Collecting Accurate Information in the AI Era THE NEXT STEP IN YOUR PROCESS AUTOMATION JOURNEY





Presenter



Sally Schulte

Senior Product Marketing Director Smart Communications



A quick look at Today's Discussion

Jecoding the Importance of Data



How Data Barriers Are Hurting Business



Data Workflows and Creating an Adjacent Ecosystem



Boston Herald

NEWS > NATION

False Luigi Mangione suicide report triggers BBC complaint to Apple AI



BBC

Apple urged to axe AI feature after false headline

CNN Business

Apple AI feature under fire after false Luigi Mangione headline



Business News - News - International - US News -

Not everything is perfect with Apple: Its AI tool Apple Intelligence messes up big time, generates false alert that claimed Luigi Mangione shot himself

Not everything is perfect with Apple: Its AI tool Apple Intelligence messes up big time, generates false alert that claimed Luigi Mangione shot himself

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Decoding the Importance of Data

Who Cares About Data and Why



Business



Consumers



Insurance Industry Survival Relies On Data Sophistication

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TRENDS REPORT

Insurance Industry Survival Relies On Data Sophistication

Insurers' Data Woes Will Lead To Their Demise

March 5, 2025

By Rohit Makhijani with David Hoffman, Ashley Villarreal, Eleanor Theriault, Jen Barton

Forrester

Summary

Insurance is a data business, yet most insurance leaders have very low confidence that their data assets can meet customer and competitive demands. Insurance technology leaders must address their data woes to ensure superior operating performance. They can do this by evaluating their current posture and by planning for data transformations that sharpen their organization's risk expertise. This report examines insurance carriers' data posture, its far-reaching and dire challenges and recommends actions technology leaders can take to systematically prepare for data transformation initiatives.

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"The consequences of poor data posture are far-reaching and dire:

- Poor underwriting performance
- Inability to attract the right distribution partners
- Lack of product innovation
- Mediocre claimant experience
- Inability to seize the power of Artificial Intelligence"

Insurance

"Insurers' Data Woes Will Lead to Their Demise"

Insurance



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Financial Services

"Firms that segment customers based on assets rather than financial behaviors and attitudes will struggle to keep the money "in the house."

Predictions 2025: Investing And Wealth Management

The Money Is Moving In 2025: Are Investment Firms And Their Vendors Ready

Investment firms will wrestle with restless offspring, technologies that have moved "emerging" to "almost there," and a vendor landscape with issues. In other words, 2025 will feel like a centuries old industry has just hit its teens. The coming transfer wealth from Baby Boomers to their children comes at a key inflection point when N American (NA) firms don't have the digital tools to make the process easier on customers. Financial advisors, while dealing with the resulting asset runoff, will hav contend with growing pressure to incorporate technologies like Al and asset tokenization into their offerings. At the same time, wealth management tech execs have to contend with service issues emanating from certain PE-backed vendors. O predictions for 2025 are:

· At least half of NA investment firms will lose assets in The Great Wealth

Transfer. The most substantial movement of wealth in history is in full swing. E not all firms are ready to serve the inheritors of this wealth. Approximately \$84 trillion will pass from Baby Boomers to their children in the United States alone

over the next 20 years. Younger investors are more digitally savvy, conduct t

own research, and make impact-oriented investing decisions. Our research s

that firms offer a fragmented user experience, including a long, clunky, paper heavy process when assets transfer from one generation to another. In 2024,

Canadian investment firms' average Customer Experience Index (CX Index™)

scores, which measure effectiveness, ease, and emotion, fell for a third straig

year and scores remained virtually unchanged at only an "OK" rating in the US

Firms that segment customers based on assets rather than financial behaviors

attitudes will struggle to keep the money "in the house." In contrast, firms that

integrate human and digital touchpoints, while balancing self-service and advi

led interactions, will appeal to younger investors with their newly minted

Forrester Predictions Report, *Predictions* 2025: Investing and Wealth Management

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inheritances.

Impact-oriented investing decisions

Digitally savvy

Conduct their own research

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Predictions 2025: Investing And Wealth Management

October 23, 2024

By Vijay Raghavan, Meng Liu, Rohit Makhijani, Sohm Gough with David Hoffman, Keith Johnston, Tiffany Do, Jen Barton

Forrester

Summary

Investment firms will contend with their lack of preparedness for the great wealth transfer from Baby Boomers to their children in 2025. They will continue to invest in and integrate new technologies designed to aid financial advisors and to meet the growing digital needs of customers. But an influx of private equity funding to wealth management system vendors will create service issues for investment firms, and ultimately lead investment firms to make the difficult decision to switch platform vendors. This report reveals our predictions for the investment industry for 2025.

Fragmented user experience

CX Index[™] fell for third straight year

Long, clunky, paperheavy processes

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Executive Summary

The Pistoia Alliance, a global, not-for-profit alliance that advocates for greater collaboration in life sciences R&D, conducted its annual survey in partnership with Open Pharma Research, organizer's of Lab of the Future Congress. The survey among 200 R&D experts from large pharma companies to life science start-ups in Europe, the Americas and APAC, examines lab technology investment, barriers, and benefits, and aims to identify any significant changes over the past year.

The survey shows a marked increase in the use of Artificial Intelligence and Machine Learning (AI/ML) and highlights a need for greater collaboration and knowledge sharing to overcome data challenges. **68%** of respondents are currently using AI/ML in their work and **62%** say it is the top technology investment their company will be making over the next two years.

Half of respondents (52%) cited low quality and poorly curated datasets as the biggest barrier to Al implementation. Privacy and security concerns around data were raised by 41% of respondents, up from 34% in 2023, while 38% of respondents cited data that does not adhere to FAIR (Findable, Accessible, Interoperable, Reusable) principles.

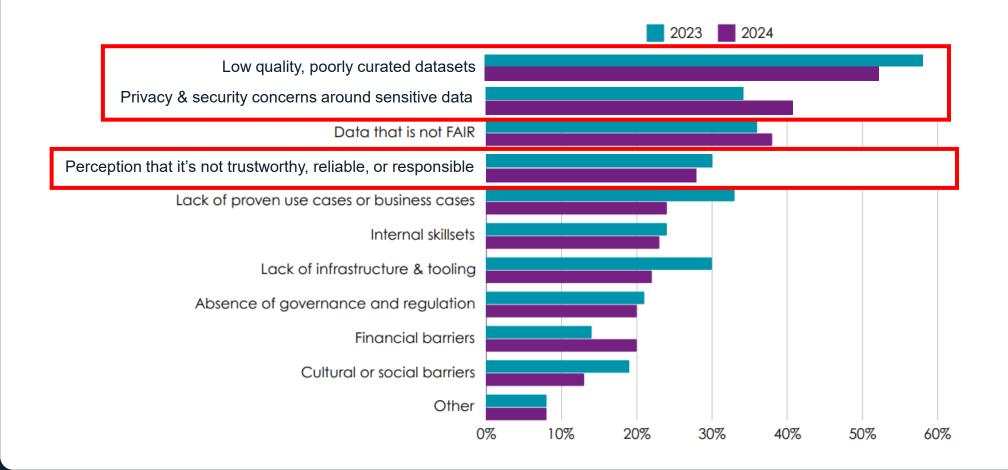
Healthcare

Worries Around Trustworthiness of Al

Press Release: "63% of respondents expressing concern that poor data quality could lead to incorrect AI conclusions and potentially harmful clinical decisions."

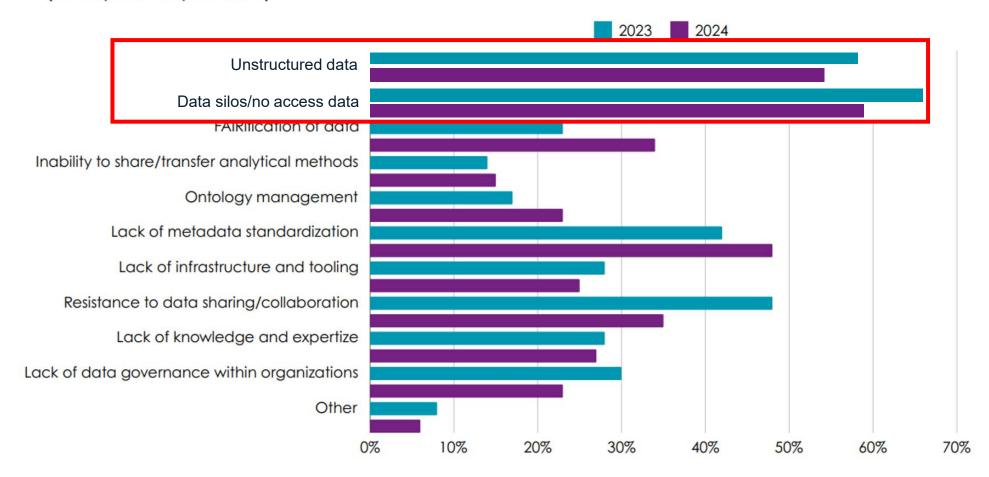


What are the biggest barriers to implementing AI/ML at scale within the laboratory environment? (Tick your top three)



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What are the biggest barriers to making the best use of experimental data? (Tick your top three)



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What Customers are Saying About How They Share Information





of customers would end an interaction if the way a company collects information is too difficult – **up from 53% in 2023.**

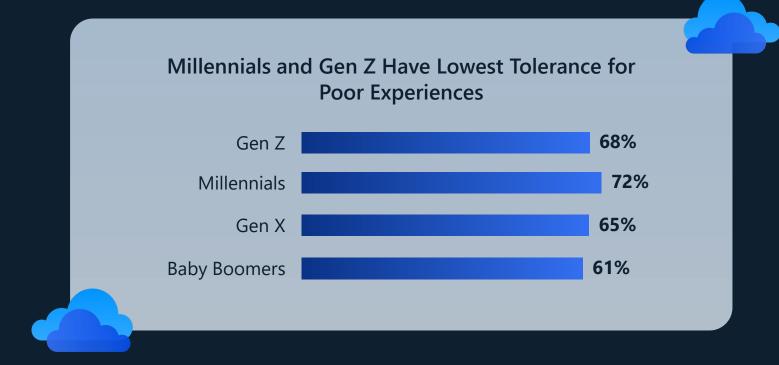


of customers are likely to remain loyal if the data collection process exceeded their expectations.



2024 Global Benchmark Report

Consumers Are Evolving



83%

of customers stated a mobile/web-friendly experience is among one of the most important factors when completing a form.

2024 Global Benchmark Report

Collecting accurate information quickly and efficiently will determine which companies remain relevant in the next 10 years.



Poll & Discussion



Poll Question

What parts of the business do you feel are most impacted by your companies' data issues?



View Live Results



Customer service and support



Third-party partners (insurance agents, outside financial advisors, etc.)



Product development



Other



How Data Barriers Are Hurting Business





Poll Question

What is the biggest roadblock to achieving your data management goals?



View Live Results



Inability to share data/data silos



Data quality



Resources to execute new data management initiatives



Information security and compliance restrictions

Today's Top Data Challenges



Data Silos & Access to Information



Data Quality & Data Structure

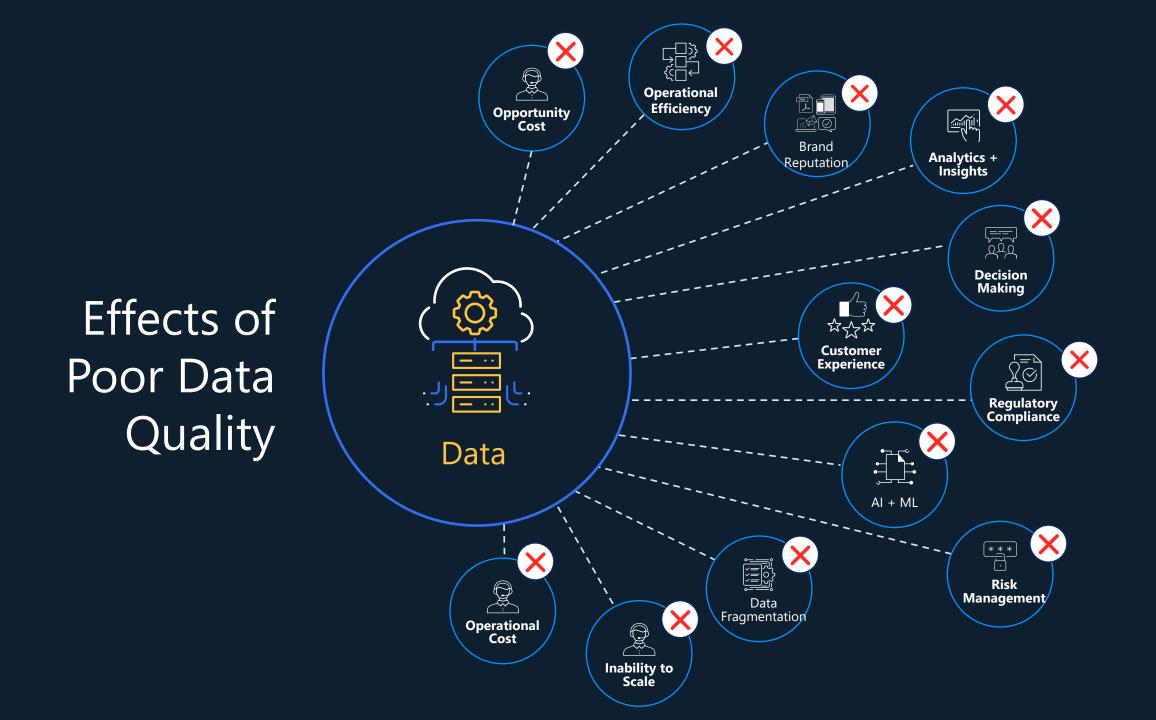


Stewardship, Governance & Privacy Concerns

Effects of Data Silos on Business







Why Governance and Security Matter

- Protection of Sensitive Data
- ✓ Compliance with Regulations
- ✓ Improved Data Quality and Accessibility
- ✓ Risk Management
- ✓ Building Customer Trust
- ✓ Facilitating Business Intelligence
- ✓ Better Decision-Making
- ✓ Customer Trust and Satisfaction
- ✓ Competitive Advantage
- ✓ Data Accessibility and Usability
- ✓ Data Consistency and Integrity
- ✓ Innovation Enablement



Addressing data silos, improving data quality, and protecting information are **imperative to future success.**



Data Workflows and Creating an Adjacent Ecosystem



"In 2025, 20% of digital transformation technology budgets are earmarked for improving data quality for effective AI use."

- Datos, Life/Annuity/Benefits Insurer IT Budgets and Projects, 2025

Typical Data Collection Process

🖉 ccordant

AFFEAL CLAIM FORM			
Submit Claim Appeals: Online at: www.allstatebenefits.com by Fa	x to: 1-866-424-8482 or by		
Mail to: American Heritage Life Insurance Company 1776 American Heritage For questions regarding the policy benefits, supporting documentation, or for claim assistance	e Life Drive, Jacksonville, FL 32224		
our Customer Care Center at 1-800-521-3535. Please refer to the Coverage Documents for ben	efits available as well as applicable terms, conditions.		
exclusions, and limitations.	ents available as wen as appreable terms, contactors,		
Direct Deposit: Please complete and submit our Direct Deposit (ACH) form located on our websi	te.		CLAIMANT'S NAME
Assignment of Benefits: To assign benefits, please complete and submit our Assignment of Bene			COVERAGE NUMBE
Incomplete or blank responses may result in a delay in proces	sing the claim request.		
Section 1 – POLICY/CERTIFICATE HOLDER & CLAIMANT INFORMATION			EMPLOYER'S STATE
COVERAGE NUMBER(S):			Check here if you
POLICY/CERTIFICATE HOLDER INFORMATION:			Check here if you
First Name: MI: Last Name:			SECTION #1: EMPLO
Birth Date: Age: Gender: Phone #:		Accordant	Name of employer/
Mailing Address - We will update our system with this address and use this address to send			Date of hire:
Number & Street: City: St;		APPEAL CLAIM FORM	*Please attach a cop
CLAIMANT INFORMATION: (If different than Policy/Certificate Holder)		AT LAC OLAWY ONW	Major job responsib
First Name: MI: Last Name:	CLAIMANT'S NAME:	DATE OF BIRTH:	This job classificatio
Date of Birth: Age: Gender: Relation to Insured: Self Spi			
PLEASE PROVIDE THIS INFORMATION ONLY IF FILING AN APPEAL INVOLVING A CLAIM FOR LIFE BENEFITS:	COVERAGE NUMBER(S):	CLAIM NUMBER:	Prior to inability to a
Insured/Deceased Name:Claimant/Beneficiary I	ATTENDING PHYSICIAN'S STATEMENT: To be complete	ed by the attending physician. This form is for all Health and Di	If you are self-emple
Section 2 – APPEAL DETAILS	SECTION #1: DESCRIBE THE CONDITION - FOR ALL CLA	IMS:	SECTION #2: DATES
	ICD 9/10 Code: Primary Diagnosi	2	
This is the 1 st Appeal 2 st Appeal. What is/are the claim number(s) or document control number(s) (DCNs)?	ICD 9/10 Code: Secondary Diagn	osis:	I hereby certify that
This appeal is for the following coverage(s). Select all that apply.	Other Condition(s):		What is the expecte
 Accident EHospital Indemnity (SHOP/GIM) Critical Illness Gancer 			Has the employee n
4. What are the diagnoses/condition(s) or cause of death for this appeal? (List all):	When did symptoms first appear?	If applicable, what was the accident date?	Did the employee w
What is/are the claim date(s) or date(s) of service?	Has the patient ever had the same/similar condition?		
This appeal is requested because: The request for benefits was denied. Additional benefits	Is the condition due to injury or sickness arising out of t	he patient's employment? Yes INO	Is part time/partial of
Use the space provided below to explain the reason for this appeal.	Pregnancy or Complication of Pregnancy: Due Date:	Delivery Date:	When recovered, wi
	SECTION #2: TREATMENT REQUIRED - FOR ALL CLAIM:		SECTION #3: WORK
	First consultation: Most recent consultation:	ultation: Next consultation:	Is this a work-related
	Is/was diagnostic testing performed?	st(s): Dati	Workers' compensa
	Results:		Is the employee cov
	Is/was a surgical or medical procedure required?	es No Date: Procedure Code:	Other disability insu
	Procedure:	Procedure code:	
			Effective Date:
	Is/was hospitalization required?	Admission Date: Discharge: Date	Does this policy repl
		City:	Prior disability insur-
	What is the current treatment plan?		Effective Date:
			*We may require pr
	SECTION #3: RESTRICTIONS, LIMITATIONS AND ABILITY	Y TO WORK - FOR DISABILITY AND WAIVER OF PREMIUM CLAIP	Continued Pay: This
		ch as "no work", "totally disabled", "undetermined" or "unkno	Is the insured receiv
	your patient's claim for benefits and may result in us ha	wing to contact you for clarification	Pay Period From Dat
	The patient is able to work in the following capacity:	No Work Sedentary Light Medium Heavy Very Heavy	
	The patient is unable to perform their job duties: Yes		
Section 3 – SUPPORTING APPEAL DOCUMENTATION	When is the patient expected to resume part time/part		
Please provide any documentation that has not been previously submitted in support of the			
name, and date of service on all documents provided. Examples of support of the		ours; 🗅 WalkHours; 🗅 LiftPounds; 🗅 CarryPounds; 🕻	SECTION #4: Section
 Itemized Bills with diagnosis and procedure codes such as: Provider invoice or receipt, 	Perform Data Entry Reach Kneel Squat Climb	crawl	If yes, FICA withhold
Ambulance, Skilled Nursing or Extended Care Facility, Hospice, Home Health Care, Thera	Please provide the specific restrictions:		Section 125: Were t
(Wheelchair, Crutches, Walker), Prosthesis, Medication, Supplies, and/or Wellness Prev	Please provide the specific limitations:		Employer Paid: Were
 Medical Documentation for the date of service that supports your claim such as: Hospit 			Employer Paid: wer
Discharge Summaries, Diagnostic Test Results (X-ray, CT, MRI, EEG, EKG, Cardiac Cather	The restrictions and limitations are: Temporary (If so	, how long?) 🖸 Permanent	SECTION #5: EMPLO
 Pathology Report, Toxicology Report), Therapy Notes, Operative Reports, Physician Con Additional Information (if applicable) such as: Physician Letter or Certification, Insuran 	What clinical or diagnostic findings support these restri	ctions and limitations?	I am aware that it is
 Additional information (if applicable) such as: Physician Letter or Certification, insuran Employer Incident Report, Receipts, MapQuest for Non-Local Transportation, Death Cer 			answers given on th
Information you would like reviewed.			Signed by:
Remember it is a crime to fill out this form with facts you know are false or to leave	SECTION #4: REFERRING PHYSICIAN - FOR ALL CLAIMS		
Please check to be sure all information is correct before signing. Please refer	Name:	Specialty:	Title:
ABJ5068-8 Page 1 of 5	Address:	Phone #:	Address:
			Other Comments:
	SECTION #5: ATTENDING PHYSICIAN VERIFICATION - F		
		ts I know are false or to leave out facts I know are relevant and in	Beg
	given on this form are true, complete and correctly rece	orded.	Remembe
	Physician Signature:	Date:	Filla
	Print Name:	Specialty: Phone #:	
	Address:		Zip Code:
		State:	Dp cove.
	L		
	Remember it is a crime to fill out this form v	with facts you know are false or to leave out facts you know are	relevant and important.
		n is correct before signing. Please refer to the fraud notice spe	cinc to your state.
	ABJ5068-8	Page 2 of 5	

Accordant

APPEAL CLAIM FORM	
CLAIMANT'S NAME: DATE OF BIRTH:	
COVERAGE NUMBER(S): CLAIM NUMBER:	_
EMPLOYER'S STATEMENT: To be completed by the employer. This form is for all Health and Disability Claims.	
Check here if you are self-employed, then complete and sign this form. Check here if you are unemployed. Please provide the last date you worked and prior employer's name then sign this form	m
SECTION #1: EMPLOYMENT INFORMATION / JOB DESCRIPTION – FOR ALL CLAIMS:	
Name of employer/company:	
Date of hire: Employee's job title/position:	
*Please attach a copy of the job description or list major job responsibilities.	
Major job responsibilities:	
This job classification is: Sedentary light Work Medium Work Heavy Work Very Heavy Work	
Prior to inability to work, they worked hours per week. Hourly Pay: \$ Annual Salary: \$	
If you are self-employed, we may require proof of income. We will notify you if additional documentation is required.	
SECTION #2: DATES MISSED WORK / RETURNED TO WORK – FOR DISABILITY AND WAIVER OF PREMIUM CLAIMS:	
I hereby certify that did not perform any part of his/her work from through	
What is the expected or estimated return to work date?	
Has the employee returned to work? Yes No If yes, Part time/Partial duties(date): Full time/Full duties(date):	
Did the employee work part time/partial duty? Yes No If yes, dates:	
Is part time/partial duty work available? Yes No If no, reason:	
Is part time/partial outy work available? If yes into it no, reason:	
SECTION #3: WORKERS' COMPENSATION / OTHER DISABILITY COVERAGE / CONTINUED PAY - FOR DISABILITY CLAIMS ONLY:	
Is this a work-related condition/injury? Dies Divo If yes, Workers' Compensation Begin Date: End Date:	
Workers' compensation carrier: Benefit Amount: \$(Monthly	/Weekly)
Is the employee covered under any other disability policy/coverage through the company?* 🖄 Yes 🖄 o	
Other disability insurance carrier: Benefit Amount: \$(Month)	y/Weekly)
Effective Date: Termination Date: Maximum Benefit Period: Elimination Period:	
Does this policy replace any prior disability policy/coverage through the company?* 🖸 Yes 🗖 No	
Prior disability insurance carrier: Benefit Amount: \$(Month	y/Weekly)
Effective Date: Termination Date: Maximum Benefit Period: Elimination Period:	y/Weekly)
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Magardan



Data Workflow in an Adjacent Ecosystem

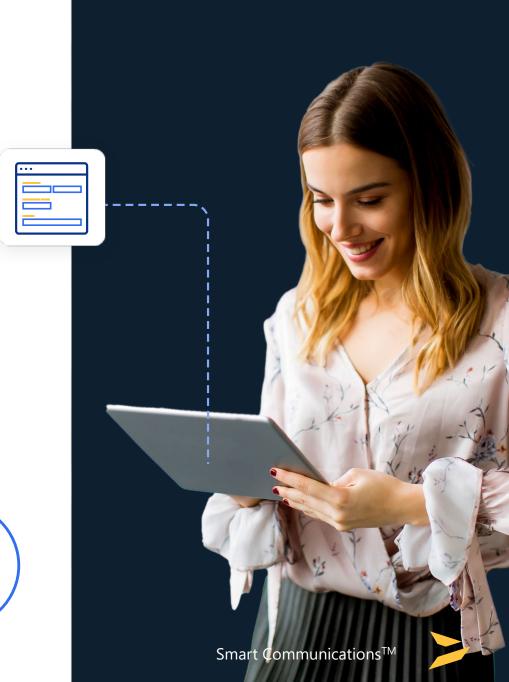
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Smart CommunicationsTM

How Easily Does It Integrate?

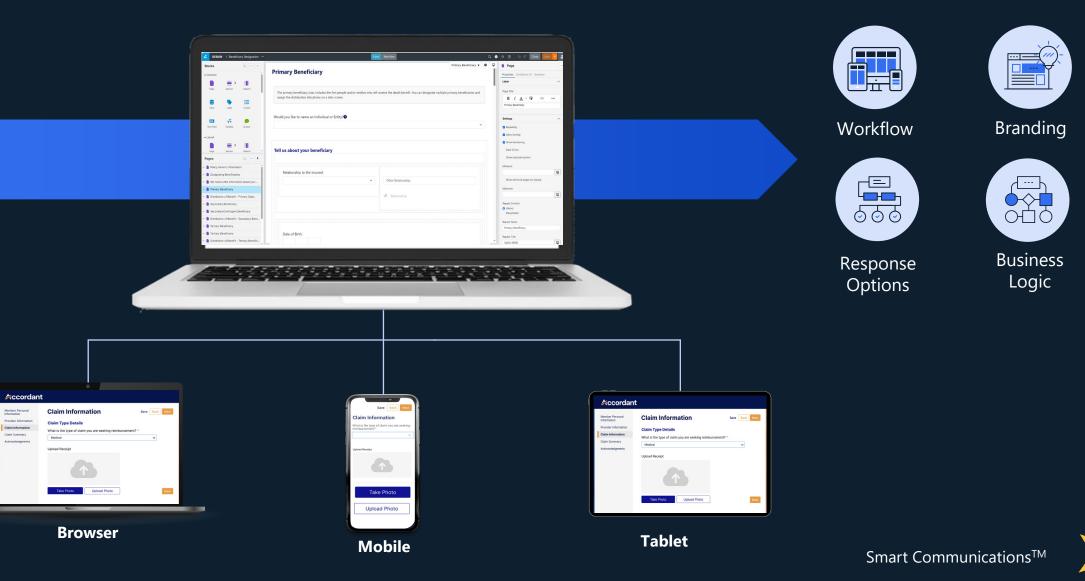
Consider a solution that can operate independently or integrate with existing systems





What Channels Does it Support?

Avoid solutions with a 1:1 ratio between forms and channel



How Can Requests for Information be Initiated?

Look for solutions that support known and unknown users and customer preference



Self-Service

Allow someone to start from a customer or employee portal.

Leverage authentication methods to identify and provide a prepopulated and tailored form experience.



Business Event

Build as part of a long-tail workflow.

Use integrations/APIs to initiate forms and send them to users.

Systems can send XML/JSON and create known-user experience.



Inbound Request

Initiate via an inbound call, email or SMS.

Authenticate the request and SmartIQ will send an email with link and access code for the user to complete a prepopulated and tailored form experience.





Companies who modernize legacy data collection processes will have a distinct data advantage over companies who do not.

Thank You!



Scale the Conversation[™]