

# 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

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| 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      |

# AI Inventory

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| 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 - Allocat... | 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 - Allocat... | 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...    |

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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 external data sources       | AI-enabled enrichment pipelines that ingest external data sources                | Sales & Distribution | All Commercial      | Not specified            | Backlog | UK        | All Segments | rsa_internal |
| Brokers lack proactive cross-system integration   | Automated ingestion (AI bot) from broker portals (e.g., Aon, Marsh)              | Sales & Distribution | All Lines           | Analytics & Insights     | Backlog | UK        | All Segments | rsa_internal |
| High call volumes in service centers              | Real-time transcription for every call with live captions                        | Policy Servicing     | All Lines           | Gen AI                   | Backlog | UK        | All Segments | rsa_internal |
| Limited predictive insight into customer behavior | AI simulation engine that models possible settlement outcomes                    | Claims Management    | All Commercial      | Predictive ML            | Backlog | UK        | All Segments | rsa_internal |
| Heavy reliance on manual claim processing         | GenAI-driven summarization of claim narratives for faster review                 | Claims Management    | All Commercial      | Gen AI                   | Backlog | UK        | All Segments | rsa_internal |
| Legacy Systems Overlap with Global Core           | AI/NLP classification of FNOL data to automatically route cases                  | Claims Management    | All Commercial      | Prescriptive Rules Based | Backlog | UK        | All Segments | rsa_internal |
| Guidewire + Claims Connect Integration            | AI bots/RPA to reconcile reserves, payments, and settlements                     | Claims Management    | All Commercial      | Prescriptive Rules Based | Backlog | UK        | All Segments | rsa_internal |
| Hazard Data in Commercial Property                | AI-driven enrichment at FNOL: auto-link external hazard data                     | Claims Management    | Commercial Property | Gen AI                   | Backlog | UK        | All Segments | rsa_internal |
| Supplier Appointments via Claim Management        | Embedded supplier orchestration within Guidewire, streamlining vendor management | Claims Management    | All Commercial      | Process Automation       | Backlog | UK        | All Segments | rsa_internal |
| Subrogation Detection                             | NLP models to analyze FNOL narratives, claim notes, and medical records          | Claims Management    | All Commercial      | NLP                      | Backlog | UK        | All Segments | rsa_internal |
| Loss Adjusters Manually Visit Every Claim         | AI-enabled image analytics to detect and classify damage types                   | Claims Management    | All Commercial      | IoT + AI                 | Backlog | UK        | All Segments | rsa_internal |
| Claims Triage by Value Threshold                  | AI-based triage engine leveraging claim attributes and context                   | Claims Management    | All Commercial      | Gen AI                   | Backlog | UK        | All Segments | rsa_internal |
| Manual Back-and-Forth for Claims Resolution       | GenAI-powered policy comparison engine to analyze claim details                  | Claims Management    | All Lines           | Gen AI                   | Backlog | UK        | All Segments | rsa_internal |
| Multiple Underwriting Systems                     | Unified data/API layer connecting legacy PAS, UKRI, and local systems            | General              | All Lines           | Process                  | Backlog | UK        | All Segments | rsa_internal |
| Policy Documents Not Auto-Attached                | AI-enabled ingestion of policy docs from PAS, underwriting, and claims systems   | Claims Management    | All Commercial      | Gen AI                   | Backlog | UK        | All Segments | rsa_internal |
| Lack of Standardized Underwriting Processes       | GenAI ingestion and structuring of existing SOPs/documents                       | Underwriting         | All Lines           | Gen AI                   | Backlog | UK        | All Segments | rsa_internal |
| Data Silos Across PAS, Underwriting, and Claims   | Develop unified enterprise data platform(lakehouse)...                           | Process Integration  | All Lines           | Analytics & Insights     | Backlog | UK        | All Segments | rsa_internal |

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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 pr...  | 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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| Title                             | Description   | Process              | Line of Business       | Type                 | Status    | Geography     | Segment          | Source            |
|-----------------------------------|---|----------------------|------------------------|----------------------|-----------|---------------|------------------|-------------------|
| Broker Portal Intelligence        | AI-powered broker portal that provides personalized...  | 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 optimi... | 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 |

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| 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 |