



# Accenture Microsoft Insurance Cloud (AMIC) – Overview

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Insurance Platforms

# Total enterprise reinvention(TER): Insurance

## Market Trends

We are fundamentally optimistic about the future of Insurance - a resilient industry that acts from a position of strength. Growth options are expanding. Carriers need to reinvent the enterprise and retain a strategic position in the value chain.

**Customers seek (changed) solutions**  
Facing heightened uncertainty, customers seek more insurance but question the value of traditional offerings. Trust in ethical data use declines, while willingness to share data for usage and behavior-based offers climbs.

## Convergence opportunities abound

Insurance, health & financial management ecosystems that create an expanded circle of protected interests are well underway; adjacent sectors (e.g., cyber, energy) are emerging.

## Technology Revolution: Future-ready technology and operations

Enabling reimagined offerings with future-ready technology and operations; Cloud-powered, Connected infrastructure for real-time engagement and cost-optimized intelligent operations at Claims, Sales & Service touchpoints.

## AI is transformative – applied in tandem with Humans

Powered by (ever-increasing) data and applied to Interactions, Decisioning and Automation in Claims and Underwriting, AI is the transformation technology of Insurance – when applied in tandem with Humans.

## Digital Disruption: the Remote to Metaverse continuum

Build the new digitally powered model that addresses digital disruption (particularly in Distribution) and fits the new reality of the remote / hybrid / metaverse experience.

**Sustainability is Foundational**  
Responsible business is critical to building trust – as is customers' desire to understand social purpose.

## Big CEO Questions:

### Grow & Innovate

How do I reimagine and enhance my products, services and experiences to generate accretive economics for my customers and my organization?

**How can I** break through the 'sea of sameness' to differentiate my brand value and drive growth?

How do I drive growth by leveraging third-parties' related products/ services on an integrated platform with a seamless customer experience to address the convergence of customer needs (e.g., wellness)?

### Tech Revolution: AI & Future Ready Tech/ Ops Transformation

How can I leverage cloud and modernize my technology to develop an op model that transforms my cost curve and enables investment in new capabilities to drive growth?

How can I transform insurance functions by leveraging data and analytics platforms to improve interactions, core decisioning accuracy and efficiency?

### Talent/Agility

How can I optimize talent (build, buy, partner), plan for new ways of working, and lead with purpose (culture, leadership, I&D, sustainability)?

### Metaverse continuum/ Building the Digital Core

How do I address significant digital disruption, particularly in distribution, and build a new model custom-fit for the digital age?

### Sustainability/ Responsible Business

How do I anticipate and quickly respond to shifts in the market and drive innovations to build a sustainable and responsible business?

## Our Strategy

Re-inventing the Offering

Activating Brand Purpose

Creating Ecosystem Marketplace

Future-ready Tech & Ops

AI-led Transformation in Claims, Underwriting, Operations (BPS)

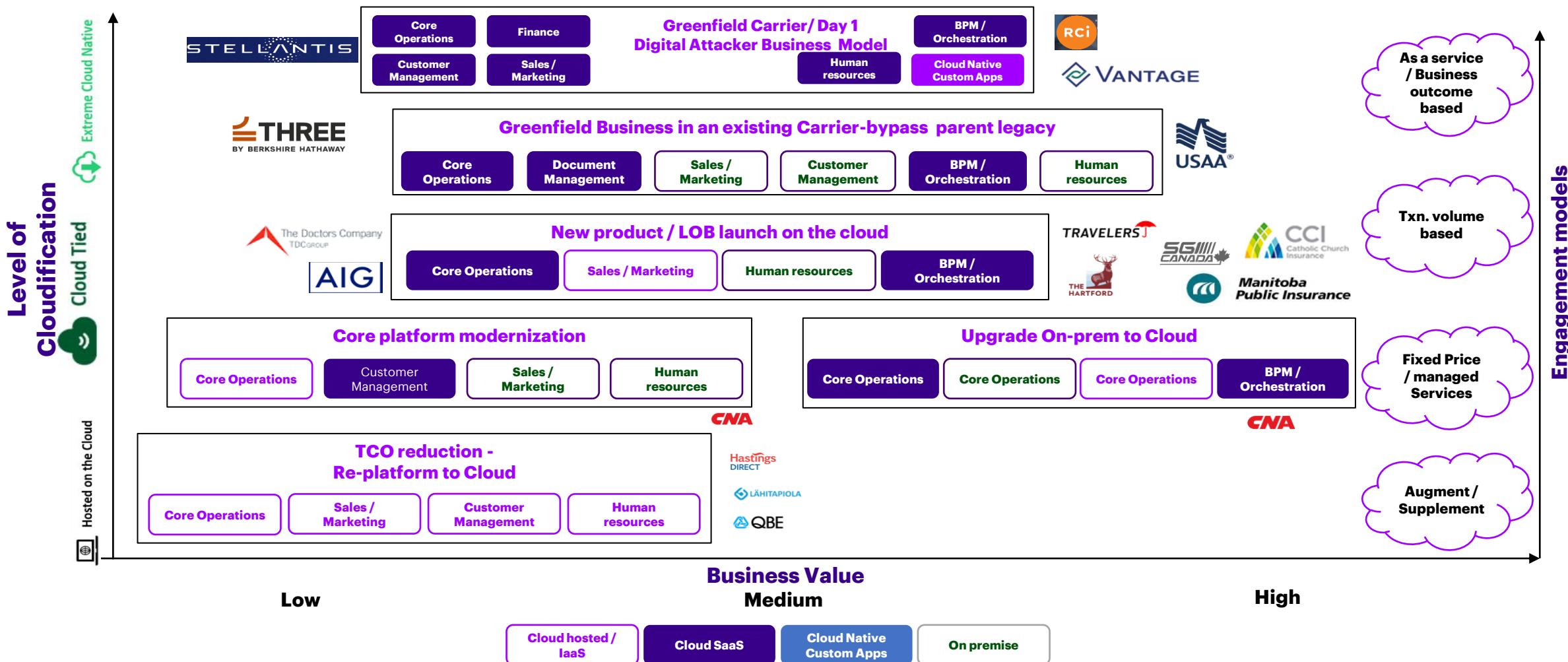
Re-architecting the Workforce

Digital Attacker Models

Strategic Resilience & ESG (Scenarios, Value 360 imperatives)



# TER - Insurers having different evolution paths driven by business value and priorities. Different commercial constructs and architecture options



# AMIC – Driving Next Performance Frontier Insurance

**Seek and scale  
new growth**

**Create and deliver  
winning customer  
experiences**

**Power your  
people**

**Unlock  
value**

## Strategic Resilience & ESG



### Creating Ecosystem Marketplaces

Plug-and-play solutions activate experimentation, quick-scale innovation, two-way data exchange, and platform capabilities, capturing new demand spaces and opportunities to monetize ecosystem collaboration



### Reinventing the Offering



Re-imagined protection to cover customer's interests and wellness, expanding the value proposition beyond indemnity offerings using IoT, telematics, embedded, and usage-based technologies; generate accretive economic benefits for customers and carriers



### Activating Brand Purpose (Unified Brand Experiences)



Deliver purpose-led, seamless, and personalized customer experiences throughout the customer lifecycle to acquire, retain, and grow relationships more effectively and efficiently



### Re-architecting the Workforce



Truly human + AI; future-focused talent upskilled at every opportunity, inclusive, tech savvy, purpose driven leaders that guide and bring forth new organizational capabilities and digital dexterity across the enterprise; highly skilled, smaller claims, ops, service, and UW teams due to automation and AI augmentation



### Future-ready Technology & Ops



Streamlined and flexible operating model enabled by human + AI; strategic managed services and partnerships to integrate industry solutions; modernized cloud-based tech & data platforms driving automated workflows and processes



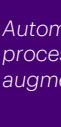
### AI-Led UW Transformation



Generative AI and predictive analytics enables core decision accuracy and underwriting efficiencies



### AI-Led Claims Transformation



Automated straight through processing, low-to-no touch, and AI augmented decision support

## Digital Core

## Digital Attacker Models

Accelerate digital-first model through partnerships

P&C Ecosystem Hub

AI/ML Driven Marketing & Sales – D365 CRM

Data Analytics

AI/ML Driven Omnichannel Customer & field services – D365 CRM

Sustainable Production and Pricing innovation

Business Experience

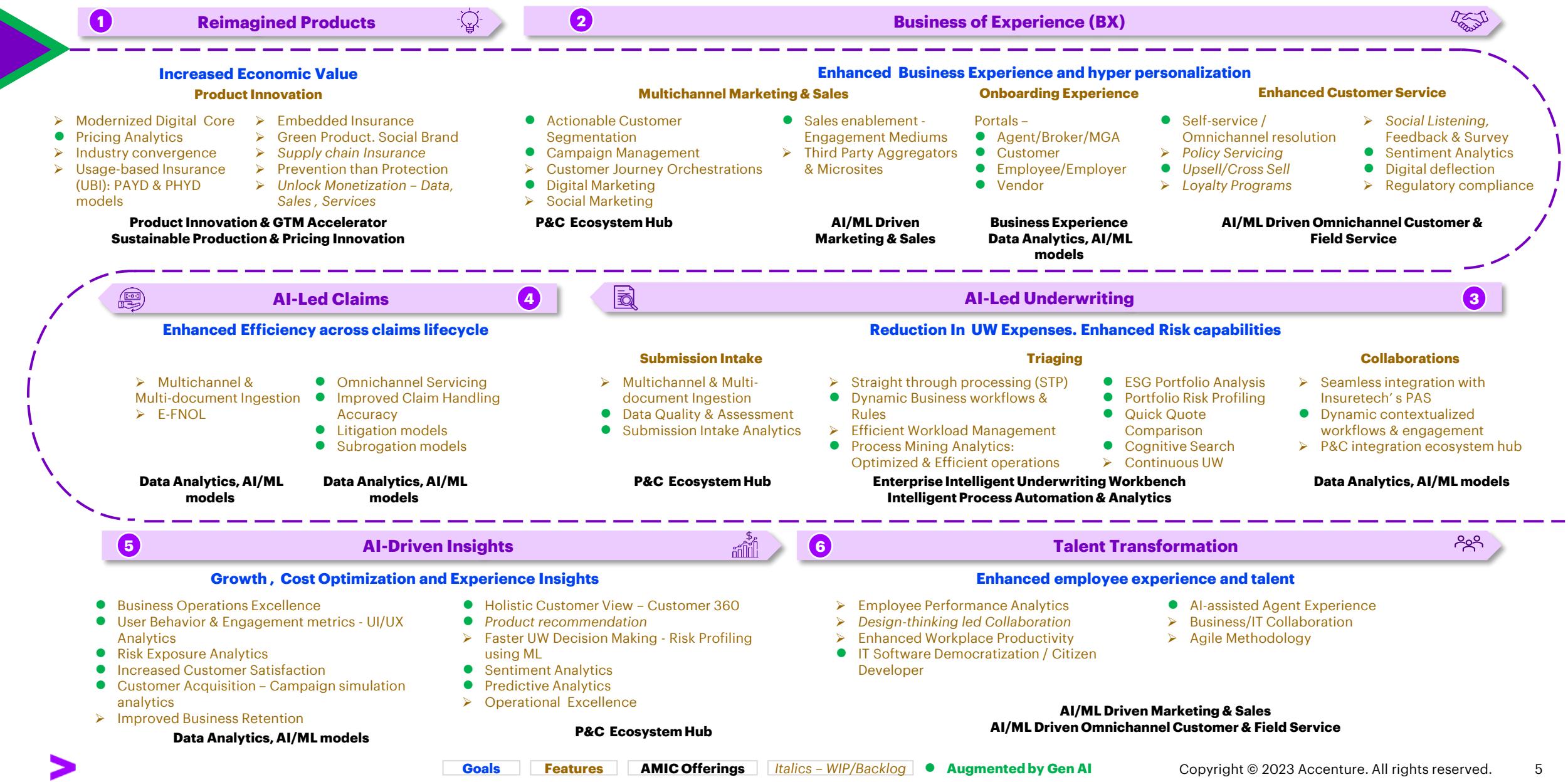
Product Innovation & GTM

Intelligent Process Automation & Analytics

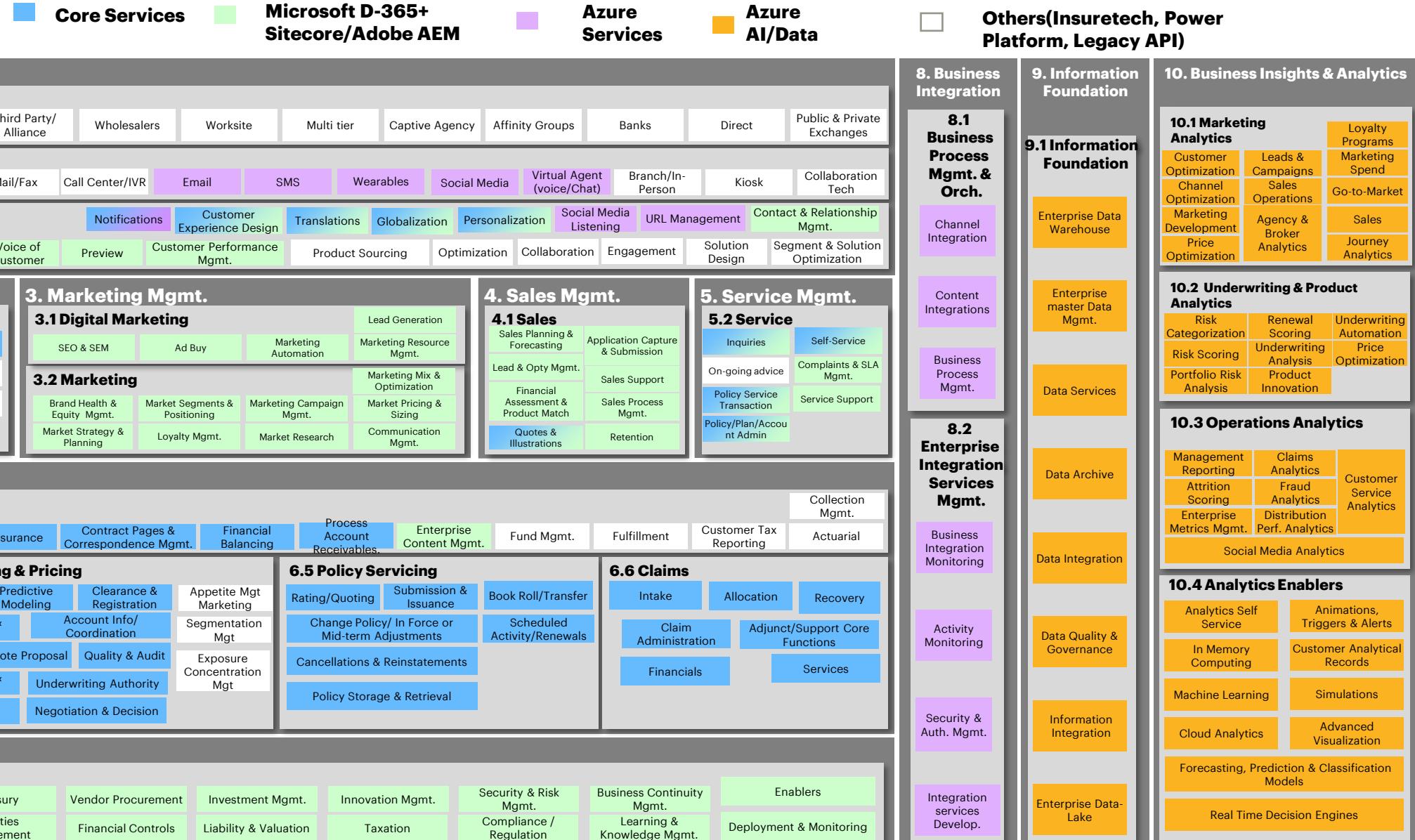
Enterprise Intelligent Underwriting Platform

### AMIC Standalone Offering + Fully integrated Suite

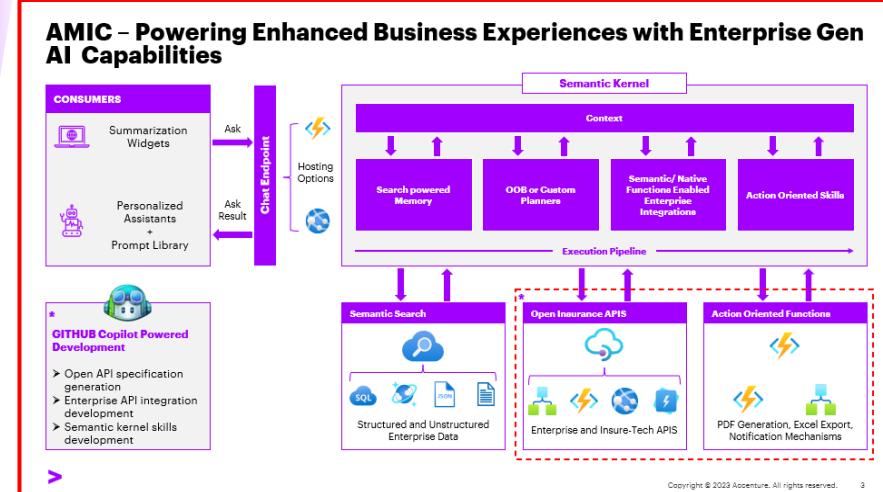
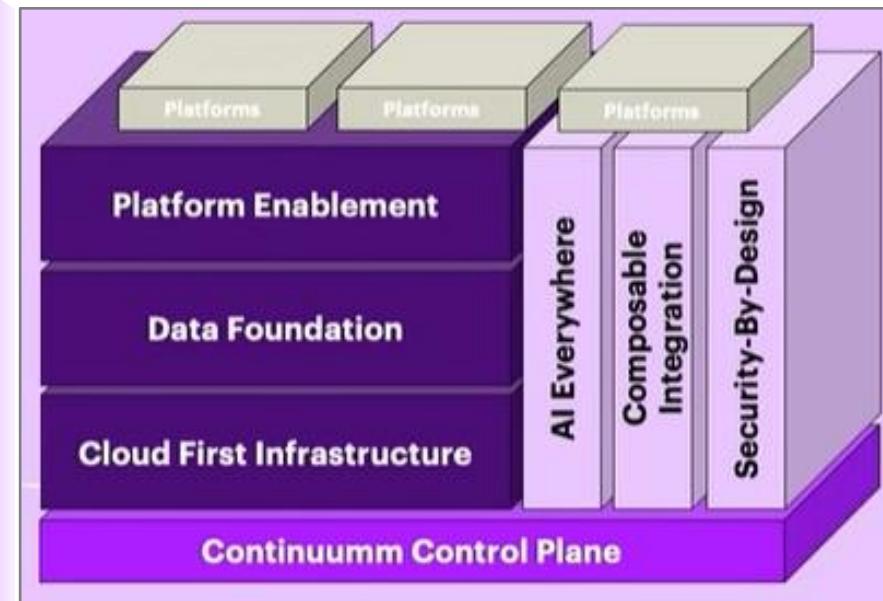
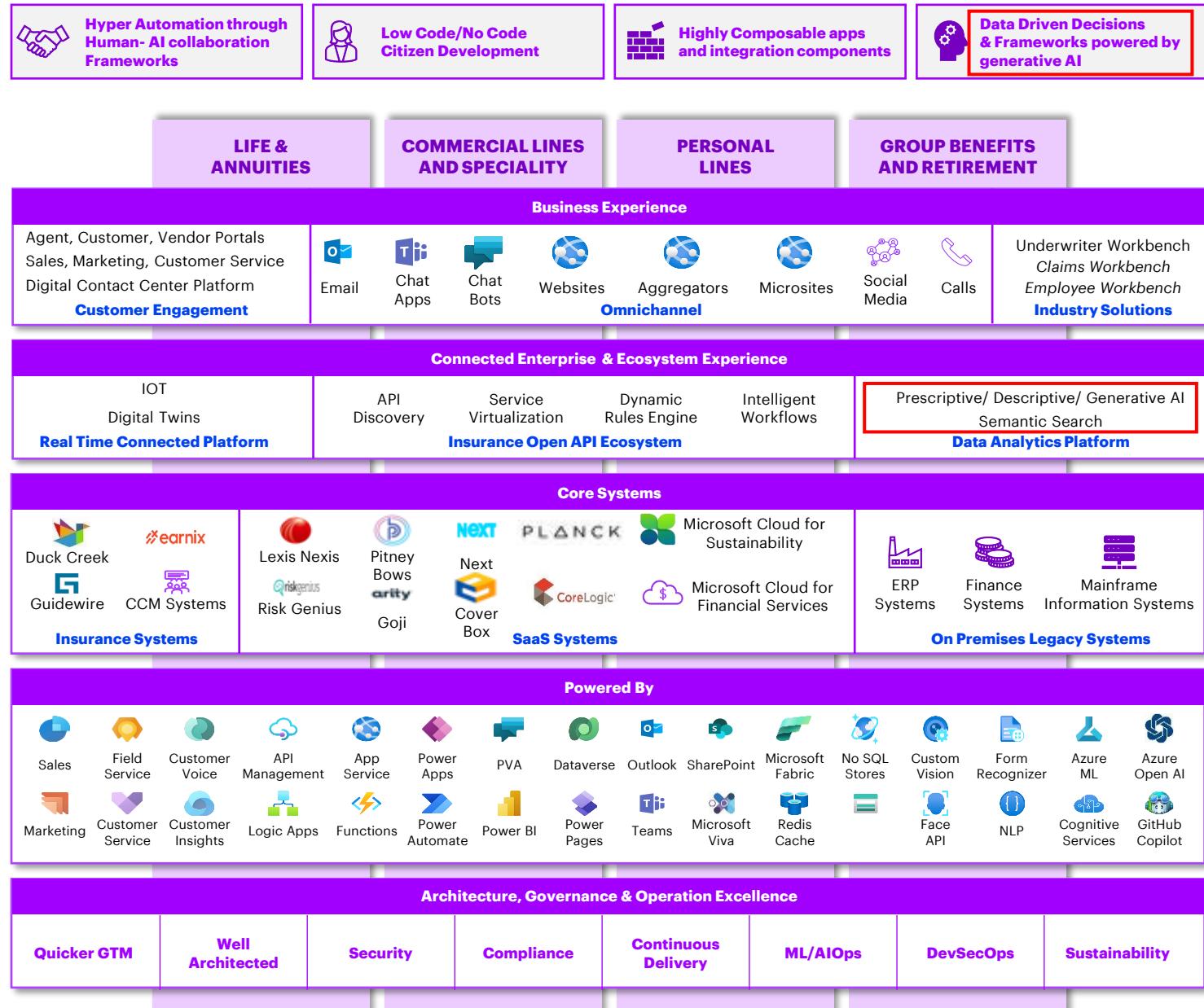
# AMIC - Target Enterprise Reinvention with Compressed Business Transformation – Reimagined Insurance across value chain and ecosystem powered by Generative AI



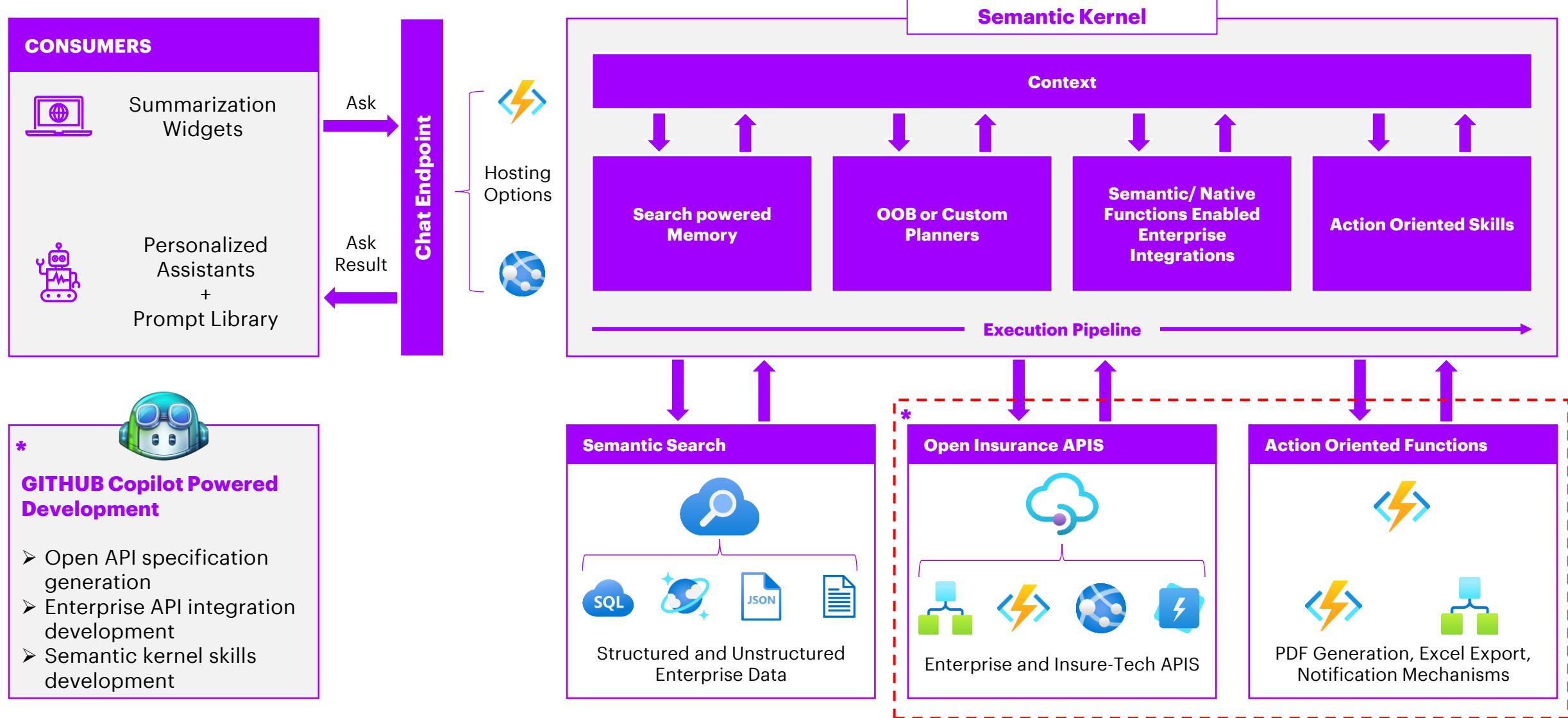
# AMIC – Multi cloud broker ecosystem to drive end-end industry value chain of insurance cloud



# AMIC: Modern Day Multi Cloud Intelligent & Composable Architecture

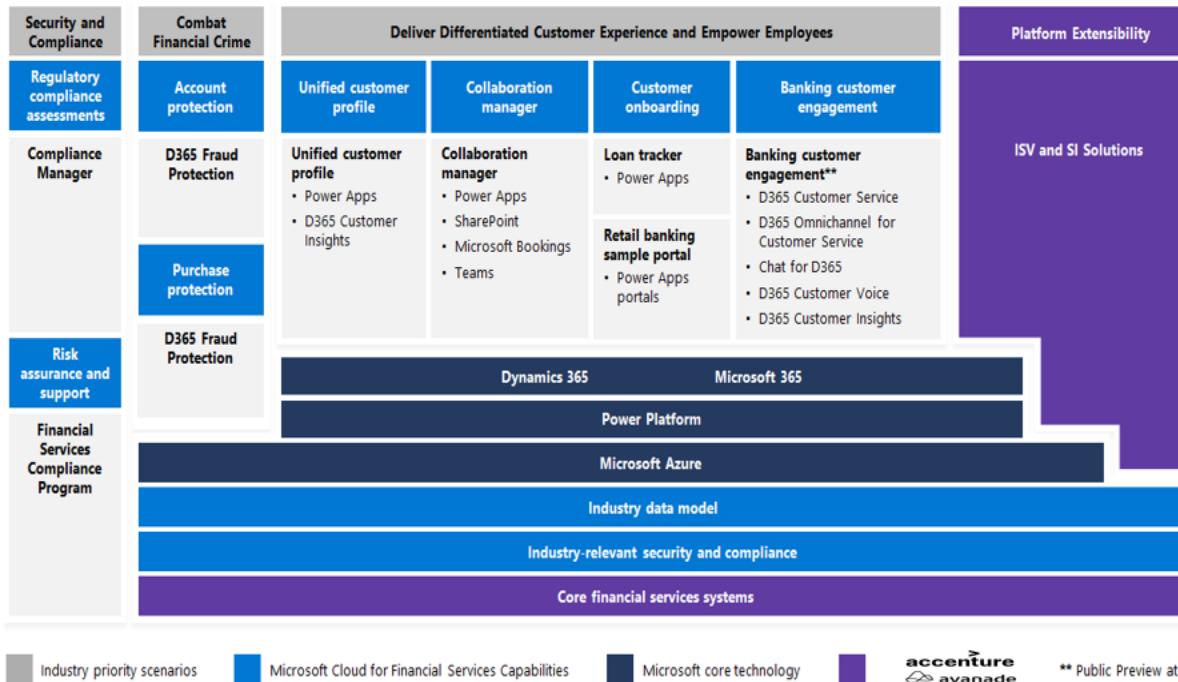


# AMIC – Powering Enhanced Business Experience with Enterprise Gen AI Capabilities

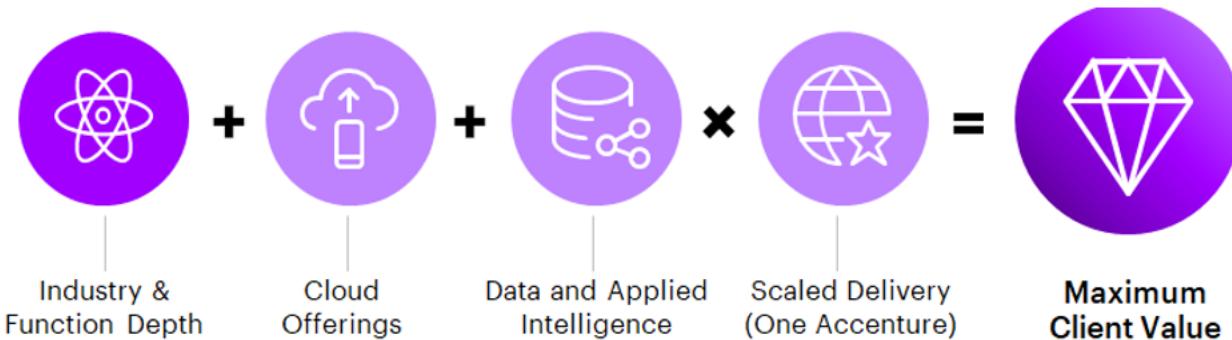
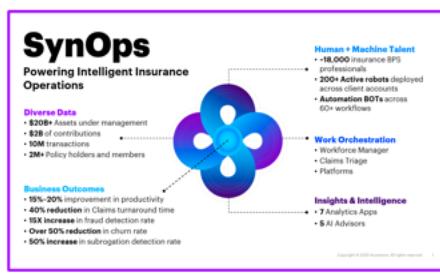


# AMIC - Complementing Microsoft Cloud for Financial Services. Integrated with Accenture specialized platforms

## AMIC extending MC4FS

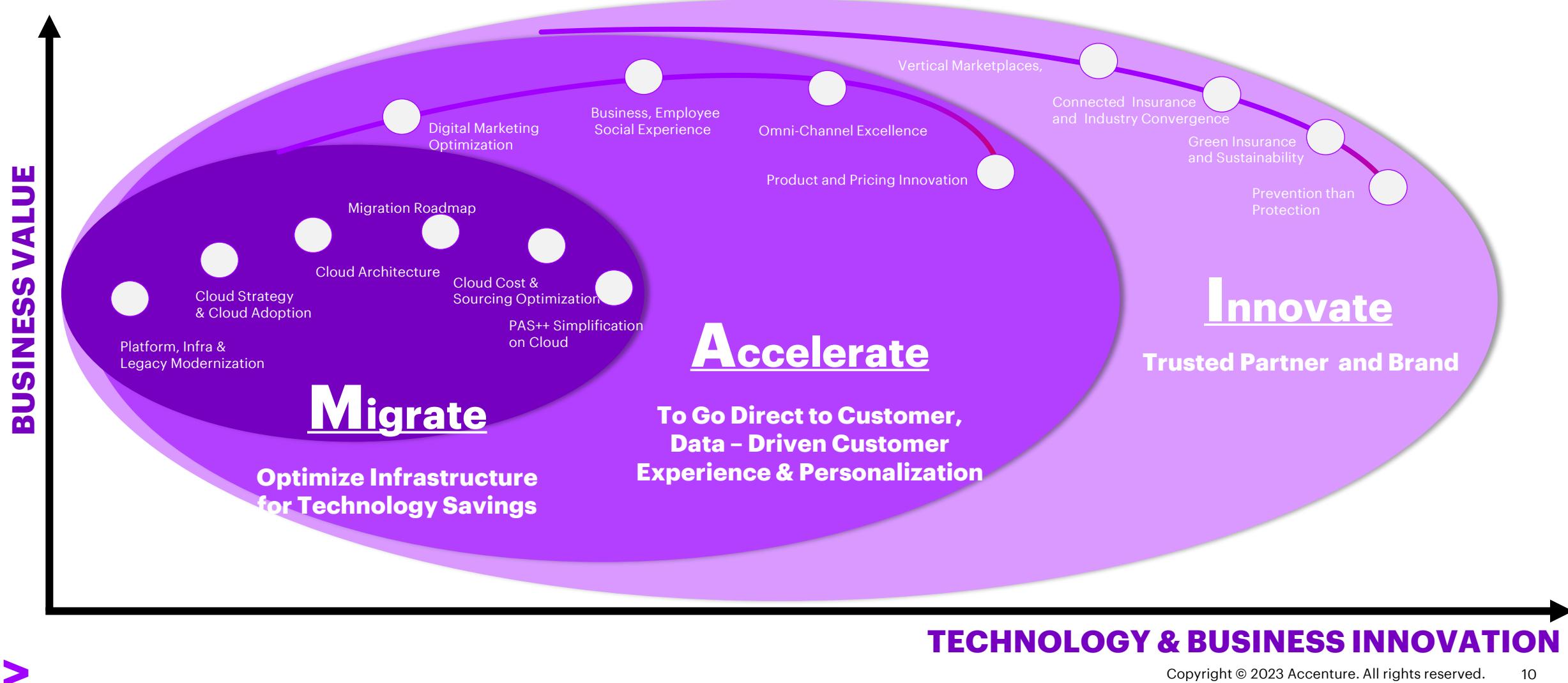


## Integrated with specialized platforms - Based on Engagement Model and scope



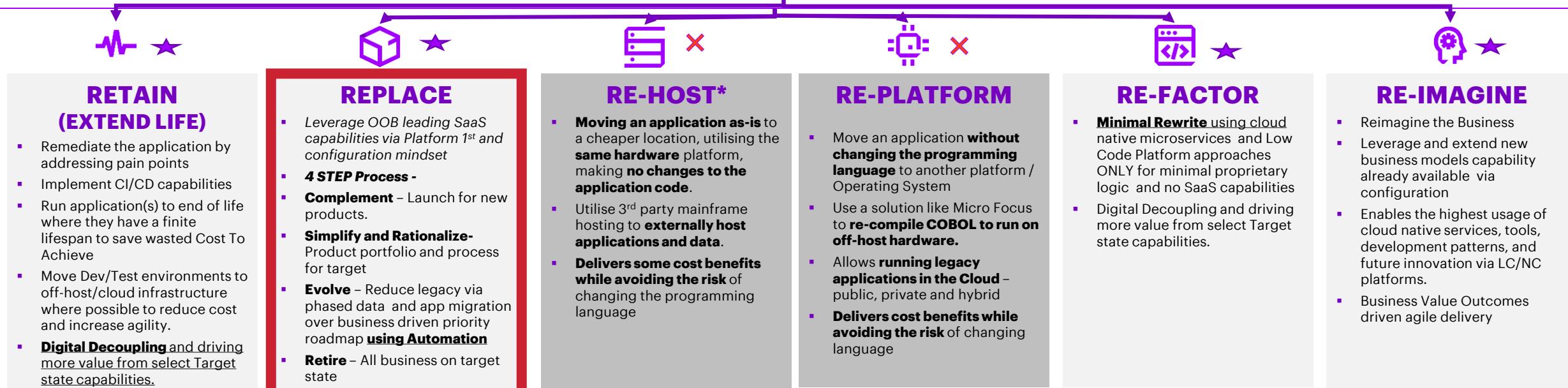
# Multiple Paths to AMIC – Fully Ready Day 1

## Digital Attacker – Accelerate and Innovate and evolve/migrate driven by business value roadmap.



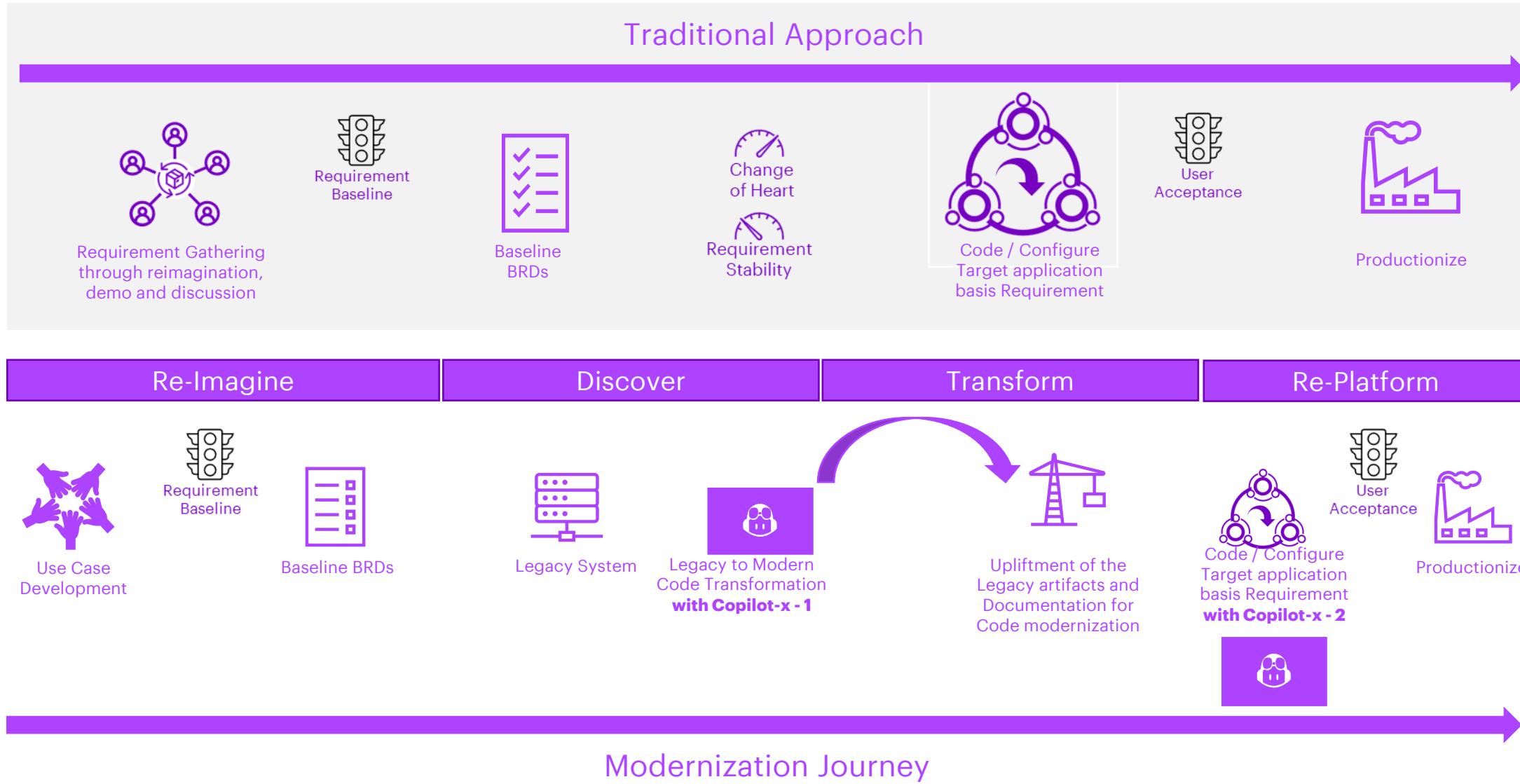
# Migrate - Time to value versus legacy/mainframe dilemma- E2E Insurance industry cloud and (re)evolutionary alternate potential approach using CopilotX for Mainframes

The E2E Insurance Industry cloud enables Digital Attacker Model with rapid time to value to **Innovate** with NEW innovative products, yet leverage rich legacy capabilities and experience in legacy/mainframe digitally enabled where required. Complement with a business roadmap to rapidly **Accelerate** all products and process phased manner to target state via industrialized and automated delivery



- ✓ GTM with new business models – Usage Based Insurance, Industry Convergence, Enhanced Continuous Risk Mgt and UW across supply chain, Prevention than Protection themes, Multi-channel experience etc. **Sustainability** actions in operation and investments driving Net Zero Targets and Social Branding
- ✓ Enable right change management with series of incremental early visible success and wins for all stakeholders – Employees, Brokers, Customers, Investors etc. Employer of choice with **talent** supply chain and retention. Holistic experience.
- ✓ Embrace total **enterprise reinvention** yet de-risks and costs of big bang legacy phaseout or cost of As-Is increasing tech debts.
- ✓ Leverage massive **technology innovation** and investments from best of breed vertical SaaS and Cloud vendors. Avoid single vendor lock-in and enable client to drive differentiated solution without expensive hard to find proprietary skills

# Migrate – 4 Step Process using CopilotX to discover As-Is and accelerate target platform transformation

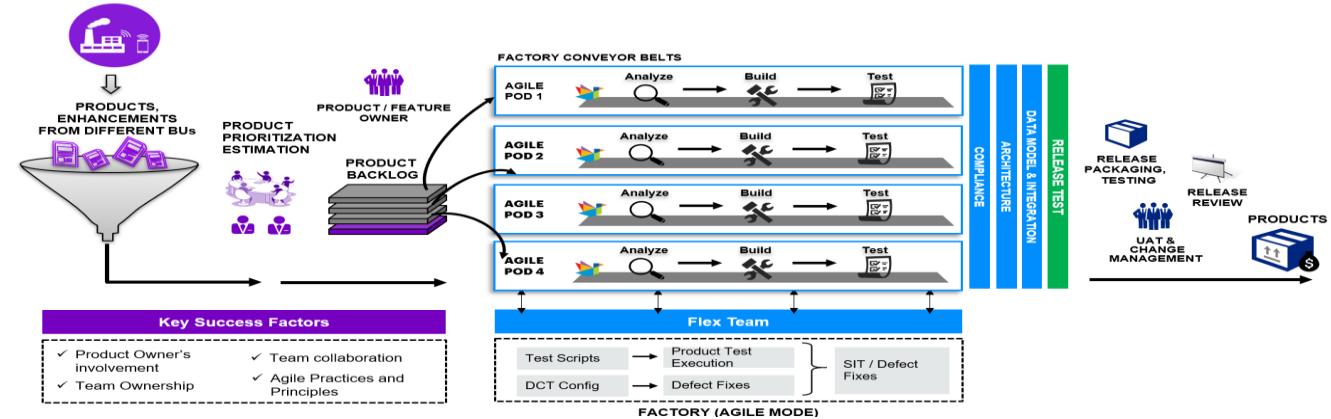
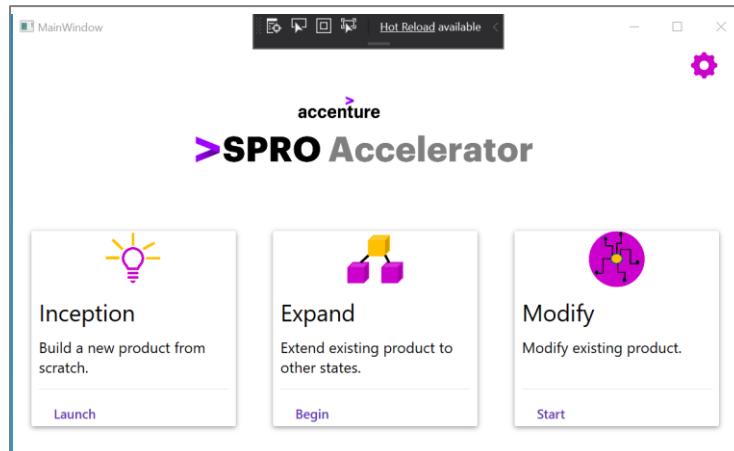
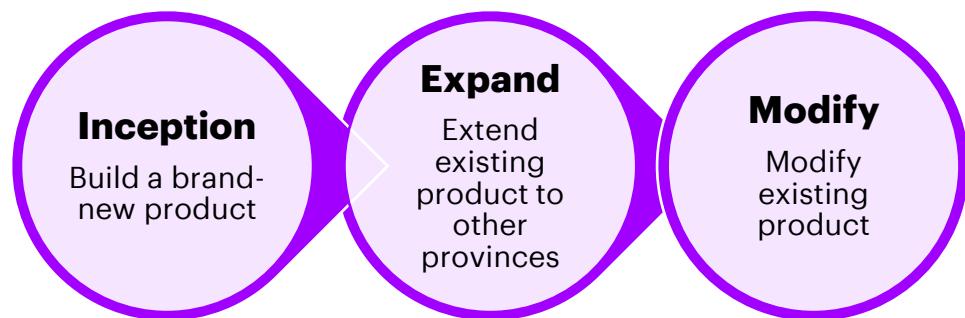


# Accelerate the core – Driven by agile, specialized platform factory and hyper automation rigor - Example Duck Creek



- ✓ ACCELERATE PRODUCT AND PROVINCE ROLL OUT
- ✓ DRIVE EFFICIENCIES -
- ✓ DEVELOP USING FACTORY MODEL

## STATE/PROVINCE PRODUCT ROLLOUT ACCELERATOR



## ADAP - ACCENTURE DUCK CREEK ACCELERATOR PLATFORM



- ONE Platform for 100+\_Bots across Policy, Billing ,Claims and Data Insights
- 200+ automated quality rules
- 12+ architecture patterns
- Shift :Left QE Focus
- 50+ Reusable add-on framework and components- UW, Forms, Rating, Portal, APIs, Test Assets etc
- Zero AM Acceleration
- Value Tracking Rigor

**INDUSTRIALIZED FACTORY ( PROCESS + SPECIALIZED TALENT + ASSETS + HYPERAUTOMATION + GOVERNANCE )**

# Accelerate the core – Agile, specialized platform factory with hyper automation focus In-premise and Cloud Migration Example Guidewire

## Guidewire & Cloud Migration - Differentiators

### Guidewire Cloud Playbook

E2E playbook consisting of methods, tools and accelerators to implement Guidewire Cloud Greenfield implementation

### Document Generation Factory

- Document Factory to Rationalize, Implement and Test documents
- Templates for forms inference logic

### Guidewire Sandbox with preconfigured integration apps

### GWDP Data Accelerators

Playbooks focused on

- Automated data conversion factory
- Pre-configured data solutions
- “Art of the possible” solutions around Predict, Explore

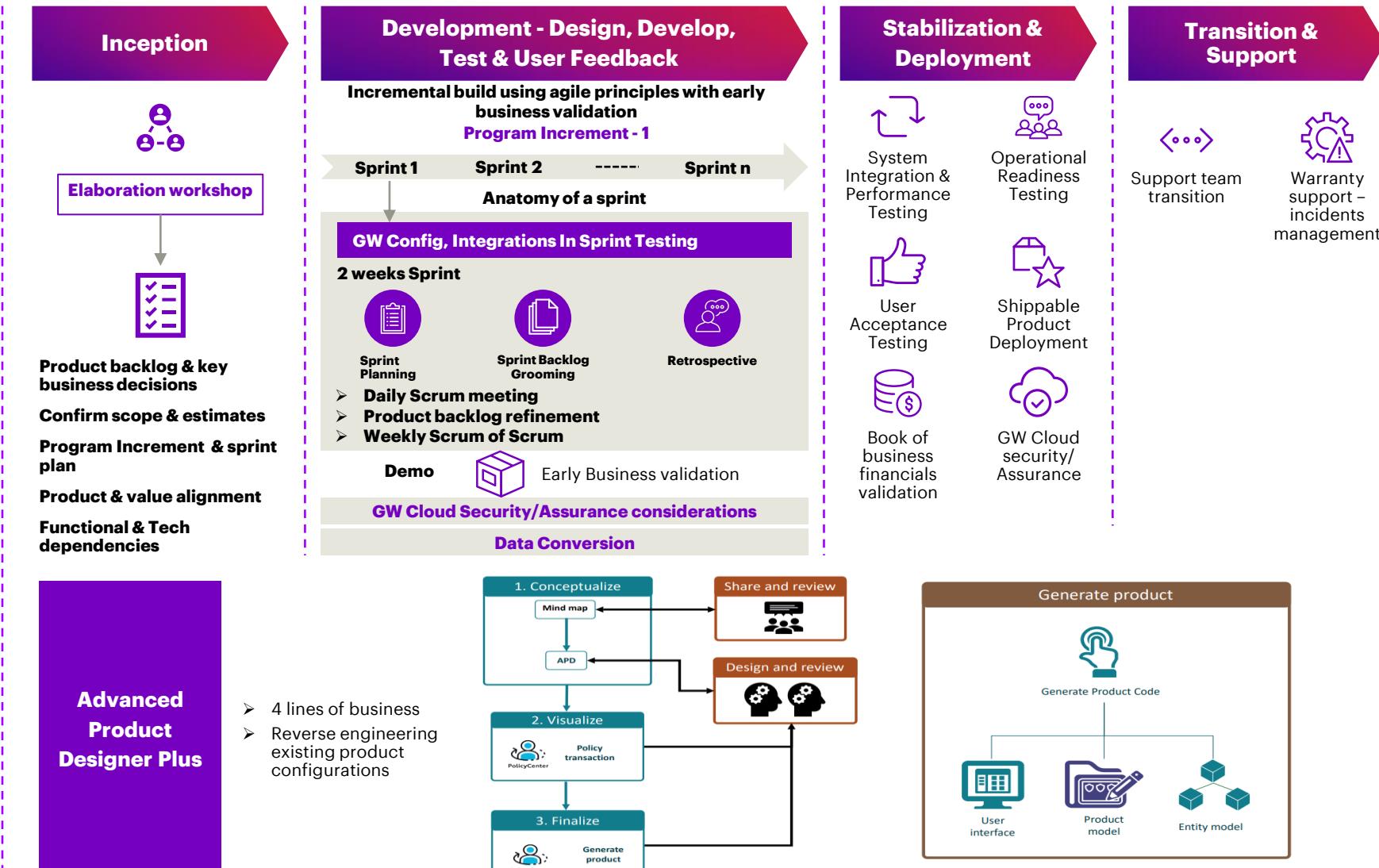
### Guidewire Test Framework and Migration

- 30-40% savings in test design & test execution phases
- Use GW Cloud native API based
- Headless execution approach
- Pre-integrated with CI/CD pipeline
- Achieve in-sprint automation
- At least 80% test coverage inline with Guidewire Cloud standards

### SurePath → Strengthened with Accenture Augmentations

### Accenture Conformance tool → For OOTB adoption

### GW Monitoring tools → For efficient application monitoring



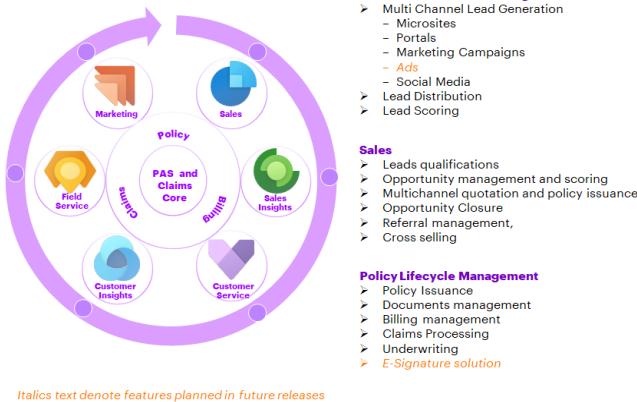
# Accelerate – Insurance Business experience – Digitized & seamless across all personas and insurance journeys

## Accelerate – Insurance Business experience – Pre-integrated intelligent sales, marketing and Field service

- Marketing Planning
  - Marketing Program
  - Marketing Calendar
  - Campaign Planning
  - Marketing Goals

- Analytics and AI
  - Customer, Policy 360-degree view
  - Sales Insights on generated data
  - AI enabled Damage Assessment Module
  - Customer survey and sentiment analysis
  - Customer behavior insights using customer insights
  - Marketing, Sales, Customer Service KPI based dashboards
  - Campaign revenue analysis
  - Sales revenue analysis
  - Fraudulent claim detection

- Customer Service
  - Live Agent and Virtual Agent Support
  - Omnichannel support for queries
  - Self Service Portal
  - Grievance redressal system
  - Field Service/Remote assistance



Italics text denote features planned in future releases

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## Accelerate – Insurance Business experience – Customer Portal

Improved efficiency in Customer service, boosting retention and increased brand advocacy

### Sales and Communication

- Cross-sell product recommendations (Placeholder built)
- Promote Policy upgrades (Placeholder built)
- Omnichannel communications
- Customer surveys and feedback
- Entire marketing campaigns & customer journeys

### Analytics and AI

- Chatbot assistance
  - Designed to answer generic queries
  - BOT enriched with knowledge base of the QnA maker with self-service capabilities
- Customers Product Interest analysis
- AI prediction models for product recommendations

### Loyalty program management

- Referral system
- Incentivize Customer Activity – Reward Points (Placeholder built)
  - Master data for varied user actions
- Compelling redemption strategies (Placeholder built)
- Engaging activities or events

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### Experience management

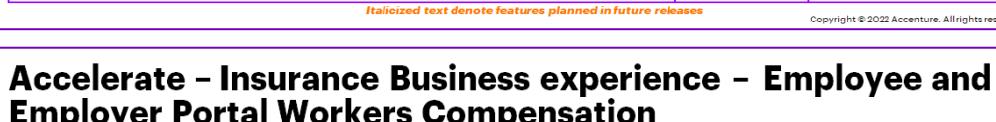
- Hyper Personalized Dashboard
  - Policy Summary
  - Document Deck
  - Billing Information & Payment Details
  - Claims Information
- Engagement Metrics
- Omnichannel Communications

### Content management

- Knowledge Base articles and FAQ's
- Quick premium Estimators
- Beginners guide to Insurance
  - Terminology
  - Coverages and benefits
- Self-help documents and training materials
- Periodic newsletters on Product Upgrades

### Policy servicing

- Generate New Quotes
- Quote save and retrieval tabwise through email
- Submit quote and Policy issuance
- Effective Claims FNOL processing
- Simplified Day 2 Transactions process flows
  - Renewals, Endorsements
  - Cancellations



Italicized text denote features planned in future releases

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## Accelerate – Insurance Business experience – Vendor Portal

Enriched Vendor management for seamless collaboration and improved Customer experience

### Purchase order management

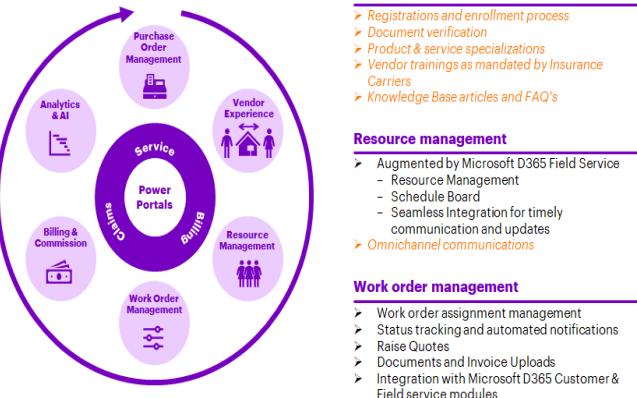
- Confirming purchase orders
- Creating invoices
- Supplier Quote comparators

### Analytics and AI

- Customer surveys and Feedback gathering
- Customer satisfaction analysis
- Performance Reporting
- Intelligent chat bot powered by Power Virtual Agent; BOT enriched with knowledge base of the QnA maker with self-service capabilities
- Incentivizing Vendors based on Performance

### Billing – payment & commissions

- Commission management
  - At service and request level
- Invoice generation for Claim Handlers' review
- Notifications on status updates
- Payment dispute management systems



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## Accelerate – Insurance Business experience – Employee and Employer Portal Workers Compensation

Helping Employers, Employees and Health Care Providers, to do multiple activities with an entirely new experience.

### Services for Employees

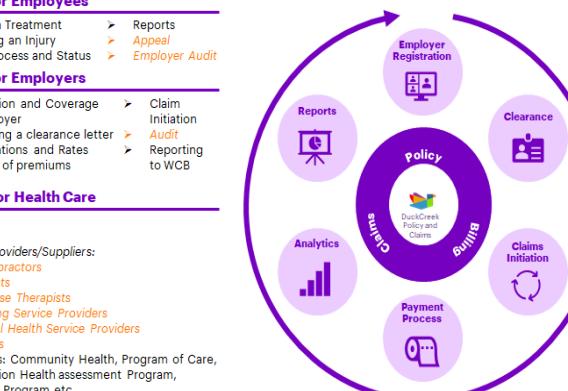
- Getting a Treatment
- Reporting an Injury
- Claim Process and Status
- Reports
- Appeal
- Employer Audit

### Services for Employers

- Registration and Coverage for Employer
- Generating a clearance letter
- Classification and Rates
- Payment of premiums
- Claim Initiation
- Audit
- Reporting to WCB

### Services for Health Care

- Report
- Billing
- List of Providers/Suppliers:
  - Chiropractors
  - Dentists
  - Exercise Therapists
  - Hearing Service Providers
  - Mental Health Service Providers
  - Others
- Programs: Community Health, Program of Care, Occupation Health assessment Program, specialty Program etc.



### Reporting

- Forms and Guides
- Facts Sheets
- Register a claim through reports
- Employers Payroll Statement
- Letter of clearances
- Employer/Employee Appeals

### Knowledge Management

- Resources for Employee
- Resources for Employers
- Resources for Health Care Providers
- Facts Sheets
- Publications
- Statistics
- Process of Appeals
- Audio and web recordings
- Fair Practices Office
- Seminars and presentations

### Analytics

- Claims Data analytics
- Chatbot assistance
- AI Based suggestions to reduce Premium.



# Accelerate – New Revenue Models, Operational Efficiency and Business Experience driven by data, analytics and AI/ML

## Operational Excellence

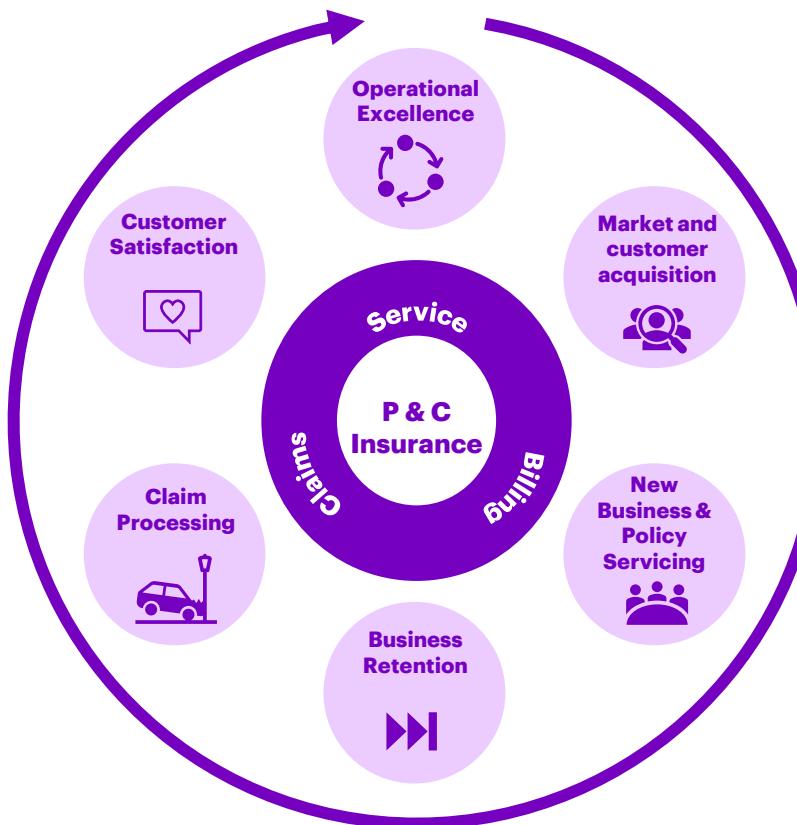
- IT ticketing analytics
- *Pricing analytics*
- *Fraudulent claim prediction using ML*
- Underwriter workload review
- Claim owner workload review
- NLP based dynamically generated visual
- Enhanced efficiency via workplace collaboration
- Persona Based Analytics
- Data Quality rule repository
- Integrations to enhance data set
- *Compliance reports and reinsurance feed*

## Customer Satisfaction

- Settlement ratio
- Claim cycle time
- Customer satisfaction score
- Litigation Analytics
- Identification of claim bottleneck

## Claim Processing

- Combined ratio review
- Catastrophe analysis
- *Accidental damage analysis*
- *Reserve Forecasting*
- *Claim Financial*



*Italics text denote features planned in future releases*

## Market Relevance and Customer Acquisition

- Benchmarking analytics and peer comparison
- Top Segment analysis
- Campaign simulation analytics
- Agency Portfolio
- Regional analysis
- *Agency Commission Analytics*

## New Business & Policy Servicing

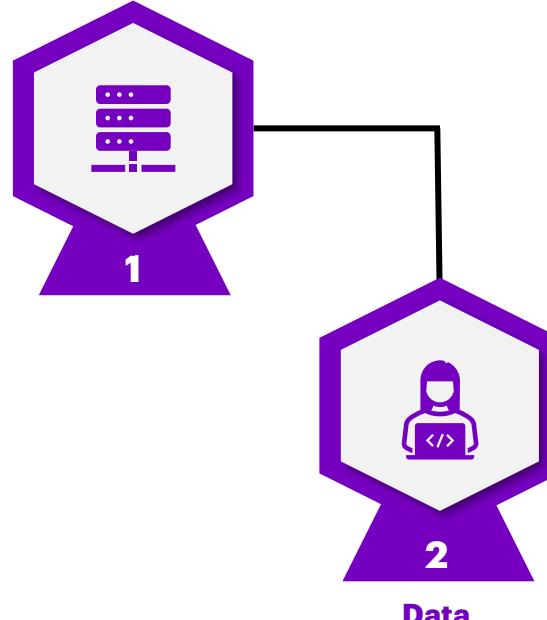
- Quote conversion prediction using ML
- Risk Profiling using ML
- Premium decomposition
- Premium key-influencers
- Quote delay analysis (telemetry data analysis)
- Quote declination analysis
- Premium Forecast
- Closed loop analytics in real time
- Underwriter Efficiency increase and reduced turn around

## Business Retention

- Trends in book of business
- Cancellation analysis
- Non-renewal analysis
- Outstanding renewal analytics

# Accelerate – A specialized P&C integration ecosystem hub that accelerates the journey to a new agile business enterprise

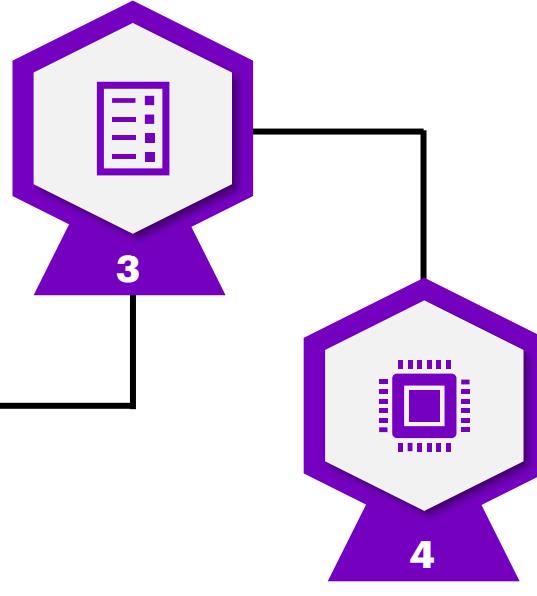
## AZURE SECURE INTEGRATION ARCHITECTURE



- 1) Real Time
- 2) Batch. Hybrid/Private/ Public

- 1) Intelligent Azure Logic Apps
- 2) AIML infused architecture to drive meta-data driven DMS integration to core system and also intelligent doc intake

## DOCUMENT MANAGEMENT



- 1) Rich repository of UX components – Technical
- 2) Business Components leveraging Power Platform

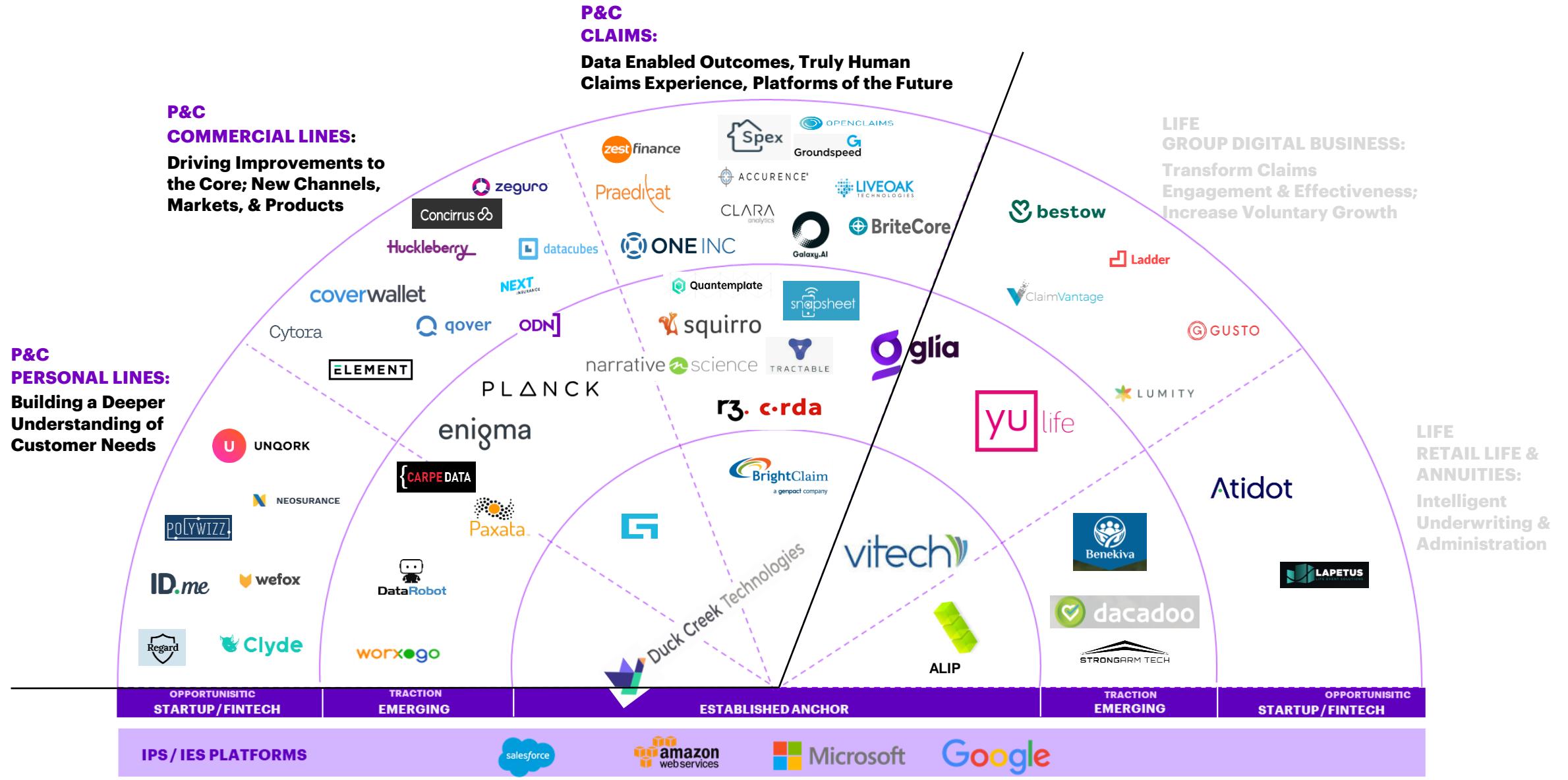
## UX

- 1) Example Duck Creek. Rapidly generate integration artifacts.

## CORE SYSTEMS INTEGRATION ASSETS

Future - Drive seamless real time X-industry collaboration across insurance supply chain via business networks

# Innovate – Driven by ecosystem partners



# Innovate – Accelerated By Pre-integration by Insurance SaaS providers Example - Duck on Demand on Azure

## Policy - Underwriting, Rating



## Claims



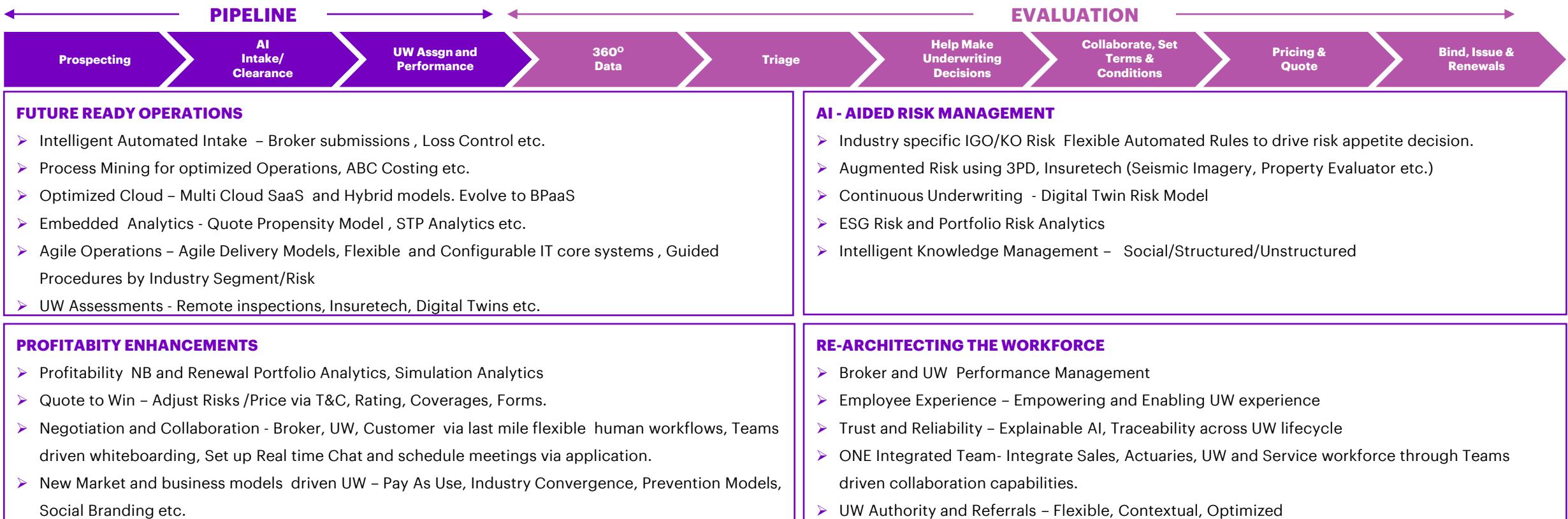
## Billing



## Analytics & Reporting



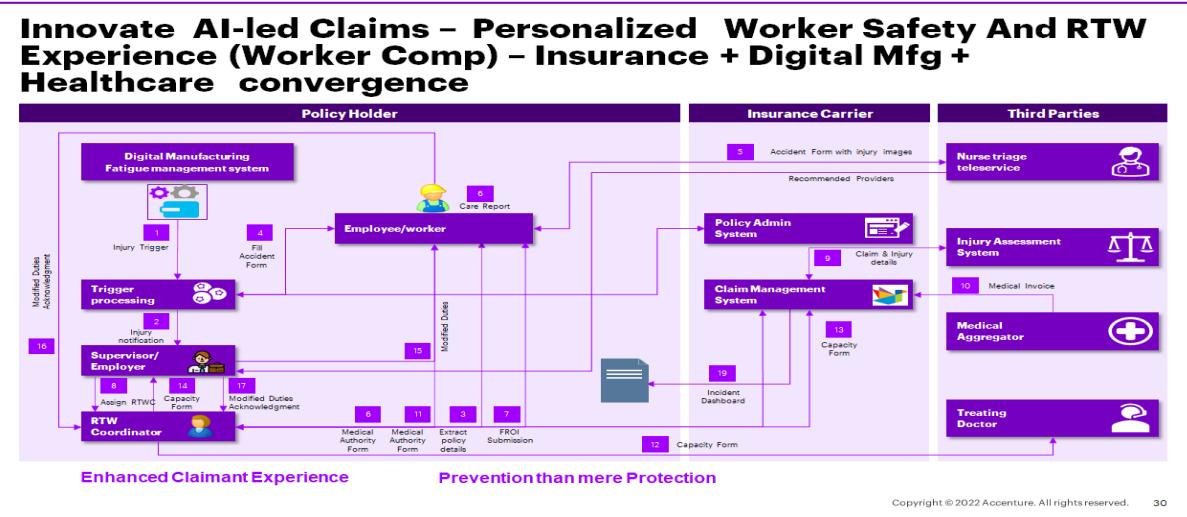
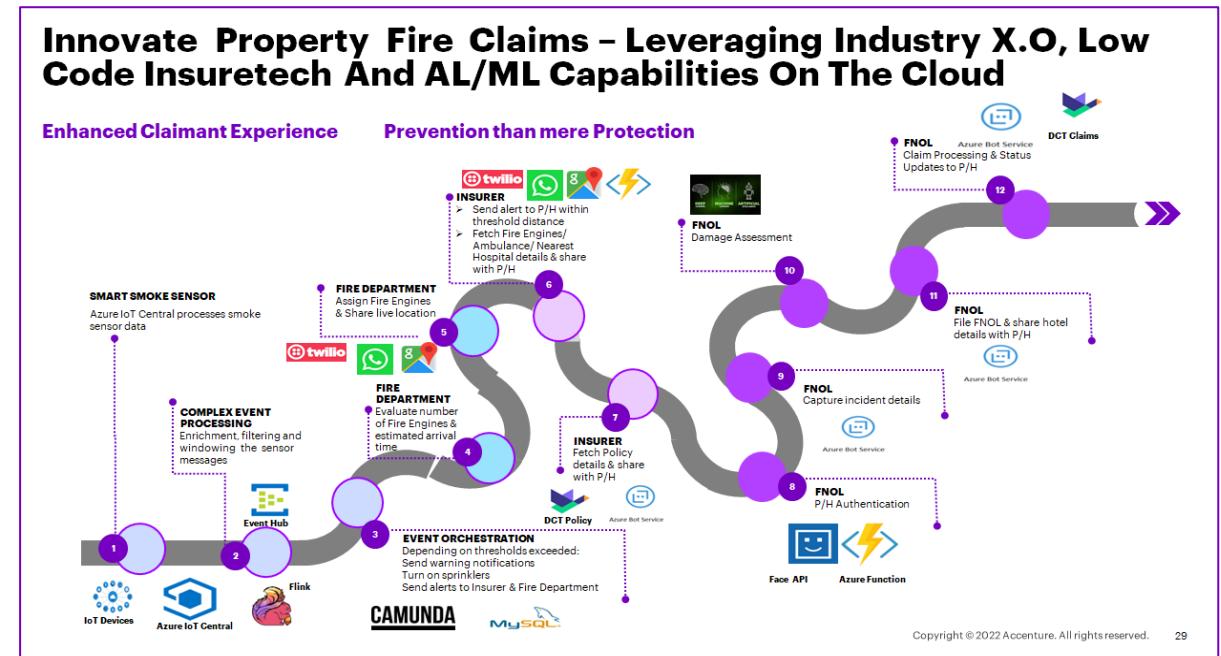
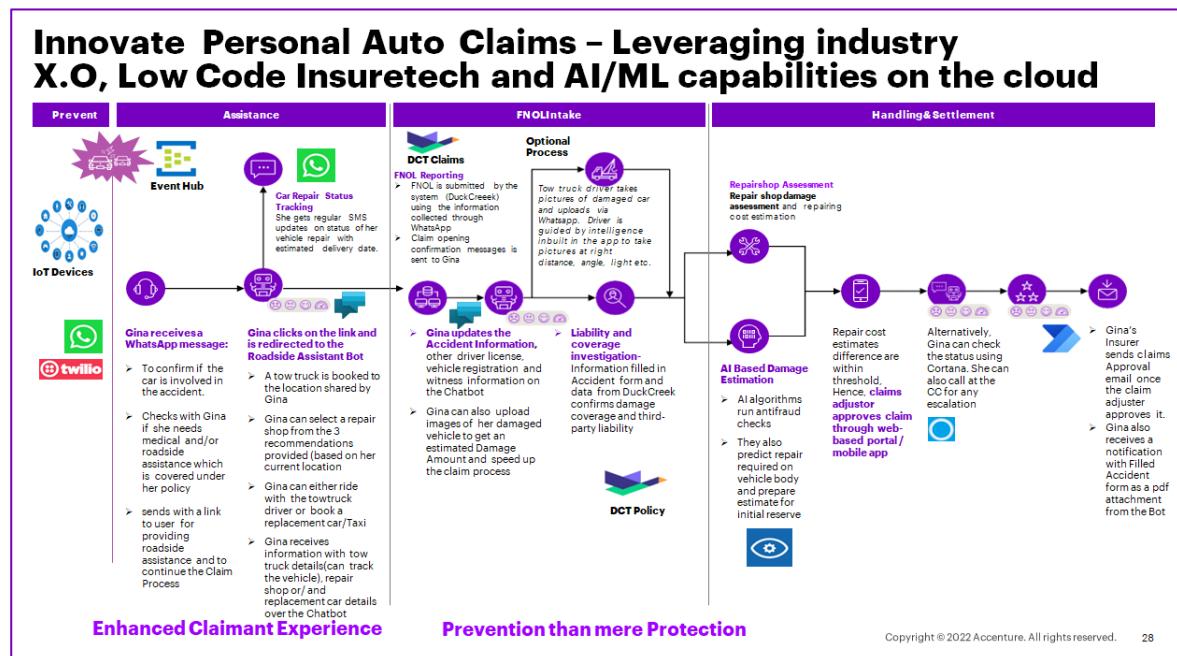
# Innovate – Underwriting Reimagined – Continuous UW, Industry convergence powered by seamless integration, collaboration, composite architecture and experience



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# **Innovate – AI Led Claims- Driving enhanced claimant experience and reduced claims payouts**



- **Prevention Than Protection business model.**
  - **Supporting sustainability via Products and Process innovation**

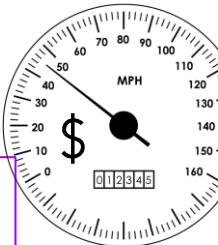
# Innovate – Subscription Based Insurance - Driving enhanced customer experience, optimized real time pricing and prevention leveraging SDV and IoT capabilities

**UBI market expected to grow steadily at CAGR of 24% from \$24B to \$93B**

**PAYD, PHYD, TBYB, MHYD innovative models.**

<https://univdatos.com/>

## Automotive Usage-Based Insurance (UBI) Market



**Usage-Based Information**

Kennedy Johnson (Quote: New-Pending)  
 Use telematics driving information for premium pricing

**Manage Account Data** Last Request No score retrieved.

Total Premium Without Taxes \$828.00 Total Premium Without Taxes Written \$828.00 **Compare Savings**

**Score History**

**Previous** **Complete**

Driver Score	Score Factor
1-100	1.25
100-200	1.2
201-300	1.15
301-400	1.1
401-500	1.05
501-600	1.01
601-700	1

**Usage Program Compare**

UBI Program		
UBI Program saves you: \$25.00		
UBI Program		
Total	\$814.00	Standard Policy
Policy Coverages		
BI Limit	\$100,000/\$300,000	\$239
PD Limit	\$100,000	\$182
Med Pay	\$5,000	\$245
UM Limit	\$100,000/\$300,000	\$9
UIM Limit	\$100,000/\$300,000	\$9
2011 FORD FLEX		
Comp	\$250 deductible	\$54
Collision	\$250 deductible	\$74
Towing	\$25 limit	\$2
Rental	\$25/\$750	\$0
2011 FORD FLEX		
Comp	\$250 deductible	\$56
Collision	\$250 deductible	\$76
Towing	\$25 limit	\$2
Rental	\$25/\$750	\$0

**Return**

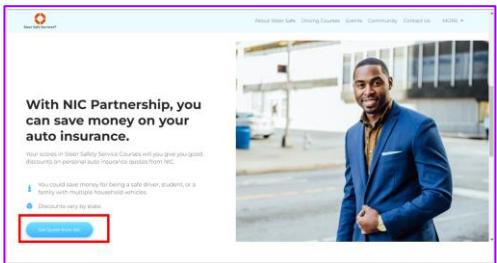
- ✓ **Subscription and usage-based business model.** Reduced fraud and claims costs
- ✓ Supporting sustainability via incentivization for “Green Driving”
- ✓ Key enablers for customer experience – optimized pricing, enhanced loyalty, enhanced safety and response, reduced theft etc
- ✓ Industry convergence – Automotive, Entertainment, Insurance

- ✓ API Driven and agnostic of Telematics platform providers
- ✓ Flexible, Optional Add-in configurable framework to support UBI in products, coverage applicability and pricing based on UBI scores
- ✓ OnDemand Time and Batch driven dynamic pricing. Supports Endorsements and Renewals, Multiple Driver and Vehicle support capability
- ✓ Buyer Experience- Side by Side Comparison

# Innovate – Embedded Insurance – Unlocking new business models via API, Microservices and multi cloud architecture

## **Microsites:**

## **\$ 3 Trillion market opportunity for Embedded Insurance**



**Cost of distribution of insurance products represents 50% of total industry costs.**

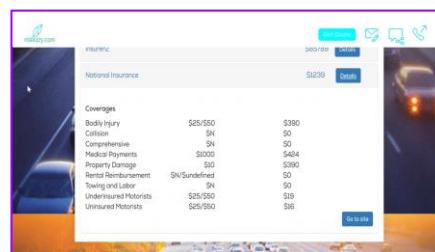
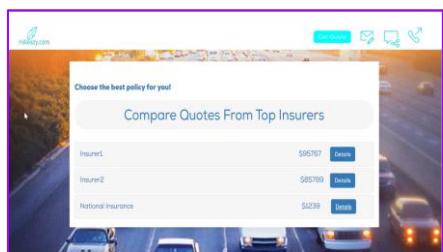
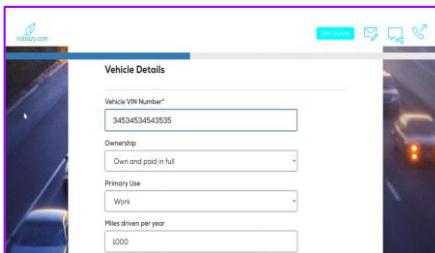
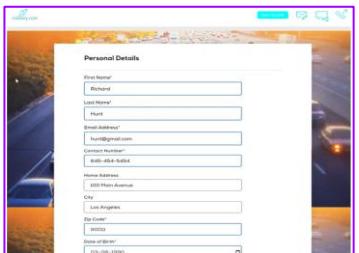


## **Embedded Insurance market expected to grow steadily at CAGR of 20% from 2022-2029**

[Dealer Portal](#)



## **Aggregator Channel**



- ✓ Affordable and Personalized
  - ✓ Reduced insurance protection gap
  - ✓ New Business Models via Technology innovation and industry convergence

Bancassurance

5000005 - Madison Properties LLC		Loan Details		Customers		Collateral		NVR		Covenants		Notes		Activity		Documentation	
<b>4</b>	Standard Quality As of 10/18/2018 0 days past due	Principal: Book Balance:  <b>(8) Policy Exceptions</b> <b>(5) Covenant Exceptions</b>	\$11,484,119.00 \$9,866,517.68	<b>Customers</b>  Madison Properties, LLC Benson Residential Construction \$23,481,207 Total Deposits \$10,625,000  Fairview Team Center Residential Construction \$24,879,718 Total Deposits \$7,811,000  Kenneth Jacobs Residential Residential Construction \$3,822,492 Total Deposits \$1,611,000	<b>Collateral</b>  Madison Square Townhomes (Multi-family or 4+ more units) Residential Construction \$10,200,000 Total Deposits \$10,200,000  Berkfield Self Storage Retail Net Value: \$1,652,000.00  Wilmot Survey Accrued Commercial Net Value: \$617,240.00	<a href="#">New</a>	<a href="#">Actions</a>										
<b>General</b>	Loan Name:	Madison Properties LLC	<b>Balances</b>	June 2018	<a href="#">Deposits Due</a>	<a href="#">Loan Summary</a>	<a href="#">Review Cycles</a>	<a href="#">Tasks</a>	<a href="#">Transaction History</a>								
Source System	Loan Commitment		Su	M	Tu	We	Th	Fr	Sa	7.88	Rates & Dates		Interest Rate		6.000%		
Loan Type	101 - BUSINESS VARIABLE RATE	Bank Loan Commitment	8	9	10	11	12	13	14	15	16		Variable Interest Rate				
Call Report Code	Unfunded Loan Commitment	8	9	10	11	12	13	14	15	16	17		Rate Type		.64		
Loan Purpose	Bank Unfunded Loan Commitment	8	9	10	11	12	13	14	15	16	17		Rate Margin		1.000%		
Reporting Status	Original Lender Amount	8	9	10	11	12	13	14	15	16	17		Lifetime Risk Floor		5.000%		
Servicing Status	ACTIVE	8	9	10	11	12	13	14	15	16	17		Lifetime Risk Ceiling		18.000%		
Account Status	Accruing												First Rate Change Date				
Impairment Status	NOT IMPAIRED												Rate Change Frequency				
Chargeoff Status	NONE												First Rate Max Increase		0.000%		
													First Rate Max Decrease		0.000%		

# Innovate – Purpose Driven Insurance through Sustainability

**AMIC – ESG capability focus on specialized core Insurance Operations , Products and Process for Carriers and complements the Corporate Sustainability measurement and reporting by carriers using Microsoft Sustainability Cloud**

## Purpose-driven insurance

### Sustainable product and investment portfolio

External Focus

#### Prevention\*



Preventing risk and rewarding risk reduction to lower cost and increase profitability

#### Protection\*



Servicing underinsured clients and underdeveloped circular economy propositions to access future revenue pools

#### ESG Asset Management



Making clients' money matter and helping investees improve their ESG performance to reap better returns at lower risk

### Sustainable operations

Internal Focus

#### Responsible Organization \*\*



Inspiring diverse talent with purpose-based strategy/culture/ethics, developing equitable operating models

#### Minimal Footprint \*



Designing, delivering and reporting on zero-based/net-zero footprints, including green IT solutions

#### Risk Management and Governance \*\*

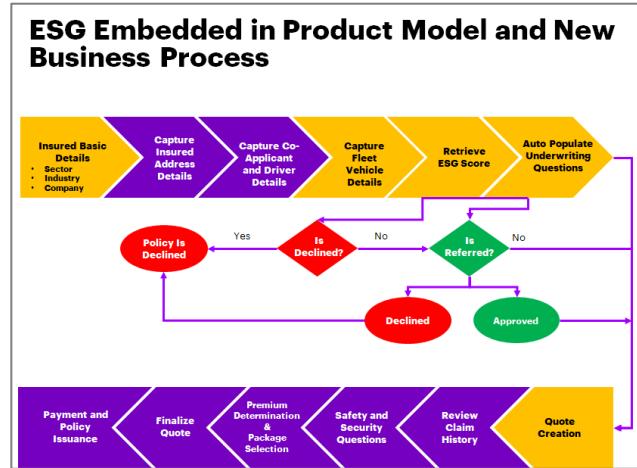


Continuously improving risk understanding and sustainability data, measurement and analytics

\* AMIC

\*\* Microsoft Sustainability Cloud

# Innovate – Sustainable Product, Process and Underwriting Operations



**ESG UW Risk Exposures - Analyze Individual, Portfolio and industry benchmarks**



**Green Products – Incentivize Prevention for Auto Safety**

**Pay As You Use**

Pay as You Use Features for US, UK & Australia geographies

- Pre-built features for various geographies
- The feature has been built with a rich UI.
- This includes Selection of Coverages by User .
- Automatic association of Coverages using Coverage Libraries.
- Automatic Rating calculation of associated coverages.

**Personal Auto Product**

<input checked="" type="checkbox"/> Medical Payments	\$5,000 per person
<input checked="" type="checkbox"/> Property Damage	\$100,000
<input checked="" type="checkbox"/> Underinsured Motorists Limit	\$100,000 per person \$300,000 per acci...
<input checked="" type="checkbox"/> Uninsured Motorists Limit	\$100,000 per person \$300,000 per acci...
<input checked="" type="checkbox"/> Collision Deductible	\$250 deductible
<input checked="" type="checkbox"/> Medical Payments	\$5,000 per person
<input checked="" type="checkbox"/> Property Damage	\$100,000
<input checked="" type="checkbox"/> Comprehension	\$250 deductible
<input checked="" type="checkbox"/> Uninsured Motorists Limit	\$100,000 per person \$300,000 per accide...
<input checked="" type="checkbox"/> Underinsured Motorists Limit	\$100,000 per person \$300,000 per accide...
<input checked="" type="checkbox"/> Towing And Labor Limit	\$25 limit

**INSURERS' BENEFITS**

- Jumpstart new product development with Minimal Inception Discussion.
- Leverage existing structure on Duck Creek to develop optimal product structure .
- Expand to newer markets in US/UK/AUS with faster go to market product development lifecycle.

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**ESG Taxonomy**

Accenture has a full fledged ESG Taxonomy and maintains an expansive knowledge base on sustainability activities.

**Search Filter**

Coverages (2) ▾  
People (10) ▾  
LoB (2) ▾  
Locations (10) ▾  
Language (2) ▾  
Organizations (10) ▾

ESG Taxonomy (10) ▾

- Climate Change (8)
- Corporate Governance (8)
- ESG (8)
- ESG rating (8)

General ESG Presentation 2021  
Holder Return Sustainability Factor MSCI ESG rating  
2023 SAP CSA 3-year average result 0% < 6.6 bn N/A 0.8  
ESG Presentation 2021 General

2021 sustainability report doc SwissRe  
Sustainability in underwriting USD 3bn Natural catastrophe premiums across Swiss Re Group 16Mn Life

Delivering on the promise of sustainability  
They can do this in three ways. Conveying on a common framework for assessing ESG metrics, advice for

Allianz ESG Integration Framework, version 4.0  
Pillars, Themes and Issues of the ESG Rating by MSCI  
ESG Research ESG Integration Framework 29 Information  
Allianz ESG Integration Framework

Accenture's ESG taxonomy helps various stakeholders to have access to latest best practices, standards and regulations driving sustainability initiatives.

1 Identify or Create an Index under which the ESG file(s) is required to be uploaded

2 Upload the ESG file(s) to the Azure Blob storage

3 Indexes/Tags are created based on keywords within the uploaded document. Manually these keywords can be shared for tagging.

4 Search for ESG data can then be performed based on Index and Tags

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# Innovate – Reimagine Business/IT Collaboration - Value Pack

## Insights. Prioritize Requirements aligned by Business Goals and time to value delivered by agile methodology

**AMIC Value Playbook Insights**

**Goal**

All

**Offering**

All

**Epic**

All

**Feature**

All

**77**  
#Epic

**230**  
#Feature

**554**  
#User Story

**739**  
#Low Level Req

**#User Story by Goal**

Goal	#User Story
Experience	52.97%
Growth	19.03%
Cost Reduction	16%
Loss Prevention	12%

**#Feature by Epic**

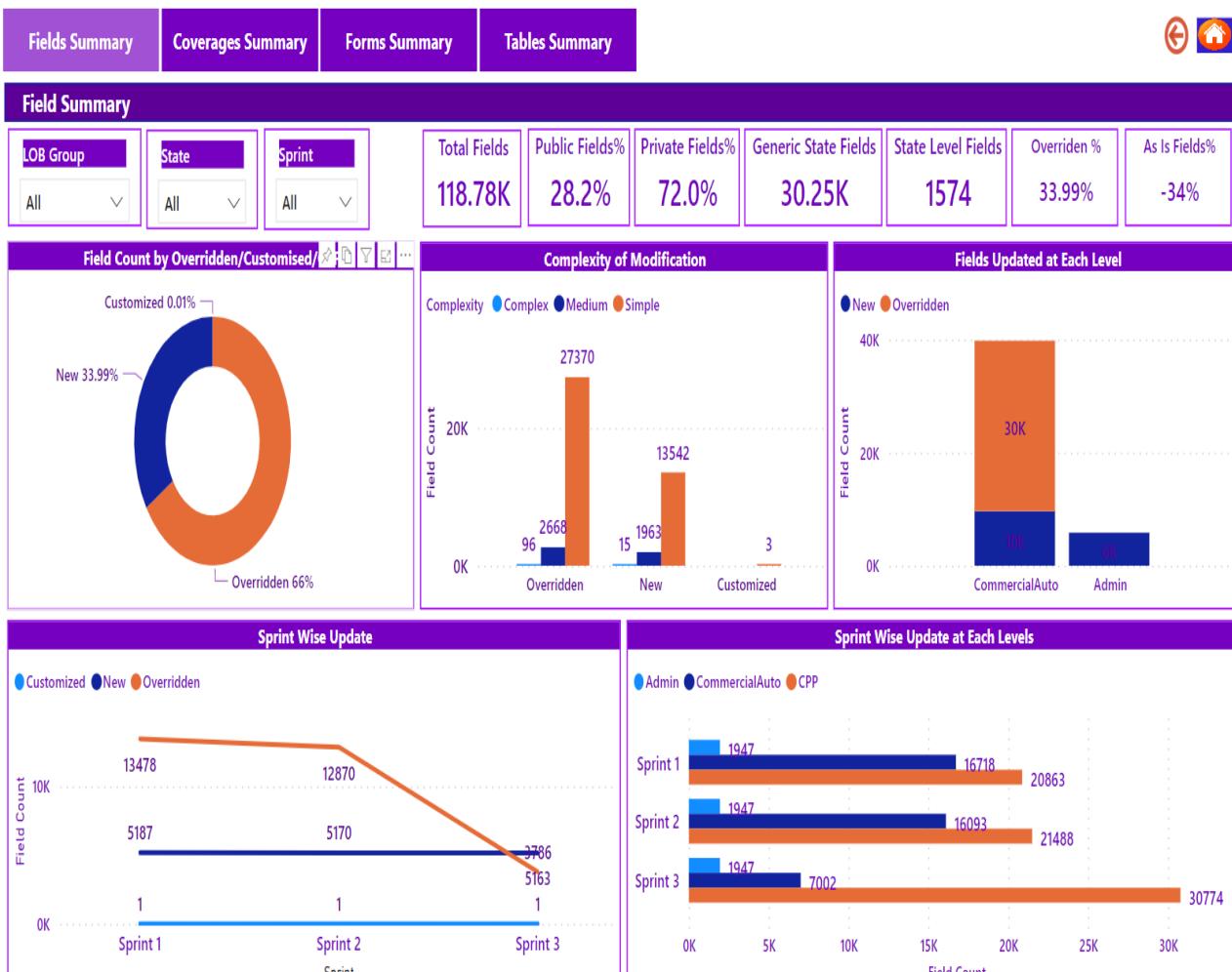
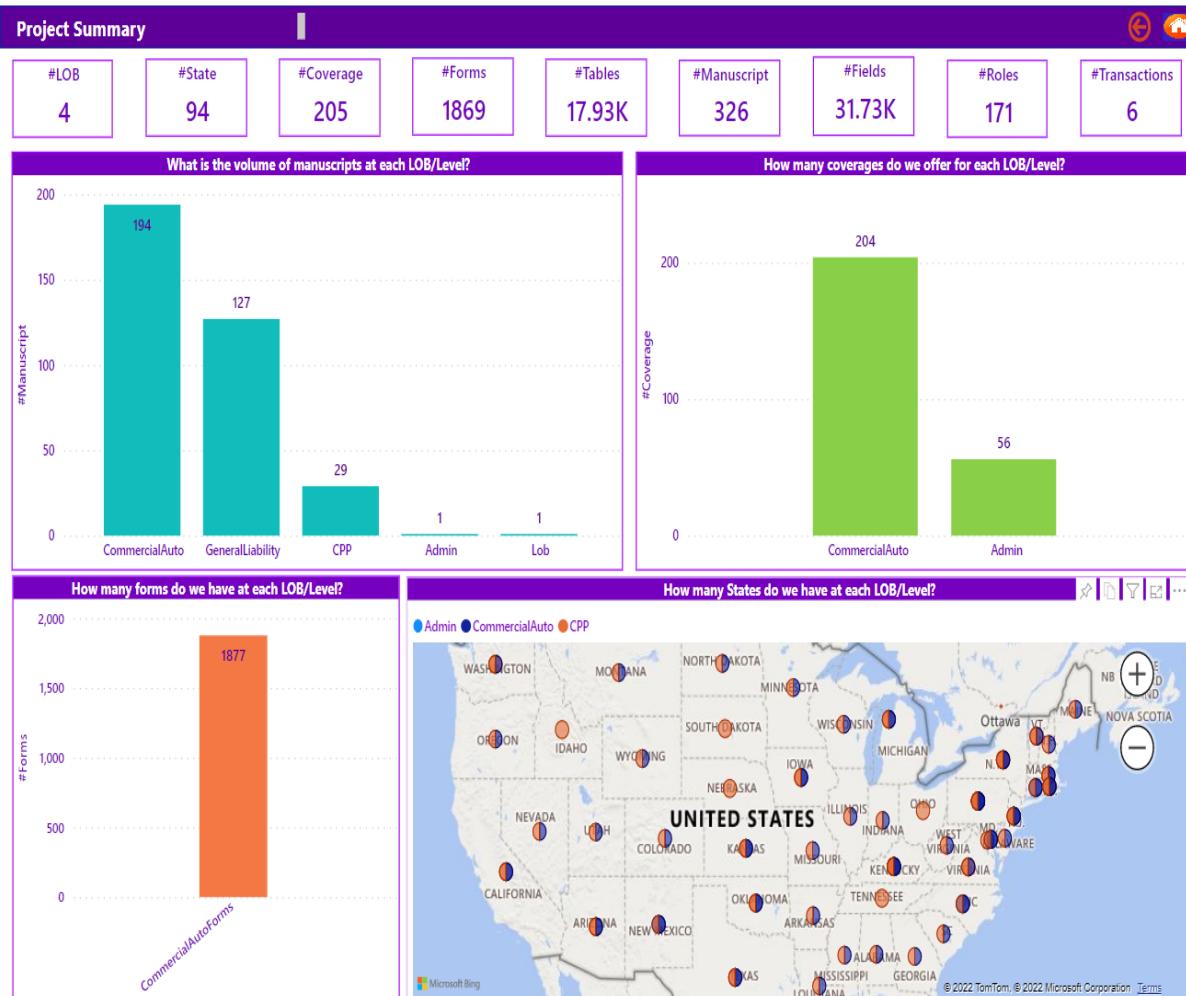
Epic	#Feature
Claim Processing	20
New Business	9
Quote Flow	8
Employers' Journey	7
Risk Analytics	7
AI Intake/ Clearance	6
Collaborate, Set Ter...	6
Premium	6
Sales Rep Journey	6

**#User Story by Feature**

Feature	#User Story
Third Party Integration	20
Rules on UI/Process ...	16
Landing Page/Home ...	14
Quote Flow/Options/...	14
Themes & Animation...	14
Ability to create a qu...	13
Home Insurance Rati...	11
Reporting	11
Ability to capture Ve...	10

Details				
Goal	Offering	Epic	Feature	User Story
Cost Reduction	Product Innovation & Speed to Value - Personal Auto	CUPE Member Details	Ability to apply CUPE discount	As a user when I am doing a New Business Quote for personal Auto for CW- Canadian Provinces then the system should be able to apply CUPE Member discount to the policy coverage premium.
Cost Reduction	Product Innovation & Speed to Value - Personal Auto	CUPE Member Details	Ability to enter CUPE member details	As a user when I am doing a New Business Quote for personal Auto for CW- Canadian Provinces then the user should be able to enter CUPE Member details on the Driver(s) page
Experience	Product Innovation & Speed to Value - Personal Auto	CUPE Member Details	Ability to apply CUPE discount	As a user when I am doing a New Business Quote for personal Auto for CW- Canadian Provinces then the system should be able to apply CUPE Member discount to the policy coverage premium.
Experience	Product Innovation & Speed to Value - Personal Auto	CUPE Member Details	Ability to enter CUPE member details	As a user when I am doing a New Business Quote for personal Auto for CW- Canadian Provinces then the user should be able to enter CUPE Member details on the Driver(s) page

# Innovate – Reimagine Business/IT Collaboration – Ensure near real-time business case focus to ensure simplification, reusability and OOB conformance for successful complex core platform transformation



# Innovate – Reimagine Business/IT Collaboration – Prioritization of incidents real-time – Business KPI versus ITIL KPIs

**Gross Written Premium Analysis of Policies & Premium Associated with Tickets**

**Gross Written Premium** \$137.49M

**Effective Date** 2020 - 2023

Ticket	Description	Premium
29	UMPD Limit is populating when not applicable	\$22,083
9	To bypass partial base code for display of Locations/Class codes on Audit which were deleted on Mid	\$143,329
96	The system is rating the Final Audit based on the estimated exposure in lieu of the Final Audit expo	\$25,867
55	The system is charging premium for the MA Loss Constant on cancellation transaction and should not b	\$19,582
4	The Number of Waivers and the Amount is not carrying over on the Risk Details on the Final Audit	\$543,261
3	The Foreign Voluntary Checkbox is no longer available for the State of Florida	\$10,000
25	Rating for AU0174 - System is retaining liability rating if user duplicates and switches from auto dea	\$30,147
31	Pricing screen does not have a 'physical damage' experience rating.	\$12,429
82	Premium Incorrect on Final Audit	\$21,730
5	Indiana - Lock down the Rate Type to Loss Costs	\$682,543
19	Incorrect UM limits showing for WA	\$19,207

**Premium By Demographic State**

**Q&A**

- Ask a question about your data
- Try one of these to get started
  - average written premium for each Demographic state
  - top 3 policy state by written premium
  - average gross written premium for each Demographic state

Show all suggestions

**Gross Written Premium** **Quote Processing** **Policy Processing**

**Quote Processing Analysis of Quotes**

**Total Quote Premium** \$5.87M

**Total Quotes** 27.80K

**Effective Date** 2021 - 2022

Ticket	Description	Premium
8	Unable to initiate any transaction on Policy if policy status is Non-renewed: The Proposed transacti	\$109,431
15	Root Cause: SG- 81452 Receiving system error "Could not find table:Carrier_CommercialLines_Rating_US	\$55,602
41	Composite Rating: NJ TFS is charged twice	\$55,580
6	CG2145 attaching when Damage to Premises Rented to You is not excluded	\$47,149
4	Premiere is keeping the prometrix result from previous location	\$45,223
67	On Package Policy Personal and Advertising Injury, Damage to Premises	\$44,471
3	Rented to You and Medical are	\$42,576
9	The Discontinued Class Code Message is not appearing on the Pricing	\$42,576
3	page for NJ and in instances whe	\$34,634
0	Move vehicle functionality is updating the UM limit on state details	\$32,374
8	Closed transaction error message while issuing Renew	\$29,954
6	Receiving object reference on CPP Pricing screen due to Honor Rates	\$29,330
87	PMA Symbol to be defaulted to Service for all Media Live & Media Film	\$29,330

**Quote Distribution by State**

**Premium** **Quote Count**

**Gross Written Premium** **Quote Processing** **Policy Processing**

**Policy Processing Analysis of Total Premium with Taxes & Surcharges**

**Term Written Premium** \$470.00M

**Policy Count** 24.18K

**Effective Date** 2021 - 2022

Ticket	Description	Premium
76	Expiration date is changing in non term changing transaction	\$38,123
37	Getting Object ref error in Pricing page PROP LOB - SC orphan nodes	\$137,252
46	IL0025 Issues	\$63,559
72	Move vehicle Functionality - Vin Validation is requested again after garaging location is changed fo	\$45,738
52	Move Vehicle functionality not available for MAAuto policies	\$119,250
35	Move Vehicle functionality not available for MAAuto policies (Retrofit to earlier eff date)	\$39,706
56	Policy Minimum Written premium calculating incorrectly	\$370,336
45	Quoting a Cancel Transaction is causing the Pending Transaction Error message to display	\$260,906
68	Receiving System error "...Value cannot be null.brParameter name: baseNode."	\$10,362
36	Root Cause: SG- 80496 Unable to add Inland Marine AAIS	\$173,248
92	The system is incorrectly applying the full Expense Constant amount at Final Audit on policies that	\$44,856
7	There is no delete button when there is only one Individual Included/Excluded on the Information Pag	\$736,089

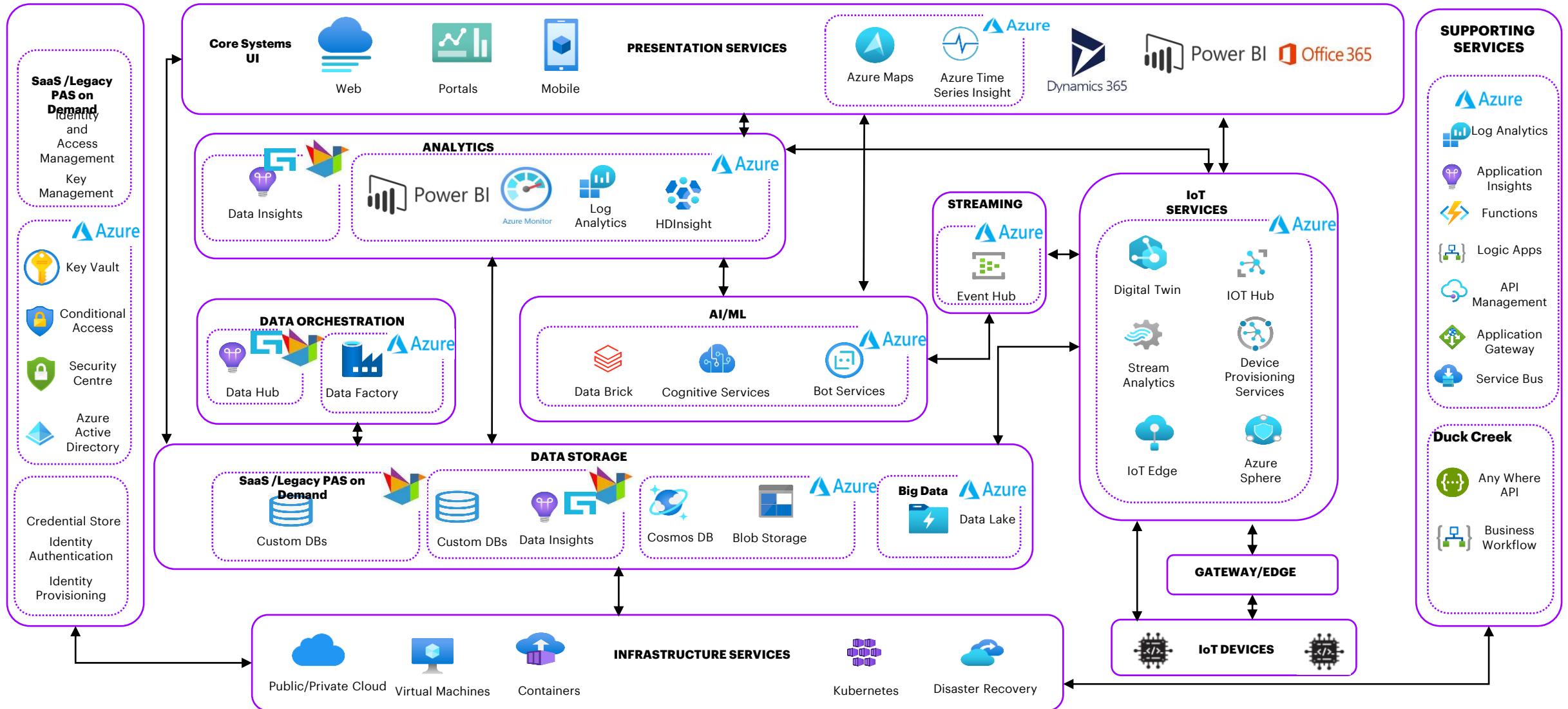
**Term Written Premium by State**

**Premium** **Policy Count**

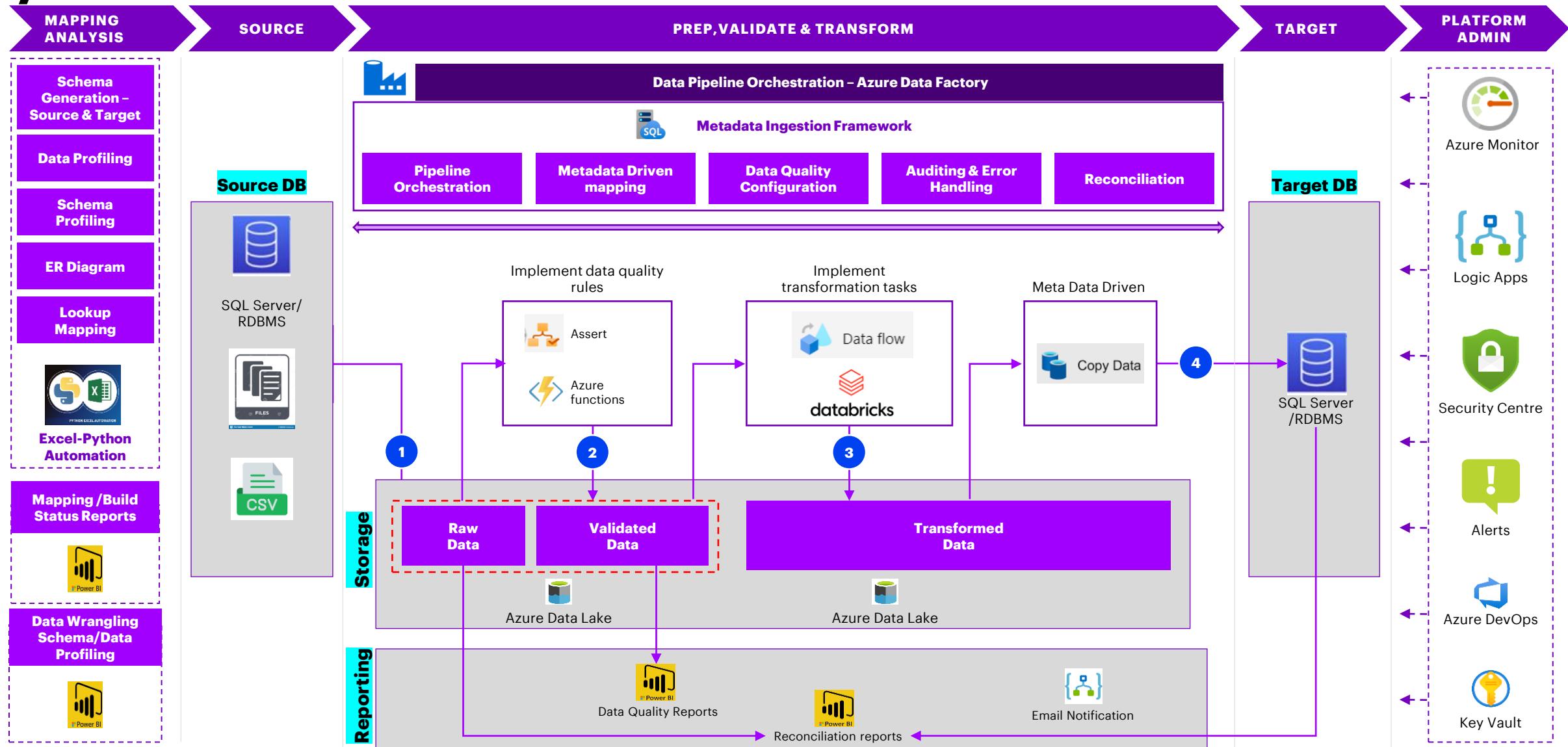
**Gross Written Premium** **Quote Processing** **Policy Processing**

- ✓ Incidents, defects and business impact overlay analytics to help prioritize
- ✓ Resolution Efforts versus business value insights
- ✓ User friendly query aggregate, drill down – NLU capabilities
- ✓ Azure DevOps and Data Driven Analytics pipelines

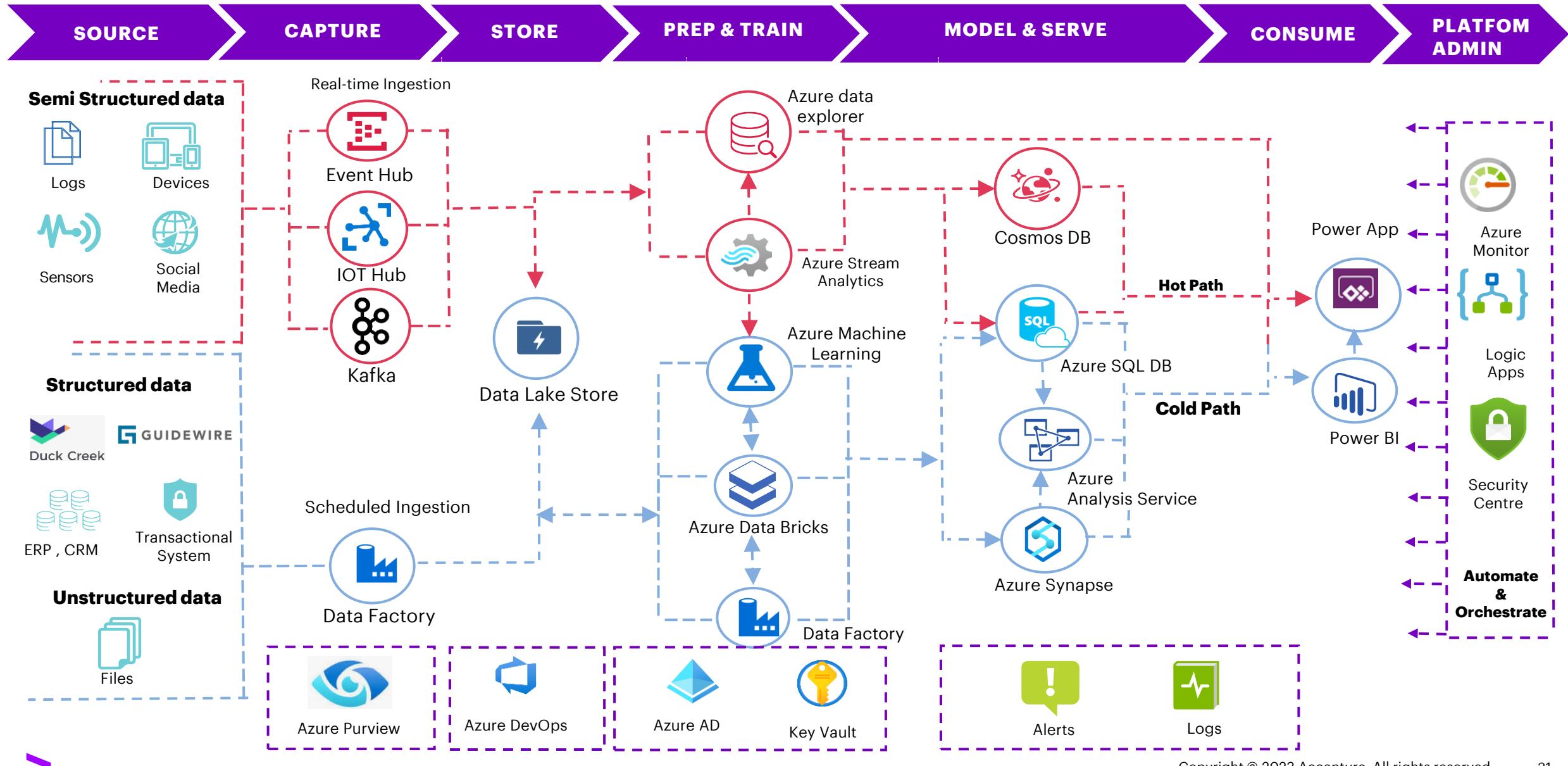
# AMIC - Overall reference architecture



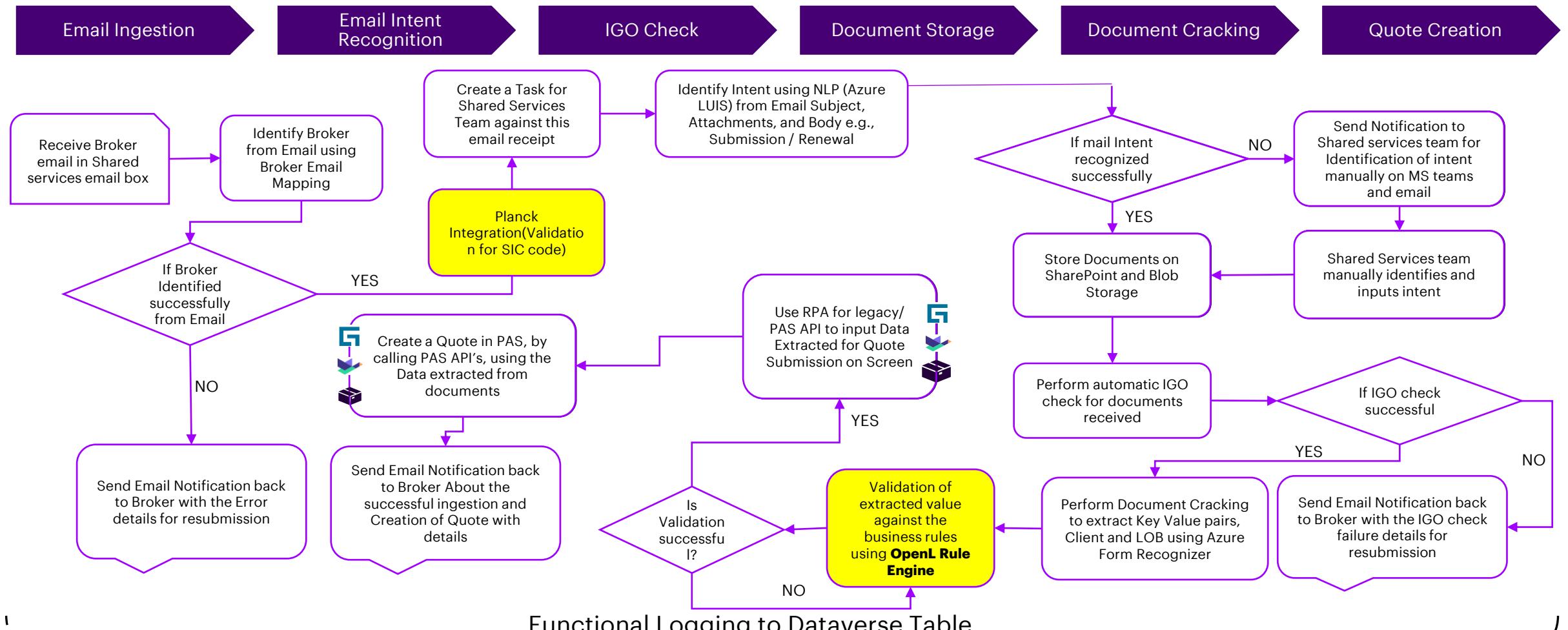
# AMIC : Data Conversion Architecture – Specialized for core systems conversion considerations



# AMIC : Data/Analytics Architecture – Batch & Real Time



# AMIC - Document Ingestion Architecture - Intelligent Low code supporting varied formats, standards and insurance lifecycle documents



Functional Logging to Dataverse Table



Dataverse



Power Automate



Blob Storage



SharePoint



Azure Cognitive Service



LUIS (Language Service)



Azure Form Recognizer



Office 365 Suite



Power Automate RPA

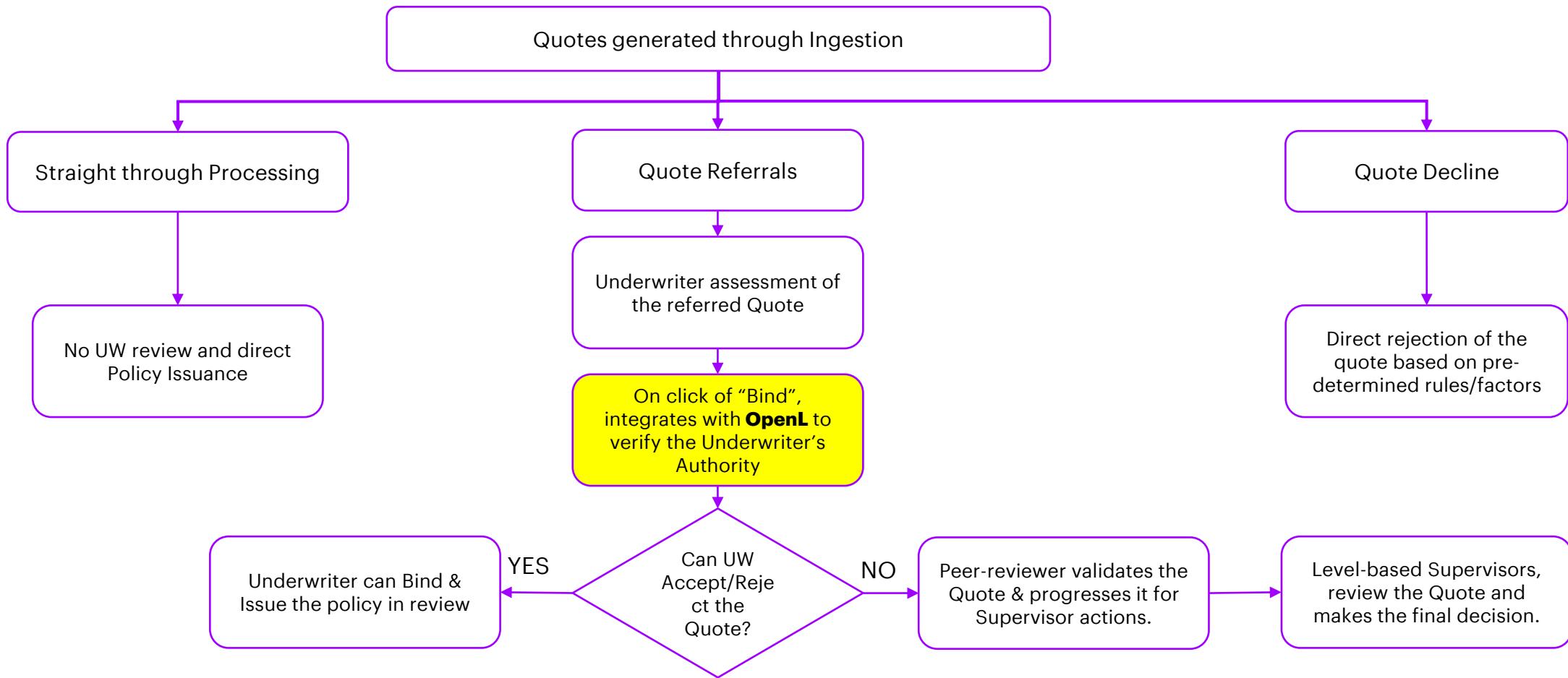


Azure API Management



Logic Apps

# Quote Assessment & Policy Issuance – Authority Workflow & OpenL Integrations



## Functional Logging to Dataverse Table



Dataverse



Power Automate



Blob Storage



SharePoint



Azure Cognitive Service



LUIS (Language Service)



Azure Form Recognizer



Office 365 Suite



Power Automate RPA



Azure API Management



Logic Apps

# **Appendix – AMIC - GenAI**

# Enhanced Workplace Experience through Intelligent Knowledge Management

**Underwriting:**  
Risk Assessment,  
Endorsement

**Claims:**  
Subrogation/Litigation

## Azure Semantic Cognitive search augmented by Generative AI

The screenshot shows the AMIC Enterprise Intelligent Underwriting Platform interface. The top navigation bar includes 'My Dashboard', 'Business Overview', and 'Manager's View'. On the left, there are sections for 'Quote/Policy Information' (with details like Policy Status: Personal Auto, Insured Name: WilliamQv PaulzX), 'Customer Account Information' (with details like First Name: John, Last Name: Williams, Address Line 1: 333 Grand Avenue, City: San Francisco, State: California, Zipcode: 94108), and 'Broker Account Information' (with details like Agency/Broker Name: James, Address Line 1: 9449 Fern Ave, City: Fontana, State: California, Zipcode: 94108). The main content area displays search results for 'Quote/Policy No: KX'. The results include:

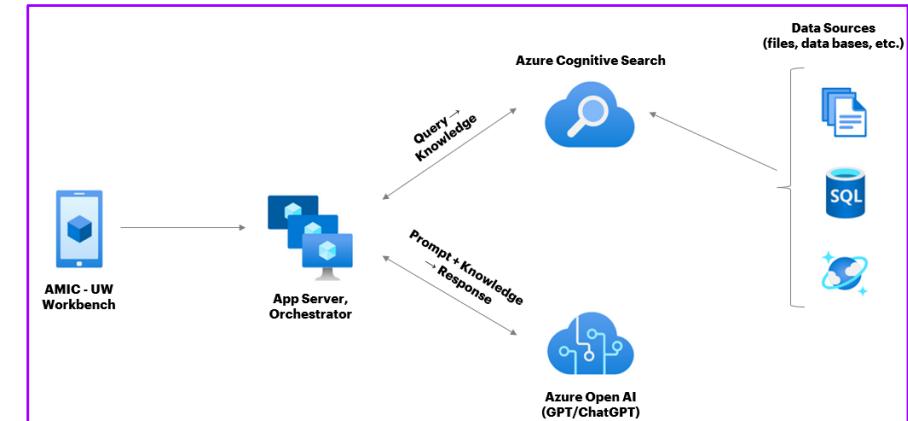
- Your Guide to Automobile Insurance**: Group and Non-Group Policies Automobile insurance policies are sold either as a group
- ICBC Vehicle Claims History Report - Sample Report**: (For example, when a single **policy** covers several vehicles, we may be unable to report)
- Role\_of\_Underwriter\_Insurance.pdf**: Stated differently the underwriter must determine whether the beneficiary of the life
- aplusauto**: 1 Possible Match Found Match 1 of 1 Match On: NAME/ADDRESS IS SIMILAR Claim

On the right side of the search results, there is a sidebar with links to 'Terms and Conditions', 'Interaction History', 'Negotiation History', 'Open Alerts', and 'Notes'.

## Key Facts

- Policy Administration system (PAS) with predefined form templates for generating policy, billing claims docs. / invoices.
- Intelligent adapter to auto-provision site collections, document library, folder hierarchy on SharePoint based on input.
- Auto tagging of metadata via custom SharePoint metadata mapper to provide flexibility to update/extend metadata on PAS forms and SharePoint.

## Revolutionizing Enterprise Policy & Claims Data powered by Generative AI



# Accelerate Marketing Design Process with Copilot – Future

**Query Assist, Co-Pilot capability**, generates campaign content based on ideas, topics, tone

The screenshot shows the Dynamics 365 Marketing interface for creating an email campaign. The main content area displays a promotional message for a virtual event, featuring a large image of a modern building and the text "Age Consumers". Below the image, the headline "The Countdown Begins!" is followed by a section about a free virtual event with AI experts. At the bottom, there's a call-to-action: "We hope you'll join us for this free, virtual event. Webinar sessions". To the right of the main content, a sidebar titled "Copilot (Preview)" contains several text input fields with generated content suggestions: "Join our upcoming webinar about the future of Auto Insurance", "Limited spots available", "Sign up now", "First time buyers", and "Young Drivers". Below these is a button to "Add a keypoint" and a "Clear all" link. A message "Well done!" is displayed above a "Tone of voice" section, which includes a dropdown menu set to "Adventurous". At the bottom of the sidebar is a blue "Get ideas" button.

Powerful Email marketing tools, allowing Marketers to reduce brainstorming & editing

**Content Ideas**, suggests unique content, based on the prompts and tone provided

Perfect starting point for a Marketing analyst to compose unique campaign emails

# Improved Agent Productivity Tools Augmented by Generative AI

The screenshot shows the Dynamics 365 Omnichannel for Customer Service interface. On the left, there's a Communication Panel displaying a recording session with a customer (+91) and a virtual agent (VA). The main area is titled 'New Case - Unsaved' under 'Case'. A process bar at the bottom indicates the current step is 'Identify (< 1 Min)'. To the right, a sidebar titled 'Agent scripts' shows a script for 'ClaimsScript' which assists agents in resolving customer queries related to claims. The sidebar lists steps 1 through 4, each with a list of required details like Policy Number, Email ID, Phone Number, etc.

**Agent Scripts** assist an agent with the steps involved in handling a particular type of case or service request. Reduces human errors and improves case handling efficiency.

# Enhanced Power Virtual Agents development by Generative AI - Future

## Create with Co-Pilot, a First Notice of Loss workflow

The screenshot shows the Power Virtual Agents interface. On the left, there's a sidebar with various icons. The main area shows a 'Topics > File A Claim through bot' view. At the top right, there are environment settings ('Environment MyIndustry'), user profile ('A'), and navigation links ('Comments', 'Topic checker', 'Test bot', 'Save', '...'). Below these are buttons for 'Edit with Copilot', 'Variables', 'Analytics', and 'Details'. The central part of the screen displays two cards: 'Trigger' and 'Question'. The 'Trigger' card has a 'Phrases' section with several examples like 'I want to file a claim' and 'How do I file a claim?'. The 'Question' card asks 'What is your policy number?' and includes sections for 'Identify' (choosing 'Number') and 'Save response as' (choosing '{x} PolicyNumber number'). To the right, a modal window titled 'Edit with Copilot' is open, showing 'Examples that work' such as asking for a name, summarizing gathered information, and choosing contact methods. A note at the bottom of the modal says 'AI-generated content can have mistakes. Make sure it's accurate and appropriate before using it.' with a link to 'Read terms'.

## Key Facts

Smart way enabled by AI to generate topics for a Chatbot development

Significant reduction in development efforts of chatbots for real-time implementations

Non-developer user friendly for defining the baseline of a virtual Agent functioning – defined a claims workflow

Capabilities of enhancing visual aspects of user experience while conversing with a bot. i.e., Design Adaptive Cards

Upcoming – Visual enhancements, Plugin management

# Enhanced Power Virtual Agents building by Generative AI - Future

**Analytics & Algorithms:**  
AI Engines & Accelerators,  
Responsible AI

**Policy Servicing**  
Call Centre Ops

## Conversation Booster, with configured knowledge sources to answer User queries

The screenshot shows the Power Virtual Agents interface. On the left, a sidebar has icons for Home, Test bot, Chat, Track between topics, Chat history, and Settings. The main area shows a 'Test bot' window titled 'NewIVRTesBot'. It displays a conversation with a user asking about home insurance coverage from Go Digit and ICICI Lombard. Below the message is a link to a Go Digit property insurance page. A note below the message says: 'Lombard offers Complete Home Protect Policy which is designed to offer extensive protection at an affordable rate. You can'. At the bottom is a message input field with a blue send arrow icon.

On the right, a configuration panel is open. It shows the environment set to 'MyIndustry'. It includes a 'Save' button, a note about generating responses using AI, and a section on 'How to choose a website' with tips. A checked checkbox says 'Add system topic for conversational boosting with generative answers'. Below this is a table for adding websites as data sources, listing 'https://www.godigit.com/' and 'https://www.icilombard.com/' under 'Public website'. There's also a section for 'Bot content moderation' set to 'High (default)'.

Intelligent response generation for a User's query, without elaborate topic development for a virtual Agent

Configure Chatbot to Internal & external sources of an organization for content training

Significant reduction in development efforts of chatbots for real-time implementations

Reduces human intervention for basic queries, while Human agents can better handle critical cases.

# Smart Narrative using Copilot – Future

Gen AI provides business critical summary with data from complex data models

Sales Overview

Revenue Won: \$7,811,851 | Close %: 37.7% | AVG Days to Close: 121 | Opportunities Won: 526

Date: 06/01/2022 - 01/12/2023

Revenue Won by Month

Month	Revenue Won (\$)
June 2022	~\$200K
Jul 2022	~\$200K
Aug 2022	~\$800K
Sep 2022	~\$500K
Oct 2022	~\$800K
Nov 2022	~\$1.2M
Dec 2022	~\$1.8M
Jan 2023	~\$1.6M

Close % by Month

Month	Close %
May	23%
Jun	32%
Jul	26%
Aug	37%
Sep	37%
Oct	38%
Nov	52%
Dec	49%
Jan	39%

Close % by Region

Summary of insights with Copilot

- Revenue trended up, resulting in a 490.36% increase in the 8 months ending in December, 2022 [1].
- Top 3 states by close % are Washington, Texas, and California [2].
- Revenue start trending sharply upward in November, 2022, rising by 71.57% (\$645,634) in 22 days [3].

Copilot Preview

Create a report to identify trends in sales and promotions to inform marketing strategies.

00 Sales overview page added

What are the biggest drivers for close %?

00 Close % drivers page added

Callback within 3 hours (11.75%) has the biggest influence on close %.

Add a narrative summary describing insights in the data.

Summary created

Summary updated

Ask a question or request, or type '/' for suggestions

AI-generated content can have mistakes. Make sure it's accurate and appropriate before using it. [Read preview terms](#)

## Current – Pain Points:

- Narration results not in user friendly format which needs customization
- Does not support all chart types
- Cannot pin these narratives in dashboards
- Manually group visuals (or) report to generate smart narratives

## Future (Using Copilot) – TBC:

- Format nicely done. Key metrics are highlighted
- Only NLP commands required without any manual action