Brain behind the idea

Marco Becker
AXA Germany

Job to Get Done

Forecasting cloud cost / consumption based on business activities

Who

FinOps Team of AXA Germany

Status quo: Current Solutions/ Pains / Gains

Current solutions: Simple extrapolation of the past with low prediction power or very rough estimate ignoring business drivers

Pains: Incorrect forecast figures, limited cost reduction through reservation of assets, long-lasting processes in case of not matching the cost budget

Gains: Business remains outside the process with low workload

Idea Solution: Abstract value/ concrete solution/ data and AI role

1) Reliability on planned cloud cost and a savings potential

2) The solution is an AI that translates planned business activities in cloud consumption and resulting cloud cost

3) The resulting consumption and cost are precisely observable. The driving business activities still need to be identified and systematically recorded.

Brain behind the idea

Marco Becker
AXA Germany

Job to Get Done

Finding the right IT person for a task

Who

Agile Delivery Management Team of AXA Germany

Status quo: Current Solutions/ Pains / Gains

Current solution: delaying tasks, hiring external staff or long lasting "manual" search

Pains: Project delays, additional cost and increasing workload

Gains: no change to the existing team structure & no discussions for moving people

Idea Solution: Abstract value/ concrete solution/ data and AI role

1) fast and well-fitting execution of tasks/epics by IT

2) In case of need for additional IT capacity, an AI suggests suitable candidates for the task/epic

3) An AI can combine a lot of information about a person for matching people beyond what a team could use for searching the right candidate

Brain behind the idea

Anne Tschirhart
AXA GO

Job to Get Done

For each product that we propose to our client, in order to assess costs and risks, i would like to know which product consumes which contracts, for what amount and what are the associated risks

Who

a product owner (a person managing a service that we propose to entities

Status quo: Current Solutions/ Pains / Gains

lost of manual consolidations in XLS, unfrequent updates (so generally working with obsolete information) and resulting data not granular enough (for example product family rather than product)

Idea Solution: Abstract value/ concrete solution/ data and AI role

1) the abstract value is that a product manager at any time knows what contracts a product consumes, what are the latest trends in terms of costs and what are the risks associated to it.
2) Concrete solution: a repository consolidating all that information with a good level of granularity (with currently no obvious way to link the different sets of data)
3) link list of products, to contract register, to risk assessments and to financial information

Brain behind the idea

Anne Tschirhart
AXA GO

Job to Get Done

enable buyers to perform spend analysis efficiently to facilitate category strategy definition

Who

the category manager or sometimes the buyer is the on performing the category analysis based on the spend analysis

Status quo: Current Solutions/ Pains / Gains

data cube on spend but the data quality is poor as it is entered by many different people. They use the same referential but either not in the same way or not appropriately. in order to perform a reasonable analyses, users have to extract the data, dive into the detail and reclassify line by line

Idea Solution: Abstract value/ concrete solution/ data and AI role

1) enable efficient category analysis based on robust spend data to secure a robust category strategy

2) a report or dashboard in which category managers could slide and dice, to a certain level of granularity (e.g. sub-category level)

3) use invoice data from the invoices we pay to suppliers and the associated meta data. AI may be able to help reclassify or even to facilitate entering data properly

Brain behind the idea

Alice Garcet
AXA GO

Job to Get Done

Link vendor contracts to Purchase Orders: able to monitor automatically consumption on total contract capacity

Who

Procurement, Finance & Operations

Status quo: Current Solutions/ Pains / Gains

Very manual
Not proactively monitored accurately

Idea Solution: Abstract value/ concrete solution/ data and AI role

Modular contract
Details of contract linked to future transactions and analytical data
Need AI, OCR or push/API from contract system to downstream P2P system

Brain behind the idea

Alice Garcet
AXA GO

Job to Get Done

Master data proactive monitoring

Who

Finance, procurement, Client

Status quo: Current Solutions/ Pains / Gains

Fully manual and not proactively monitored
Lots of errors

Idea Solution: Abstract value/ concrete solution/ data and AI role

Permanent monitoring on master data
Build tests to be run on set of fields
Run these tests through AI

Brain behind the idea
Isabelle Louise Bisson
AXA GO

Idea Solution:
Abstract value/
concrete solution/ data and AI role

IT Asset Management

Basically management IT stock & assets, anticipate obsolescence and anticipate technical debt & security issues

But also, IT financials (lifetime cost trajectories & TCO calculations) and digital sustainability control & reduction scenarios/solution designs

Ultimately, facilitate AI implementation for IT operations (incident and problem management through patterns) or solution design

Brain behind the idea
Isabelle Louise Bisson
AXA GO

Idea Solution:
Abstract value/
concrete solution/ data and AI role

Business & Service Performance Management

Identify and set measurement items of business operations performance

Consolidate business performance measures and monitor corporate performance

Define & measure & improve service performance measurement as perceived by “clients”/end-users

Setup SLA based pricing models

Brain behind the idea

Nicolas Shire
AXA GETD

Job to Get Done

Deliver business results thanks to the right data & AI capabilities - on the people side, at Group and Entity levels

Who

Chief Data Officer(s)

Status quo: Current Solutions/ Pains / Gains

Today, CDOs:
- as a pre-requisite: define with the local MC their priorities (value & business areas, regulation, risk appetite), level of funding (BAU, Project), innovation intent, time horizon expectations, Technology context...all of this bundled in a local data & AI Strategy
- then, and here the pain is that there is no efficient way (based on facts, not ad hoc) to do it: (1) define what skills are needed (2) assess current skills in the Data Team and beyond (3) align with MC (incl. HR function, Finance, Business...) on the course of action to bridge the gaps

Idea Solution: Abstract value/ concrete solution/ data and AI role

1) Relieve the stress inherent to a gap (here people and skills) between a (business) target and the resources to achieve it
2) An alignment, at MC level, between the roadmap of data-related skills (the "human capability") and the roadmap of business objectives
3) Build and use a reference list of target skills (a "data model"), for each job cluster (data experts and non data experts), to identify skill gaps, and from there define a roadmap of initiatives for bridging the gaps (hiring, upskilling, external partnerships, re-directing)

Brain behind the idea

Roland Scharrer
AXA GETD

Job to Get Done

Underwriting policies

Who

Chief Underwriter

Status quo: Current Solutions/ Pains / Gains

Manual conducting and scripting of commercial policies

Idea Solution: Abstract value/ concrete solution/ data and AI role

Reducing time to market and efficiency of the commercial underwriting by applying NLP/LLM-based solution

Brain behind the idea

Roland Scharrer
AXA GETD

Job to Get Done

Estimate risk exposure of clean energy assets (e.g. wind power plant)

Who

Underwriter

Status quo: Current Solutions/ Pains / Gains

Expert judgement

Idea Solution: Abstract value/ concrete solution/ data and AI role

Quantify risk exposure better by leveraging external data on clean energy assets

Brain behind the idea

Pierre-Alexis Bourdon
AXA Partners

Job to Get Done

Measure the risk associated to sensitive personal data in systems

Who

Data privacy officers & risk managers

Status quo: Current Solutions/ Pains / Gains

System by system systematic data base scanning: long down time, huge cpu use, leading to incomplete view of the risk

Idea Solution: Abstract value/ concrete solution/ data and AI role

Risk manager, and ultimately the AXA Partners customer, has a stronger assurance that data are handled according to regulations & company commitments. Maybe this could be given through a more approximate count of sensitive data using AI techniques

Brain behind the idea

Pierre-Alexis Bourdon
AXA Partners

Job to Get Done

Implement more sophisticated pricing techniques

Who

Customer & Innovation (product) & risk management teams

Status quo: Current Solutions/ Pains / Gains

Simple pricing model, leading to "one size fits all" pricings

Idea Solution: Abstract value/ concrete solution/ data and AI role

RM & Customer & innovation could improve profitability while insuring more tailored tariffs to our end customers. This would happen through agreeing with some of our partners that they would share some of their customer data that we could manipulate through actuarial data analysis techniques

Brain behind the idea

Bruno Brochet
AXA Partners

Job to Get Done

Improve compliance with data regulation and data quality

Who

Data Management and DPO

Status quo: Current Solutions/ Pains / Gains

Manual data entries - partial information - not automatic update

Idea Solution: Abstract value/ concrete solution/ data and AI role

1) Ensure the compliance processing of data customers
2) Screening tool to identify where are personal data, to classify then and ensure deletion on time
3) Deletion of unstructured data when required

Brain behind the idea

Bruno Brochet
AXA Partners

Job to Get Done

Improve compliance of contracts with customer experience

Who

Data Management and legal teams

Status quo: Current Solutions/ Pains / Gains

Manual data entries - partial information - deadlines

Idea Solution: Abstract value/ concrete solution/ data and AI role

1)Ensure compliance solutions through secured third parties 2) Automation of legal processes 3) Data extraction to manage contracts management and systems updates

Brain behind the idea

Blessy George
AXA Partners

Job to Get Done

To more effectively sell travel insurance to consumers in the US market

Who

Our travel insurance sales director

Status quo: Current Solutions/ Pains / Gains

The current solution is to market to broad consumer populations with more generic products. The gain is that the approach is somewhat effective, but not optimal. The costs to reach a customer who will actually purchase and remain loyal to purchase again is generally high.

Idea Solution: Abstract value/ concrete solution/ data and AI role

1. The abstract value would be to enable our travel insurance director to better target purchasers, offer products that more specifically align with customer needs and create brand awareness/loyalty 2. Approaches to concrete solutions can vary, for example we could invest in broad marketing campaigns. However this would not allow us to differentiate much in the market. 3. It would be ideal to leverage the data we could collect by current customers, purchasers and maybe also third party data to define purchaser profiles and related needs.

Brain behind the idea

Blessy George
AXA Partners

Job to Get Done

To enable customer service and claim requests to offer an automated solutions (chats, self-service) which also delivers a positive and seamless customer experience

Who

Our Operations Officer

Status quo: Current Solutions/ Pains / Gains

The COO is currently using "bots" and automation to simplify processes to reduce steps a customer service agent takes to respond to a request. The automation is useful, but changes are incremental and still heavily dependent on a live agent to address the end customers needs. The customer experience is also disjointed with a combination of small automated solutions for some requests and the need to connect to a live agent for more complex requests.

Idea Solution: Abstract value/ concrete solution/ data and AI role

1. The abstract value would be to enable processes which automatically triage customer service requests and seamlessly route to an automated or self-service solution or to a live agent for complex solutions. 2. Some solutions via automated chat and voice recognition are being tested. 3. It would be ideal to leverage the customer data we have to have a more mature means of identifying requests linked to recent activities and creating more automated means to seamless answer the most typical requests. For example, the customer just returned from a trip and may need support to file a claim. Data we have related to the travel, the customers specific benefits, etc. could be used to anticipate requests and provide an automated means to fulfill the most typical requests.

Brain behind the idea

Alastair Crossley
AXA Partners

Job to Get Done

Effectively assess the efficiency of our claims journey

Who

Operations Management

Status quo: Current Solutions/ Pains / Gains

They have to use subjective assessments and these are not always accurate and cannot be measured

Idea Solution: Abstract value/ concrete solution/ data and AI role

1. Clear measurement of the time taken to perform the different steps in the claims journey
2. Reporting of efficiency / time taken for each step of the claims journey both aggregated and per claim
3. Time stamps collected at each step of the journey can be used to measure the efficiency of that step vs previously held timestamps

Brain behind the idea

Alastair Crossley
AXA Partners

Job to Get Done

Gain benefits from our prior contract management experience

Who

Underwriters

Status quo: Current Solutions/ Pains / Gains

Uses data from potential partner so treats each partner independently as if it's the first partner we've worked with. Data can be inaccurate or not exhaustive enough to provide an accurate view of the risk

Idea Solution: Abstract value/ concrete solution/ data and AI role

1. Access historical claims data to provide greater experience from gained exposure
2. Linking directly to prior claims to be able to assess risk / output supplied by the partner data
3. Using previous claims data to model past experience

Brain behind the idea

Adelane Mecellem
AXA Partners

Job to Get Done

Call Center Forecast

Who

Chief Operations Officer and his team

Status quo: Current Solutions/ Pains / Gains

We know that there is a link between the weather and the number of cases. However, we would like to model this link and be able to size the teams and the means accurately.

Idea Solution: Abstract value/ concrete solution/ data and AI role

The abstract value is to be able to answer properly and rapidly to a material increase of cases due to the weather. When it rains a lot, we have more home assistance claims and our call center could be swamped. The idea is to leverage historical data to create a clear sizing depending on the weather.

Brain behind the idea

Adelane Mecellem
AXA Partners

Job to Get Done

Pricing optimization for travel business

Who

Chief Underwriting Officer

Status quo: Current Solutions/ Pains / Gains

Idea Solution: Abstract value/ concrete solution/ data and AI role

The abstract value is the fair price for each segment. It means competitive price for the right client from a risk perspective. Leveraging data, we will better figure out our clients behavior and be able to have an accurate segmentation ... and to be finally profitable and competitive.

Brain behind the idea

Peta Cameron
AXA Partners

Job to Get Done

Customer service agents working virtually

Who

Frontline employees who work away from the office as alternative to being office based

Status quo: Current Solutions/ Pains / Gains

Customer service agents who work from home are sometimes perceived as being less productive than those who work from the office. As a consequence working from home is often limited for some people in these roles. This is often not the preferred option and provides less flexibility for the individual and can lead to lower employee satisfaction, it can also place additional pressure on office space and can create tensions in the business in times health concerns (eg post covid19 lockdown).

Idea Solution: Abstract value/ concrete solution/ data and AI role

Initially confirm if there is an assosciation between working from home and lower productivity/unplanned leave/performance and if there are specific cohorts that this impacts.

Brain behind the idea

Peta Cameron
AXA Partners

Job to Get Done

High rate of Employee resignation

Who

Employees of specific axa entities

Status quo: Current Solutions/ Pains / Gains

Cost of employee attrition is significant and we currently look at cost to recruit (ie to replace employees who leave) as a key cost driver, however there is training, speed to competence, administration and IT expenses associated with off boarding and employee and on boarding a new employee.

Idea Solution: Abstract value/ concrete solution/ data and AI role

I would like to develop a model to identify the true cost of attrition within the organisation considering all aspects of the onboarding and off boarding as one employee leaves and we hire and train a new employee to replace the individual who left.

Brain behind the idea

Ainara Ruiz
AXA Spain

Job to Get Done

Improve with a predictive model the capacity need to manage offline and online activity.

Who

operations teams

Status quo: Current Solutions/ Pains / Gains

They solve it with a lot of manual work and a lot of time. This solution give them a big improvement in each activity, online and offline

Idea Solution: Abstract value/ concrete solution/ data and AI role

1) Value offer: efficiency, satisfaction and simplicity. 2)Creating a capacity predictive model. 3)Predictive model has to be based in data that we have and then we can use it to automatize and optimize business activity

Brain behind the idea

Ainara Ruiz
AXA Spain

Job to Get Done

Build a predictive model to evaluate as soon as possible (FNOL) the check coverage, the average cost of material damage in property claims and predict the best provider to manage this type claims (size of provider and type of profession).

Who

Business manager

Status quo: Current Solutions/ Pains / Gains

The predictive model need to improve cycle time of management of claims and improve satisfaction in claims journey (impact NPS).
Pains: rework, lost of time,...

Idea Solution: Abstract value/ concrete solution/ data and AI role

1)Satisfaction and efficiency 2)Building a prediction model, we have experience in body injury model with very good results. 3)Using data to create a predictive model for business improvement

Brain behind the idea

Lillemore Ammann Helm
AXA Switzerland

Job to Get Done

Instant Claim Coverage Check based on Machine Learning with NLP
Main Goal: Quick and automated coverage check and if covered instant payment release
Our Customers have to register their claims in order to receive (a coverage check and) payment from AXA
Therefore they have to call our service centre or go online to provide all the information about their claim (description, evidence, personal data etc.)

Who

Who is trying to solve this job
Our customer with a claim
Operations: their goal is to provide our customer a cost-efficient yet still convenient experience

Status quo: Current Solutions/ Pains / Gains

What are current solutions to get the job done?

If our customer want support/payment for a claim they have, they can reach AXA by:
Calling our Service Centre
Filling out an online form (axa.ch or myAXA)
(Contacting their tied agent/agency)
What are the pains?
Customer experience the online claim registration as complicated and less helpful in comparison to phone alternative
The "online channel break" does not contribute to a smooth customer experience à customer is now online and willing to deal with an insurance topic
Customer wants immediately a response if he is covered or not as well as information about the next steps and close the case asap.
What are the gains. *Online: The process works and customers receive instantaneous feedback on the coverage and ideally their payment (and support) at the end. Offline: Our customer have a personal contact, immediate support and explanation about the process (next steps etc.)*

Idea Solution: Abstract value/ concrete solution/ data and AI role

The additional value for our customer is: Immediate feedback if his claim is covered or not. Alternative solution if a claim is not covered. An overall better customer experience. No longer a channel-break and often a finished claims-process
Business Value for AXA: Claims cost reduction by reducing manual labour through automation. Increased NPS à Increased Loyalty, 7% margin per additional year
Cost shifting? Through recommendations (for example: something is better covered through a different type of insurance). ***How does this translate into a concrete solution?*** *To accomplish this additional customer value we need: A "Realtime" Coverage Checking tool based on a machine learning technology with natural language processing (e.g. openai/chatGPT) that we can integrate and use in an AXA environment (necessary for a conjunction between partner, policy and GCI Version)*
Useable API's into our core application: claim system to register and document the claim / finance system for payment release. ***How will you leverage data / AI for this solution?*** *The model must be trained and fed (e.g. GCI, precedents)*
After the model is established you can combine it with natural language processing and use it online and/or offline (voice). Solution could be extended with an "3 hot topics-approach" at the end for even more customer satisfaction and sales

Brain behind the idea

Lillemore Ammann Helm
AXA Switzerland

Job to Get Done

"Three hot Topics"-Model
What job to get done
Main goal: Customer happiness! J
Giving our customer the feeling that we really know them, look after them well and are willing to make them happy

Who

Who is trying to solve this job
AXA: We want to be a partner for our customers – in order to that, we need to understand their situation and provide useful topics related to their life situation

Status quo: Current Solutions/ Pains / Gains

What are current solutions to get the job done?
We use next best product model to optimize specific campaigns/customer touchpoints
This models have a strong focus on sales à next best product
What are the pains?
We often do not use our touchpoints to add "hot topics"
Often it is sales related even tough another topic would be more relevant
What are the gains
Next best products increases our conversion rate on specific campaigns

Idea Solution: Abstract value/ concrete solution/ data and AI role

Personalized support à AXA gets considered as a strong partner
Feeling of relevance for our customers
Business Value for AXA:
Increased NPS à Increased Loyalty, 7% margin per additional year
Service Registrations à Business Case der Services
Up- and cross-selling à margin on new business/additional premium
How does this translate into a concrete solution?
To accomplish this additional customer and business value we need:
An AI-model, that can provide scores per customer and topic
This enables us to utilize several customer touchpoints to provide relevant topics à topic prioritisation per channel/touchpoint
Useable API's into our core application: CRM & Marketing systems
How will you leverage data / AI for this solution?
The model must be trained and fed (…)
The model must take different customer situation into account (e.g. claims, sales etc.)

Brain behind the idea

Michael Manz
AXA Switzerland

Job to Get Done

Main Goal: best Davide / service for our customer
- AXA CH genervtes over 1mio leads for our Distribution Channels (mosals for our Ried agents)
- With this customer / prospects contacts we strive for the highest possible conversion rate and positive customer experience

Who

CES & Distribution

Status quo: Current Solutions/ Pains / Gains

Current Solution:
- At the Moment the Lead routing is rule-based
- implemented in SAP CRM
Pains:
- customer has not per Default the Most competent/suitable Person that contacts him
Gains:
- a rule-based Lead routing is transparent and has no bias

Idea Solution: Abstract value/ concrete solution/ data and AI role

1) the most competent/suitable Person contacts the customer which leads to a positive customer experience
- Business Value for AXA: 1) increase Lead conversion rate-> new business, additional premium; 2) increase NPS-> increased Loyalty, 7% margin per additional year
2)
- based on a score we can Identity which is the tied Agent with the highest Sales potential
- this guarantees a best service / advice for our customers
- We integrate a Lead routing that can ensure this requirements
3)
- the AI-Model Must be trained and fed
- we Need an affinity-Model that provides us a score for the best Routing
- Dimension that could have an impact on the affinity Model,: Overall Performance, product-specific Performance, Lead handling (Processing rate, etc.), Language/Nationality, Lead context(up-Selling, customer acquisition, Services, etc.) contact frequency, etc.
- further we have to consider the availability of the tied agents

Brain behind the idea

Michael Manz
AXA Switzerland

Job to Get Done

Main Goal: Make feedback on calls immediate without waiting time all-day
- scalable Solution to be available for Customer on their demand 7/24

Who

Call Center Director

Status quo: Current Solutions/ Pains / Gains

By phone, email, Chat; they are able to contact the Call center
Pains:
- Phone: waiting time „in the Holding line“ until a line is free to speak to a Person in the Call center
- Email: no direct Communication - waiting time to get answer
Gains:
- Phone: direct contact with a Person from the Call center who is able to solve the customers Need
- Email: if it is Not Urgestein, the questions / requirement are formulated in written and the customer geits a written answer to address the customer Need

Idea Solution: Abstract value/ concrete solution/ data and AI role

1) positiv Interaction with the customer - increase NPS, reduce Churn // additional Channel to address the customer Need for immediate Feedback
Business Value for AXA:
- claims Cost reduction by reducing Manuel Labour through automation
- increased NPS -> increased loyality, 7% Martin per additional year
2) VoiceAI is able to handle Service & Claims requests from the customer directly // needed Language Models and Claims Know-how can be leveraged also for ChatBots // ability for the customer to Chose direct phone or VoiceAI
3) historisch data on Claims, customer journey know-how will help to train the Model to have the right answer to solve the Claims Cases // Most frequent questions are trained, to find direct Solution for the customers Need per customer journey // Improvisation Voice recognition through

Brain behind the idea

Adias Gerbaud
AXA XL

Job to Get Done

Alignment and leveraging of available account and industry data to (a) make it easier for accounts, their agents/brokers, and AXA to do business together and (b) grow partnerships profitably

Who

underwriters

Status quo: Current Solutions/ Pains / Gains

currently using complex spreadsheet, different data source (or not), phone, meetings interaction, knowledge owned by user only.

Idea Solution: Abstract value/ concrete solution/ data and AI role

Account data is analyzed and compared to peer group data to recommend AXA coverages and services (i.e., cross-sell opportunities).
“Recommendation Engine” inspired by Netflix/Amazon.

Brain behind the idea

Adias Gerbaud
AXA XL

Job to Get Done

Straight-through processing for express claims

Who

claims Handlers

Status quo: Current Solutions/ Pains / Gains

case by case review, manual work for stand alone claims. alternatively leveraging third party agent (TPA) to manage volume /i.e. outsourcing.

Idea Solution: Abstract value/ concrete solution/ data and AI role

1) keep data in house, increase the capacity to handle volume claims and support the portfolio growth around Middle MArket initiatives or/and Specialty business. 2)Simplified and fully automated processing for selected claims (usually of lower value). Claims requiring limited investigation/ negotiation are identified by (predictive) triage model. Streamlined processing of express Claims unlocks internal efficiencies and enables quicker payout times

Brain behind the idea

Clara Neves
AXA XL

Job to Get Done

Improvements in data quality at the source; reduce the corrections which may be made in multiple areas

Who

must be integrated - Ops & Tech to Finance

Status quo: Current Solutions/ Pains / Gains

Data quality issues are being corrected downstream in the process by Finance and/or other areas - this slows down the available of the data and can also cause different views based on how it was corrected

Idea Solution: Abstract value/ concrete solution/ data and AI role

accuracy

Brain behind the idea

Clara Neves
AXA XL

Job to Get Done

Clear definitions & strategy of performance and profitability management (Financial or Underwriting Views)

Who

Finance and Regional Leaders

Status quo: Current Solutions/ Pains / Gains

currently dealing with 2 versions

Idea Solution: Abstract value/ concrete solution/ data and AI role

improved analytics & improved profitability management

Brain behind the idea

Suzanne McArthur
AXA XL

Job to Get Done

Remove bias from our candidate hire process

Who

Recruiters and Managers

Status quo: Current Solutions/ Pains / Gains

Training for recruiters and managers. The process still has subjectivity due to the manual nature and lack of data informing. Gain is it is tailored to what has worked before but may not be what we need in for the future

Idea Solution: Abstract value/ concrete solution/ data and AI role

1) Increase our ability to hire the skills we need and diversity for the business - new skills for the business required, not what has been. Ensure we can align to the business agenda and skills required for the future, ensuring we embrace the diversity we require. Removing bias opens up the opportunity to increase suitability for hire. Leverage data of candidate internal and external to explore extensive applicant pool in existence and include in the process for consideration, matching requirements

Brain behind the idea

Suzanne McArthur
AXA XL

Job to Get Done

Increase suitability & relevance of candidates selected for assessment from application stage

Who

Recruiters and Managers

Status quo: Current Solutions/ Pains / Gains

Currently advertise a role - search engine, internal search to select candidates, manual process - time consuming and inefficient current process. External candidate feed in is word of mouth - data / analysis is not currently used.

Idea Solution: Abstract value/ concrete solution/ data and AI role

Ability to source candidates through an analytical non subjective means. Creating a pool of candidates and the search being automated with clear requirements to fit the required skills for the role. Increase in efficiency. The ability to broaden the search for a suitable candidate, including signposting of those who have previously applied for other potential relevant roles. We will leverage data to explore recruiter behaviour/selection methods and programme an AI solution to explore how this may more accurately take into other data sets to increase opportunity to select a more accurate 'pool' of potential candidates.

Brain behind the idea

Thomas Esclavard
AXA XL

Job to Get Done

Anticipate the GWP, Policy and Clients Growth for the next 3 years

Who

Finance

Status quo: Current Solutions/ Pains / Gains

Solution Anaplan is used to plan business plan. Anticipation is made for 3 years for the Strategic Plan but Inputs could be enriched to get it more accurate

Idea Solution: Abstract value/ concrete solution/ data and AI role

1/ The value is to get a more accurate business growth estimation for the next 3 years. 2/ The solution could analyze the Market trends, the current portfolio behavior anticipation and the historical pipeline observed with the Brokers. 3/ Market Data trends + Underwriters knowledge on potential portfolio attrition + historical pipeline data per brokers to be merged to provide a more accurate GWP, Policies and Clients growth in the next three years

Brain behind the idea

Thomas Esclavard
AXA XL

Job to Get Done

Anticipate the Loss Ratio related to the previous 3 years Growth anticipation to better modelize the profitability

Who

Finance

Status quo: Current Solutions/ Pains / Gains

Anaplan is the solution used to plan the profitability in three years but inputs could be enriched to make the forecast more accurate

Idea Solution: Abstract value/ concrete solution/ data and AI role

1/ Get a better profitability estimation in three years. 2/ For each Growth opportunity, link it with its potential Claims Loss ratio according to Market Trends, Historical Claims Handling but also to Climate Changes data anticipation for each opportunity growth

Brain behind the idea

Sven Schade
AXA XL

Job to Get Done

First time right

Who

Underwriting assistants and Operations teams

Status quo: Current Solutions/ Pains / Gains

manual data entry and quality controls

Idea Solution: Abstract value/ concrete solution/ data and AI role

automation and easiness to reduce keying errors, evaluate underlying data to understand main error areas, derive right solutions

Brain behind the idea

Sven Schade
AXA XL

Job to Get Done

Improve client satisfaction through more granular usage of issuance time data

Who

Underwriting Assistants and Operations teams

Status quo: Current Solutions/ Pains / Gains

The customer is getting quicker policies issued geared to their needs and expectations

Idea Solution: Abstract value/ concrete solution/ data and AI role

By improving the transparency of the steps along issuance journey will reduce complaints/increase satisfaction. The benefit of this is that client knows what and when to expect info, or faster call out for any missing info holding up the process etc., meaning that faster turnaround and less time spent chasing for updates.

Brain behind the idea

Harpreet Sanghera
AXA XL

Job to Get Done

An efficient method to access complex follow business

Who

London Follow Underwriting teams and broker utilising this distribution method

Status quo: Current Solutions/ Pains / Gains

Currently, an inaccurate and unnecessarily complex/expensive process to place risks for brokers and ineffective process for underwriters to manage and monitor portfolios

Idea Solution: Abstract value/ concrete solution/ data and AI role

An efficient way for client/broker to place follow capacity and also an improved way for underwriters to monitor exposure and aggregation.

Brain behind the idea

Harpreet Sanghera
AXA XL

Job to Get Done

Solution for pipeline management across different AXA Entities

Who

Distribution teams across different AXA entities

Status quo: Current Solutions/ Pains / Gains

All manual and solved through collaboration and spreadsheets - not accurate and limited effectivity

Idea Solution: Abstract value/ concrete solution/ data and AI role

Consideration for an ingestion tool that cleans the internal data and applies external data sources to filter risks for pricing in the most appropriate entity - also identifies existing relationships to enable new business wins

Brain behind the idea

Alice Poizat
AXA GO

Who

GO Project/Program portfolio manager

Job to Get Done

Provide AXA GO top management with accurate reporting and perspective on projects (i.e. investments) supporting the execution of our strategy.

Status quo: Current Solutions/ Pains / Gains

Solutions currently leveraged, and the pains/gains we face
Highly manual collection of KPIs and heterogeneous information regarding the programs delivery and financials

Pains:
Time consuming
Lack of homogeneity preventing transversal steering and interdependency management
Reactive reporting, no capacity to leverage historical trends and experience to improve program steering and anticipate risks
Gains:

Easy and accessible formats
Capacity to rely on program managers' experience and knowledge

Idea Solution: Abstract value/ concrete solution/ data and AI role

Concrete solution proposed
Standardize and automate reporting to enhance decision making
Data/AI to be leveraged for this solution
Leverage historical data available on projects/programs to:

Define the most accurate KPIs for efficient program steering
Identify key financial data to be observed to anticipate deviation in delivery
Leverage AI to automate and enhance KPIs analysis and provided "augmented facts" to drive decision at project portfolio level

Brain behind the idea

Alice Poizat
AXA GO

Who

GO Project/Program portfolio manager

Job to Get Done

Install transversal capacity management across GO, for projects

Status quo: Current Solutions/ Pains / Gains

Staffing decided at program level, mostly reactive, leveraging external resources to a very large extent
Pains:
Costly management due to higher cost of external resources
Loss of knowledge and expertise on strategic topics
Possible mismatch between skills and needs
Lack of reactivity to source resources
Gains:
Autonomy given to programs to staff their scopes

Idea Solution: Abstract value/ concrete solution/ data and AI role

Enhanced payback (shorter) on our investments

Increased quality in delivery
Concrete solution proposed
Install capacity management for projects with a skill/profile data base matching offer and demand across GO, and aligned with budget
Data/AI to be leveraged for this solution
Leverage data to feed skills database (incl. historical data, notably external resources usage/performance) (= OFFER)
Automate program workforce planning (projection of needs) by analyzing historical data (less relying on “experts know how”) (= DEMAND)
Leverage AI to automate demand/offer matching to support program and portfolio managers in capacity allocation and steering

Brain behind the idea

Isabelle Sonneville
AXA GO

Who

The recruiters

Job to Get Done

Complete the employee HR data with basic information about previous carreer steps in the Group

Status quo: Current Solutions/ Pains / Gains

Solutions: contact other colleagues to get access to additional HR information that is not available in the systems, look at Linked in profiles.

Pains: huge amount of time spent, mobility process or talent identification process slowed down.

Gains: interaction with colleagues

Idea Solution: Abstract value/ concrete solution/ data and AI role

Enhanced payback (shorter) on our investments

if the question is: how to get access to the data, then answer could be: ask employees to contribute to the data gathering through self declaration: give them access to the system and ask them to update their profile with carreer steps, main skills

Brain behind the idea

Isabelle Sonneville
AXA GO

Job to Get Done

Perform predictive analysis to reinforce engagement, increase retention, well-being. Consequently, adjust HR, communication and change actions to be more effective, to have more impact as the root causes are better understood.

Who

the HRD

Status quo: Current Solutions/ Pains / Gains

Currently, to get the job done, we use the available data, completed with contacts with colleagues (HR colleagues, HRBPs, Proximity Manager, unions,...) to define the right actions to take.

Pains: it takes time, the inputs are based on perceptions, the solutions might come late,

Gains: human interaction, contacts with colleagues to capture what data can not tell us i.e. the context, the unspoken,...

Idea Solution: Abstract value/ concrete solution/ data and AI role

Define how to cross available information to start predictive analysis: define what are the requirements to get there

Brain behind the idea

Mohamed MZALI
AXA GO

Who

Data management team

Job to Get Done

Make all HR data available centrally

Status quo: Current Solutions/ Pains / Gains

They create their own local excel data. Gain is they trust it, pain is it is not reliable neither

Idea Solution: Abstract value/ concrete solution/ data and AI role

You have more than the data you have today, with more reliability and without any effort

Brain behind the idea

Mohamed MZALI
AXA GO

Who

the HRD

Job to Get Done

Perform advanced and predictive analysis to reinforce engagement, increase retention, well-being. Consequently, adjust HR, communication and change actions to be more effective, to have more impact as the root causes are better understood.

Status quo: Current Solutions/ Pains / Gains

Currently, to get the job done, we use the available data, completed with contacts with colleagues (HR colleagues, HRBPs, Proximity Manager, unions,...) to define the right actions to take.

Pains: it takes time, the inputs are based on perceptions, the solutions might come late,

Gains: human interaction, contacts with colleagues to capture what data can not tell us i.e. the context, the unspoken,...

Idea Solution: Abstract value/ concrete solution/ data and AI role

Define how to cross available information to start predictive analysis: define what are the requirements to get there

Brain behind the idea

Christian D. F. Pape
AXA Germany

Who

Our target is a large tied agency with 2,500 clients

Job to Get Done

We would like to build a predictive sales model to optimise conversion so that sales time can be used maximally efficiently

Status quo: Current Solutions/ Pains / Gains

Current solution: tied agencies currently lead customer conversation based on personal experience --> what did comparable customers buy next. However, these insights are not agency-specific and do not reflect the current situation of the individual customer.

The pain point is that there is too little structured and valid data about the individual customer. As a result, the conversion of customer conversations is not optimal.

With the help of qualified data, this conversion can be increased an this can increase the number of successful customer consultations.

Idea Solution: Abstract value/ concrete solution/ data and AI role

1) Clients' time is limited and the demands for advice and efficient support are increasing from a client perspective.

For customers, there are advantages in the experience if tied agents always approach the customer when he has a specific need - even if the customer may not even know his need yet. This enhances the customer experience and increases conversion. 2) If we can map the current customer situation with qualified data in a predictive sales model, efficiency on the part of the customer increases (best possible insurance at all times) and increases new business from AXA perspective. 3) We need a deep understanding of our customers. For this we need A) data from our existing systems (how is the customer insured today and what customer data do we have beyond that), B) further data about the customer that we can obtain from external data sources C) data that our tied agents have through interaction with our customers.

Brain behind the idea

Christian D. F. Pape
AXA Germany

Who

he head of our tied agents network, who can assign our 5,000 agents to over 3.5 million customers in the best possible way

Job to Get Done

In Germany, insurance is still sold in most business lines through tied agents and brokers. Sales success depends on various factors, including - as in all personal interactions - the relationship between customer and agent.

We can increase sales success by assigning each customer to the agent who is the best possible fit.

Status quo: Current Solutions/ Pains / Gains

The current focus of the allocation tends to be based on a regional principle --> which intermediary is as close to the customer as possible.

Customer behaviour is becoming increasingly hybrid, so regional proximity cannot be a sufficient criterion.

With our omni-channel approach, we can 1) also serve the customer via central distance media and 2) also assign intermediaries who have the best possible personal fit. This way, customers feel well advised and comfortable. This increases the probability of closing.

Idea Solution: Abstract value/ concrete solution/ data and AI role

1) When we find the intermediary who is the best fit for the customer, we increase the customer experience and thus the NewNetInflow 2) Based on data, we always find the intermediary who is the best possible fit for our customers. 3) Data helps us to better understand the customer and our intermediaries. If we bring these insights together in a meaningful data model, it can be a perfect match. Similar approaches can be found in online dating portals