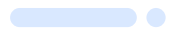


# AI Value Realization Beyond Pilots

From Adoption to Outcomes; a Framework of 3's

Insurance Transformation Africa Summit | Pieter Noppe



# AI must be anchored not in hype... but in business outcomes and KPIs



### 3 Outcomes

AI must deliver faster decisions, greater efficiency, and stronger risk integrity, or it is simply experimentation



### 3 KPIs

If AI does not measurably improve STP, turnaround time, and unit cost, it is not transformation, it is theatre



### 3 Stages of Maturity

Insurers evolve from automating tasks, to augmenting humans, to embedding AI as a performance-driven operating model



## 3 Business Outcomes That Matter



### **Faster Decisions & Resolution**

- Compress claims and underwriting cycle time
  - Improve customer trust at moments of truth
- 



### **Operational Efficiency at Scale**

- Reduce rework and manual handoffs
  - Free human expertise for high-value work
- 



### **Better Risk & Trust Outcomes**

- Improve consistency and fraud detection
- Strengthen governance and auditability



- Inbox
- Enquiry
- Dashboard

Collapse ▾

Claim Intake <b>1</b>	New <b>3</b>	Required Docs <b>0</b>	Docs Received <b>0</b>	For Payment <b>0</b>
--------------------------	-----------------	---------------------------	---------------------------	-------------------------

### Inbox

Filter

Save Filter

My Tasks ▾

Show by 5 Rows ▾ < 1 - 5 of 8 >

Claim ID :	Event Type :	Submitted Date :	Channel :	Affected Person Name :	Status :
7404074303366365184	Death	12/09/2025	Portal	Sarah Johnson	In Force
7403759323437858816	Death	12/08/2025	Portal	John Smith	In-Force
7402263075681730560	Death	12/04/2025	Portal	Patricia Thompson	In Force
7401575747447422976	Death	12/02/2025	Portal	John Smith	In-Force
7401604587141988352	Death	12/02/2025	Portal	John Smith	In-Force



English

U Underwriting

Development Mode Active : Optimizations are disabled. Running on the latest version of configurations.

OVERVIEW Home / Overview Release

### Assistant

Powered by Neutrinos Intelligence

- The applicant disclosed asthma or a respiratory disorder, managed with Albuterol inhaler as needed, with a mild exacerbation noted in May 2024. The limited detail on onset, frequency, and severity means the risk profile is not fully defined.
- Newborns or infants with asthma may present unpredictable health risks and require ongoing monitoring, though the data here

SELECT FILES TO REFERENCE

- Jason Case Profile\_Asthma case 1.pdf  
753.5 KB • Feb 18, 2026

Type your message here...

son P. Lee, a male US resident and freelance graphic designer applying for Prudential Essential Term ValueSM insurance, with an expedited underwriting request due to upcoming involves a primary beneficiary (mother, Angela Lee), existing group coverage of \$250,000, and a clean financial and lifestyle profile. Medical underwriting is complicated by a ompting referral for manual review, while eligibility is declined based on age. Multiple medical and financial requirements are listed, with manual underwriting required.

quest to expedite underwriting decision due to upcoming travel in December 2025.

US resident

refer (Manual underwriting required)

idental Essential Term ValueSM

se

# 3 KPIs That Anchor AI to Reality



## **Straight-Through Processing (STP) Rate**

- % of claims processed straight through fulfilment, straight through payment, etc.
  - % policies issued within seconds, and with reduced risk
- 



## **Turnaround Time (TAT)**

- Claims review or adjudication speed for “human in the loop”
  - Risk & Underwriting decision quality for customers, brokers, etc.
- 



## **Cost per Claim / Cost per Decision**

- Unit economics that determine sustainable scale
- Optimization metrics that improves the operating model and those operating it





Select Project

Marketplace

GB Gowtham Balram

Insights / runtime-sandbox / BYTE PRODUCTS

## BYTE PRODUCTS

My Assets

Global Domain

Alert

Organisations

Users

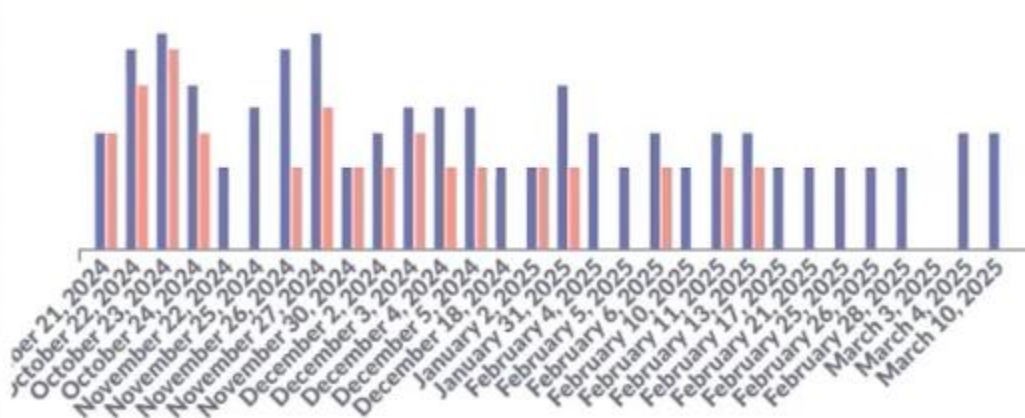
ENVs

Settings

### SALES PERFORMANCE

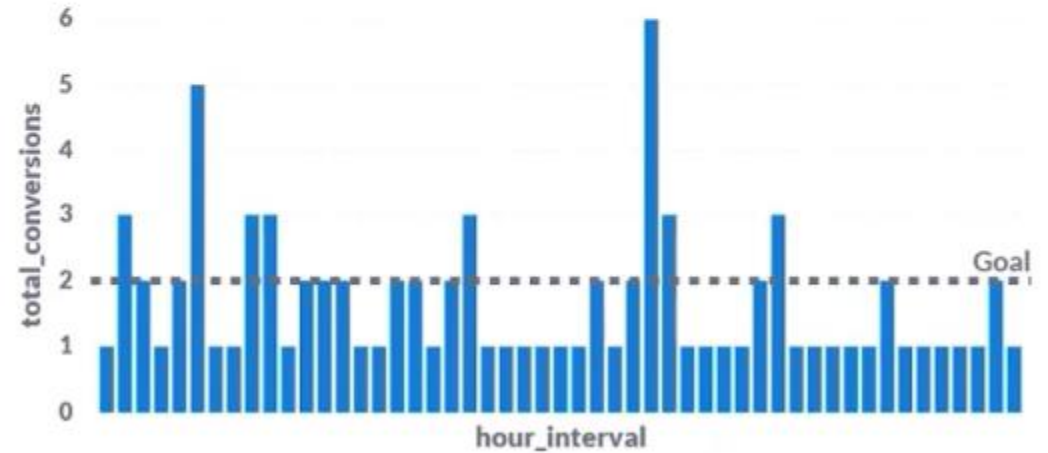
Customer Acquisition Over Time

● total\_quote\_customers ● total\_policy\_customers



Quotations by Status

Quotation to Policy Conversion Time





GB Gowtham Balram

Home / Prediction / Assupol Train D...



Dashboard



Pre-Process



Prediction



Extraction



Configuration



Post Process



Tokens



Assistant



Knowledge



Audit Logs

assupol t...  
1959 records



Versions >

Integrations

## Versions

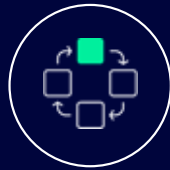
Retrain

Version	Created Date	Status	Action
1.0.0	Aug 19, 2024, 2:34:31 PM	<span style="color: orange;">● In Progress</span>	





# 3 Stages of AI Maturity



## Stage 1: Automate the Obvious

- Establish a robust automation foundation – Commit
- *Like*; Document ingestion, extraction, basic triage
- *Goal*; Quick STP lift, proof of value



## Stage 2: Human-in-the-Loop Transformation

- Get the right people involved and support them
- *Like*; AI recommend, advanced flow & task allocation
- *Goal*; Faster TAT, higher productivity, governance



## Stage 3: Outcome-Driven Continuous Improvement

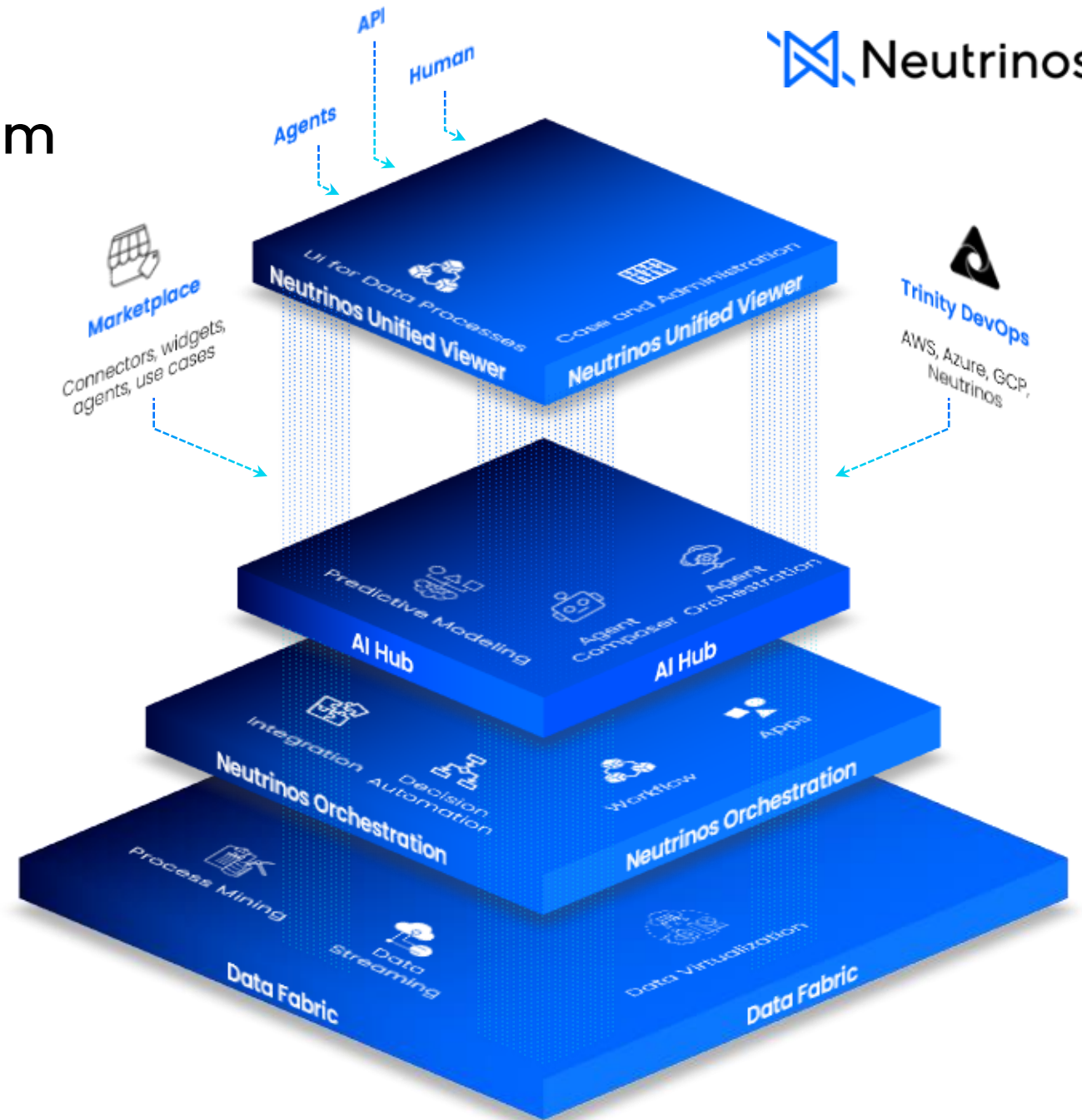
- *Like*; Closed-loop learning, adaptive automation
- *Goal*; AI as operating model, not project

# Introducing The Neutrinos Platform

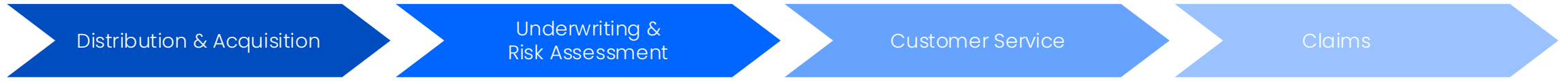
We've combined an

**AI-native**, intelligent automation platform, deep insurance expertise, and a rich library of **Insurance-specific AI Assets, Journey Accelerators and Data Fabric**





















to enable insurers to modernize systems and orchestrate complex processes.



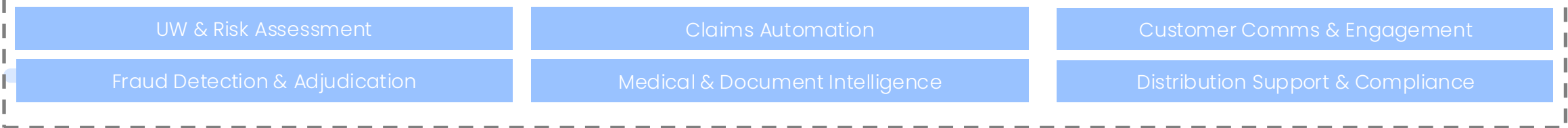
# Rich Library of Pre-built Insurance Accelerators & AI Agents Library



## Automation Accelerators

- |  |  |  |   |
|--|--|--|---|
|  Lead Management System         |  Omnichannel Submission             |  Policy Endorsements            |  First Notification of Loss (FNOL) |
|  Agent Activity and Performance |  NBUW Workbench                     |  B2C Self Service               |  Claims Workbench                  |
|  Financial Needs Analysis       |  Auto Underwriting                  |  Customer Care & C360           |  Auto Adjudication                 |
|  Point of Sale                  |  Outstanding Requirement Management |  Renewal & Retention Management |  Procurement Management            |
|  Aggregator Portals             |  Sentiment Analysis                 |  Collections & Payments         |  Fulfillment & Subrogation         |

## AI Agents Library



## 3 Beyond Pilots. Toward Performance.

### **AI does not transform insurers. Outcomes do.**

- Anchor AI in KPIs.
- Choose the right partner that co-owns the outcome.
- Build the right Intelligent Automation Platform (IAP) foundation.
- Evolve STP to continuous performance improvement.

*Final Thought:* Don't measure AI by pilots delivered, measure it by KPIs moved.