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Assicurazioni Generali's AI Journey

Despite some years during which the insurance sector started to scout Artificial Intelligence solutions (AI), looking for big high tech and insurtech startup proposals, only in the last couple of years have we observed a more structured and selective adoption. According to rigorous process analysis and business cases, Generali is leading this journey by progressively integrating selected technical levers in daily business operations. AI has been mainly leveraged to accelerate internal procedures, support data analysis, reinforce and enhance existing channels for customers and distributors.

Several AI levers have been identified and embedded in AG's business processes, with Chatbot and Voicebot representing the most significant early successes. In addition, AI tools have been adopted to manage automated document analyses and management, image analytics with computer vision techniques, data analysis to support cybersecurity propositions.

We are aware that in a large and international group like Generali, only a broad adoption can bring AI at scale: specific programs are active in analyzing, measuring, and driving adoption. We have identified selected cases where the digital levers for automation, advanced analytics, and AI (three strongly interconnected areas) must be used at scale: as a reference for such combined solutions we are automating the entire document management process (i.e., email and document exchange during UW processes, document analysis during claim handling, claim image processing, automatic email processing, and dispatching).

In the coming years, AI usage will most likely expand to embrace other day-to-day business activities in traditional areas (like Finance or HR) and act as a crucial driver for process redesign: for example, software platforms will give suggestions to operators on how to respond to an email, how to classify information or will automatically send an alert if a claim related image is a suspected or a manipulated one.

We expect insurance companies to leverage AI more in the future, focusing on customer engagement and enhancing their customer journeys. Insurers that will leverage AI to anticipate customer needs (i.e. suggest better prevention and extended coverage for specific events or periods) and to introduce new services (i.e. virtual assistants, automatic savings) will surely gain a significant and lasting competitive advantage. ●