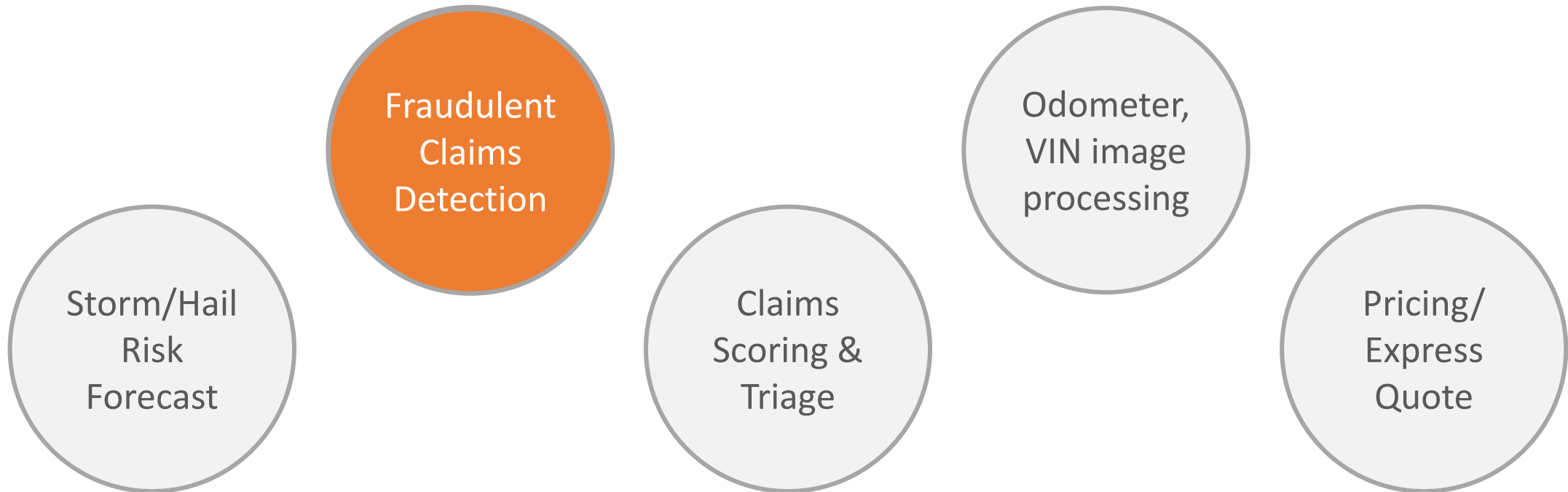


SUCCESSFUL ENTERPRISE AI IMPLEMENTATIONS

Reflecting on the Journeys



AI Use Cases



Insurer Profile

Multiline Property & Casualty Insurer

Fortune 500 Insurer with multi-billion dollars in written premiums

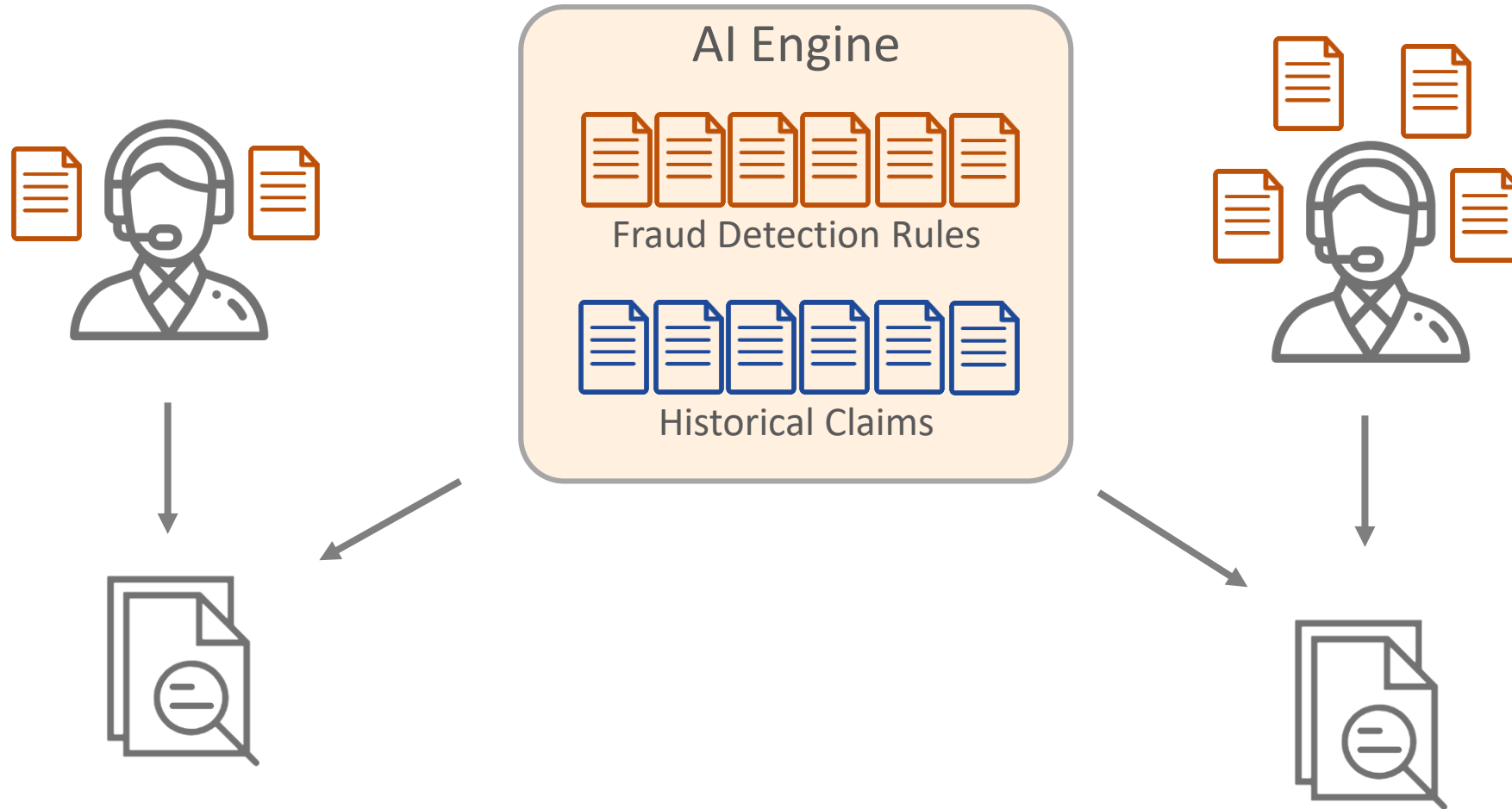


Personal Auto
Commercial Auto
Personal Property
Worker's Compensation
Business Owner Policy
Tailored Package
Umbrella
Bond

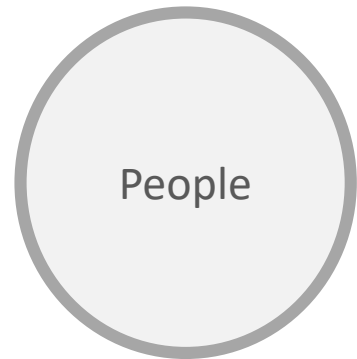
High reliance on personal expertise



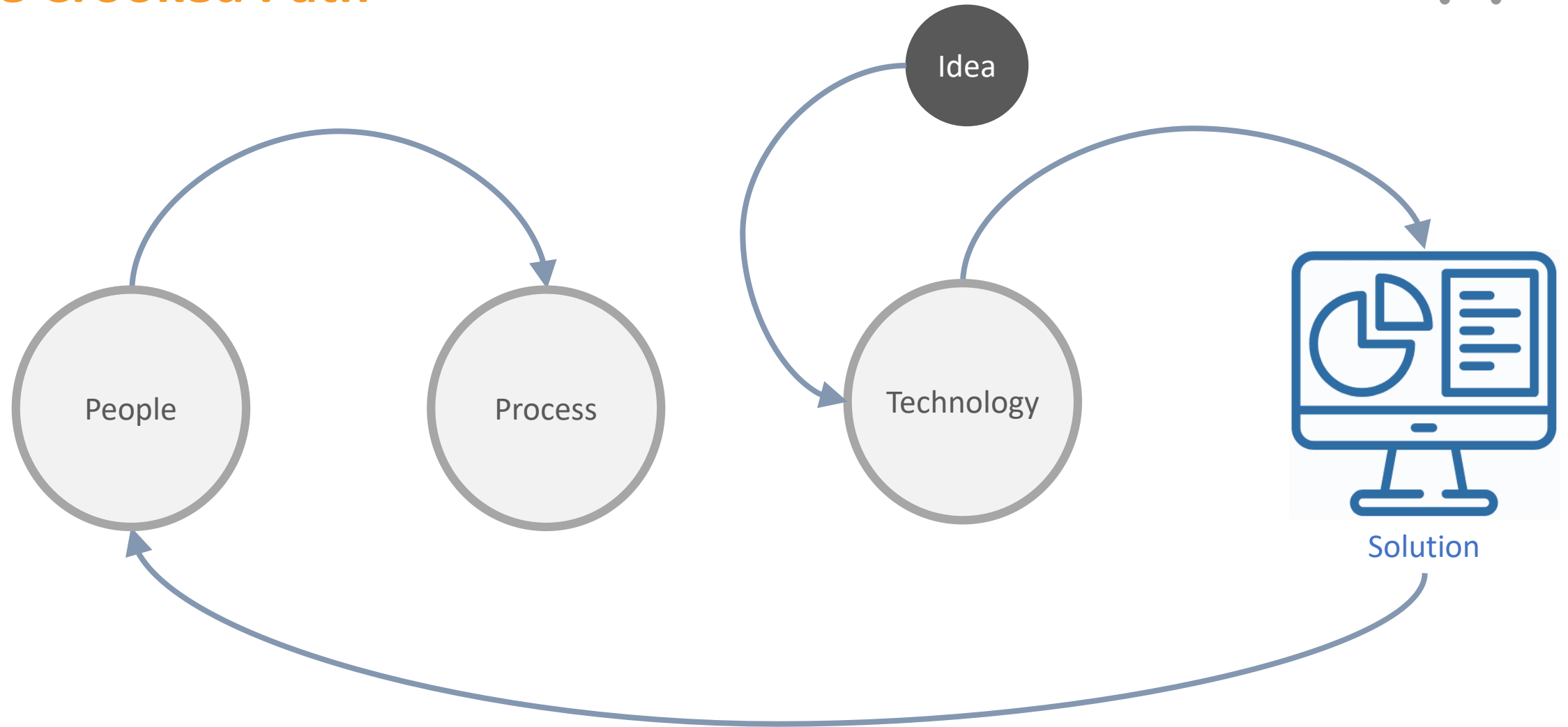
Combining the strengths



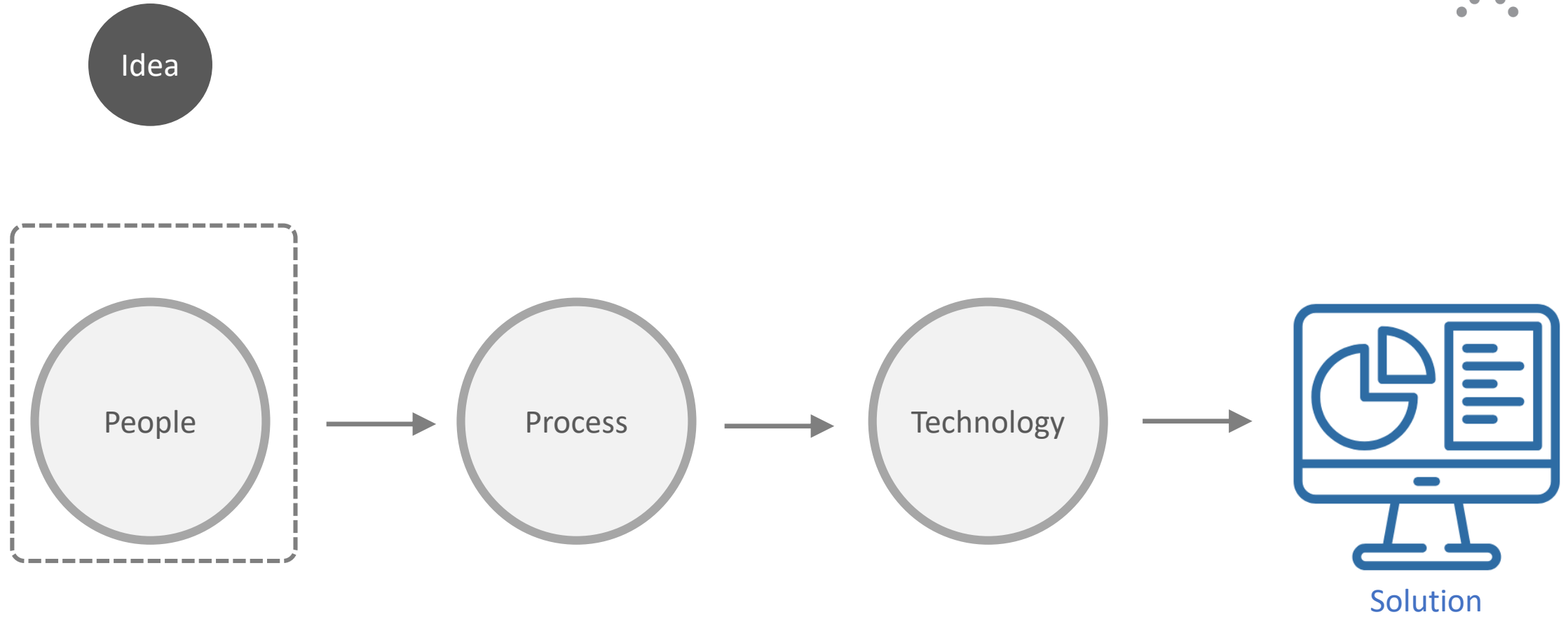
The Pillars



The Crooked Path

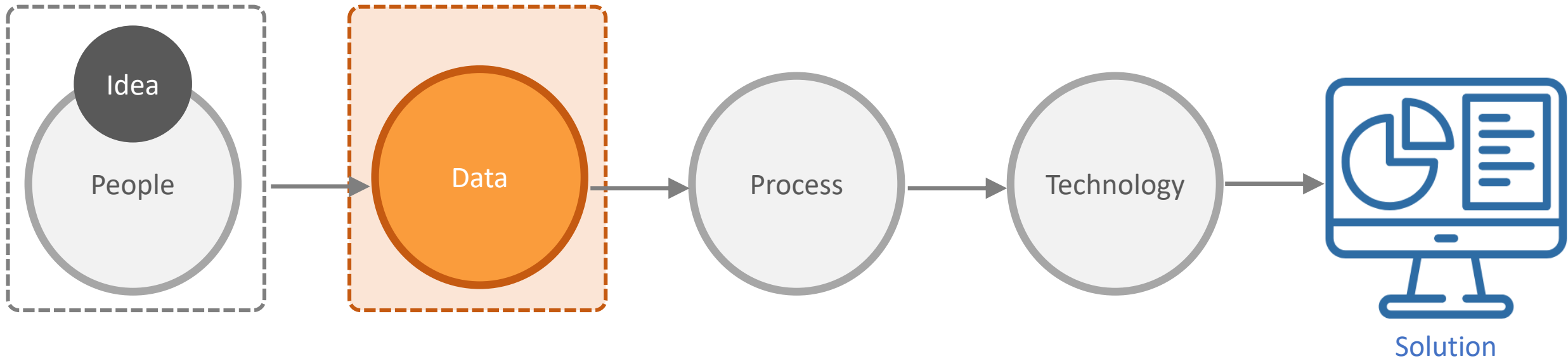


Late involvement of users can be fatal



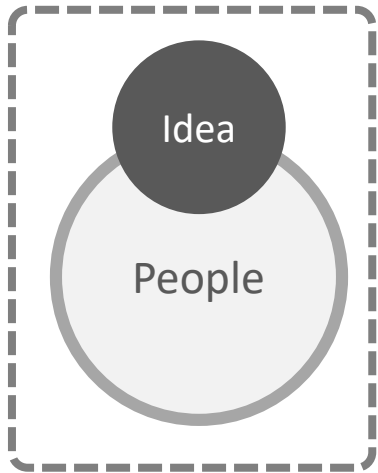
Stick to fundamental best practices

The Fourth Pillar



Evaluate data readiness early

Idea & Proof of Concept



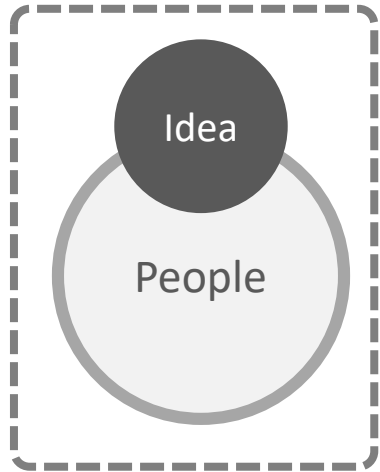
Claims approached Advanced Analytics to replace old rules based vendor solution

Implemented existing and few new rules but provided flexibility and agility, gained trust

Architected a flexible solution that will incorporate ML using historical claims

Started with claims business ownership and progressed in bite size chunks

Business Partners



Partnered with the Special Investigations Unit (SIU), they knew their data

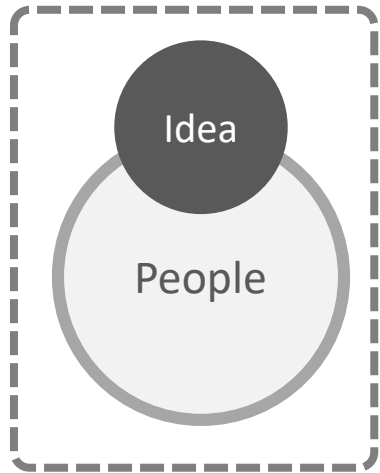
Tracked effectiveness and exceptions

Shared how AI components of predictive modeling increased effectiveness

SIU team understood they are central to development and enhancement of this enterprise capability

Made SIU group core to the solution development

Talent



Initiated data scientists who also took on a role of programmer

Expanded the team to implement predictive model machine learning. Not all were data scientists, some with physics background

All team member were hybrid, data sciences & programming skills

Willingness to learn domain was key

Needed multidisciplinary talent data science, programming & domain

Data



Data

Biggest challenges were with data

- Data spread in two systems
- No good existing acquisition process
- Sparse data input by users

Pushed for Enterprise Data Warehouse development

Brought changes in applications for better data capture

Fraud detection is effective but overall footprint on all claims is small

Influenced change in enterprise data pipeline

IT Partnership



Started with an internal data acquisition group

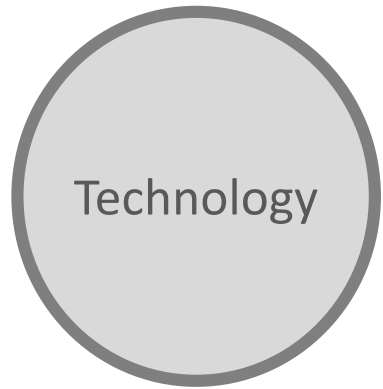
Delivered initial solution with rudimentary technology using Excel & SharePoint as front end

IT is building a EDW and Analytics is planning to pipe data from there

Converted AI solution to a service, IT now builds and maintains front end and integrations

Took some IT tasks initially, later gave them back. Open to partnership.

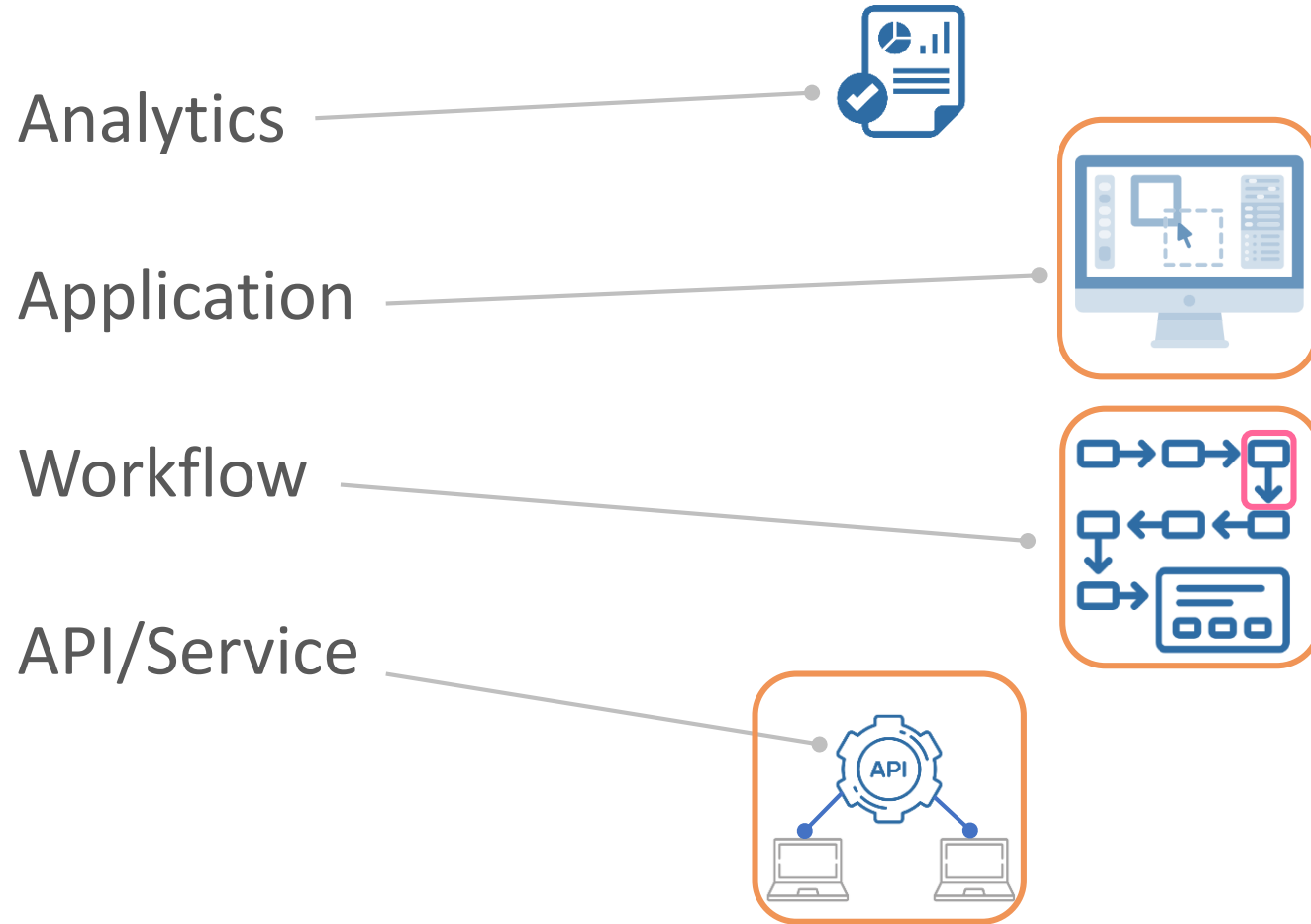
AI Technology



Statistical Computing	R & Adaboost for Adaptive Boosting
Data Storage & Analysis	Python Pickle
Machine Learning	Python & SciKitLearn Libraries
Modeling	Python Panda
Object Serialization & Mapping	Python SQLAlchemy SQL Toolkit
Integrated Dev Environment	Python Jupyter

Opensource technologies provided all needed functionality

Delivery



To convert AI solution into an enterprise solution, partner with IT Architects

Take Aways

IDEA

- What's in it for user?
- Start small
- Get wins
- Build trust

Business Partner

- Data Savvy, Open to Change
- Understand their job
- AI/ML is scary, job security
- Give them solution ownership

Talent

- Learning domain is critical
- Soft skills are very important
- Multidisciplinary teams
- Make every effort to retain

Data

- Evaluate data early
- Assess materiality
- Modify data capture processes
- Bring application changes

IT Partnership

- Resolve data wrangling early
- Dedicate staff to data acquisition
- IT SDLC and AI/ML process have differences

Technology

- Do not start with Technology
- Opensource is a viable option
- Technique over Technology
- Replaceability over Reusability

Production Operations

- Don't forget Deployments
- Data ingestions
- Prod Operations
- Change Management
- Training

U.S.A.

35055 W Twelve Mile Rd Suite 220
Farmington Hills, MI 48331
248-538-9292

CANADA

2425 Matheson Blvd East
Suite 800
Mississauga, ON L4W 5KA
905-267-0223



www.xby2.com
contact@xby2.com