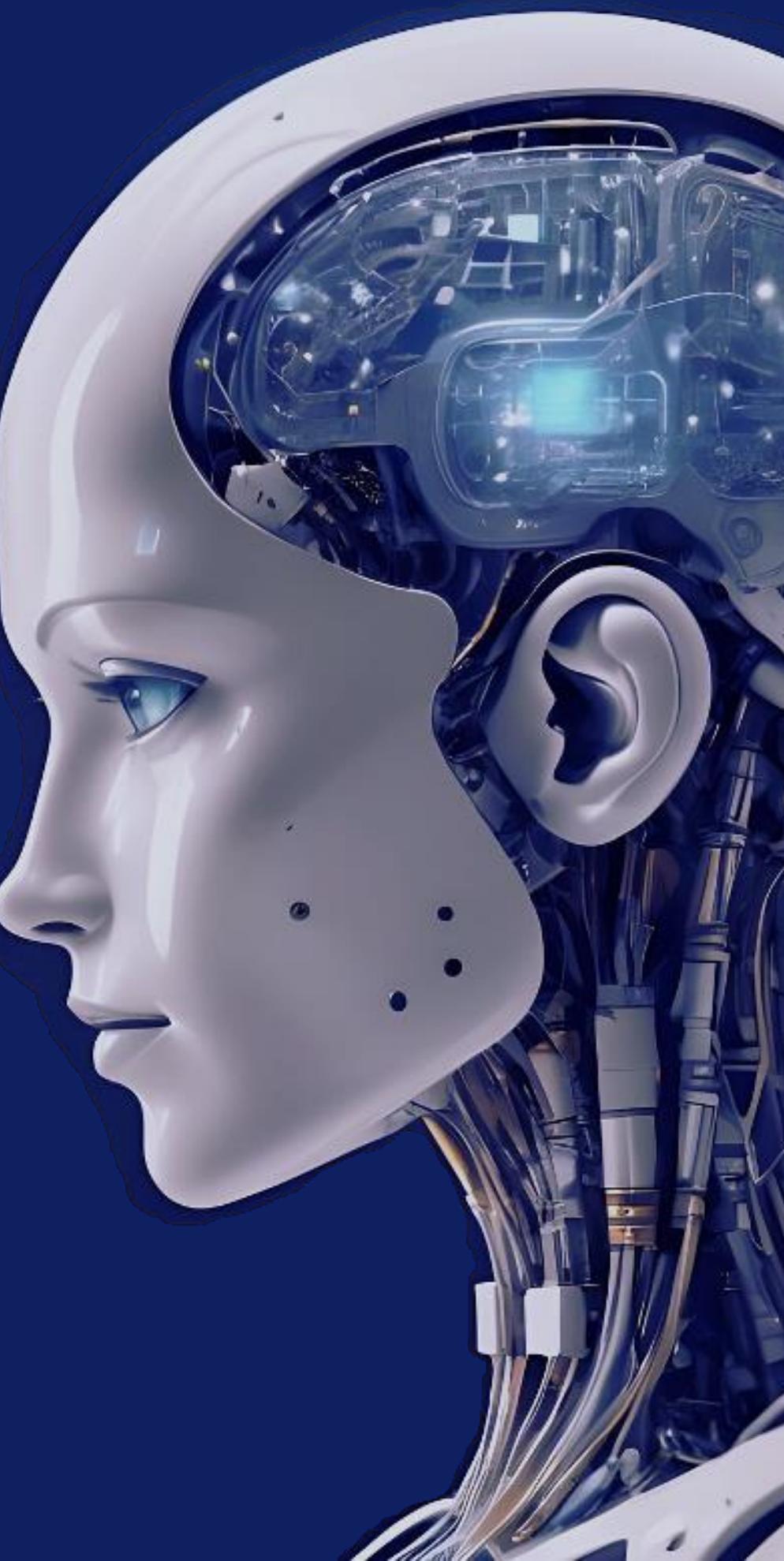




*Experten schätzen, dass Generative AI  
branchenübergreifend jährlich einen  
Wert von bis zu **7 Billionen Dollar**  
erwirtschaften könnte.*



, 2024





# Die Anwendungsfälle sind nahezu endlos

The image displays five smartphones arranged horizontally, each showing a different digital application or service. The applications are categorized by blue callout boxes at the top of each screen.

- Kunden Chatbots:** Shows a helvetia chatbot named Clara. The conversation history includes a message from Clara about a recent conversation and a message from the user asking if their e-bike is covered in the garage.
- Telematik:** Shows a personal driving value (74/100) over the last 30 days. It includes sections for "Alle Fahrten", "Entwicklung", and "Voraussichtlicher Folge-Bonus". A map shows the route of the last trip in Kronach.
- Automatisierte Beratung:** Shows insurance coverage status. It lists:
  - HDI Berufsunfähigkeit:** SEHR GUT, 68,50 € pro Monat
  - NL Rechtsschutz:** Neue Leipziger, ORDENTLICH
  - Privathaftpflicht:** Alte Lübecker, SCHLECHTIt also mentions "Fehlende Vertragsdetails".
- Digitale Assistenten:** Shows the allyz app interface with sections for "Reise-Services" and "Gesundheits-Services". Services listed include Reiseplaner, Lounge-Pässe, Flug-entschädigung, Sicherheits-Warnungen, Symptom-Checker, and Doctor Chat.
- Digitale Begleitung:** Shows a map with a green dot indicating the user's location. It includes a button to add a companion and a red banner at the bottom right stating ">>> IM NOTFALL STREICHEN".



# Risiken

# Reputations-schaden



## DPD AI chatbot swears, calls itself 'useless' and criticises delivery firm

Company updates system after customer decided to 'find out' what bot could do after failing to find parcel



### Someone Convinced a ChatGPT-Powered Chevy Dealer to Sell \$81K Tahoe for Just \$1

Published: 21 Dec 2023, 09:45 UTC • By: Bogdan Popa



ChatGPT has taken the world by surprise with its new-generation AI's ability to write code, do homework, and complete an essay in seconds.

Like anything else in the tech world, carmakers have become increasingly dependent on AI. It wasn't until OpenAI's technology landed in the automotive industry that it became clear just how useful AI can be in the matter of time until the first interaction with a potential customer for a growing number of companies.

## Forbes

FORBES > BUSINESS > AEROSPACE & DEFENSE

## What Air Canada Lost In 'Remarkable' Lying AI Chatbot Case

Marisa Garcia Senior Contributor  
I offer an insider's view of the business of flight.

Feb 19, 2024, 06:00 AM

Tags: Claims Handling, Class Action, Insurance, State Farm



## Medical Economics

Improving patient lives is not what we do, it is who we are.

### Cigna using AI to reject claims, lawsuit charges

August 7, 2023  
By Jeffrey Bendix

News Article



Plaintiffs say algorithm enables denials without physician review

Cigna, one of the country's largest health insurance companies, faces a class action lawsuit over charges that it illegally used an [artificial intelligence](#) (AI) algorithm to deny hundreds of thousands of claims without a physician's review.

The lawsuit, filed July 24 in the U.S. District Court for the Eastern District of California, alleges that Cigna used an AI algorithm called PXDX to screen thousands of claims for treatments that didn't match certain pre-set criteria, after which its doctors would deny the claims without individually reviewing them.

By so doing, the suit charges, Cigna denied policyholders "the thorough, individualized physician review of claims guaranteed to them by California law and... the requirements of the Affordable Care Act," according to the complaint. Cigna is being sued by the California Department of Insurance, the state's attorney general, and a group of individual plaintiffs.



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## STATE FARM ACCUSED OF SYSTEMIC DISCRIMINATION IN CLASS ACTION LAWSUIT

Jan 03, 2023 By Chip Merlin



ars TECHNICA

DESPICABLE — UnitedHealth uses AI model with 90% error rate to deny care, lawsuit alleges

For the largest health insurer in the US, AI's error rate is like a feature, not a bug.

BETH MOLE - 11/17/2023, 12:37 AM

Humana is 2nd insurer to face lawsuit for AI-based denials of Medicare Advantage claims

One of the nation's largest health insurance providers was using the same AI to deny Predict—with an alleged 90% error rate that overrides medical judgment—UnitedHealthcare was sued for in November.

By Alan Goforth | December 29, 2023 at 01:30 PM



Humana is the latest insurer to be sued over allegations that it used artificial intelligence algorithms to deny certain rehabilitation care under Medicare Advantage. A similar lawsuit was filed against [United Healthcare](#) last month.



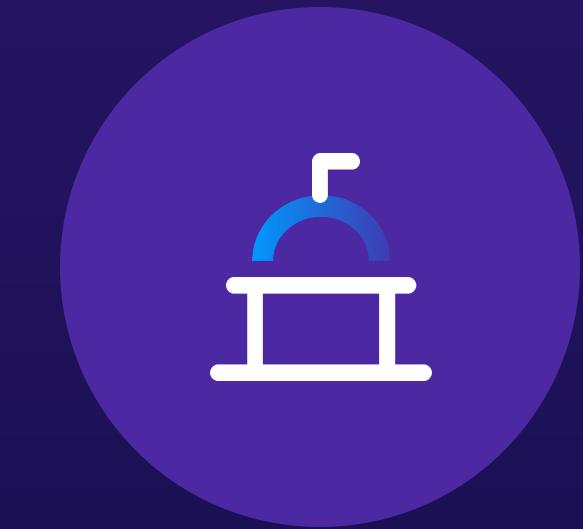
## ETHIK UND BIAS



## DATENSCHUTZ & -SICHERHEIT



## REGULATORISCHE ANFORDERUNGEN





# Herausforderungen



# 10%

*of organisations are able to get their AI initiatives reliably, robust and consistently into production.*

**Gartner**, 2024



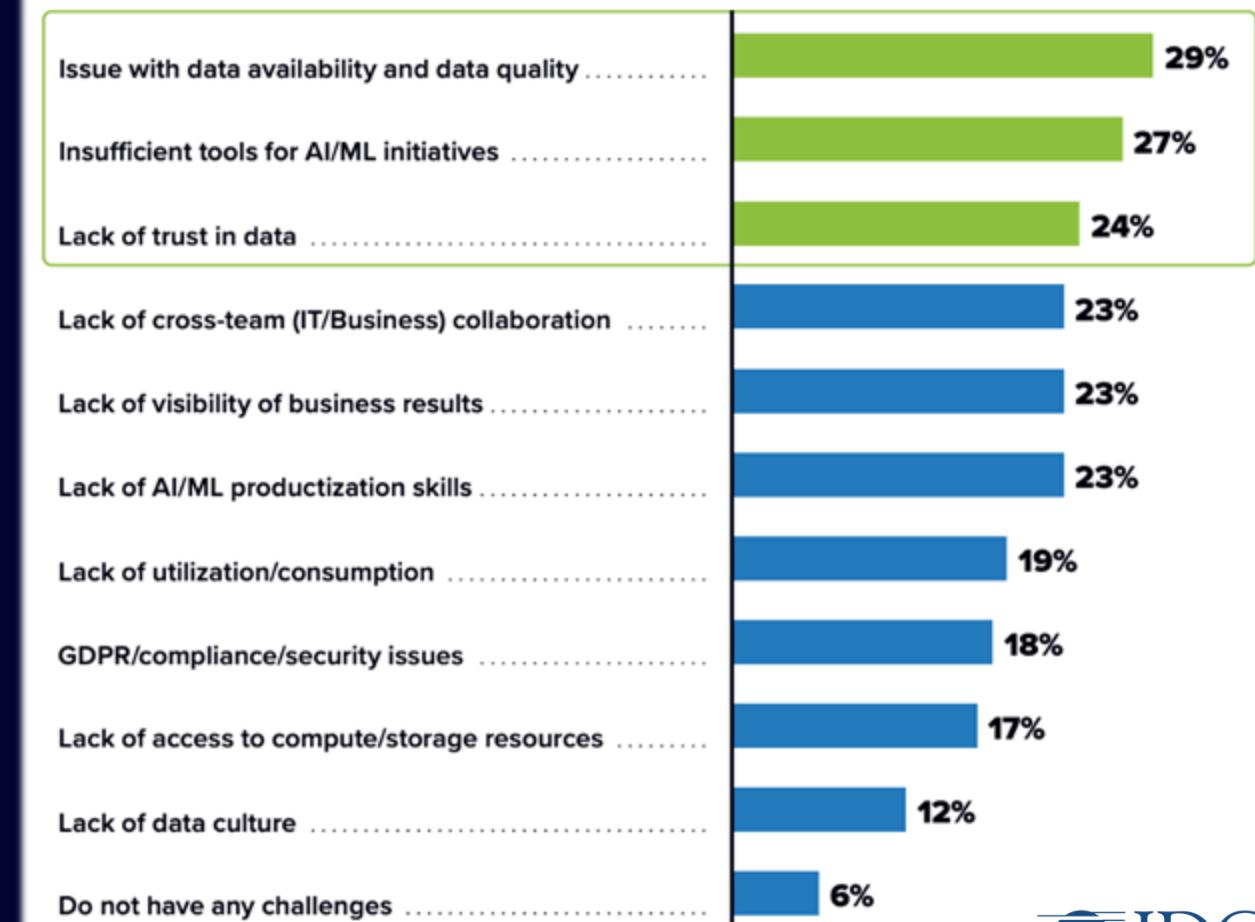
# Gründe für die niedrige Erfolgsquote von AI Projekten

**68%**

of organisations face **significant data quality and integration challenges** that directly impact their AI success

FORRESTER®, 2024

What are the biggest inhibitors to realizing value from AI/ML?  
Respondents could select multiple answers.



n = 952. Source: IDC's Future Enterprise Resiliency and Spending Survey, Wave 2, March 2023

**IDC**  
Analyze the Future

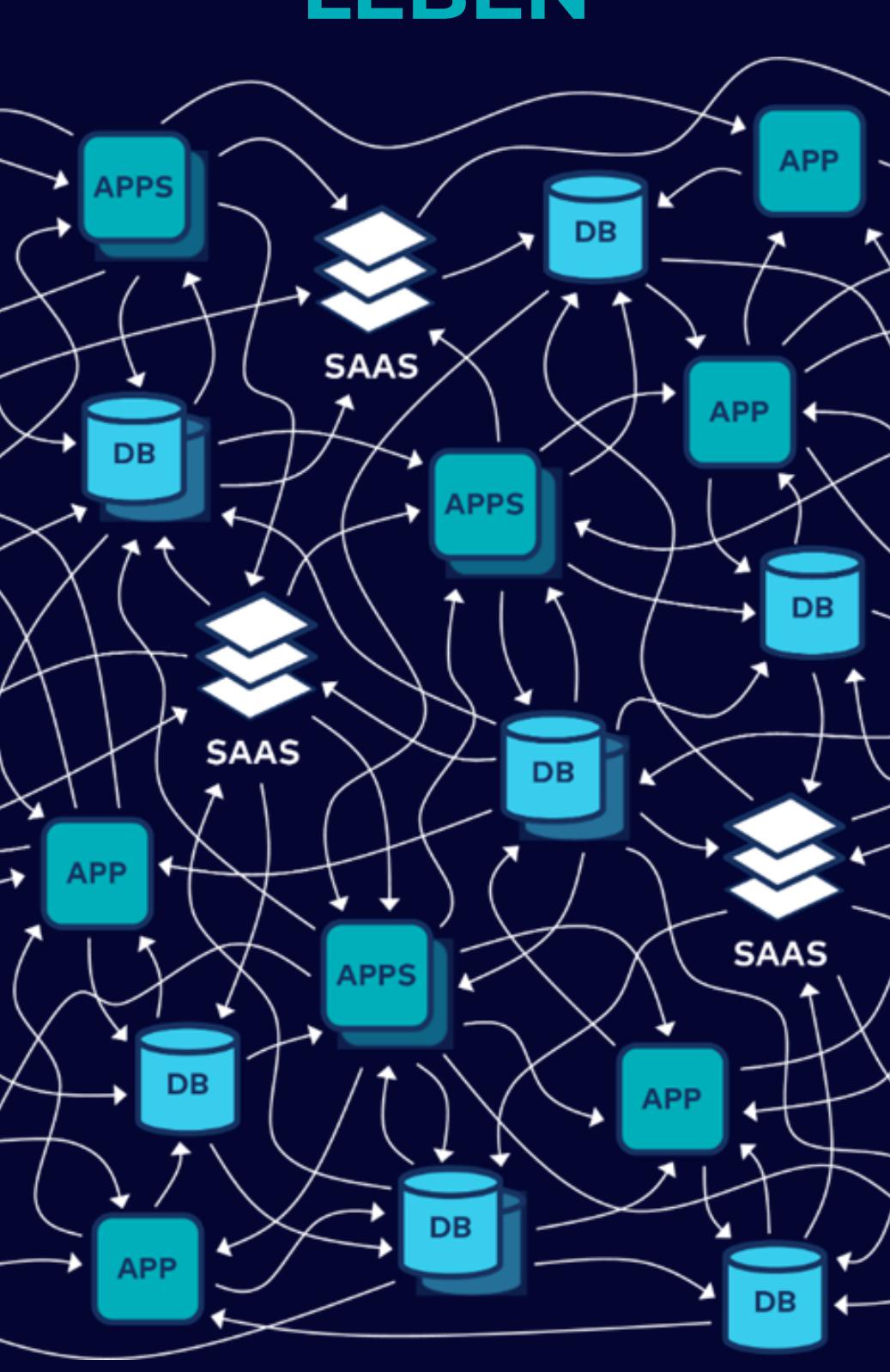


# Operative Versicherungs-IT ist hyper-komplex...

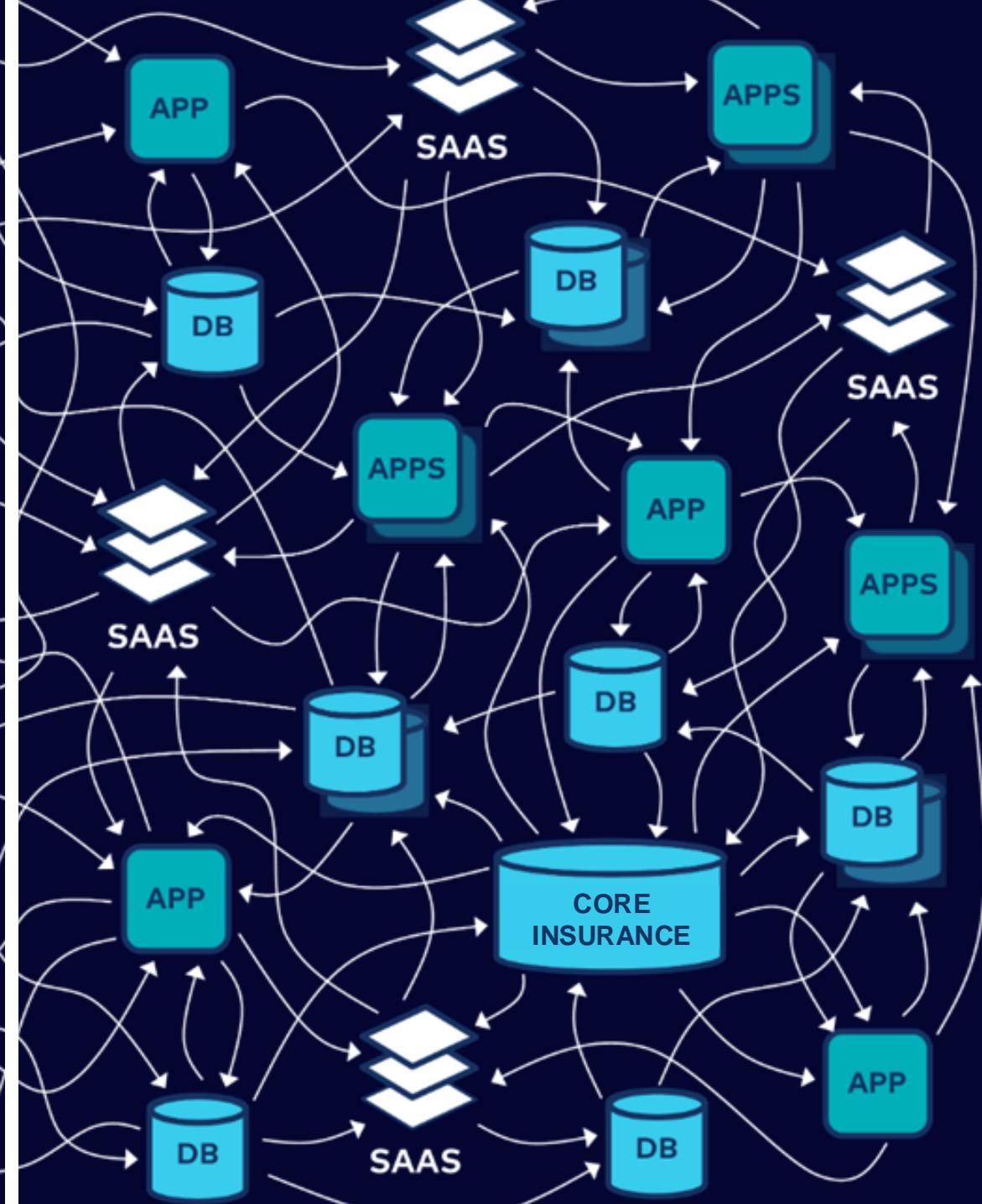
## SACH & UNFALL



## LEBEN

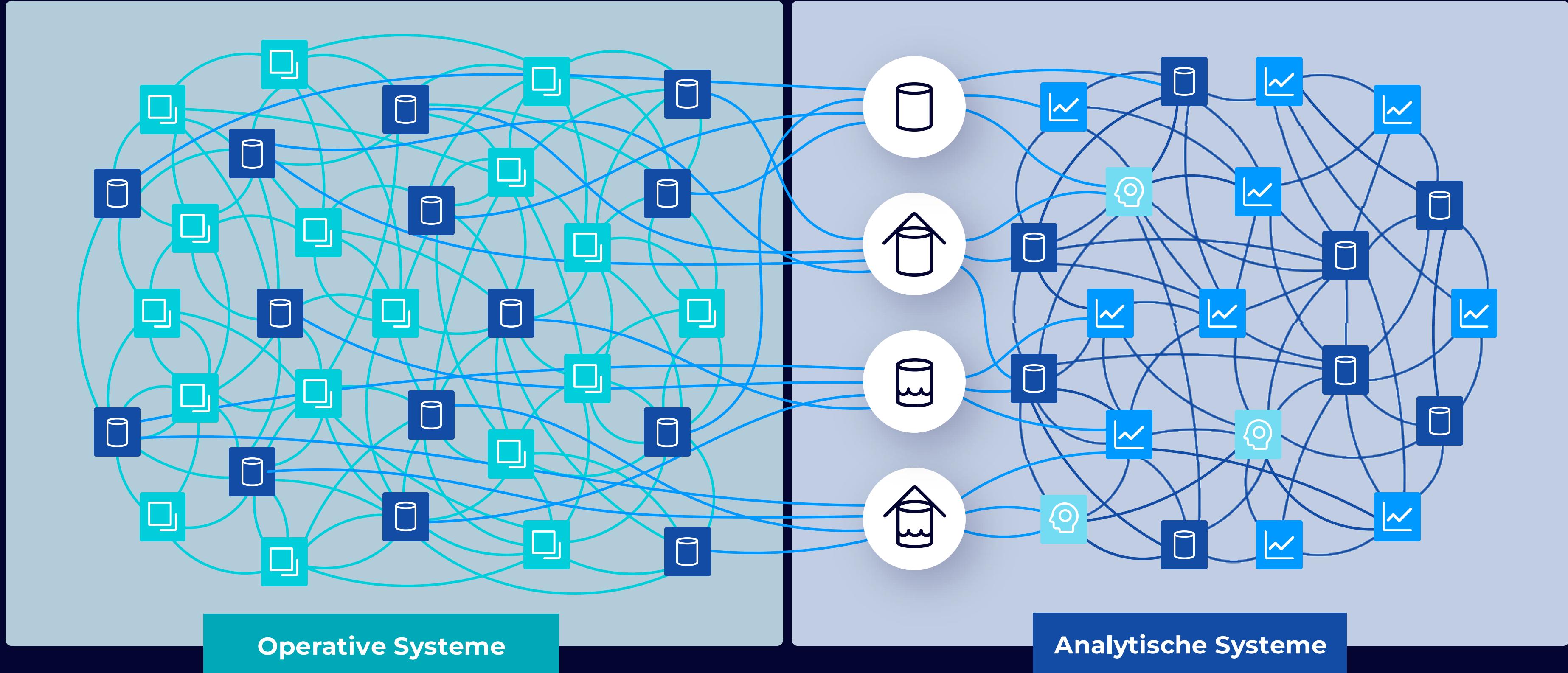


## KRANKEN





# Analytische Daten erhöhen Komplexität und Kosten weiter





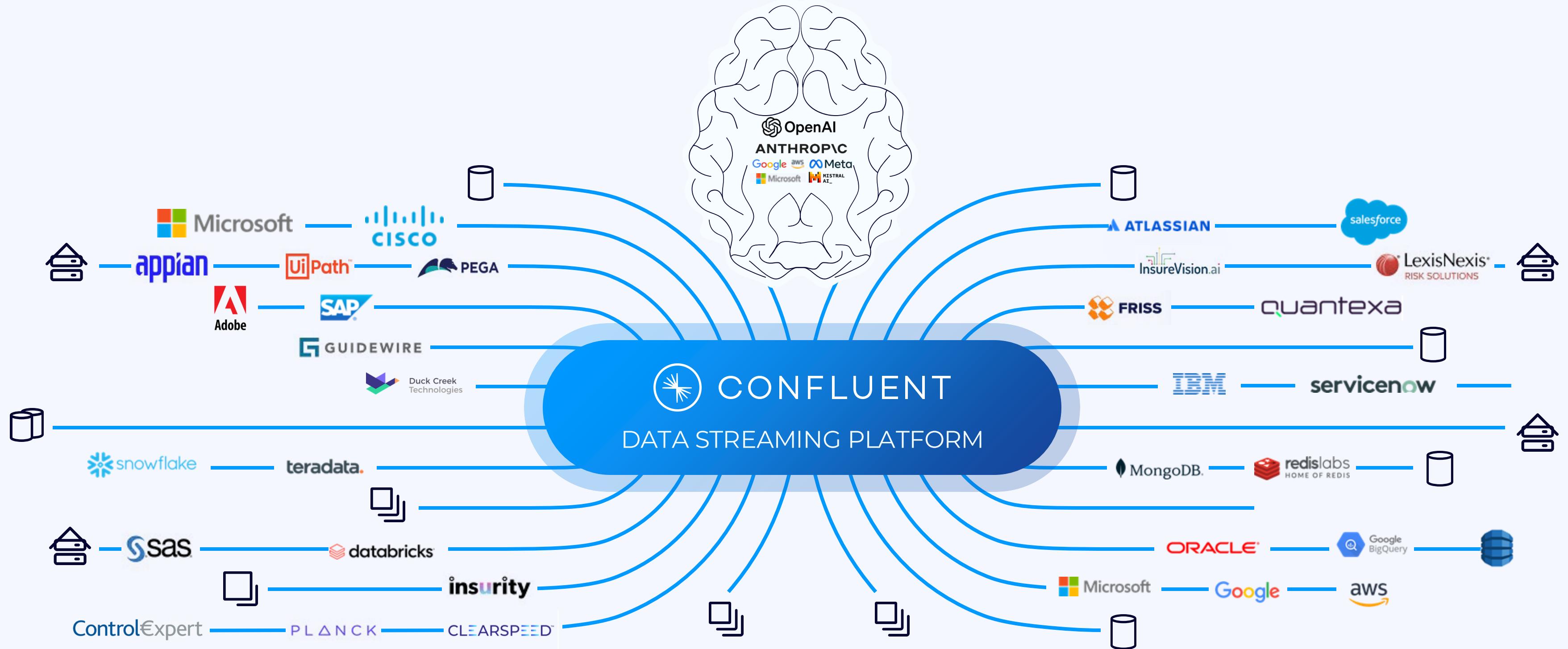
Die moderne Enterprise-Datenarchitektur gleicht  
oft einem großen **Datenchaos** und **bremst die**  
**Transformation**, statt sie zu fördern.



# Mit Technik und Strategie zum Erfolg



# Vom großen Datenchaos zum zentralen Nervensystem



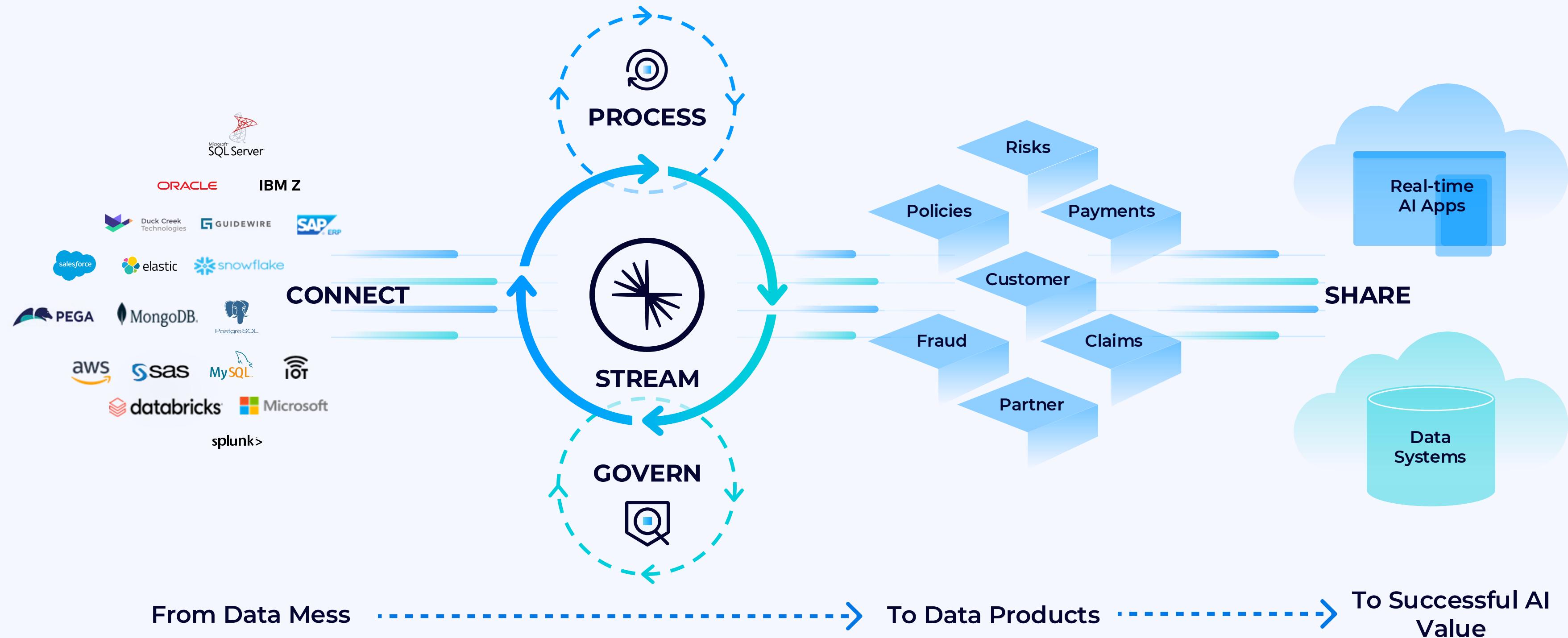
FORRESTER®

"For a typical Fortune 1000 company, just a 10% increase in data accessibility will result in more than \$65 million additional net income."



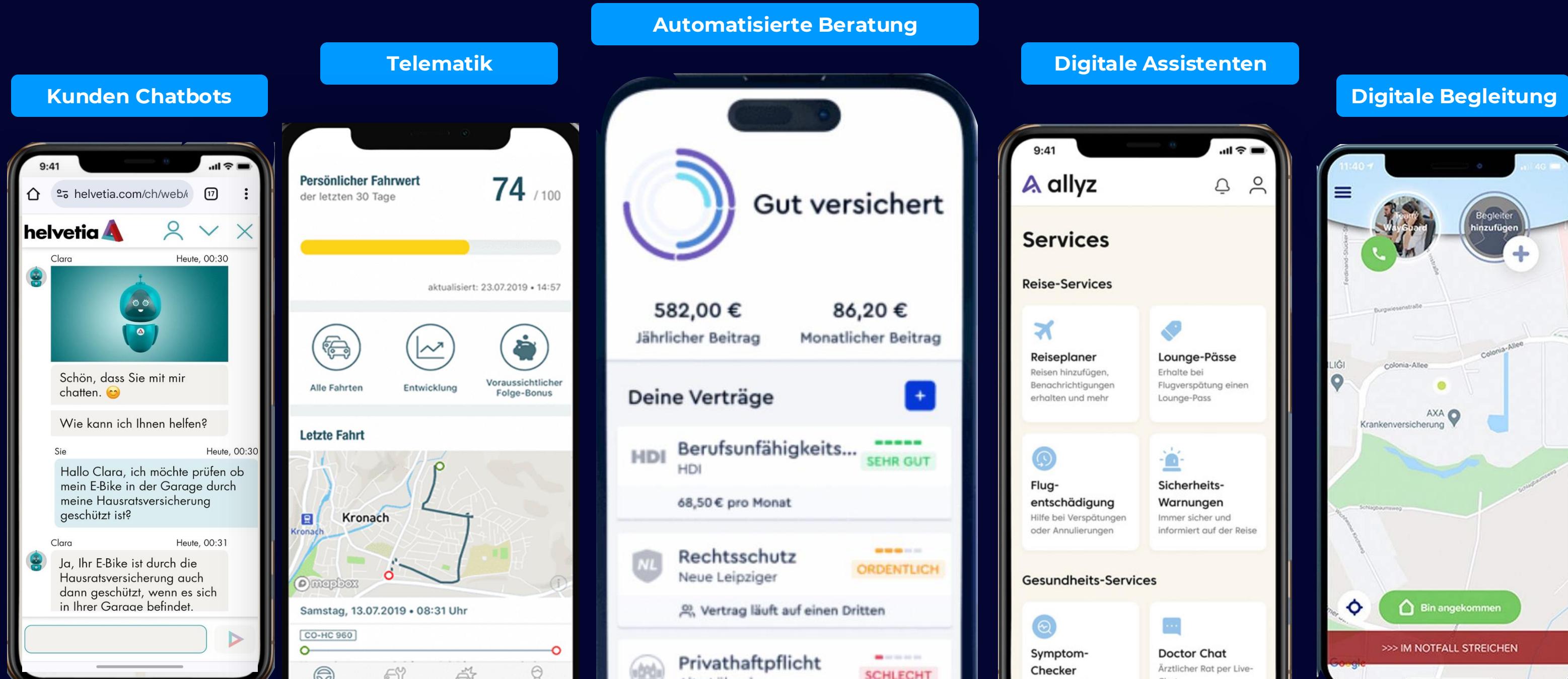
# Ein neues Paradigma für Echtzeit-Datenströme: Confluent Data Streaming Platform

Kontext-bezogenes und vertrauenswürdiges Wissen in Echtzeit bereitstellen.





# Endlose Anwendungsfälle mit Echtzeit-Datenzugriff ermöglichen



**Harvard  
Business  
Review**

"Companies that treat data like a product can **reduce the time it takes to implement it in new use cases by as much as 90%**, **decrease their total ownership** (technology, development, and maintenance) **costs by up to 30%**, and **reduce their risk and data governance burden**."

# Data Streaming Organisation – mit Strategie zum Erfolg





*“AI will probably most likely lead to the end of the world, but in the meantime, there’ll be great companies.”*

**Sam Altman, Founder**





# Interesse geweckt? Triff uns beim Insurance Roundtable!

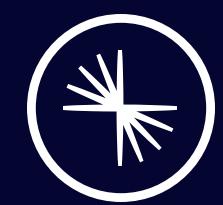


Nächster Insurance Roundtable:  
**08. Oktober 2024, 15:00 Uhr**

Hosted by: **Allianz**  CONFLUENT 



# Q&A



CONFLUENT