

AI Use Case Library

Comprehensive Tabular Overview

Executive Summary

This report provides a comprehensive tabular view of all 101 AI use cases in the RSA library. Each table includes detailed information about business context, implementation status, and strategic scoring.

Strategic Use Cases

1 use cases

Title	Description	Process	Line of Business	Type	Status	Impact	Effort	Quadrant	Revenue	Strategy
Enter-once automation for unde...	Automate the enter-once data capture to reduce man...	Underwriting	Commercial Lines	Process Automation	Backlog	4.0	2.6	Quick Win	4/5	5/5

Title	Description	Process	Line of Business	Type	Status	AI Status	Deployment	Function	Risk Level
Motor - Interventions - Fast T...	Identify motor claims that can be allocated to fas...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Alloca...	Allocate claims to the most appropriate team	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Large ...	Identify claims that should be allocated to the la...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Indemn...	Estimate total cost of a motor claim	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - TP Lia...	Assess third party liability in a motor claim	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Courte...	Determine whether the customer is entitled to a co...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Injury...	Estimate the damages that may arise from a motor c...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Proper...	Estimate the damage to property in a motor claim	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Commer...	Triages commercial motor claims to identify those ...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Triagi...	Predicts claims that are likely to be delayed to e...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Vehicl...	Uses computer vision to assist with vehicle identi...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Fraud ...	Uses clustering algorithms to identify unusual tre...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Fraud ...	Predicts various fraud related propensities within...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Dual C...	Predict which claims may require dual control esti...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Self S...	Predict which claims may be suitable for self serv...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Virtua...	Predict which claims may be suitable for digital s...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Total ...	Predict when claims should be routed for total los...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...

AI Inventory (continued)

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Title	Description	Process	Line of Business	Type	Status	AI Status	Deployment	Function	Risk Level
Motor - Interventions - Credit...	CURRENTLY INACTIVE POST PL MOTOR EXIT Predict the ...	General	Cross-functional	Process	Reference	Pending_Closure		COO	Risk that the model make...
Motor - Interventions - Litiga...	CURRENTLY INACTIVE POST PL MOTOR EXIT Predict the ...	General	Cross-functional	Process	Reference	Pending_Closure		COO	Risk that the model make...
Motor - Interventions - Alloca...	Predicts the probability of fault/non fault to ena...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Recove...	Identifies potential recovery opportunities for in...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Motor - Interventions - Credit...	CURRENTLY INACTIVE POST PL MOTOR EXIT Predicts the...	General	Cross-functional	Process	Reference	Pending_Closure		COO	Risk that the model make...
Motor - Interventions - Settle...	CURRENTLY INACTIVE POST PL MOTOR EXIT Predicts bas...	General	Cross-functional	Process	Reference	Pending_Closure		COO	Risk that the model make...
Motor - Interventions - Predic...	Predicts based on loss characteristics whether veh...	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...
Call Miner	Transcription Engine, Entity Redaction, Semantic S...	General	Cross-functional	Process	Reference	Active	Production	Sale Service Claims	
Clear Speed	Voice sentiment analysis technology used as part o...	General	Cross-functional	Process	Reference	Active		CFU	None
Carpe Data (PoC)	Automated open source searching software deployed ...	General	Cross-functional	Process	Reference	Inactive		CFU	None as this is part of a...
Net Reveal	Strategic fraud tool used by CFU across all busine...	General	Cross-functional	Process	Reference	Active		CFU	Rules in system (ML)...
Scoring Engine	Audatex rules engine linked to digital FNOL front ...	General	Cross-functional	Process	Reference	Active		Claims	Risk would be if rules engi...
Cogito	Use of AI, NLP & OCR capabilities to mimic the han...	General	Cross-functional	Process	Reference	Active		Claims	The tool is used as a...
ENI IVI Total Loss	19/06/24 - Tool is no longer used so updated statu...	General	Cross-functional	Process	Reference	Pending_Closure		Claims	If the calculation...
InsurSight AI tool - InsurSigh...	InsurSight Insight - Reserving diagnostics using A...	General	Cross-functional	Process	Reference	Active		Corporate Actuarial (used by Reserving,...	InsurSight Insight If the...
Visual Studio IDE	Developers and testers scripting code using integr...	General	Cross-functional	Process	Reference	Active		CIO	No risk to RSA. This to...
Motor - Interventions - Vehicl...	Estimate the damage to a vehicle in a motor claim	General	Cross-functional	Process	Reference	Active		COO	Risk that the model make...

AI Inventory (continued)

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Title	Description	Process	Line of Business	Type	Status	AI Status	Deployment	Function	Risk Level
HR - Horizon Machine Learning	Makes recommendations for learning based on previo...	General	Cross-functional	Process	Reference	Active		HR L & D	None - Internal...
Earnix Optimisation - Home Mar...	No Description	General	Cross-functional	Process	Reference	Active		CUO	
Instabase (pilot phase)	Recently signed a 3-year deal to license AI toolin...	General	Cross-functional	Process	Reference	Proof_of_Concept		Commercial	
ScanmarQED (Econometric Analys...	Obsolete end March 2024	General	Cross-functional	Process	Reference	Obsolete		Marketing	This would make it mor...
Meta (Digital Media – targetin...	Obsolete by end of June 2024	General	Cross-functional	Process	Reference	Obsolete		Marketing	
Qubit (Digital Media – targeti...	No Description	General	Cross-functional	Process	Reference	Obsolete		CIO Digital Analytics	
Google Performance Max (Digita...	Obsolete at end March 2024	General	Cross-functional	Process	Reference	Obsolete		Marketing	No risk to RSA and...
Google PPC (Digital Media – ta...	Check with Gareth Hawkes as to whether needed for ...	General	Cross-functional	Process	Reference	Active		Marketing	No risk to RSA and...
Google Analytics (media attrib...	Enables understanding of origin of our website tra...	General	Cross-functional	Process	Reference	Active		CIO Digital Analytics	
Havas - DAX	Obsolete from April 24 and can be deleted	General	Cross-functional	Process	Reference	Obsolete		Marketing	No risk to RSA and AI...
Havas – Display DSPs (Digital ...	Obsolete from April 24 and can be deleted	General	Cross-functional	Process	Reference	Obsolete		Marketing	No risk to RSA and AI...
PCW Market Price Modelling and...	Monitors market rate for Home and Pet (More Than a...	General	Cross-functional	Process	Reference	Pending_Closure		Marketing	Supplier based...

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Title	Description	Process	Line of Business	Type	Status	Geography	Segment	Source
Better integration of externa...	AI-enabled enrichment pipelines that ingest extern...	Sales & Distribution	All Commercial	Not specified	Backlog	UK	All Segments	rsa_internal
Brokers lack proactive cross-s...	Automated ingestion (AI bot) from broker portals (...)	Sales & Distribution	All Lines	Analytics & Insights	Backlog	UK	All Segments	rsa_internal
High call volumes in service c...	Real-time transcription for every call with live c...	Policy Servicing	All Lines	Gen AI	Backlog	UK	All Segments	rsa_internal
Limited predictive insight int...	AI simulation engine that models possible settleme...	Claims Management	All Commercial	Predictive ML	Backlog	UK	All Segments	rsa_internal
Heavy reliance on manual claim...	GenAI-driven summarization of claim narratives for...	Claims Management	All Commercial	Gen AI	Backlog	UK	All Segments	rsa_internal
Legacy Systems Overlap with G...	AI/NLP classification of FNOL data to automaticall...	Claims Management	All Commercial	Prescriptive Rules Based	Backlog	UK	All Segments	rsa_internal
Guidewire + Claims Connect Int...	AI bots/RPA to reconcile reserves, payments, and s...	Claims Management	All Commercial	Prescriptive Rules Based	Backlog	UK	All Segments	rsa_internal
Hazard Data in Commercial Prop...	AI-driven enrichment at FNOL: auto-link external h...	Claims Management	Commercial Property	Gen AI	Backlog	UK	All Segments	rsa_internal
Supplier Appointments via Clai...	Embedded supplier orchestration within Guidewire, ...	Claims Management	All Commercial	Process Automation	Backlog	UK	All Segments	rsa_internal
Subrogation Detection	NLP models to analyze FNOL narratives, claim notes...	Claims Management	All Commercial	NLP	Backlog	UK	All Segments	rsa_internal
Loss Adjusters Manually Visit ...	AI-enabled image analytics to detect and classify ...	Claims Management	All Commercial	IoT + AI	Backlog	UK	All Segments	rsa_internal
Claims Triage by Value Thresho...	AI-based triage engine leveraging claim attributes...	Claims Management	All Commercial	Gen AI	Backlog	UK	All Segments	rsa_internal
Manual Back-and-Forth for Clai...	GenAI-powered policy comparison engine to analyze ...	Claims Management	All Lines	Gen AI	Backlog	UK	All Segments	rsa_internal
Multiple Underwriting Systems...	Unified data/API layer connecting legacy PAS, UKRI...	General	All Lines	Process	Backlog	UK	All Segments	rsa_internal
Policy Documents Not Auto-Atta...	AI-enabled ingestion of policy docs from PAS, unde...	Claims Management	All Commercial	Gen AI	Backlog	UK	All Segments	rsa_internal
Lack of Standardized Underwrit...	GenAI ingestion and structuring of existing SOPs/d...	Underwriting	All Lines	Gen AI	Backlog	UK	All Segments	rsa_internal
Data Silos Across PAS, Underwr...	Develop unified enterprise data platfor(lakehouse)...	Process Integration	All Lines	Analytics & Insights	Backlog	UK	All Segments	rsa_internal

Industry Reference (continued)

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Title	Description	Process	Line of Business	Type	Status	Geography	Segment	Source
Product Duplication Across RSA...	AI/NLP-driven product mapping and comparison of te...	Product & Rating	All Commercial	NLP	Backlog	UK	All Segments	rsa_internal
Legacy PAS (UKRIS) – Bridging ...	RPA bots to handle repetitive PAS tasks (policy se...	Underwriting	All Commercial	RPA	Backlog	UK	All Segments	rsa_internal
Predictive Risk Monitoring (Io...	Deploy IoT sensors (fire, flood, water leak, struc...	Claims Management	All Lines	IoT + AI	Backlog	UK	All Segments	rsa_internal
Risk Consulting Surveys	Drone-based aerial imaging analyzed with computer ...	Risk Consulting	All Lines	IoT + AI	Backlog	UK	All Segments	rsa_internal
Automated sanctions & high-ris...	Automated sanctions/watchlist and high-risk geogra...	Underwriting	All Commercial	Agentic AI	Backlog	UK	All Segments	rsa_internal
AI auto-flagging of risks (san...	An automated risk-enrichment service that, post-in...	Underwriting	All Commercial	Agentic AI	Backlog	UK	All Segments	rsa_internal
Email/document triage for Inst...	AI-powered email/document triage to classify messa...	Underwriting	All Commercial	Gen AI	Backlog	UK	All Segments	rsa_internal
Instabase ingestion validation...	AI-driven validation of ingestion accuracy (cross-...	Underwriting	All Commercial	Gen AI	Backlog	UK	All Segments	rsa_internal
Premium debiting in UKRIS	RPA/AI to automate debit posting immediately upon ...	Underwriting	All Lines	Process Automation	Backlog	UK	E&S Specialty	rsa_internal
Auto-renewal “fast track” rule...	Convert the Excel-based rules into an embedded AI-...	Underwriting	All Lines	Prescriptive Rules Based	Backlog	UK	All Segments	rsa_internal
Pre-renewal triggers & terrori...	AI-driven automation to trigger pre-renewal remind...	Underwriting	All Lines	Prescriptive Rules Based	Backlog	UK	All Segments	rsa_internal
Document Management, Generatio...	AI-assisted document production, management & inge...	Underwriting	All Lines	GenAI	Backlog	UK	E&S Specialty	rsa_internal
Predictive Maintenance for Ass...	IoT and AI solution to predict maintenance needs f...	Risk Consulting	Commercial Property	IoT + AI	Discovery	Global	Large Commercial	industry_standard
Document Processing Automation	OCR and NLP solution to extract key information fr...	Submission & Quote	Marine	RPA	Discovery	Global	SME	industry_standard
Cyber Risk Assessment AI	Advanced AI system to evaluate cyber risk exposure...	Policy Servicing	Cyber	GenAI	Discovery	Global	Large Commercial	industry_standard
Automated Claims Triage	AI-powered system to automatically classify and pf...	Claims Management	Auto	GenAI	Discovery	UK	Mid-Market	industry_standard
Voice Analytics for Claims	Speech-to-text and sentiment analysis for customer...	Claims Management	All Lines	NLP	Discovery	UK	All Segments	industry_standard

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Broker Portal Intelligence	AI-powered broker portal that provides personalize...	Sales & Distribution	Commercial	GenAI	Discovery	UK	All Segments	industry_standard
Telematics-Based Pricing	Usage-based insurance pricing models using telemat...	Policy Servicing	Motor	IoT + AI	Discovery	UK	Consumer	industry_standard
FNOL Claims processing	Claims Related	Claims Management	Property & Real Estate	Analytics & Insights	Discovery	UK Domestic	Mid-Market	industry_standard
Claims Processing Automation	End-to-end AI solution for first notice of loss th...	Claims Management	Property & Casualty	Process Automation	Discovery	Global	All Segments	industry_standard
Behavioral Risk Analytics	AI analyzes policyholder behavior patterns to pred...	Risk Consulting	Personal Lines	Predictive ML	Discovery	UK	Consumer	industry_standard
Climate Risk Modeling	Advanced climate models using AI to assess long-te...	Risk Consulting	Property & Casualty	Predictive ML	Discovery	Global	All Segments	industry_standard
Customer Sentiment Analysis	NLP tool to analyze customer communications and so...	Policy Servicing	Life	NLP	Discovery	North America	E&S	industry_standard
Agentic AI for Underwriting	A multi-agent system to automate the entire underw...	Underwriting	All Commercial	Agentic AI	Discovery	Global	All Segments	industry_standard
AI-led Policy Comparison	An AI system to compare complex commercial insuran...	Underwriting	Commercial	GenAI	Discovery	UK	Large Commercial	industry_standard
Automated Prefilled Forms	An AI system that pre-populates application forms ...	Underwriting	All Lines	Process Automation	Discovery	UK	All Segments	industry_standard
Portfolio Risk Optimization	AI-driven portfolio analysis to optimize risk dist...	Financial Management	All Lines	Predictive ML	Discovery	Global	All Segments	industry_standard
Fraud Detection AI	Advanced pattern recognition to identify potential...	Claims Management	All Lines	Predictive ML	Discovery	Global	All Segments	industry_standard
Predictive Risk Scoring Engine	A machine learning model that analyzes historical ...	Underwriting	All Lines	Predictive ML	Discovery	Europe	All Segments	industry_standard
Catastrophe Modeling Enhanceme...	AI-enhanced catastrophe models using satellite ima...	Risk Consulting	Property & Casualty	Predictive ML	Discovery	Global	Large Commercial	industry_standard
Customer Journey Optimization	AI-driven analysis of customer touchpoints to opti...	Customer Servicing	All Lines	Predictive ML	Discovery	UK	Consumer	industry_standard
Underwriting Digital Assistant	Provides underwriters with a summarized view of su...	Underwriting	Property & Casualty	GenAI	Discovery	UK	All Segments	industry_standard
ESG Impact Scoring	AI system to evaluate Environmental, Social, and G...	Risk Consulting	Commercial	Predictive ML	Discovery	Europe	All Segments	industry_standard

Industry Reference (continued)

54 use cases

Title	Description	Process	Line of Business	Type	Status	Geography	Segment	Source
Regulatory Compliance Monitori...	AI system that monitors regulatory changes and aut...	Regulatory & Compliance	All Lines	GenAI	Discovery	Europe	All Segments	industry_standard
Dynamic Pricing Engine	An AI-driven engine that optimizes and adjusts pre...	Policy Servicing	Commercial	Predictive ML	Discovery	Global	Mid-Market	industry_standard
Predictive Risk Scoring	Machine learning model to predict policy risk leve...	Policy Servicing	Property	Predictive ML	Discovery	Europe	Large Commercial	industry_standard