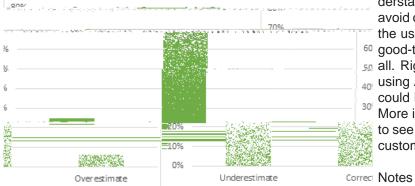
AUGMENTED UNDERWRITING FOR LIFE INSURAN

Executive Summary	Dihui Lai, PhD, discusses	standing what

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Users and application developers still need to understand fully Al's current limitations in order to avoid over-promising on deliverables. Depending on the use case, Al technology could be a must-have, a 60 good-to-have or a do-not-have - of no real value at 50 all. Right now, it might be more fruitful to look at using Al for small-scale process improvements that could bring substantial short- and long-term value. More importantly, insurers would do well right now to see Al technology as a tool that can support better customer experience and improve goodwill.

Summary

For life insurers, Al adoption is still at a very early stage. Insurance company interest in understanding the technologies, as well as discussions around how the technologies can be used, has been rising. Al's growing capabilities, especially in document image and language processing, seem to promise positive developments ahead.