PROCESS HEATMAP: CORE INSURANCE

● Attended Robot Potential

Highest Automation Potential

Product and pricing	Marketing	Sales	Underwriting	Billing	Customer service	Claims
Actuarial analysis ●	Content management ●	Quote management	Application intake	Payment collection	Customer member portal	Claims intake (FNOL)
Benefit design ●	Audience file management	Contract management ●	Risk data aggregation	Payment processing	Service request	Triage and allocation
Rate filing and updates ●	Campaign management ●	Lead management	Risk/suitability assessment ●	Renewals	Endorsements ●	Claims adjustment ●
Forms filing ●	Segmentation and targeting	Compensation management ●	Policy/ID issuance	Cancellations ●	Cancellations/ withdrawals ●	Claims payment
Pricing ●	Marketing analysis ●	Agent and broker management ●	Renewal underwriting	Delinquency management	Contact center ●	Fraud management ●
Solvency analysis		Account management	Group benefit setup		Correspondence ●	Subrogation ●