

RPA: tasks with high automation potential for insurance

Function	Use Cases	Description
Insurance	Registration and processing of complaints	<ul style="list-style-type: none"> + Claims processing, with data extraction, claims verification, and claims data integration. + Reduce processing times that negatively impact the customer experience with a customer-centric approach. + Use of NLP and OCR to extract data, claim errors and verify fraudulent claims.
	Subscription	<ul style="list-style-type: none"> + Reduction of repetitive tasks related to data collection. + Automation of field completion with data from registrants in internal systems. + Reduced turnaround time by 90%.
	Regulatory Compliance	<ul style="list-style-type: none"> + Reduce the risk of regulatory audit violations and the risk of error associated with manual compliance monitoring. + Automate validation of existing customer information, regulatory reporting and account closure processing notifications. + Regulatory compliance (Hamon law, Solvency II) and compliance report generation.
	Claims management	<ul style="list-style-type: none"> + Automation of claims management for different insurance contracts: operational processes are faster with better compensation accuracy. + Simplification of claims management steps (administrative and managerial) previously marked by intensive manual tasks and inefficient document management.
	Day-to-day management	<ul style="list-style-type: none"> + Joining / cancelling a contract. + Calculation of contributions. + Entering coverage, estimates and termination of benefits. + Adding / deleting beneficiaries. + Generate reports, print flows, health flows and financial flows.
	Autonomy of the insured	<ul style="list-style-type: none"> + Continuous updating of the member's space to promote autonomy and enable them to easily find the information they need at any time (on a service, a guarantee, an action to be taken).
	Subscription process	<ul style="list-style-type: none"> + Assessing and analyzing risks related to the insurance of people and property through the collection of information on the history of these insurable people or property. + Streamlining the underwriting process to speed up decision making.

RPA: tasks with high automation potential for mutuals insurance

Function	Use Case	Description
Mutual Insurance	Day-to-day management	+ Full or partial processing of refund requests: refunds are processed more quickly, and agents no longer have to manually enter data or make bank transfers: <ol style="list-style-type: none"> 1. Scanning of pharmacy invoices and extraction of standardized data (client number, name, date, drug reference, physician, pharmacy, amount paid, total amount, etc.) 2. Update of the client's file 3. Performing the necessary checks 4. Payment of the amount due
	Issue of contracts	+ Formalization and simplification of B2B and B2C subscription processes: contract creation, contribution calculation, attachment of employees benefiting from the B2B contract. + Activation of accounts after the completion of the necessary checks and verifications. + Guarantee of data quality, consistency of information and eligibility of subscribers.
	Renewal	+ Processing contract renewals at the end of the calendar year to eliminate the workload bottleneck.
	Member's autonomy	+ Continuous updating of the member's account, to promote autonomy. They can find all the information they need (on a service, a guarantee, an action to be taken), at the moment they need it.
	Qualification of incoming emails	+ Automatic processing and classification of emails according to their urgency, their origin (service providers, beneficiaries of assistance services, mutual insurance company customers), their content (payment receipts that must be transferred to the receipts department), and even their languages.
	Time-to-Market new offers	+ Integration of data to bring new products and services to market
	After sales service	+ Automation of the complaint notification process with collection of customer information reduces the load on call centers.
	Accounting	+ Adjustment of accounting situations of insureds based on events or changes in situation.
	Risk alerts	+ Processing of risk level alerts, claims studies, reconciliation of unmatched settlements in first approach and unpaid contracts.
	Universal health coverage legal regulations	+ Integration of data from beneficiaries of the universal health coverage and the assistance in paying for complementary health care: the regulations result in the receipt of documents from the compulsory system and the need to integrate them and pass on the necessary changes to the files.