



Generative AI in der Versicherung – Mit Strategie und Technik zum Erfolg

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GENERATIVE AI

- 01 CHANCEN
- 02 RISIKEN
- 03 HERAUSFORDERUNGEN
- 04 MIT TECHNIK UND STRATEGIE ZUM ERFOLG
- 05 Q&A



Chancen



"Generative models are changing the way we think about machine intelligence and creativity and have the potential to transform industries from media to finance to healthcare."

Oriol Vinyals, Vice President of Research



Experten schätzen, dass Generative AI
branchenübergreifend jährlich einen
Wert von bis zu **7 Billionen Dollar**
erwirtschaften könnte.



, 2024



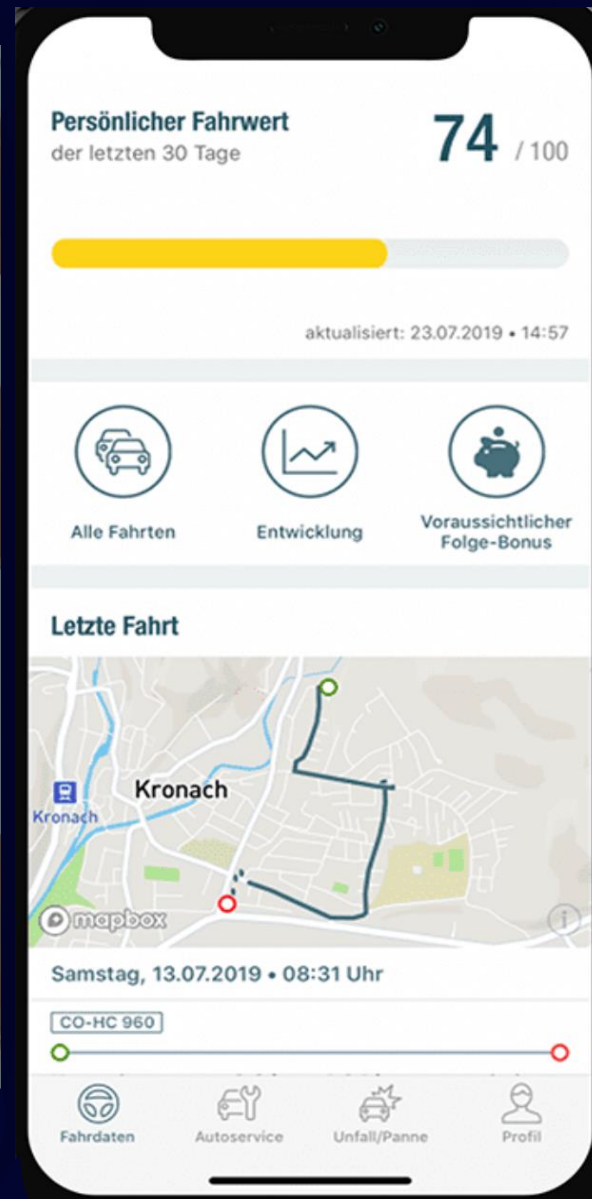
Die Anwendungsfälle sind nahezu endlos



Kunden Chatbots



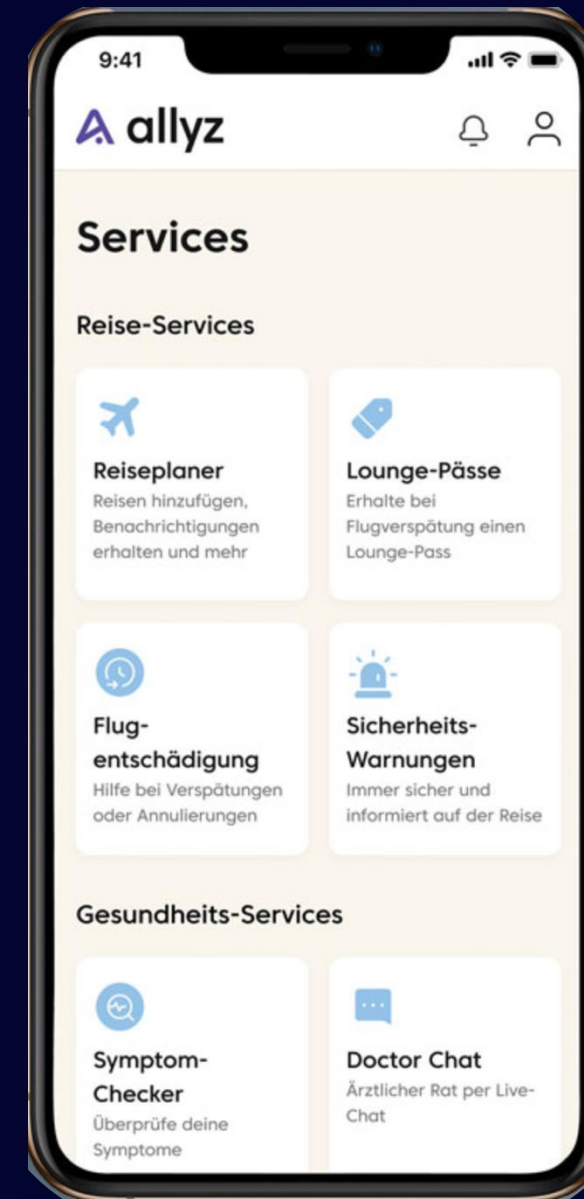
Telematik



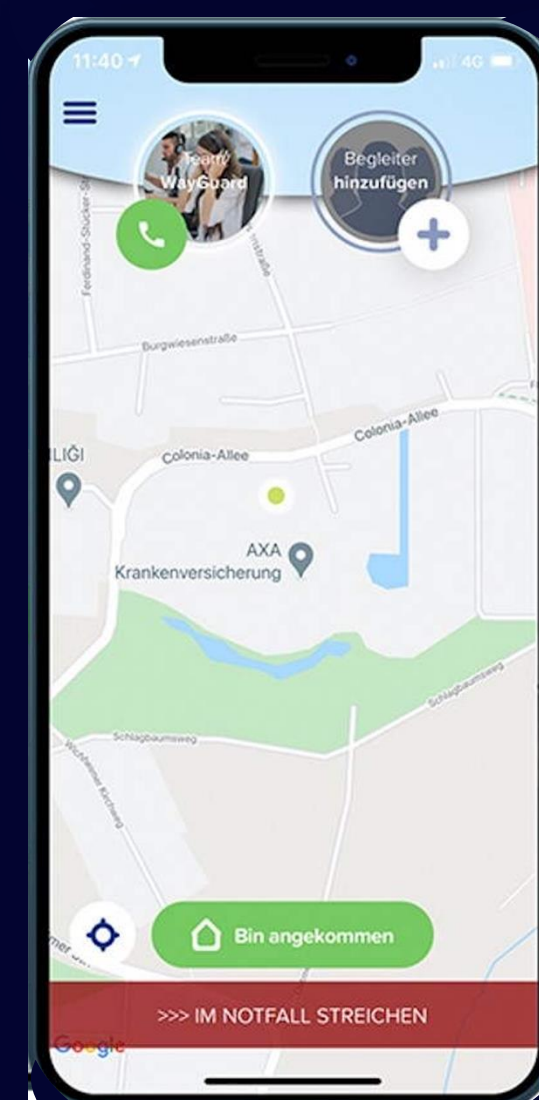
Automatisierte Beratung



Digitale Assistenten



Digitale Begleitung





Risiken

Reputations- schaden

DPD AI chatbot swears, calls itself 'useless' and criticises delivery firm

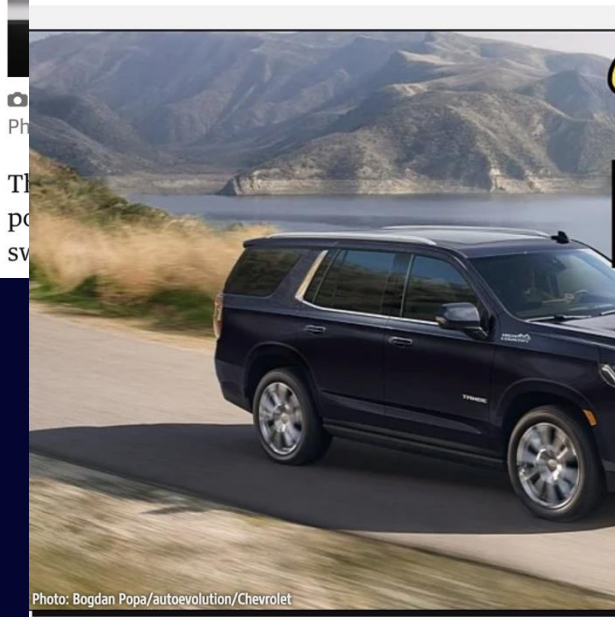
Company updates system after customer decided to 'find out' what bot could do after failing to find parcel



Home > News > Technology • **CHEVROLET**

Someone Convinced a ChatGPT-Powered Chevy Dealership to Sell \$81K Tahoe for Just \$1

Published: 21 Dec 2023, 09:45 UTC • By: [Bogdan Popa](#)



ChatGPT has taken the world by surprise with its new-generation ability to write code, do homework, and complete an essay in seconds.

Like anything else in the tech world, carmakers have become in a matter of time until OpenAI's technology landed in the automotive world. The first interaction with a potential customer for a growing number of carmakers is now handled by AI chatbots.

Forbes

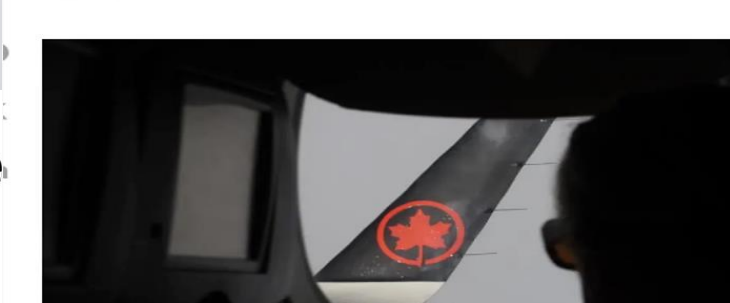
FORBES > BUSINESS > AEROSPACE & DEFENSE

What Air Canada Lost In 'Remarkable' Lying AI Chatbot Case

Marisa Garcia Senior Contributor @
I offer an insider's view of the business of flight.

Feb 19, 2024, 06:00

Tags: Claims Handling, Class Action, Insurance, State Farm



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STATE FARM ACCUSED OF SYSTEMIC DISCRIMINATION IN CLASS ACTION LAWSUIT

Jan 03, 2023 By Chip Merlin



Medical Economics

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MH life sciences
knowledge that matters

Improving patient lives is not what we do, it is who we are.

Explore more

Cigna using AI to reject claims, lawsuit charges

August 7, 2023
By Jeffrey Bendix

News **Article**

[f](#) [X](#) [in](#) [p](#) [e](#) [p](#)

Plaintiffs say algorithm enables denials without physician review

Cigna, one of the country's largest health insurance companies, faces a class action lawsuit over charges that it illegally used an [artificial intelligence](#) (AI) algorithm to deny hundreds of thousands of claims without a physician's review.

The lawsuit, filed July 24 in the U.S. District Court for the Eastern District of California, alleges that Cigna used an AI algorithm called PXDX to screen thousands of claims for treatments that didn't match certain pre-set criteria, after which its doctors would deny the claims without individually reviewing them.

By so doing, the suit charges, Cigna denied policyholders "the thorough, individualized physician review of claims guaranteed to them by California law and... the opportunity for meaningful communication with their doctors. Cigna's health insurance algorithm denies claims without a physician's review, and the lawsuit alleges that Cigna's algorithm is biased against certain groups of people, including people of color and people with chronic conditions."



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ars TECHNICA

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DESPICABLE —

UnitedHealth uses AI model with 90% error rate to deny care, lawsuit alleges

For the largest health insurer in the US, AI's error rate is like a feature, not a bug.

BETH MOLE · 11/17/2023, 12:37 AM

Humana is 2nd insurer to face lawsuit for AI-based denials of Medicare Advantage claims

One of the nation's largest health insurance providers was using the same AI to predict which Medicare Advantage patients would drop out of their plans, a lawsuit alleges. UnitedHealthcare was sued for in November.

By **Alan Goforth** | December 29, 2023 at 01:30 PM



The Humana world headquarters building in downtown Louisville, KY.

Humana is the latest insurer to be sued over allegations that it used artificial intelligence algorithms to deny certain rehabilitation care under Medicare Advantage. A similar lawsuit was filed against [United Healthcare last month](#).



**ETHIK UND
BIAS**



**DATENSCHUTZ
& -SICHERHEIT**



**REGULATORISCHE
ANFORDERUNGEN**



Herausforderungen



10% *of organisations are able to get their AI initiatives reliably, robust and consistently into production.*

Gartner[®], 2024

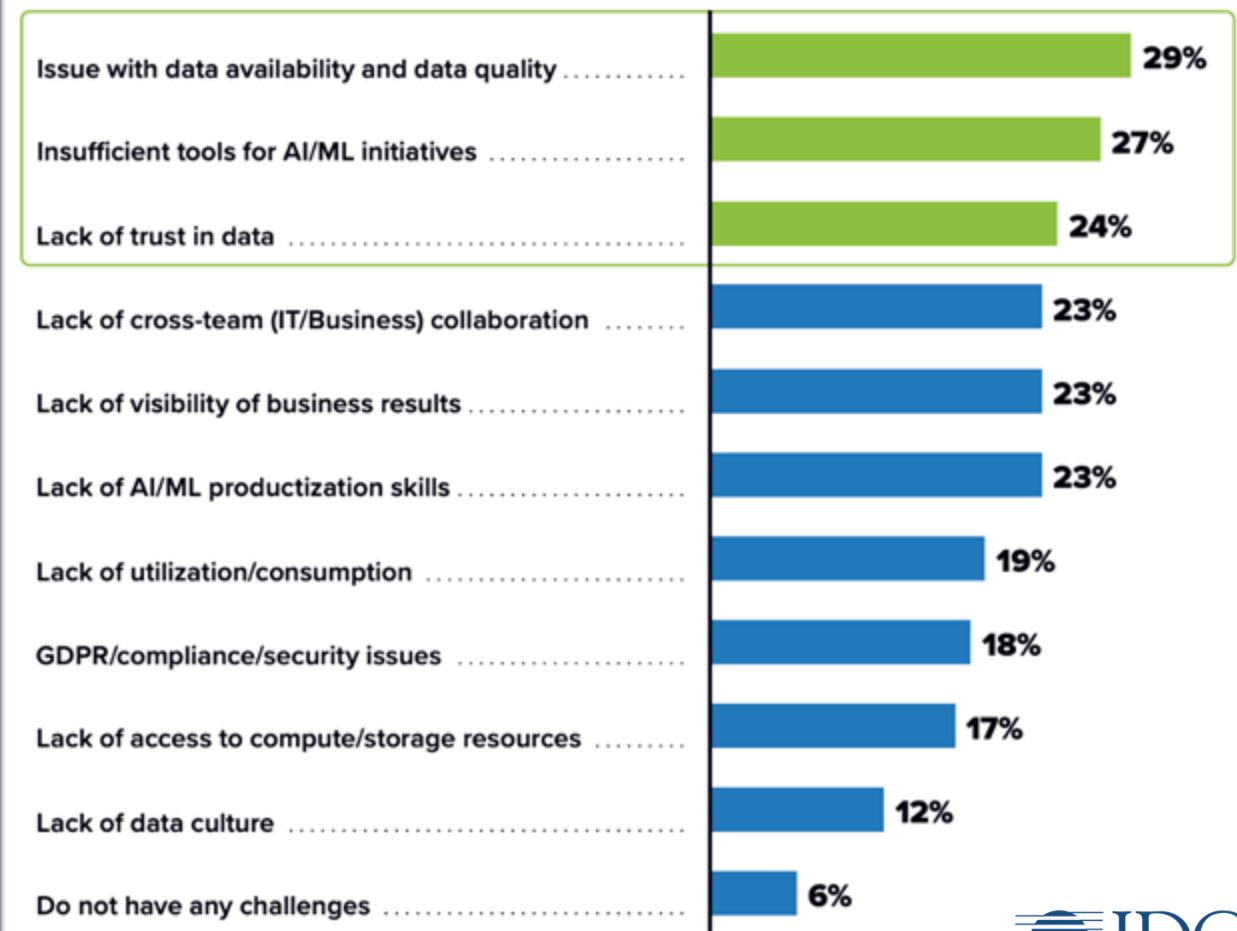
Gründe für die niedrige Erfolgsquote von AI Projekten



68% of organisations face **significant data quality and integration challenges** that directly impact their AI success

FORRESTER®, 2024

What are the biggest inhibitors to realizing value from AI/ML?
Respondents could select multiple answers.



n = 952. Source: IDC's Future Enterprise Resiliency and Spending Survey, Wave 2, March 2023

IDC
Analyze the Future

Operative Versicherungs-IT ist hyper-komplex...



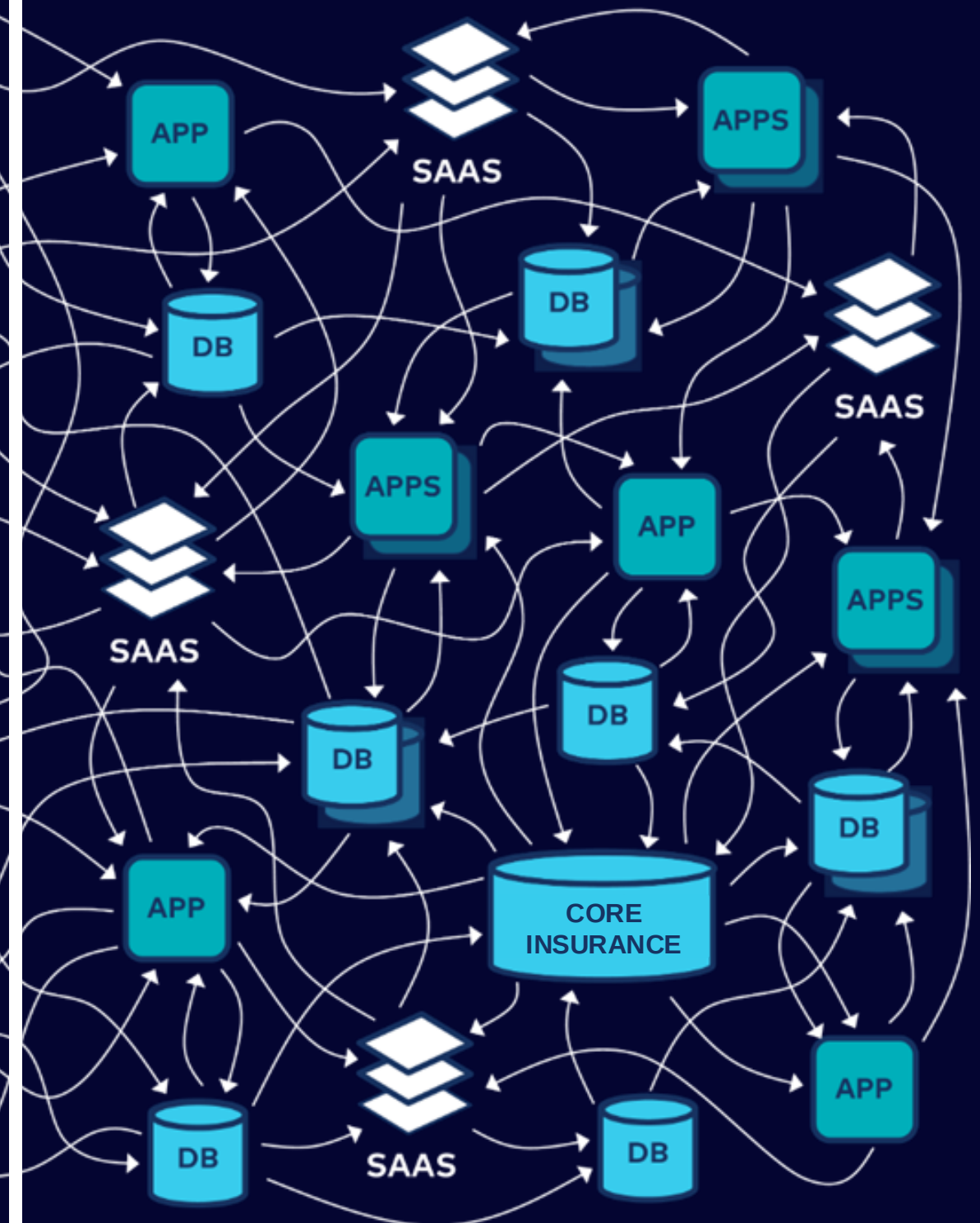
SACH & UNFALL



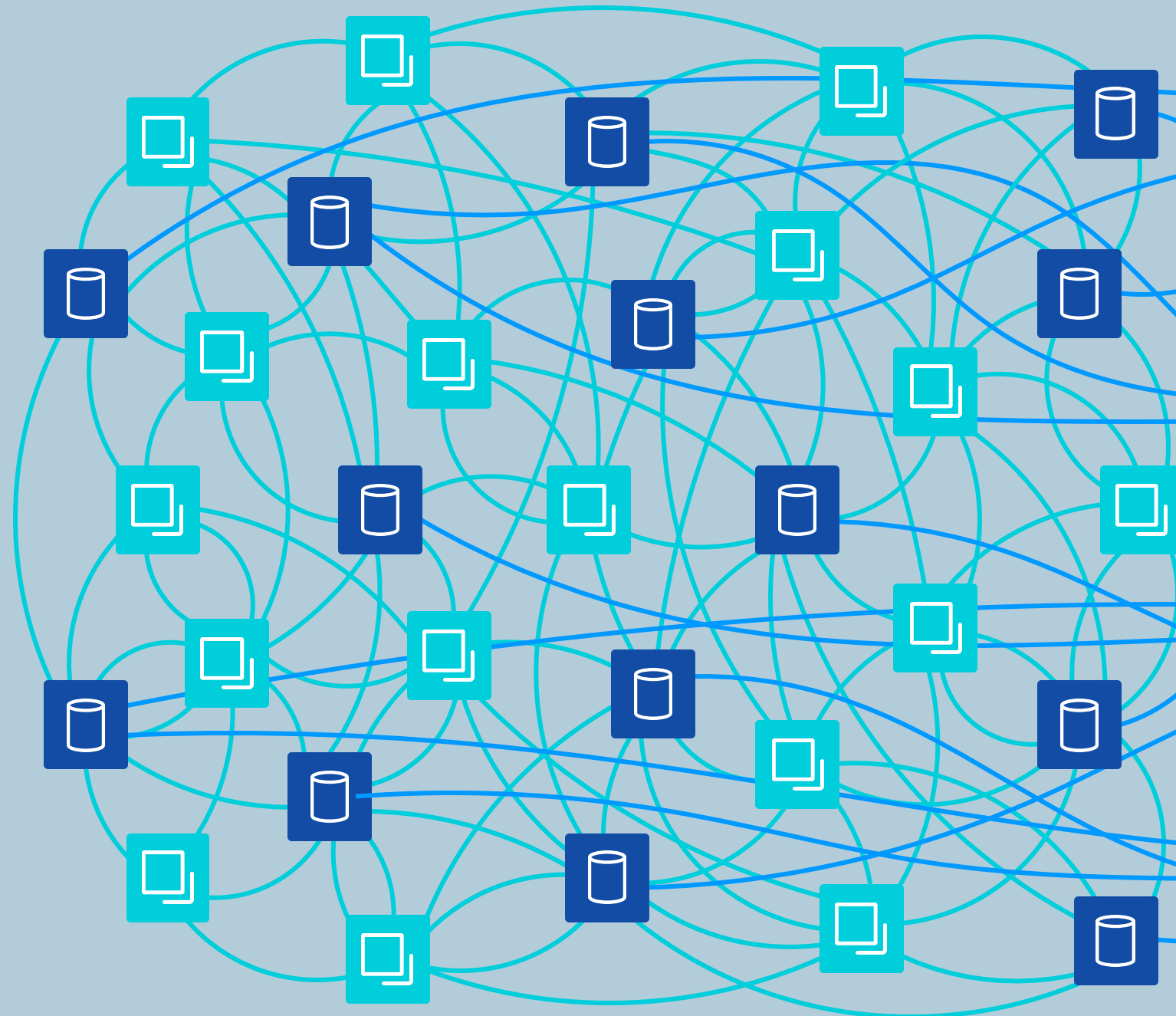
LEBEN



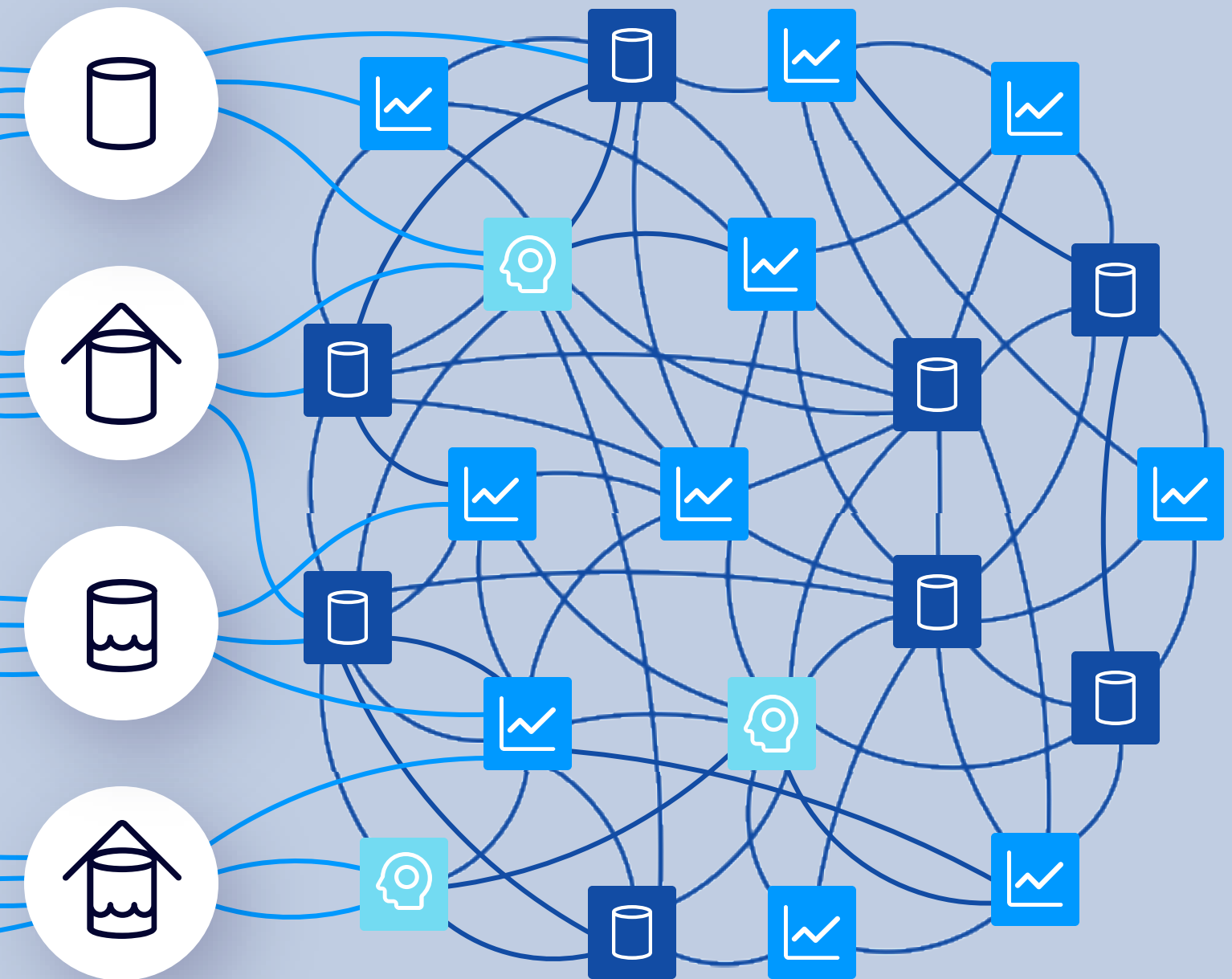
KRANKEN



Analytische Daten erhöhen Komplexität und Kosten weiter



Operative Systeme



Analytische Systeme

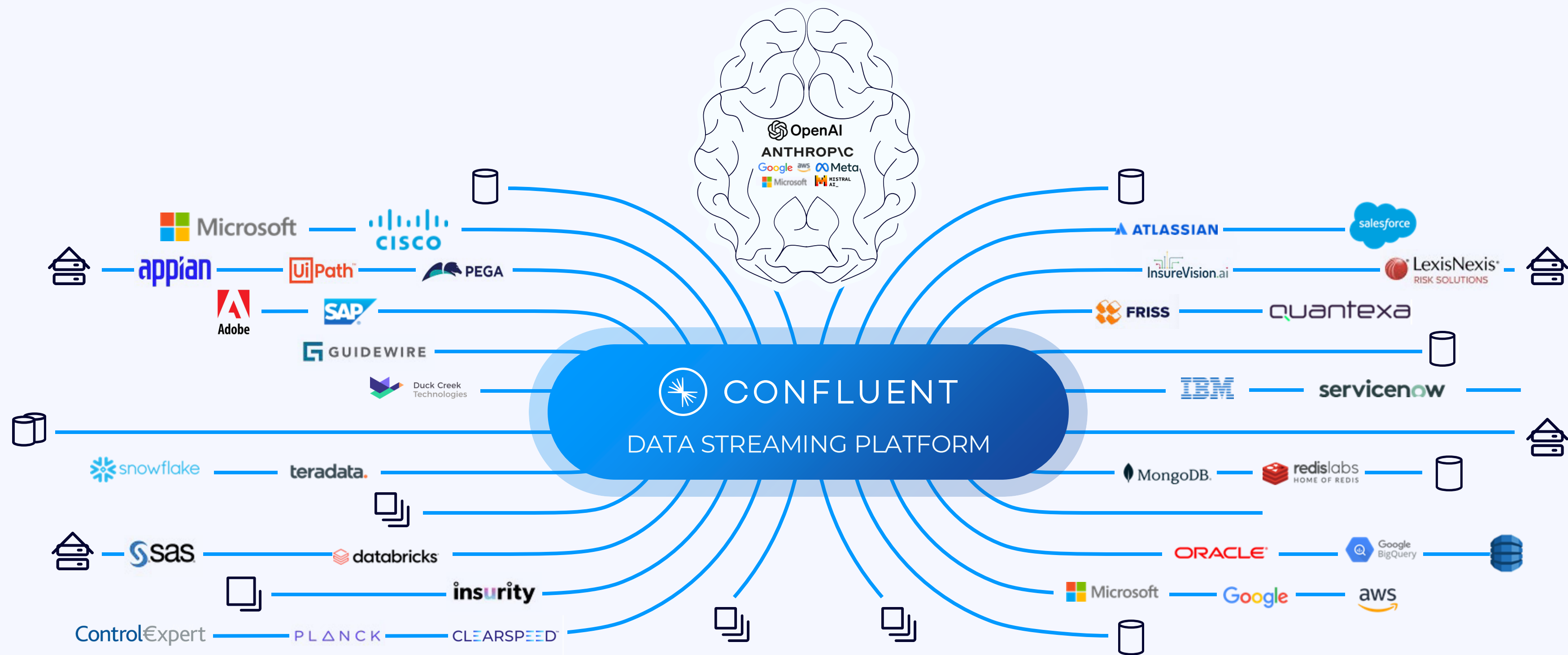
The background is a dark blue field filled with a complex, overlapping web of thin, light blue lines that form a mesh of circles. Scattered throughout this mesh are various white line-art icons representing data and technology: cylinders (representing databases), document icons with folded corners, and bar charts. A central blue rectangular box with rounded corners contains white text.

Die moderne Enterprise-Datenarchitektur gleicht
oft einem großen **Datenchaos** und **bremst die**
Transformation, statt sie zu fördern.



Mit Technik und Strategie zum Erfolg

Vom großen Datenchaos zum **zentralen Nervensystem**

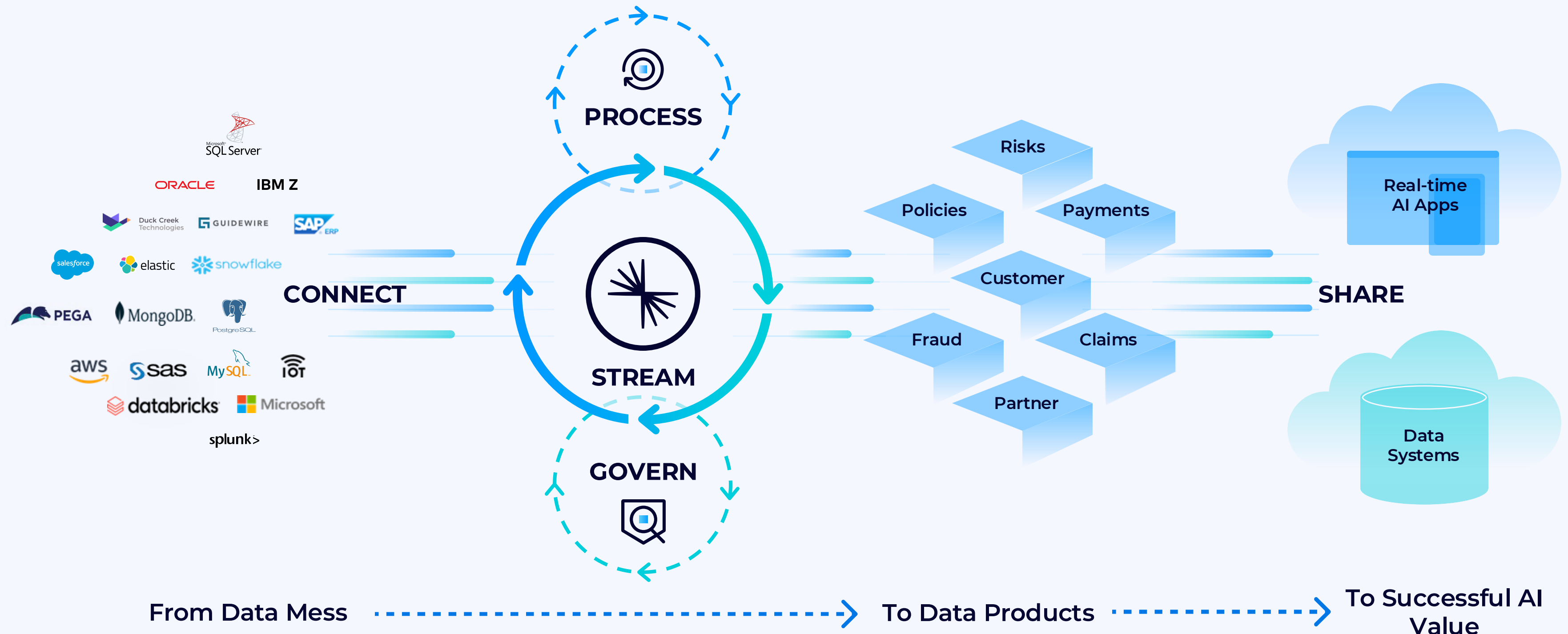


FORRESTER

“For a typical Fortune 1000 company, just a 10% increase in data accessibility will result in more than \$65 million additional net income.”

Ein neues Paradigma für Echtzeit-Datenströme: Confluent Data Streaming Platform

Kontext-bezogenes und vertrauenswürdiges Wissen in Echtzeit bereitstellen.



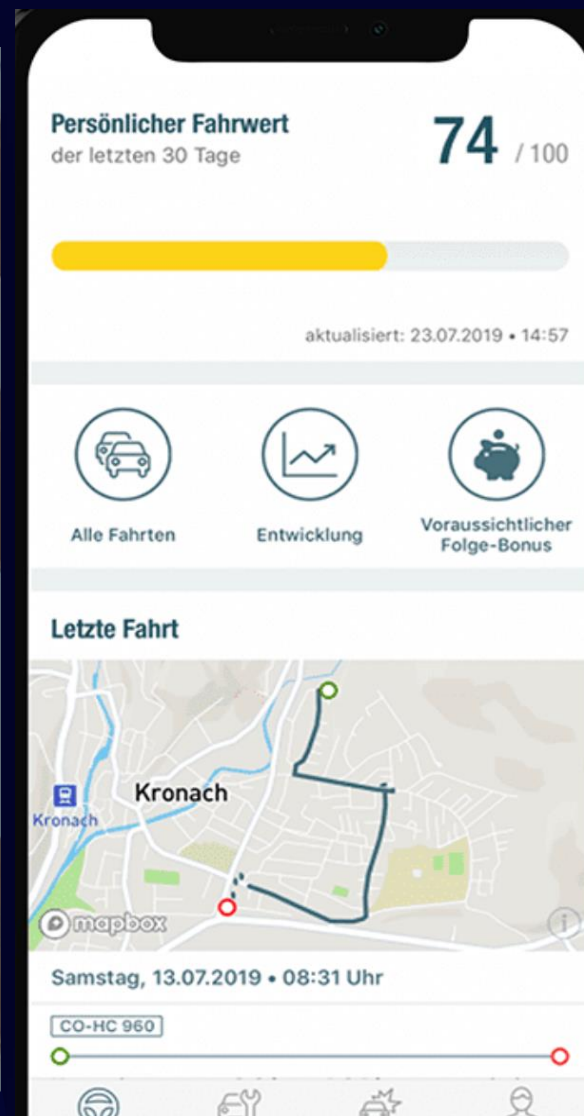
Endlose Anwendungsfälle mit Echtzeit-Datenzugriff ermöglichen



Kunden Chatbots



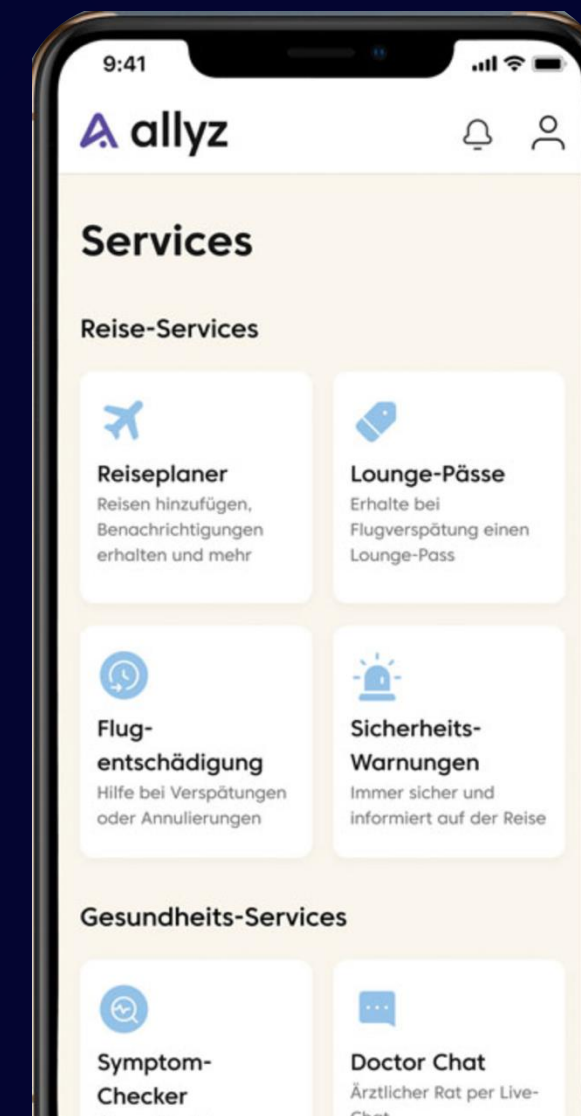
Telematik



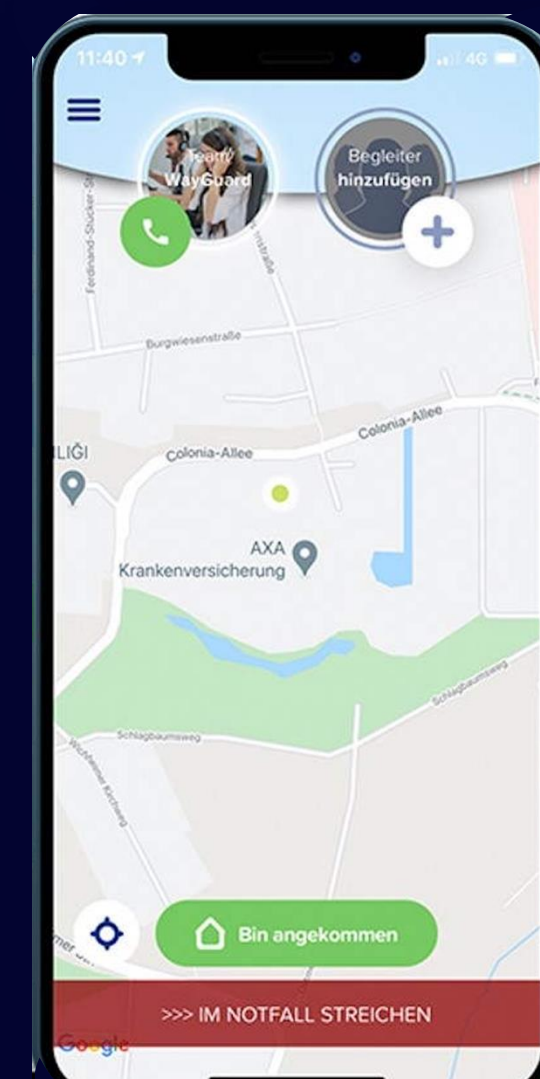
Automatisierte Beratung



Digitale Assistenten



Digitale Begleitung



**Harvard
Business
Review**

“Companies that treat data like a product can **reduce the time it takes to implement it in new use cases by as much as 90%**, **decrease their total ownership** (technology, development, and maintenance) **costs by up to 30%**, and **reduce their risk and data governance burdens.**”

Data Streaming Organisation – mit Strategie zum Erfolg





“AI will probably most likely lead to the end of the world, but in the meantime, there’ll be great companies.”

Sam Altman, Founder



Interesse geweckt? Triff uns beim Insurance Roundtable!



Nächster Insurance Roundtable:

08. Oktober 2024, 15:00 Uhr

Hosted by: **Allianz**   **CONFLUENT**

Q&A



