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Created in collaboration with the LIMRA and LOMA AI Governance Group

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# 1.0 Introduction

As artificial intelligence (AI) becomes increasingly more sophisticated, its impact on the workforce across the insurance value chain is inevitable. Within the industry, AI-driven decision-making and AI products that augment jobs can significantly change job functions. This framework seeks to provide a comprehensive framework to help carriers which tasks, and which tasks within what roles, are most likely to be impacted by AI across the insurance value chain. Firms can leverage this framework to proactively identify which jobs might be most subject to transformation and/or changes due to AI. Predicated on this, companies will be able to develop skilling and reskilling programs for these job functions, be intentional about future skills that they would be recruiting for, developing training programs to upskill and retain talent, and develop a talent strategy commensurate to AI-driven industry transformations.

This AI Automation Identification (AIAI) framework is Part One of a two-part series. While this framework focuses on identification of AI’s impacts across the insurance value chain, Part Two will focus on helping firms develop skilling and reskilling programs for the roles that will be most likely transformed by virtue of AI. While it is likely that AI will impact, or at the least, influence, most roles across the value chain by automating and augmenting tasks that comprise these roles, re/skilling your employees on the fundamentals of AI is recommended as a best practice. Part Two will provide a roadmap and framework to help organizations facilitate this upskilling, building upon the fact that Part One herein — the AIAI Framework — will assist organizations in being able to identify which jobs within their firms are the most likely to be transformed.

# 2.0 Methodology — The AIAI Framework

The methodology comprises two phases to systematically identify tasks and roles that are more likely to be impacted by AI. The sequential phases, “Initialize” and “Implement” form the “AIAI Framework.” The “Initialize” phase is where strategic planning occurs in preparation for execution of this framework within your firm. A large majority of the steps required to apply this framework occur in the “Implement” phase. Once this framework is executed, it is important that your organization continually monitor, measure, and improve the framework’s implementation. It is unlikely that any framework will be “perfectly” applicable to your organization’s specific needs, and therefore, it will be important for you to exercise appropriate judgment in ensuring that the framework is aligned to your firm and your needs.

Firms are encouraged to revisit execution of this framework on a periodic basis. In other words, organizations should apply this framework to inform their talent strategy over the next 1 to 3 years, but given the vibrancy of the AI field, they are encouraged to regularly reapply this framework and make appropriate adjustments to their plans. This framework focuses on automation potential, the complexity of tasks, reliance on data, and the opportunity for augmentation. As one type of an implementation of the broader AI field, this framework seeks to focus on identification of jobs most likely to transform due to generative AI (GenAI) through task relevance, cognitive requirements, and content generation opportunities. This is due to the fact that GenAI has unique capabilities that extend beyond traditional AI. These capabilities include the creation of original content, summarization of complex documents, generating insights from unstructured data, etc. The impact of GenAI is more nuanced, affecting roles that require knowledge creation, decision support, and content management.

This section provided a step-by-step methodology of how organizations can identify tasks and roles that are more likely to be impacted by AI. Note that this methodology outlines guidelines. While firms can apply this methodology as-is within their organizations, the framework is flexible enough to accommodate any existing enterprise frameworks that your organization leverages today. By combining the guidelines of the AIAI Framework along with your proprietary talent strategy.

## 2.1 The AIAI Framework — Phase 1: Initialize

The first of the two phase AIAI Framework — Initialize — focuses on strategic planning and alignment, and is comprised of three primary steps as illustrated below.

**Executive Alignment**

**1**

**Stakeholder  
Identification**

**2**

**Define Objectives, Establish Metrics**

**3**

Before initiating a job inventory and classification strategy, the company must align internally. There needs to be alignment across the executive team to ensure that there is cross-organizational alignment. In aligning the executive team, it is important to be clear about the goals and objectives of conducting this exercise. Executive leadership and key stakeholders must understand the importance of analyzing job roles impacted by AI and GenAI. This should include productivity improvements, risk mitigation, workforce reskilling, and competitive positioning. A cross-functional team of representatives from Human Resources, Information Technology, Operations, etc. should be assembled to ensure all perspectives are considered. This cross-functional team will need to have support from the senior executive team.

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### 2.1.1. Executive Alignment

The first and most critical step in building a strategic workforce plan for AI and GenAI’s organizational impact is securing executive alignment and stakeholder buy-in. Note that the executive team will be the primary stakeholders in this exercise, however, the composition of this stakeholder group will grow and evolve as the framework is applied throughout the value chain. Without the foundational support of the senior executive team, any efforts to identify and prepare for job changes due to AI can stall or fail, even if the technology and planning are sound. This first step of the first phase sets the strategic tone, ensures resources are allocated, that a cross-functional team can be assembled, seeks alignment and visibility between business vision and priorities and workforce planning, and establishes a shared understanding of AI’s potential impact across the workforce. The following are some methodologies to replicate in securing alignment amongst the executive team.

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| *i. Outline Vision and Strategic Objectiv*es | |
| Executives and the C-Suite will respond better when presented with a clear vision of the transformation’s goals and anticipated outcomes to support an AI-driven workforce strategy. It’s important to frame AI and GenAI as enablers that enhance business resilience, efficiency, and service capabilities and not only as tools for increased automation, productivity lifts, and cost savings. The vision and strategic objectives should: | |
| ***Highlight Key Benefits*** | Explain how AI and GenAI can drive operational improvements (ex: faster underwriting, faster claims processing, etc.), enhance customer experience (ex: personalized products), and create strategic agility. |
| ***Define Strategic Objectives*** | Define specific goals such as improving decision-making through AI-driven insights, creating efficiencies in underwriting, and enabling better customer engagement with AI and GenAI. |
| ***Present a Balanced View*** | Present both the potential opportunities and challenges of adopting AI across the value chain, including the need to reskill workers and manage enterprise transition. |
| ***Summarize*** | Draft a concise vision statement and 3 to 5 strategic objectives that reflect AI’s role in your company’s workforce strategy. This document should be easily sharable and become the predicate for all future conversations. |

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| ii. Develop an AI Workforce Impact Business Case | |
| A strong business case is essential for gaining executive commitment to an AI-driven workforce plan.  This case should address anticipated ROI, projected costs, and the strategic value of AI’s impact on workforce roles. | |
| ***Estimate Financial Impact*** | Highlight potential ROI by identifying areas of savings (for example: reduced human FTE required for processing claims) and growth (for example: new revenue from AI-enhanced customer experience or customized products). |
| ***Highlight Risk Mitigation*** | Emphasize how adopting AI in a planned, transparent way helps mitigate risks associated with sudden disruptions to workforce roles. |
| ***Consider  Long-Term Value*** | Highlight the long-term benefits of AI, such as sustained innovation, future scalability, competitive advantages, and improved employee engagement through reskilling. |
| ***Develop Business Case*** | Prepare a detailed business case document that includes ROI estimates, risk factors, anticipated savings, and a clear investment timeline for AI adoption. |

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| iii. Take a Data-Driven Approach | |
| Executives will typically react favorably when presented with concrete data and evidence. Use industry benchmarks, AI adoption success stories from peers, and research to illustrate the impact AI has already had on workforce transformations within the insurance industry. Outputs from the LIMRA and LOMA AI Governance Group (AIGG) can be leveraged as powerful instruments to help with this data-driven approach. | |
| ***Industry Benchmarks*** | Provide data (via the AIGG or other sources) on the rate of AI adoption and workforce changes in comparable insurance companies or industries. |
| ***Share Case Studies*** | Highlight examples where industry peers have successfully navigated workforce impacts due to AI, underscoring the risks of inaction. |
| ***Present Internal Metrics*** | Gather data on roles and tasks within the company that are most suitable for AI augmentation or automation. This includes roles with high levels of repetitive tasks, customer data processing, or other areas where AI can directly impact productivity |
| ***Bolster Business Case*** | Create a data-driven presentation tailored to executive priorities that includes industry insights, company-specific data, and competitive benchmarks. |

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| iv. Proactively Prepare for Potential Resistance | |
| The executive team might have concerns about the effects of AI on workforce stability, job displacement, and training costs. It will be important to proactively be prepared to address these concerns to foster trust and transparency. | |
| ***Human Element in Focus*** | Emphasize the strategic importance of reskilling employees, offering new opportunities, and creating roles in AI oversight and maintenance. |
| ***Ethics and Compliance*** | Provide assurances on AI’s ethical use, with clear plans for maintaining compliance with data privacy and regulatory standards. The LIMRA and LOMA AIGG outputs can be instrumental in being able to inform and educate in this aspect. |
| ***Prepare for Change*** | Acknowledge that AI adoption will result in change. GenAI specifically will require and result in measurable and potentially significant business process changes across the enterprise. These business process transformations are as highlighted by the AIGG in the three research papers that were delivered in Phase One. Amongst these changes will be changes to business processes within a department and across the value chain, changes to inter-and-inter-departmental workflows, changes to job roles, etc. It would be advisable to share preliminary reskilling plans (an associated framework from the AIGG) to inspire confidence that the strategy will seek to minimize operational disruption. |
| ***Align Executive Team*** | Convene with the executive team (collectively and individually) frequently to  directly address concerns, acknowledge unique concerns that certain line of business executives might have, capture feedback, and refine the strategy based on their insights. |

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| v. Develop a Phased Roadmap and Governance Structure | | | | |
| Outline a phased roadmap with achievable milestones to help the executive team visualize the journey toward AI integration across the workforce. Establish governance mechanisms to ensure accountability, measurement, transparency, and visibility by defining the means to track progress over time at the outset. | | | | |
| ***Phased Roadmap*** | Present an implementation roadmap broken into stages (for example:  proof-of-concept, pilot, scale-up, full adoption) with estimated timelines, costs, and resource needs. | | | |
| ***Define Accountability*** | Designate an executive sponsor for AI workforce transformation to champion the initiative and keep it prioritized across departments. This could be your organization’s Chief Human Resources Officer (CHRO) or Chief Operating Officer (COO). | | | |
| ***Governance Structure*** | Develop a cross-functional AI governance team that includes HR, IT, risk, and operational leaders to oversee and guide the workforce changes associated with AI adoption. An AI Governance model is also one of the output deliverables of the LIMRA and LOMA AI Governance Group. Several firms already have such a governance model in place. Depending on how sensitive you perceive this framework to be, oversight and guidance of workforce changes can be allotted to a subset of this group and/or a separate committee should be considered. | | | |
| ***Roadmap as Guidepost*** | This published roadmap document and governance framework should be the primary artifacts that executives should be guided and referred to throughout the implementation. | | | |
| vi. Commit to Ongoing Communication | | | |
| Securing buy-in from the executive team is an ongoing process that will require updates, status reports, and visible progress to maintain alignment over time. As part of securing executive commitment, it will be vital to establish a communication plan that regularly engages the executive team on progress of the roadmap, celebrates milestones, provides transparency on potential challenges and mitigation steps, and adaptations/updates to the workforce plan. | | |
| ***Regular Updates*** | | Schedule periodic updates, either through presentations or reports, to share progress on AI adoption, its workforce impact, and any pivots based on new insights. Use these updates to seek feedback and incorporate this feedback into subsequent iterations. It will be important to ensure continued executive support and alignment. |
| ***Feedback Mechanisms*** | | Implement regular feedback channels to gauge executive sentiment and ensure continuous alignment. These should happen in one-on-one settings, especially where an executive has reservations and concerns, such that these are resolved privately and acknowledged in the broader group setting. |
| ***Transparent Communication*** | | Share successes and setbacks openly to build trust and adaptability within the executive team. |
| ***Incorporate as Milestones*** | | Incorporate communication milestones into the roadmap. This could be accomplished by the development of a communication calendar with planned updates, feedback sessions, and alignment reviews to keep executives engaged throughout the initiative. |

### 2.1.2 Stakeholder Identification

The second step in building a strategic workforce plan for AI and GenAI’s organizational impact is identifying stakeholders across the value chain. As mentioned earlier, the C-suite/executive team are your primary stakeholders, taking on more of the sponsor responsibilities. The composition of stakeholders across the value chain will evolve as the framework is applied further into the organization. Understanding who these stakeholders are is essential for aligning leadership — across enterprise tiers — on the vision and objectives of AI-driven workforce transformation.

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| i. Identify Key Stakeholders | | |
| In addition to securing alignment and support from the executive team/C-suite, it is essential to involve stakeholders from multiple functions to ensure that the workforce plan aligns with organizational priorities and gains widespread support. Each of your enterprise stakeholders will bring unique insights and concerns into the strategy. Their support is essential for the long-term efficacy and viability of executing to the plan. Create a stakeholder map that outlines each key stakeholder’s interests, influence level, and potential concerns, followed by a plan to address their needs. The following are some of the likeliest stakeholders that you would be working with. | | |
| ***Internal Stakeholders*** | **C-Suite Executives incl. Department Heads (CEO, CFO, COO, CIO, CHRO, CMO, Chief Underwriting, Chief Claims, Chief Actuary, Chief Sales, etc.):** These leaders ensure strategic alignment with organizational goals, set the budget, and advocate for cross-departmental support. These leaders understand the functional needs of their areas and the practical impacts of AI.  **Data and Technology Leaders:** Individuals within IT (incl. cybersecurity), data science, and analytics provide technical perspectives, helping assess feasibility, timelines, and integration needs.  **HR and Workforce Planning Leaders:** These stakeholders anticipate skill gaps, training needs, and potential redeployment of talent. Talent Development and Learning Leaders are responsible for designing and implementing training programs, especially for AI literacy and specific skill development.  **Legal, Compliance, and Risk Management:** As AI brings regulatory implications, these teams ensure that AI applications meet regulatory standards and align with ethical practices.  **Change Management and Communications (typically under the CMO/Marketing organization):** These functions help shape the narrative, align communications, and manage resistance within the workforce. Change management groups will help develop strategies for managing workforce adaptation and monitor employee sentiment throughout the AI implementation process. It will be important to proactively manage communication to employees and help address concerns regarding job security and career development in an AI-driven environment. | |
| ***External Stakeholders*** | **AI Vendors and Consultants**: Vendors and consultant partners can help provide technical expertise and best practices for implementing AI that align with your company’s workforce strategy.  **LIMRA and LOMA:** The association can continue bringing the industry together to mutualize the problem solving. The AIGG will continue to be a fertile source of knowledge. | |
| ii. Secure and Sustain Key Stakeholder Buy-In | |
| Once the key stakeholders are identified, a strategic approach to securing their buy-in is essential. Gaining this initial buy-in from your stakeholder community is crucial, as is ongoing backing and engagement to ensure sustained support throughout the initiative. Thematically similar to securing alignment from the executive team, the following facets should be considered when engaging and persuading each stakeholder group, and sustaining their support over the lifecycle of the program. | |
| ***Spotlight Objectives*** | Present a clear narrative on how AI and GenAI will address specific business challenges, such as enhancing customer service, improving operational efficiency, and enabling data-driven decision-making. Highlight the alignment of AI-driven workforce transformation with your company’s strategic goals. |
| ***Make it Bespoke*** | Tailor the benefits to each stakeholder or stakeholder group to ensure that each stakeholder can better relate to the benefits, and have an equitable stake in its success. For example, highlight cost-efficiency and ROI projections for stakeholders in the Finance department, while focusing on employee development and retention for stakeholders in HR and Talent Development. Balance this with the broader enterprise benefits, such as the potential for improved productivity, faster decision-making, and the competitive advantage that AI can bring to each business unit. |
| ***Empathy and Transparency*** | Be transparent about roles that are likely to change in what business areas. Emphasize support for employees via reskilling, career development, and talent mobility initiatives. In keeping with the key findings of the LIMRA and LOMA AIGG, underscore that the goal of AI is to augment intelligence and talent, not to disintermediate them. Highlight that the purpose behind this strategic approach to talent is not to displace workers but to re-skill and upskill them and free them up by enabling them to perform higher value add tasks. |
| ***Vision of AI Opportunities*** | Describe how AI can enhance each department’s work; from streamlining claims processing, fraud detection, accelerating underwriting and/or improving underwriting accuracy, offering personalized customer service, etc. For those still learning about AI’s impact and benefits, it would be helpful to educate them by showing them practical examples or case studies of other insurance firms that successfully integrated AI, focusing on positive workforce impacts. Leverage the reports from the LIMRA and LOMA AIGG and/or use the network to surface case studies success stories pertinent and relevant to your stakeholder/s. |
| ***Roadmap and Timeline*** | Similar to the roadmap, phases, and milestones presented to the executive team, it is important to highlight the phased approach for the workforce transformation plan with stakeholders. As pertinent — using the roadmap as an artifact — demonstrate how AI will be implemented in stages and the gradual impact on roles. When engaging the stakeholder community, specify timelines for skills assessments, employee engagement, reskilling programs, and performance evaluations, allowing stakeholders to anticipate when changes will affect their areas. Leverage the cross-functional, cross-departmental AI committee/task force to amplify messaging. It will be important to celebrate successes and achievement of milestones as you execute to the roadmap. |

| *ii. Secure and Sustain Key Stakeholder Buy-In* | |
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| ***Present Success Metrics*** | Present the specific metrics and KPIs that will track progress, including operational, financial, and employee experience indicators. You should seek to ensure that stakeholders understand how these metrics will allow them to monitor the benefits and adjustments in workforce requirements over time within their span of control and across the enterprise. Be prepared to receive feedback regarding additional and specific metrics that certain groups — particularly those in operational areas — might be passionate about. If these recommendations deviate from your vision and/or are too customized for a specific business unit, encourage the stakeholder to partner with you on maintaining their own set of success criteria in addition to, but not in lieu of, the success metrics you are presenting. Standardization on how success is measured will be of paramount importance to ensure that an enterprise talent strategy driven by AI is not effectuated in departmental silos.  As with the executive team, you might want to consider developing a program dashboard that tracks key metrics, allowing stakeholders to monitor workforce changes as the initiative progresses. Promoting transparency, consider provisioning direct access to pertinent data to these stakeholders, educating them on how  to ensure everyone is reviewing the same data, allowing them to develop trust  in process. |
| ***Show Risks and Mitigation*** | As with the executive team, it is vital to be transparent with the stakeholder community about potential risks. These risks include employees resisting change and challenges with managing the change curve, potential dip in morale (measured by the Employee Net Promoter Score (eNPS) or other such instruments), skill gaps across the value chain, transparency and explainability of AI, concerns with loss of Intellectual Property (IP), or ethical concerns regarding data use. Note that in addition to the generic set of challenges and risks (along with associated mitigation approaches) that you will need to highlight at an enterprise level, specific business areas might have very specific risks and concerns. It will be important to discern if stakeholder feedback regarding risks that are seemingly specific to specific areas, are actually applicable across other business units and/or across the enterprise. It will be just as important to encourage stakeholders to partner with you and develop additional risk and mitigation strategies that they believe are unique to their business units. Given the ongoing rapid evolution of AI and real concerns from employees about the implications of AI on their jobs or about AI in general, it will be vital to develop and present well researched and planful risk mitigation strategies when spotlighting these risks. Addressing employee concerns in a transparent and regular manner will be important and shall require marshaling the support of your stakeholder community. |

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| *ii. Secure and Sustain Key Stakeholder Buy-In* | |
| ***Feedback Loops*** | It will be helpful to remind your stakeholders of the fact the workforce planning strategy will need to operate in a decidedly iterative manner. The strategy will evolve as more feedback is sought and secured from the stakeholders. To get complete buy-in from the stakeholder community, it will be important to acknowledge — if not fully incorporate — their feedback. As you engage with these stakeholders, encourage an open and transparent dialog to allow them to share their feedback — concerns, recommendations, additional insight, potential blind spots, etc. Stakeholders need to “co-own” the development and execution of this strategy. To sustain stakeholder support, it will be important to conduct regular meetings and touchpoints with stakeholders to discuss updates, milestones, and address emerging concerns. Use these regular meetings to update stakeholders on progress, highlight successes, provide visibility into emerging risks, any adjustments to the program based on feedback and new insights, and outlining areas requiring further attention or adjustments that might require their assistance. |

### 2.1.3 Define Objectives and Establish Metrics

The third and final step of the “Initialize” Phase in the implementation of the AIAI Framework is to define the core objectives of what your organizational drivers are behind utilizing AI and GenAI across your enterprise value chain. As these drivers are outlined and tied directly into business goals and objectives, you should establish metrics for tracking the progress of your enterprise strategic workforce transformation by virtue of AI. Clear and measurable objectives shall ensure that your organization’s strategic workforce plan is aligned with your organizational vision and can sustain and support long-term success. By establishing short-term and long-term metrics, you can track the immediate impacts of AI implementation — and continue demonstrating progress — while also maintaining vigilance on more gradual, transformative changes in your organization’s workforce over time. Here are some aspects to consider in defining objectives and establishing metrics.

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| i. Define Organizational Core Objectives | |
| Enterprise objectives and drivers behind utilization of AI and GenAI across the organizational value chain will differ from company to company. Cleary defined core objectives of what specifically your organization is seeking to accomplish are an important set of baseline expectations for the enterprise to align to in pursuing a shared purpose. While your firm’s objectives will be distinct to you, these objectives typically include the following. Note that while drafting objectives, it is highly recommended to begin an objective with an action verb. | |
| ***Optimize Operational Efficiency*** | Operational efficiency is critical in our industry — where — as an example, fast, accurate processing of policies and claims is essential. By implementing AI to handle high-volume tasks, such as an AI-powered claims processing system that uses natural language processing (NLP) and computer vision to review documents, assess claims validity, and process claims automatically, firms can reduce the average claims processing time from days to hours.  A common objective across the industry, AI and GenAI can streamline processes by automating rote, repeatable, operational, and routine tasks. This leads to a reduced need for human intervention and minimizes human errors. By automating repetitive, time-intensive tasks such as claims processing, underwriting, and customer inquiries, the implementation of AI helps in reducing operational costs, increasing processing speeds, increasing accuracy, and minimizing human error. The resulting efficiency gains free up employees to focus on more strategic, value-added activities and personal career development (such as with LOMA professional development programs). |
| ***Enhance Customer Experience*** | Enhancing customer experience is central to our industry, where trust and service quality continue to be top priorities. AI can be leveraged to deliver customized insurance products, highly personalized interactions, faster responses, more frequent customer touchpoints, etc. These enhancements can increase customer retention/reduce lapses, attract new policyholders, improve protection for existing customers, and enhance your firm’s brand reputation.  AI chatbots are getting increasingly common within the industry. These chatbots also continue to increase in sophistication and are fast approaching human-like interaction capabilities. The implementation of an AI chatbot that is capable of handling common or basic customer inquiries about policy details, claims status, and coverage options in a 24/7/365 manner can offer your organization’s customers instant and immediate assistance without the need for human intervention. Generationally speaking, Gen Z and the younger Millennial age bands would likely gravitate more towards these self-service capabilities. |
| ***Promote Business Agility*** | The insurance industry continues to face accelerating change, some of it driven by technology and AI, by shifting demographics, etc. In this vibrant and rapidly evolving industry landscape, business agility is crucial to respond quickly to market trends and customer expectations. A core aspect of business agility is workforce agility and by incorporating AI into enterprise processes, employees can enhance their productivity and ability to adjust to an evolving landscape. This flexibility enables the workforce to transition from routine tasks to higher value-added activities. AI empowers employees to make faster, data-informed decisions. |

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| *i. Define Organizational Core Objectives* | |
| ***Support Decision-Making with Data Insights*** | Another primary objective for leveraging AI across the value chain is to enable data-driven decisions delivered via AI for more accurate analysis and forecasting. The insurance industry appropriately started focusing on our enterprise data assets starting in the late 201xs. As “digital transformations” gave way to “data-driven digital transformations”, carriers were looking to leverage their considerable trove of data to create predictive and prescriptive analytics.  ***All AI is analytics, but not all analytics are AI***. Data-driven decision-making enhances the company’s ability to analyze and interpret vast datasets for actionable insights. AI can extract insights from data patterns, providing predictive power to manage risks, optimize product offerings, and tailor pricing. AI supports decision-making with predictive analytics, real-time insights, and scenario modeling, enabling leaders to make more accurate and timely business decisions. This can lead to improved profitability and competitive positioning, and allows your company to adapt to market shifts and emerging risks with intent and accuracy. |
| ***Maintain Regulatory and Ethical Standards*** | Ours is an ethical industry and we continue to prioritize the ethical implementation of AI over other facets such as performance or methodological issues. Maintaining regulatory and ethical standards is of paramount importance due to regulations. Where there is no Federal AI legislation, and where regulatory frameworks exist, they are specific to domains in the value chain (such as underwriting), it is even more important for a firm to stay abreast of the regulatory AI landscape. AI can assist by continuously monitoring compliance requirements, identifying potential risks, and helping to maintain ethical standards across processes. For instance, consider an AI system that uses natural language processing (NLP) to analyze policy documents and can flag any language that may not comply with regulatory standards. This process ensures that the firm complies with regulations and ethical standards. Firms can proactively manage compliance and ethical practices, thereby reducing legal risks and upholding customer trust. |
| ***Reskill and Upskill Employees*** | Investing in reskilling and upskilling ensures that employees are prepared for shifts in their roles due to AI implementation. This focus on professional development helps bridge skill gaps, makes employees more resilient to changes, and supports workforce retention. It also demonstrates your organization’s commitment to fostering a culture of continual learning and development, which is essential as the insurance industry evolves.  At least for the next several years, AI is not an FTE reduction play; it is an FTE augmentation play. Consider AI to be “augmented intelligence” and not just “artificial intelligence.” Focus on preparing your employees to leverage AI, work alongside AI and adapt to new business processes. The LIMRA and LOMA AIGG reskilling framework would be of use and can be used in conjunction with this framework. AI literacy will help employees become adept at deriving the maximum value from your enterprise GenAI programs. AI training and development programs enable IT talent to gain valuable skills in areas like data analytics, machine learning, and AI operations. Equipping employees with pertinent AI education will help prepare them for jobs of the future, enhance satisfaction and help with employee retention. |

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| ii. Establish Short-Term and Long-Term Metrics |
| With your enterprise objectives outlined, it will be important to develop, document, and start measuring against short-term and long-term success metrics. These metrics will be essential in evaluating the effectiveness of AI-driven workforce transformation. The short-term metrics will be invaluable for continued alignment, engagement, and support from across your stakeholder community. These short-term success measures (implementation to no more than two years) can track the immediate impacts of your organizational AI implementations while the long-term metrics (no less than one year and no more than three years) will help keep a focus on ensuring that any short-term gains do not come at a cost of longer-term objectives and vice versa.  The long-term goals are important to monitor the more gradual, transformative changes in the workforce that take time to materialize and for the benefits to be realized. The following is a list of some of the success metrics that your organization can leverage. With consistent measurement, these metrics offer strategic data points in assessing not just the benefits of AI across your value chain, but enabling responsive adaptations to workforce strategies as needed. ***Note that these metrics are suggestions and recommendations — it will be important for your firm to measure what is of most importance to you and your strategic objectives.*** |

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| ***Short-Term Success Metrics*** | |
| ***AI Adoption and Utilization*** | **a. AI Education/Training Completion Rate:** Percentage of employees trained on AI systems out of overall employee base.  **b. AI Literacy Rate:** Awareness of the basics of AI amongst the employee base, measured as an assessment before requisite training and an assessment post-training has been taken. *Note that AI education completion rate and AI literacy are mutually exclusive — in other words, 100% of your employees could have completed 100% of your required AI education, but the overall AI literacy rate may only have increased from n% to n% + x%.*  **c. AI Utilization Rate:** Percentage of employees using authorized AI tool/s compared to the overall employee base.  **d. Internal AI Support Requests:** Amount of AI support type requests IT and/or business units are receiving measured in terms of number of tickets, hours spent, etc.  **e. Employee Satisfaction with AI Tools:** Survey-based satisfaction ratings after initial AI rollout. This could be a Pulse Survey, or something more extensive. Note that it would be inadvisable to consider an eNPS score in the short-term. AI as a technology or tool might **NOT** be reflected in an eNPS score. It is a lagging indicator. Secondly, depending on how frequently your firm engages employees for surveys, in the short-term, an eNPS might not capture the totality of employees’ perspectives towards AI. *Third and most important to consider is that AI, and specifically GenAI, might result in potentially significant business process changes within your firm. These business process changes — no matter how beneficial for your employees and the firm in the long run — might be received as disruptive. A natural resistance to change might skew your eNPS results in the short term and it is best to be judicious in how much weight you place on the eNPS when divining AI’s benefits to the employee population.* |

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| ***Short-Term Success Metrics*** | |
| ***Productivity and Efficiency*** | **a. Business Process Automation:** Percentage of tasks within a specific business process that are automated with AI.  **b. Business Process Reengineering:** Percentage of tasks within a specific business process that are reimagined and reengineered due to AI.  **c.** **Enterprise** **Business Process Automation:** Percentage of tasks across the enterprise value chain that are automated with AI.  **d. Enterprise Business Process Reengineering:** Percentage of tasks across the enterprise value chain that are reimagined and reengineered due to AI.  **e. Time Saved on Routine Tasks:** Reduction in time spent on rote, repeatable, operational tasks due to AI.  **f. FTE Reallocated:** How much FTE across the enterprise has been redeployed to higher value tasks and/or different functions due to AI-driven automation. Can be represented as a percentage of tasks reassigned to other processes due to AI automation.  **g. Error Reduction:** Reduction in human errors due to AI automation.  **h. Quality Assurance and Quality Control:** Reduction in defects, errors, and avoidance of rework due improvements in Quality — during Quality Assurance *and* Quality Control.  **i. Operational Expediencies:** Increase in speed of processing operational tasks resulting in efficiencies gained by a decrease in claims processing times, decrease in time to underwrite policies, etc. |

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| ***Short-Term Success Metrics*** | |
| ***Short-Term Financial Impacts*** | **a. Cost savings from Automating Manual Processes:** Savings that result from automating tasks that have traditionally been executed manually.  **b. Return on Investment (ROI) of Initial AI Rollout:** Comparison of initial costs vs. productivity or revenue increases due to AI deployment. It would be advisable to leverage the AI ROI measures developed by the LIMRA and LOMA AIGG.  **c. Avoided Costs:** Cost savings due to avoiding external expenses — such as developing marketing materials inhouse using internal GPT vs. paying external vendors. |
| ***Customer Impact*** | **a. Customer Satisfaction Metrics:** Increase in Net Promoter Score (NPS) or Customer Satisfaction (CSAT) in areas where AI has been implemented.  **b. Customer Response Time:** Reduction in average time to respond to customer inquiries with AI-driven chatbots.  **c. Underwriting Time:** Decrease in average time to issue new policies after the introduction of AI.  **d. Claims Closure Time:** Decrease in average time to process claims after the introduction of AI.  **e. Digital Channel Engagement:** Engagement of customers looking for information or transacting via your website/s or mobile apps. |
| ***Workforce Transformation*** | **a. Increase in Time/FTE to Higher-Value Tasks:** Increase in time/FTE spent on higher-value tasks, associated with a measured decrease in time/FTE allocated to lower-value tasks (repeatable, operational tasks), allowing employees to focus on strategic work and/or repurpose some time savings into professional development, such as with LOMA professional development programs to upskill their knowledge of the industry.  **b. Role Evolution Rate:** Percentage of roles that have evolved to include AI-related tasks or supervision of AI processes (human in the loop).  **c. Attrition:** Attrition rate in roles impacted by AI. This might indicate acceptance or resistance to AI integration.  **d. Retention:** Flip side to attrition, measured by retention rate in roles impacted  by AI.  **e. Talent Attraction:** Time required to fill AI-enabled roles. |

| ***Long-Term Success Metrics***  ***(NOTE: These are in addition to – not in lieu of – the Short-Term Success Metrics)*** | |
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| ***Productivity and Efficiency*** | **a. Productivity Improvement:** Increase in productivity in roles where AI is being leveraged used.  **b. Employee Engagement:** Measured by engagement surveys specific to employees working with AI tools. Could be achieved via a Pulse Survey.  **c. Employee Satisfaction:** Survey-based satisfaction ratings. This could be a Pulse Survey, or something more extensive. The Employee Net Promoter Score (eNPS) could be an effective instrument of measurement. |
| ***Customer Experience*** | **a. Customer Retention/Lapse Rate:** Customer retention increases/decrease in lapse rate for functions transformed by AI.  **b. Affinity Products Success Rate:** Revenue growth promoting affinity products.  **c. Penetration Rate:** Increase in macro insurance ownership rates.  **d.** **Customer Satisfaction Metrics:** Increase in Net Promoter Score (NPS) or Customer Satisfaction (CSAT) in areas where AI has been implemented. |
| ***Long-Term Financial Impact*** | **a. Overall Realized Cost Savings:** Long-term cost savings achieved from AI-augmented business functions and processes compared to pre-AI operating costs.  **b. Revenue Growth:** Increase in revenue from new products, services, or offerings made possible by AI.  **c. Decrease in Third-Party Service Costs**: Savings from automating tasks previously outsourced, now handled internally by AI.  **d. Long-Term ROI on AI Investment:** Analysis of AI investments versus sustained financial gains over several years. |

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| ***Long-Term Success Metrics***  ***(NOTE: These are in addition to - not in lieu of - the Short-Term Success Metrics)*** | |
| ***Operational Efficiencies*** | **a. AI Use Cases Operationalized:** Number of AI applications developed after initial implementation.  **b. Process Improvement:** Number of process improvements implemented, and efficiencies gained because of these improvements, based on AI-driven insights.  **c. Maturity Model:** A before and after examination of the operation plotted against a maturity model, such as the Capabilities Maturity Model (CMM).  **d. Cybersecurity Incident Rate:** Decreasing frequency of cybersecurity incidents impacting AI systems and sensitive data. |
| ***Reskilling*** | **a. Percentage of Workforce Reskilled**: Proportion of employees who have completed reskilling programs for AI-enabled tasks.  **b. Talent Mobility:** Percentage of employees who successfully move to AI-enabled roles or departments post-reskilling or upskilling.  **c. Engagement in Professional Development Programs:** Participation rate of employees in professional development programs such as LOMA Professional Development/Designations — as a result of time being recovered from not having to invest in repeatable tasks. |

## 2.2 The AIAI Framework — Phase 2: Implement

The second of the two phase AIAI Framework — Implement — focuses on execution, and is comprised of four primary steps as illustrated below.

**Job Inventory and Classification**

**1**

**Task   
Analysis**

**2**

**Capabilities Mapping**

**3**

**Impact   
Assessment**

**4**

**Part Two: Workforce Planning**

### 2.2.1 Job Inventory and Classification

The first step of the Implement phase commences with creating a holistic job inventory of all roles within your organization. Associated with creating this comprehensive job inventory, you will need to classify these jobs into pertinent job categories reflective of the insurance value chain. Typically, these categories would be groupings such as operations, administrative, customer service, sales, marketing, actuarial, underwriting, claims, IT, management, etc. It is also likely that your firm’s Human Resources department has these groupings already established and these categories would be reflected as such in your HR/HCM (Human Capital Management) systems. It will be important to ensure that you maintain the precise categories as outlined by your HR team and as exists in your HCM system, so that standards and consistency is maintained.

Your HR team/HCM system would also be able to provide you with job titles aligned to these job categories. Note that while job titles might vary depending on the size and organizational structure of your firm, the job functions and job categories outlined in this framework as intentionally generic in nature and by-and-large applicable across all carriers regardless of size and structure. As you implement this framework within your organization, it should be expected that your job inventories and categories will be somewhat different than the illustrative examples provided. The guidelines listed below outline how you might be able to effectuate this job inventory and classification within your organization.

| i. Job Inventory | |
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| A comprehensive inventory of all roles within your organization serves as the foundation for identifying which roles are impacted by AI. Gathering data HR (HRIS/HCM) systems is an effective place to start and will allow you to harvest these systems for all existing job titles, descriptions, responsibilities, and required skillsets. This data will need to be augmented with data on job functions that might not be in official descriptions. This can be collected by interviewing employees and conducting a study on tasks that employees conduct as part of their functions that are rote, repeatable, or manual, and those that could be augmented by AI. | |
| ***Identify Data to Capture*** | HRIS/HCM systems can provide an overwhelming about of data, and it will be important to ensure that you do not inadvertently extract sensitive, private, or confidential employee data. Your HR partners would likely engage better when they are presented with a list of data fields that you are seeking to collect, ensuring that this data is anonymized and non-identifiable.  The below are some of the data fields you should consider collecting. Note that your HR partners might have existing best practices to conduct a holistic analysis of jobs within your firm. In the process of gathering existing job data from your HR systems, you might collect job descriptions, organizational charts, and job history data, but depending on your organization’s practice, might also consider extracting historical job data that will inform on how descriptions have evolved over time to capture role expansion or new technology integration.  **a. Job Titles:** Standardized job titles across departments. Your HCM system will likely be the best source for this information.  **b. Job Descriptions:** This should include primary job responsibilities, primary tasks, and any specialized tasks.  **c. Skills and Qualifications:** Required educational background, certifications, licenses, and technical skills (for example: specialized skills such as for underwriting, actuarial, etc.).  **d. Work Location:** Include full-time remote, hybrid, or in-office details.  **e. Salary Bands:** Group jobs into salary bands to compare the investment against productivity and automation potential. |

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| *i. Job Inventory* | | |
| ***Augment HRIS Data*** | Data extracted from your HRIS/HCM systems will need to be augmented with data on job functions and tasks that employees perform that might not always be reflected in an HR system. Here are some methods by which to augment HRIS data so that you are able to realize a holistic picture of the range of activities job functions within your firm are performing.  **a. Engage Employees:** You can engage a subset of employees in the process via surveys and interviews. It will be vital to ensure employee sensitivities around WHY this data is being collected is considered. You do not inadvertently want to give the impression that you are conducting analysis to reduce headcount and make sure that your approach is not the cause for rumors and consternation amongst the employee population. You know your organization the best, and you should use your discretion on whether to engage with a subset of employees, those in leadership roles, or open it up more broadly. Focus groups could be particularly useful in these circumstances. Focus groups should include employees from across the enterprise value chain to capture existing internal workflow processes, pain points, and areas for improvement.  A survey instrument could be an effective way to allow employees to self-report the tasks that they perform on a daily, weekly, or monthly basis. Your surveys should include questions regarding primary responsibilities, time allocation across different tasks, technology used for these tasks, the degree to which human decision-making is necessary versus automatable tasks, etc. This survey feedback should be validated by team leads and managers, who can furnish additional insights into what data the survey results yield. In addition to conducting a survey, interviews with subject matter experts will likely yield a depth of information that might be otherwise elusive. This is especially true in specialized groups such as underwriting, actuarial, and claims.  **b. Time Tracking:** Several firms continue to leverage time and task tracking for planning purposes. Time and task tracking can be an effective way to gain insights into how much time employees spend on various tasks. This helps distinguish high-value decision-making tasks from low-value, repetitive tasks that could potentially be automated via AI.  **c. Current Use of Technology:** Conduct an analysis on which roles heavily rely on specific technology platforms. For instance, claims would rely on claims processing tools, distribution teams and customer service would rely on CRM systems, etc. This would allow you to identify roles where there is a lack of automation or inefficiencies due to outdated tools or manual processes. Note that it is highly likely that specific roles use multiple “primary” systems. Given the nature of our industry, you should also be prepared to encounter a multitude of systems with a mix of new platforms and legacy technology. An exacerbating issue that you will likely encounter, and have to account for, is that a majority of these legacy systems also come associated with legacy business processes. Legacy business processes are a vestige of when carriers used to implement commercial off the shelf (COTS) products and customize these solutions since they never met 100% of their business needs “out of the box.” Over time, because these products did not do everything carriers wanted them to, workarounds were implemented. Over the arc of time, these workarounds have been institutionalized, and when modernization activities occur within carriers, the challenge isn’t one of technology and platform, it’s one of unwinding these legacy business processes within one department, and then across the value chain. While legacy platforms can be brittle, their associated business processes are likely fragile in that effectuating a change in one part of this process would result in a domino effect that reverberates in other parts of the firm. Carriers are advised to plan for these contingencies. | |
| ii. Job Classification | | |
| Once you have collected your organization’s job inventory data, you are then able to categorize each job into categories such as administrative, customer service, sales, underwriting, claims processing, IT, and management. In addition to this categorization, you will need to classify each job in terms of its current function, future potential, and impact of external factors such as AI. | | |
| ***Categorization*** | | Categorization of jobs by putting them into segments will be important in advance of additional job classification. Some job segments to consider as below. It is important to note that this segmentation is an inexact science. Your categories might ultimately be distinct from the suggestions listed below.  **a. Leadership:** This segment includes jobs that are required to be leaders of people, including the executive leadership team. Typically, these leadership roles, especially as you go higher in your organizational structure, are also strategic in nature, and are responsible for crafting and executing your firm’s business strategy.  **b. Operational:** These are roles that are usually heavily skewed towards executing repeatable tasks. These include vital customer-facing roles such as call center/customer service representatives, claims processors, paralegals, and roles that perform data entry type activities.  **c. Skilled Technical:** This category covers roles that require specialized training and/or licensing and/or credentialing. These skilled trade type roles include actuaries, IT, underwriters, counsel, etc.  **d. Human Capital:** This category includes roles that are focused on your people. Relationship management skills, change management skills, and soft skills are usually the primary skills in this category. Roles within Human Resources, Learning and Development, and Change Management belong in this category. These are internal customer-facing roles.  **e. External People-Facing Roles:** These roles include all those positions that interact with customers and/or vendors and/or third parties. This category includes agents and advisors, brokers, procurement, etc. |

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| *ii. Job Classification* | |
| ***Classification*** | With categorization complete, you can then classify roles and segment them based on their potential to be augmented with AI.  **a. Classification Based on Automation Potential:** Analyze the job inventory to assess which roles or tasks are likely to be impacted by AI-driven automation and/or augmentation. For the purpose of simplicity, your classifications should fall into one of three segments based on likeliness for automation:  **I. High Potential:** This segment will include jobs that are heavily skewed towards rote, repeatable, and operational roles. These include repetitive, rules-based roles like data entry, document processing, etc.  **II. Moderate Potential:** This segment will include roles that require a mix of manual effort and human judgment/human decision-making. These roles will be augmented by AI. AI can serve as decision support tools and to expedite their business processes. These will include roles such as underwriters that leverage AI-based systems to augment their underwriting process, SIU roles that leverage AI-based fraud detection tools, customer service agents or call center representatives that are augmented with customer engagement tools such as AI chatbots, etc.  **III. Low Potential:** This segment will include roles that are heavily reliant on human judgement and are driven by human values. Intrinsically human values are core skills that are unlikely to ever be fully automated by virtue of AI. These include traits such as judgment, experience, ethics, morals, values, alignment to corporate creed, leadership, intuition, creativity, strategic decision-making, etc. Roles in this segment will include human-focused jobs such as leaders, customer relationship managers, senior executives, change management professionals, etc.  **b. Classification Based on Business Criticality:** Since the predicate of this framework is to help assist your firm in developing a future-focused talent strategy, it will be important to further classify each role based on your company’s strategic objectives, and consequently, the strategic importance of each role for your organization's future direction. This segmentation can be kept quite simple and divided into:  **I. Strategic:** These are roles that align with and support your firm’s long-term strategic objectives. For instance, you could consider roles that support your AI strategy and/or your digital transformation activities to be strategic in nature. You might also consider roles that perform human judgment reliant work of strategic importance, such as those within investments, and risk management such as compliance officers, to belong in this category.  **II. Operational:** These are roles that are necessary for all “lights on” type activities. Essential for day-to-day operational work, these roles could include claims processing, billing, etc. |

### 2.2.2 Task Analysis

The next step of the Implement phase is to conduct a detailed task analysis for each job. The goal of this step is to break down each job into its individual tasks. How detailed you’d like to get with this breakdown of individual tasks is at your discretion. The goal of breaking jobs into individual tasks is to primarily identify the rote, repeatable, rule-based tasks that are prime candidates for automation by using AI. Additionally, you will need to assess the nature and complexity of these tasks. This will be helpful in evaluating the complexity of these tasks, which can help in being able to prioritize roles for automation, augmentation, or re/skilling.

The guidelines listed below outline how you might facilitate task analysis.

| i. Task Inventory | |
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| A comprehensive analysis of tasks that correspond to each job identified in your job inventory will allow you to surface deep insights into the nature and complexity of tasks across your enterprise. By systematically breaking down tasks, assessing their potential for automation, and evaluating their complexity, your firm can ensure your strategic workforce plan is aligned with your business priorities and strategic needs. This analysis will also allow you to institutionalize AI solutions and effectuate automation and gain operational efficiencies across your value chain. | |
| ***Tasks Data Collection*** | **a. Data Collection:** There are a plethora of ways that you can collect information about tasks that relate to each role across your value chain. One methodology to consider is to develop and field to employees across all job categories. The survey questions would request employees to list the tasks they perform, the time spent on each, and the tools they use. Ensure the surveys capture both structured tasks and informal activities (e.g., routine emails, customer follow-ups). This step can be conducted at the same time you are developing your job inventory as outlined in the first step, Job Inventory and Classification. As with that step, it bears repeating that it will be vital to ensure employee sensitivities around WHY this data is being collected is considered. You do not inadvertently want to give the impression that you are conducting analysis to reduce headcount and make sure that your approach is not the cause for rumors and consternation amongst the employee population. You know your organization the best, and you should use your discretion on whether to engage with a subset of employees, those in leadership roles, or open it up more broadly. Focus groups could be particularly useful in these circumstances. Focus groups should include employees from across the enterprise value chain to capture existing internal workflow processes, pain points, and areas for improvement. A survey instrument could be an effective way to allow employees to self-report the tasks that they perform on a daily, weekly, or monthly basis. Your surveys should include questions regarding primary responsibilities, time allocation across different tasks, technology used for these tasks, the degree to which human decision-making is necessary versus automatable tasks, etc. This survey feedback should be validated by team leads and managers, who can furnish additional insights into what data the survey results yield. In addition to conducting a survey, interviews with subject matter experts will likely yield a depth of information that might be otherwise elusive. This is especially true in specialized groups such as underwriting, actuarial, and claims. |
| ***Tasks Data Collection*** | **b. Time Tracking:** Several firms continue to leverage time and task tracking for planning purposes. Time and task tracking can be an effective way to gain insights into how much time employees spend on various tasks. This helps distinguish high-value decision-making tasks from low-value, repetitive tasks that could potentially be automated via AI.  **c. Current Use of Technology:** Conduct an analysis on which tasks heavily rely on specific technology platforms. For instance, claims would rely on claims processing tools, distribution teams and customer service would rely on CRM systems, etc. This would allow you to identify roles where there is a lack of automation or inefficiencies due to outdated tools or manual processes. Note that it is highly likely that specific tasks use multiple “primary” systems. Given the nature of our industry, you should also be prepared to encounter a multitude of systems with a mix of new platforms and legacy technology.  **d. Leader Feedback:** Gather input from leaders to validate the data and ensure it reflects the actual job functions. Leaders can provide a broader view of critical tasks that employees might overlook in surveys and/or interviews. |
| ***Task Inventory*** | As you did for documenting an inventory of roles across your firm, you will need to develop a framework that identifies tasks that belong to each job. To set a definition at the outset, a task is the smallest unit of work. Your goal is to take each job that you have built an inventory of, and break down the role into this smallest unit of work. It is important to use your best judgment in identifying tasks. It would not be useful to be so deep and granular in your task identification that it dilutes the importance of the task. At the same time, you cannot be so high-level that the task itself is a combination of several other tasks, thereby losing the importance of these constituent tasks.  As with the creation of the job inventory, this step should yield a task inventory framework. While you should capture task details that make the most sense to you and your firm, the following are some of the most probable task details that you would seek to document:   1. **Name:** Name of the task. Please ensure the name is succinct but accurately describes the task. Acronyms are strongly discouraged, as are esoteric “inside baseball” names. 2. **Description:** Brief description of the task itself. You should use this section to document details about the steps involved in accomplishing the task. 3. **Completion:** Extending the above, document how you know that this task is complete. In other words, what is the “definition of done” is for this task. Are there metrics or KPIs being maintained to indicate what task completion means. 4. **Time:** Record the average time an employee in the specific role being evaluated spends on each task. 5. **Frequency:** How often is this task performed (daily, weekly, monthly, annually)? |
| ***Task Inventory*** | 1. **Technology Used:** Identify technologies/platforms that are used to perform the task. Documenting the use of technology, AI, or any automation that is currently in place will help in identifying which tasks are already partially automated and where AI can further enhance performance. 2. **Dependencies Upstream:** Note if the task is dependent on other tasks or processes that precede it. 3. **Dependencies Downstream:** Note if the task is dependent on other tasks or processes that succeed it. 4. **Task Ownership:** Identify what role/s typically performs this task. Note that you will invariably find overlap and duplication of tasks being performed by role/s across your enterprise. A task can is associated to one role, but many roles can perform the same or similar tasks. These are not necessarily duplicative in nature and might be a required function of that specific role. 5. **Skill Level Required:** Evaluate the level of skill required to accomplish this task and classify that skill level into either low, medium, or high. |
| ***Task Classification and Categorization*** | The next step, after a holistic inventory of tasks that are associated with each role is complete, is to categorize/classify these tasks.  **a. Task Classification:** You can classify tasks and segment them based on their complexity and their potential to be augmented with AI. You are free to add/edit these task classifications, but for the purposes of simplicity, it is ideal to classify tasks into one of three segments as below. Note that one determinant of a task’s complexity  is how impactful the task is to downstream tasks, and how influenced it is by upstream ones.  **I. Simple Complexity:** Simple tasks are those that can be easily automated with AI. These types of tasks adhere to established, repeatable patterns, render predictable decisions, and follow the same set of processes with minimal variation and a minimal need for human interpretation. These include processing customer contract information, data entry, generation of reports, processing of applications, scheduling meetings, capturing meeting minutes, summarizing documents, etc.  **II. Medium Complexity:** Tasks classified as medium complexity require a moderate amount of human-led decision-making. While humans are required to help complete the accomplishment of the task via human-led problem-solving, these tasks are still structured enough to be partially automated. These tasks require some analysis, and/or human decision-making and intervention. They generally follow some pre-established patterns, but can require contextual interpretation and human intervention. An example of a medium complexity task is conducting a preliminary applicant risk assessment by using a predefined risk matrix, or underwriting within specified guidelines. |

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| *i. Task Inventory* | |
| ***Task Classification and Categorization*** | **III. High Complexity:** Inherently human attributes are required for successful and complete execution of these tasks. These tasks involve emotional intelligence, innovative thinking, or high-level decision-making that factors in experience and human judgment along with supporting data. These tasks might necessitate an adaptability to new contexts, something humans are capable of doing, but something that is harder for AI to respond to. It is unlikely that these tasks can be fully automated by AI, and will always heavily rely on humans.  **b. Task Categorization:** Once you classify tasks based on complexity, you can categorize tasks based on their type, that is, into tasks that are repetitive, rule-based, or require critical thinking. This will be helpful in identifying tasks that are prime candidates for AI-driven automation – that is, identifying the automation potential of these tasks. While you are free to use your discretion on the granularity on how you might categorize tasks, the following are some task types that you can base your exercise on. Note that the complexity classification segments are noted in parentheses:  **I. HIGH AUTOMATION POTENTIAL — Rote and Repeatable (SIMPLE COMPLEXITY):** Tasks that are rote, repeatable, and operational in nature are prime candidates for automation by virtue of AI. Categorize tasks that are repetitive and standardized, and require little to no human oversight, human intervention, and decision-making. Data entry tasks such as entering customer data into a policy administration system, generation of documents such as insurance certificates, and pre-approval of applicants for certain products based on predetermined business rules are examples of such tasks.  **II. HIGH AUTOMATION POTENTIAL — Threshold-Based Augmentation Candidates (SIMPLE TO MODERATE COMPLEXITY):** These aretasks that follow a stringent, predetermined set of instructions, but might require limited or specific decision-making on these instructions. Approval of applicants for certain products, or approval of claims below specific thresholds, etc. are examples of tasks that adhere to a strict set of rules, but might require some human oversight and decision-making on the basis of these rules.  **III. MODERATE AUTOMATION POTENTIAL — Augmentation Candidates (MODERATE COMPLEXITY):** Analytical-type tasks that require human judgment, oversight, and expertise are candidates for being augmented by virtue of AI. The augmentation of these tasks with AI will yield a boost in productivity for those roles that contain these tasks. It is highly likely that augmenting these tasks with AI will result in increased speed of executing these tasks, and an increase in quality and accuracy of task completion.  **IV. LOW AUTOMATION POTENTIAL — Heavily Human-Reliant (HIGH COMPLEXITY):** Finally, high-value or strategic tasks that require core and innate human traits, including but not limited to — creativity, complex problem solving, innovation, strategic thinking, ethics, morals, values, community-building, collaboration, relationship management, leadership, etc., are considered heavily human-reliant tasks. These types of tasks are highly unlikely to find themselves being automated or even augmented by AI. |

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| ii. Task Evaluation and Insights | |
| With the task inventory and classification complete, the last part in the Task Analysis step is to evaluate tasks and develop actionable insights resulting from this evaluation. Your primary goal is to identify rote, repeatable, operational, rule-based tasks that can be automated with relative ease and minimal disruption across your value chain. Ideally, this evaluation should yield your organization insights into where AI-driven automation can improve operational efficiencies, increased productivity, and recover FTE to focus on high-value, more complex, human-oriented tasks. This task analysis will also help you identify tasks and roles where you will need to invest in re/skilling programs, and serve as a strategic workforce planning guide that would inform the roles and skills your firm will need to plan for. | |
| ***Build Task Analysis Grid*** | **a. Develop Task Analysis Grid (Sample Below):** Evaluate each task, assessing the readiness for AI-driven automation, mapping this to the complexity of the task. Consider leveraging factors such as repeatability and rule-based nature of tasks, data availability, and the risk-level of each task when determining AI-driven automation readiness.   1. **Repeatability:** Tasks that are repeatable and are executed in higher frequency, with zero to minimal variance in how they are executed, are ideal candidates for AI-driven automation. 2. **Rule-Based:** If a particular task can be clearly defined by a set of rules or logic that you can train an AI model to replicate, that task should be considered as an ideal candidate for AI-driven automation. 3. **Availability of Data:** Data should continue to be a primary consideration when prioritizing any tasks for automation. AI is entirely predicated on the quality, efficacy, and availability of clean, accurate, secure, and reliable data (and metadata). If a particular task is reliant upon structured data that can easily be processed by AI tools, then it is a prime candidate for automation. GenAI will help with processing unstructured data, but it is always easier to make cogency out of structured data elements versus unstructured or semi-structured data. A good example of semi-structured data is an email, which comprises of both structured (TO: <EMAIL ADDRESS>, SUBJECT: <TEXT>, etc.) and unstructured (body of email) data. 4. **Risk Level:** Consider prioritizing tasks that have low business risk if automated. High-risk tasks or highly sensitive tasks that rely on human judgment, experience, values, or traits and attributes, should remain entirely human-driven.   **b. Flag AI-Augmentation Opportunities:** While it would not be appropriate to attempt absolute automation of every task with AI, AI can be quite effective in augmenting roles and tasks that are moderately complex and require human judgment. It will be important to also keep task augmentation at the forefront and flag tasks that can be augmented via AI. These include tasks where AI can help serve as decision support systems like with AI being leveraged within the underwriting process to augment underwriters, or within fraud detection at your call centers/customer service centers. With these tasks, AI provides recommendations and provides data-driven probabilities that empower humans to capitalize on these outputs to make better data-driven decisions. Even within tasks that you identify as complex in nature, AI can help automate the simpler portions of these complex tasks, leaving the complexities to human judgment and decisioning. |

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| **TASK ANALYSIS GRID (ILLUSTRATIVE EXAMPLE)**   |  |  |  |  | | --- | --- | --- | --- | | **Task** | **Complexity** | **Automation Potential** | **Notes** | | **Data Entry** | Simple | High | These are rule-based, repeatable tasks with structured inputs and outputs. There is zero to minimal variance in how these tasks are executed. There is minimal human judgment required. These tasks can be easily automated with AI. | | **Policy Renewal Notices** | Simple | High | | **Templatized Emails** | Simple | Moderate | These tasks involve simple logic, but may require some human oversight to recognize tonality and leverage context. This is especially true if emails are being translated into multiple languages and/or emails themselves contain business terms that might not be linguistically commonplace. | | **Physical Document Management** | Simple | Low | These tasks require manual interaction and involve physical movement, such as with document unloading, unpacking, manual scanning into a physical scanner, etc. There are limited automation potential unless the value chain is digitized and leverages digital scanning capabilities such as optical character recognition (OCR). Even with OCRs, there will be a physical component of manually handling documents somewhere in the value chain — something that can only be mitigated if the entire process is digitized (paperless). | | **Rules-Based Fraud Detection** | Medium | High | These tasks involve the analysis of structured data, operating under the guidance of clearly defined and repeatable rules. Rules-based, repeatable tasks with no to minimal variance are highly automatable via AI. | |  | | | | | **TASK ANALYSIS GRID (ILLUSTRATIVE EXAMPLE)** | | | | | **Task** | **Complexity** | **Automation Potential** | **Notes** | | **Triage Claims** | Medium | Moderate | These tasks require decision-making based on multiple inputs, including human judgment. While AI can support automation, human experience, judgment, and oversight is often required — at least for quality assurance and quality control, and certainly for a portion of cases that can be deemed as outliers. | | **Customer Intake by Agent/Advisor** | Medium | Low | These tasks involve human-to-human connection and engagement. Agents and advisors are expected to build a relationship with prospective clients, demonstrating empathy and understanding of their needs in order to provide them appropriate products at the best possible price. These interactions often lead to agents helping personalize product offerings to meet a customer’s unique needs. dynamic interactions and personalization. There is limited AI-driven automation potential for these tasks, at least as of 2024/2025. Advances in AI, including conversational AI, might change this in the future. | | **Decision-Support Analytics for Underwriting Decisions** | High | High | These tasks involve large datasets and are intensely data-driven and repetitive tasks. While AI is able to manage the complexity of the task, complete task execution requires a high degree of deep technical expertise. | | **Customized Policy Recommendations** | High | Moderate | These types of tasks involve both structured and unstructured data. While a partial level of automation is possible, human judgment and experience remains crucial to account for the nuanced nature of decision-making required. | |  | | | | | **TASK ANALYSIS GRID (ILLUSTRATIVE EXAMPLE)** | | | | | **Task** | **Complexity** | **Automation Potential** | **Notes** | | **Strategic Business Plan** | High | Low | These tasks involve core human traits — strategic thinking, experience, expertise, judgment, alignment with ethics and values, innovation and non-linear thinking. There is limited automation potential due to the need for these core, intrinsically human attributes. | |  | | | | | |
| ***Prioritize (Optional)*** | It is unlikely that your organization will be able to undertake AI-driven automation across the value chain, all at the same time. Consequently, the re/skilling of your entire firm will have to be staggered over a period of time, as will your enterprise workforce strategy in terms of which roles you would seek to prioritize in terms of hiring and retention in the future. Prioritization will be necessary in order to develop a roadmap for how and when you would implement the findings from your following of this framework. An optional consideration would be to augment the Task Analysis Grid to include the time horizon for undertaking a specific task, accompanied for a set of recommendations for your enterprise to follow germane to that task. Prioritization of automation can be done by mapping the impact of a task, as measured by frequency, time savings, cost reduction, etc. against feasibility of automating that task based on complexity and current AI capabilities.  Consider using the Cost-Benefit Analyses and ROI templates as part of the AIGG set of deliverables to make tasks quantifiable. You can calculate the potential return on investment (ROI) for automating tasks by comparing the time and cost savings from automation versus the upfront investment in AI. You can also consider flagging tasks as short-term, medium-term, and long-term wins to assist with this prioritization. Short-term wins are tasks that are easy to automate and have a high impact on productivity. For short-term wins, consider commencing by automating simple, repeatable tasks that offer quick/relative immediate gains in operational efficiency and cost savings. These quick wins include automation of document generation, AI chatbots that handle simple customer questions, etc. These are typically considered “Low Risk Systems” on the AIGG Acceptable Uses of AI (AUAI) pyramid. Your prioritization roadmap should also consider reskilling Reskill Employees for AI-Augmented Roles: As tasks are automated or augmented, develop reskilling programs to shift employees toward higher-value tasks. For instance, claims processors could be trained to handle complex customer inquiries, and underwriters could shift to more strategic decision-making roles. |

### 2.2.3 Capabilities Mapping

Conducting an AI capabilities mapping exercise is not purely about identifying what types of AI your organization has or aspires to have, and neither is it about what these AI platforms can do. Capabilities mapping is about helping inform the creation of a roadmap for aligning AI with your business priorities and human capital. A cornerstone of strategic workforce planning, this will ensure that your firm remains vibrant in your AI implementations, that these implementations are ethical, effective, and efficient, and that your employees are AI-ready.

Mapping AI’s capabilities to tasks enables your organization to fully or partially automate, augment, and optimize roles effectively. Integration of AI thoughtfully and systematically across your value chain can help your firm drive lasting and transformative change, while maintaining workforce stability and engagement. By aligning AI tools to the specific complexity and nature of each task, your firm can achieve tangible efficiency gains, reduce costs, and enable your associates to focus on higher-value tasks. Not only does this boost operational performance, but it also helps with building an AI-ready workforce within your firm.

| i. Existing and Planned AI Capabilities | | | |
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| AI is not a monolith — it covers a vast number of branches of the “AI tree,” with GenAI being only one such branch. Other branches include Machine Learning (ML), Natural Language Processing (NLP), Vision, Speech, Deep Learning, Robotics, etc. Most carriers will leverage a variety of these AI implementations. This will hold true whether you build your AI models, and/or procure AI services from a third-party vendor, and/or inadvertently consume AI by virtue of the fact that most vendors are actively incorporating AI into the product offering. | | | |
| ***Understand Current and Planned AI Capabilities*** | It might seem like a basic thing to do, but it will be important to reorient yourself and your team working on understanding how to deploy AI within your firm and conduct workforce planning, to understand the current state of AI applicability as pertains to our industry. The AIGG and the broad network of firms that comprise the AIGG, along with their experiences, is an excellent resource for your organization to leverage. Different types of AI have different uses across the insurance value chain. For instance, Natural Language Processing (NLP) AI is used for chatbots, to conduct sentiment analysis, and for document summarization. NLP is also valuable for understanding and generating human language for customer service, document generation, and communication. Machine Learning is used for predictive and prescriptive analytics, whereas Robotic Process Automation (RPA) and GenAI have a multitude of uses, including document ingestion and processing, while Image Recognition can help with fraud detection.  GenAI has been found to be valuable for a broad range of use cases, including but not limited to automated customer interactions, personalized marketing, document generation, claims analysis, unstructured data processing, etc. GenAI has unique capabilities that extend beyond traditional AI, such as creating content, summarizing complex documents, generating insights from unstructured data, and more. As you consider workforce planning, it will be important to keep in mind that the impact of GenAI is more nuanced than is with traditional AI implementations, affecting roles that require knowledge creation, decision support, and content management. | | |
| ***Understand Current and Planned AI Capabilities*** | It might seem like a basic thing to do, but it will be important to reorient yourself and your team working on understanding how to deploy AI within your firm and conduct workforce planning, to understand the current state of AI applicability as pertains to our industry. The AIGG and the broad network of firms that comprise the AIGG, along with their experiences, is an excellent resource for your organization to leverage. Different types of AI have different uses across the insurance value chain. For instance, Natural Language Processing (NLP) AI is used for chatbots, to conduct sentiment analysis, and for document summarization. NLP is also valuable for understanding and generating human language for customer service, document generation, and communication. Machine Learning is used for predictive and prescriptive analytics, whereas Robotic Process Automation (RPA) and GenAI have a multitude of uses, including document ingestion and processing, while Image Recognition can help with fraud detection.  GenAI has been found to be valuable for a broad range of use cases, including but not limited to automated customer interactions, personalized marketing, document generation, claims analysis, unstructured data processing, etc. GenAI has unique capabilities that extend beyond traditional AI, such as creating content, summarizing complex documents, generating insights from unstructured data, and more. As you consider workforce planning, it will be important to keep in mind that the impact of GenAI is more nuanced than is with traditional AI implementations, affecting roles that require knowledge creation, decision support, and content management.  GenAI can transform many business operations by automating content creation, decision-making support, and conversational interactions. As evidenced from Phase One of the AIGG, GenAI is being leveraged across the industry for brainstorming, and producing written content such as emails, reports, and customer responses. Firms have also been using GenAI successfully for the synthesis and summarization of large volumes of text, and for managing structured, rule-based tasks such as completion of forms.  To help seed your capabilities mapping exercise, you might want to start enumerating these AI implementations to applicability across your value chain as below: | | |
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| **AI Implementation** | | **Description** | **Application** |
| **GenAI** | | Create content such as emails, reports, or policy recommendations based on pre-defined inputs. | Personalized policy recommendations for annuities. |
| **ML** | | Generate predictions based on historical data. Provide AI-assisted decision-making for complex scenarios. | Fraud detection or large claims settlement. |
| **RPA** | | Automate rule-based tasks, such as data entry and document processing. | Claims data entry, policy document generation. |
| **OCR** | | Extract structured data from scanned or uploaded documents. | Automating document verification for claims. |
| **NLP** | | Analyze text or speech for chatbots, sentiment analysis, and summarization. | Responding to routine customer inquiries. |

| ii. Map AI Capabilities to Tasks | |
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| You are able to map AI’s capabilities to automate or augment tasks, given a set of roles and identified tasks across your value chain. You will need to have a clear understanding of your current and planned AI platforms that exist within your organization or are planning to procure. Capabilities mapping ensures that AI is applied where it can have the greatest impact, factoring in complexity of tasks, repeatability, and how much the human element is necessary for decision-making for accomplishing those tasks. This exercise will help in building a roadmap for helping transition employees from roles heavily impacted by automation to roles that require human judgment, experience, and expertise. It will also allow you to ensure that financial, technical, and human resources are directed where they deliver the most value, while preparing your firm and employees for accelerated changes in our industry. The most effective way of conducting this mapping exercise is to start with your set of classified and categorized tasks from the prior step that required that tasks be categorized by complexity (simple, medium, high) and automation potential (low, moderate, high). | |
| ***Review Tasks and Capabilities*** | **a. Capabilities for Simple Tasks | High Automation Potential:** Simple tasks, as identified in the previous steps, are rote, repeatable, operational, and rule-based tasks. These tasks have zero to minimal variance in how they are completed. They require none to minimal input and human intervention. These factors make them ideal tasks for absolute automation by virtue of AI. The goals of this type of full automation is to decrease operating costs, improve operational efficiencies, recover FTE for higher-value-add work, improve speed, mitigate human errors, etc. These present the most opportunities for achieving quick-wins and are prime candidates for conducting pilots.  Various implementations of AI will have specific uses across the value chain. For instance, AI chatbots can engage and interface with customers in a myriad of ways, including providing policy and billing information, providing product overviews, answer FAQs, supply claim statuses, etc. This will free your customer service agents to handle more complex inquiries, thereby serving as a boost to efficiency and response times. The time saved for these customer service agents can then be redeployed into investing in educating them about the industry — whether it’s via the LOMA Associate of Customer Service (ACS), the Associate, Life Management Institute (ALMI), or the Fellow, Life Management Institute (FLMI) designations, or the Industry Advantage courses. This will help in alleviating the high attrition rates that exist in customer service/call centers, by helping these employees see their roles as careers and not jobs. GenAI can automatically input structured data such as customer information, applicant data, claims forms, etc. into the appropriate system/s, and retrieve appropriate data from submitted forms or documents, reducing time and errors associated with manual data entry. Tasks such as the generation of policy documents and certificates of insurance can be automated by GenAI. GenAI can also be used to draft routine emails or letters, saving significant time for employees who currently spend hours drafting these documents. Robotic Process Automation (RPA) can be used to automate repeatable processes such as data entry (for example: entering customer information into forms and updating CRM systems), document filing, and billing. Optical Character Recognition (OCR) can be leveraged to automate extraction of data from documents, invoices, and forms. Natural Language Processing (NLP) can be used to appropriately classify and direct emails that are addressed to billing, customer service, claims, policy administration. etc. |
| ***Review Tasks and Capabilities*** | **b. Medium Complexity Tasks | High to Moderate Automation Potential:** Tasks considered to be medium complexity can be partially automated or augmented by AI. Medium complexity tasks require varying degrees of human decision-making. AI is used to augment and assist employees in performing moderately complex tasks. This augmentation helps to increase operational efficiency, enhance productivity, decrease errors, and increase throughput by reducing manual work while keeping human judgment and oversight in the center.  GenAI can be an excellent augmentation tool for employees. GenAI is highly effective at task augmentation by helping with brainstorming, developing first drafts, providing insights, and recommendations. This expedites an employee’s tasks and provides them with additional throughput.  Machine Learning (ML) is the predicate for data-driven decision-making in areas such as underwriting with automated and accelerated underwriting. According to LIMRA research published in 2022, nearly 95% of carriers surveyed reported leveraging AI/ML in their underwriting process. GenAI can help augment human underwriters by helping them assess risk and recommend future courses of action. Generating preliminary risk assessments for new policies, reviewing customer profiles, and suggesting coverage options. GenAI can help underwriters summarize risk profiles and highlight areas of concern for human underwriter review. This expedites the underwriting process and allows underwriters to underwrite more cases. Similarly, AI can help improve policy lapse rates by conducting analysis of historical renewal data, customer satisfaction scores, and policy usage patterns to predict which customers are likely to renew or lapse. This allows your firm to be proactive in your customer outreach to avoid policy lapsation and enables agents to focus on engaging with at-risk customers.  When used to augment customer service roles, GenAI can improve response accuracy and speed. This allows customer service agents to focus on maintaining customer relationships and serving as your firm’s brand ambassadors. By engaging with customers at a human level and helping them resolve intricate issues, customer service representatives can help address customer concerns with innate human traits of empathy and kindness. These can never be automated by AI. These employees can take on more complex customer inquiries, provide personalized policy recommendations, and focus on customer concerns. For agents and advisors, GenAI can also draft policy explanations or recommend add-ons based on customer data. NLP chatbots can handle common customer queries, and escalate complex issues to human agents.  AI has been used widely in fraud detection and preliminary investigatory diagnoses. This has proven to increase the speed of fraud detection, reduce manual investigation time, and enhance the ability to detect sophisticated fraudsters. ML models can flag claims for potential fraud based on patterns, with human reviewers verifying flagged cases. Traditional AI like ML, and GenAI can analyze data to detect fraud patterns, flag high-risk interactions — be it within claims or within call center calls — for human review. AI has the capability to generate detailed fraud investigation reports summarizing findings and evidence. In conjunction with LIMRA and LOMA’s FraudShare platform, AI-powered fraud detection tools can be indispensable tools to combat insurance fraud. |
| ***Review Tasks and Capabilities*** | **c. High Complexity Tasks | Moderate to Low Automation Potential:** High complexity tasks require humans in the center for decision-making. AI can offer vital decision-support mechanisms for high complexity tasks, offering recommendations, analyses, and insights. Complex tasks require core human traits such as experience, judgment, strategic thinking, and creativity. While these tasks cannot be fully automated, AI can enhance human capabilities. The focus here is on a level of augmentation rather than full automation.  GenAI can analyze customer data to suggest personalized interaction strategies, flag potential issues before they escalate, and generate follow-up recommendations or custom policy adjustments based on client history. This helps enhances the ability of agents and advisors to provide personalized and proactive service, improving customer satisfaction and retention. ML and predictive analytics can be used to support high-level decision-making in areas like product development, risk assessment, and customer retention where AI models can predict customer behavior and recommend personalized policies or risk mitigation strategies.  GenAI powered chatbots trained on the corpus of your organizational, institutional knowledge, can provide search functions that help employees retrieve information for complex cases, like prior underwriting decisions, claims, legal precedents, etc. GenAI can help with brainstorming activities and therefore augment product development and innovation by helping brainstorm new insurance products. GenAI can help product development teams conduct market scans, understand broader trends, and analyze competitive/comparable products to suggest new product features or coverage options. GenAI can provide leaders with AI-generated insights based on large datasets such as market trends, financials, and macroeconomic conditions. It can help simulate various scenarios to project potential outcomes of strategic decisions. AI can help the leadership team with strategic decision-making such as expansion into new markets, mergers and acquisitions, or large-scale business strategy changes. NLP can automate parts of the compliance process by reviewing and flagging policy language that may be outdated or non-compliant. |

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| *ii. Map AI Capabilities to Tasks* | |
| ***Map Task to AI Capabilities*** | There are several ways you can develop a mapping matrix of tasks to AI capabilities. Regardless of which methodology you leverage, it is important to start with your roles and tasks matrix. These tasks should already be categorized by complexity and automation potential from the previous step. To help identify which tasks you might want to prioritize first, you should consider augmenting this list of tasks with frequency, amount of time being spent on the task, and impact on your business priorities and goals (from Phase One). An illustrative example of what this matrix might look like is provided below: |
| **Illustrative Example —Tasks and Associated Metadata**   |  |  | | --- | --- | | **Task** | **Task Description** | | **Role** | Job title as obtained in Phase One — Job Inventory | | **Task Name** | The task being analyzed | | **Task Complexity** | Simple, medium, or high | | **Automation Potential** | Low, moderate, or high | | **Frequency** | How often the task is performed (daily, weekly, monthly, ad hoc, etc.) | | **Time Spent** | The average time required to complete the task | | **Business Impact** | How critical the task is to achieving key business objectives represented as low/medium/high | | **Dependencies** | Note any upstream dependencies or preconditions for the task | | |

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| **Illustrative Example (What Your Grid Might Look Like)**   |  |  |  |  | | --- | --- | --- | --- | | **Role** | **Underwriter** | **Call Center Representative** | **Agent and Advisor Support** | | **Task Name** | Risk Profiling | Customer Inquiry | Document Validation | | **Task Complexity** | Medium | Medium | Simple | | **Automation Potential** | High | Moderate | High | | **Frequency** | Weekly | Daily | Daily | | **Time Spent** | 10 hours | 30 minutes | 4 hours | | **Business Impact** | High | Medium | High | | **Dependencies** | Data | Salesforce | Policy Management System |   **Illustrative Example of Capabilities Mapping**   |  |  |  | | --- | --- | --- | | **Task** | **Mapped AI Capability** | **Functionality** | | **Risk Profiling** | Machine Learning | Uses historical and external data to predict the likelihood of applicant risk | | **Customer Inquiry** | NLP | Automates standard customer responses while flagging complex cases | | **Document Validation** | OCR | Automatically extracts applicant details and other fields and enters into system | |

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| **Alternative Illustrative Example of AI Implementation Based Mapping**   |  |  |  |  | | --- | --- | --- | --- | | **AI Implementation: Generative AI (GenAI)** | | | | | **Capability** | **Role/s** | **Applicable Tasks** | **Potential Impact** | | **Automated Document Generation** | Underwriter, Claims Adjuster | Assess application data; review claim documentation | High (efficiency) | | **Customer Interaction Bots** | Customer Service Agent | Respond to customer queries | High (efficiency, satisfaction) | | **Personalized Content Creation** | Marketing Specialist | Create personalized marketing content | Medium (efficiency, innovation) |   **Illustrative Examples of Role-Based Task Capabilities Mapping**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Role: Underwriter** | | | | | | **Task** | **Complexity** | **Automation Potential** | **Mapped AI Capability** | **Recommendation** | | **Application Screening** | Simple | High | NLP + RPA | Automate screening of applications using AI for keyword extraction and validation. | | **Risk Profiling** | Medium | High | Machine Learning | Use AI models to analyze historical data, external data, and traditional sources of data, and generate applicant risk scores. | | **Policy Customization** | High | Moderate | Generative AI | Implement AI to suggest tailored policy options based on customer preferences. | | **Etc.** |  |  |  |  | |

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| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Role: Customer Service Representative** | | | | | | **Task** | **Complexity** | **Automation Potential** | **Mapped AI Capability** | **Recommendation** | | **Tier 1 Customer Support** | Simple | High | Chatbots | Automate common customer interactions using AI chatbots. | | **Sentiment Analysis** | Medium | High | Sentiment Analysis | Use AI to analyze customer sentiment in support tickets. | | **Escalation Handling** | Complex | Low | Decision Support AI | Implement AI to recommend escalation paths for complex queries. | | **Etc.** |  |  |  |  | |  | | | | | |

### 2.2.4 Impact Assessment

The next step after you have mapped AI capabilities to specific tasks across your firm’s value chain is to conduct an impact assessment. An AI impact assessment is an important part of the workforce planning process. This impact assessment helps you evaluate the effects of integrating AI across your value chain on your employee base and workforce. Seeking to strike a balanced approach between strategy, capabilities, culture, and the safe, ethical deployment of AI within a highly ethical industry, the impact assessment is intended to align AI implementations with your business goals. An impact assessment is intended to evaluate how AI will influence productivity, roles and employee satisfaction, operational efficiency, customer experience, and overall business performance within your firm, while minimizing potential disruptions to the workforce.

| i. Impact Criteria | |
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| Impact assessments help you balance your AI implementations and innovative practices with workforce stability. It ensures that AI adoption is aligned with your business priorities and is in your employees' best interests. It will help you to craft the workforce of the future, while equipping existing employees with appropriate re/skilling. Impact criteria will vary from organization to organization — some firms might skew heavily towards customer impacts and others towards internal efficiency drivers. Identifying the criteria by which you determine the organizational impact of AI is a key step in this process. There is no right or wrong answer — the impacts you choose to assess are entirely contingent upon what is in support of your business objectives and vision. | |
| ***Identify Impact Criteria and Measures*** | **a. Impact Criteria:** How you measure AI’s impact to roles across your enterprise value chain will be unique to you and your firm. The below are a few impact criteria that you might want to consider incorporate into your impact analysis. Impact criteria are the reasons behind your firm’s conducting the impact analysis itself. Identifying impact criteria will help you secure alignment with your executives and stakeholders and serve to anchor the team working on the strategic workforce plan.   1. **Operational Efficiencies:** By augmenting and automating tasks across your enterprise, AI will surely lead to operational efficiencies. The impact assessment will help in spotlighting where in your value chain AI will provide the most lift — either via automation or augmentation, and help you align workforce strategy with your business drivers (if operational efficiency is a focus for your firm, which it likely). 2. **Re/Skilling:** The impact assessment helps to provide visibility into the skills that your existing employees will need in AI-augmented roles. This will allow you to proactively develop AI training programs. Helping employees re/skill creates a future-ready workforce and will prepare your workforce for AI-driven transformations through the future. An outcome of this investment in re/skilling your talent base is increased retention, talent attraction, better employee net promoter scores (eNPS). 3. **Talent Mobility and Workforce Allocation:** This impact assessment will ensure that your talent is allocated where they are needed the most — across the enterprise. It will promote talent mobility within your firm and allow individuals whose roles might see their tasks be reduced or eliminated be reskilled into new roles elsewhere in the enterprise, thereby maintaining your organizational institutional knowledge within your firm. 4. **Transformation of Roles:** AI with automate or augment tasks within roles. This will free up capacity for higher value-add tasks and/or improve productivity within roles. This impact assessment will help assess which roles across your value chain will change and identify those roles that you would need to focus on re/skilling activities. 5. **Role Elimination:** An unfortunate reality of AI being leveraged across your value chain is that it will likely render extinct some role, while creating many other new types of roles, some of which we cannot even envision today. This activity should help you identify which roles might be at risk of being reduced (a smaller number of FTE required for the same type of work), eliminated (entire job families could be reduced due to automation), or created (brand new jobs and opportunities due to AI, for example: AI ethicist). |
| ***Identify Impact Criteria and Measures*** | 1. **Change Management:** Whether it’s role transformations, eliminations, or talent mobility, AI will effectuate changes within your enterprise. Being clear about AI’s impact will allow you to proactively prepare how you will plan and execute change management throughout the organization. Note that employees will naturally be wary due to fears of displacement, and change management will be crucial. As the AIGG has revealed, GenAI specifically will lead to potentially sizable business process changes across your company, and these business process changes themselves will require a diligent amount of change management associated with it in order to ensure adoption. 2. **Customer Experience:** AI when deployed for customer engagement, knowledge, etc. should result is increased sales, reduction of manual work (via things such as chatbots), NPS scores, lower lapse rates, creation of personalized products, etc. 3. **AI Transparency and Ethics:** AI models (whether you build or buy) can be notoriously “black box” in nature. Transparency is critical for AI models, especially in a highly regulated industry such as ours. This assessment will help ensure that where AI is applied in your value chain, the application of AI is fair, transparent, and free of bias and/or proxy discrimination. 4. **Regulation and Compliance:** Although federal AI legislation is unlikely, state-based frameworks, and compliance with said frameworks should be at the forefront of AI implementations. This impact assessment will help identify and mitigate risks associated with AI implementations.     **b. Identify Impact Measures:** Once you have identified what you’d like to measure the impact of AI on, you will need to align on how you want to go about conducting this measurement. Contingent on the nature and complexity of the role and task, each task and role will be impacted differently by AI. Your measures, unique to your firm and roles, should be reflective of this. It will be important to capture some baseline measures as you identify what it is that is important to your organization to measure. Some common baseline measures to consider are operational efficiency gains and anticipated increases in employee productivity, decrease in operating costs for tasks, reduction in defects and increase in quality, increases in turnaround times, reduction in employees investing time in repeatable tasks and a corresponding increase in FTE allotted to higher value add tasks, customer feedback, employee feedback, etc. There are a few recommendations below on how these measures could be organized:   1. **Simple Complexity Tasks (High Automation Potential):** Consider measuring speed and expediency of task completion: How much faster are these simple complexity tasks being completed with AI. Accuracy of task completion is also a measure to be considered? AI, by virtue of automating rote, repeatable, operational, rule-based tasks, can significantly reduce or eliminate human errors. You should consider measuring how much more accurately these tasks are being completed. Improvements in quality — during quality control and quality assurance are good measures. Most firms already have established metrics to measure defects/errors — so consider measuring the reduction in tasks such as data entry, document scanning, document generation, or claims processing. You are then able to take the FTE time savings and estimate the reduction in labor costs for tasks that are being fully automated by AI. |
| ***Identify Impact Criteria and Measures*** | 1. **Moderate Complexity Tasks (High to Moderate Automation Potential/Augmentation Potential):** Consider measuring operational efficiency gains within your firm. Most firms have commenced keeping a measure of things such as how much time employees are saving by leveraging GenAI with brainstorming, initial drafts, document summarization, preliminary assessments, generating recommendations, authoring draft emails, translations, etc. Employee productivity increases are a driving factor behind AI adoption. You should consider measuring how much more productive your employees become when their tasks are augmented by AI. Ideally, you should focus this measurement throughput and reduction in errors. In addition to the quantity of where AI is augmenting roles, you should also be evaluating the quality of the outputs. You should consider how close the output is to what human judgment and human expertise would render, paying close attention to if the output quality exceeds that of human-delivered work. 2. **High Complexity Tasks (Low Automation Potential/Some Augmentation):** As discussed earlier, these tasks are ones that have limited automation potential and are primarily reliant on core human characteristics. That said, these high complexity tasks can also be augmented by AI. Here you should consider measuring if AI improves the quality of decisions by providing human decision-makers with richer insights and options, such that they are able to make more confident, data-driven decisions. Another factor to consider is the impact of AI’s deployments in how it improves qualitative aspects of your value chain — improvements in innovation, employee satisfaction, customer satisfaction (for customer interactions that leverage AI), etc. |

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| ii. Conduct Impact Analysis | |
| With your impact criteria identified, you will need to carry out the impact analysis itself. Note that the impact criteria that you identified above should be factored into conducting this impact analysis. Regardless of how many impact criteria you identify, you impact analysis should always commence with a task-level impact analysis followed by a role-based impact analysis. Ideally, you should also consider conducting a high-level impact analysis to risk factors at this step, something you will focus on later in this framework. The below presents a set of steps for you to consider basing your own impact analysis on. Note that the information on the grids below is as you have collected thus far in the execution of this framework (cumulative of the prior steps). | |
| ***Task-Level Impact Analysis*** | |  |  | | --- | --- | | **Task** | **Description** | | **Name** | Identify the task being analyzed (for example: Data Entry, Risk Profiling, etc. as appeared on the prior step). | | **AI Capability** | Specify the AI implementation to be used. (for example: Machine Learning, GenAI, etc.). | | **Type of Impact** | Classify the impact of applying AI to the task: Automation, Partial Automation, or Augmentation. Note if there are business process changes required to support this as applicable. | | **Degree of Change** | Indicate the degree of change that applying AI will introduce to this task. This is not a scientific quantitative exercise; a gut feel is more than adequate. Classify this as Low, Medium, or High. | | **Reduction in Manual Work** | Estimate the percentage reduction in manual effort due to AI (for example:, or 50%, etc.). | |
| **Illustrative Example of Task-Level Impact Analysis**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Name** | **AI Capability** | **Type of Impact** | **Degree of Change** | **Reduction in  Manual Work** | | **Document Verification** | GenAI, OCR | Automation | High | 85% | | **Risk Assessment** | ML | Augmentation | Medium | 50% | | |

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| **Optional — Task Prioritization**  At this stage, you might want to consider ranking for AI implementation based on automation potential, expected benefits, and alignment with business goals in order to help gauge what task transformations might yield the most impacts. You could consider developing a scoring matrix to help assist with this prioritization exercise as illustrated below. Note that you will need to add onto these measures based on what you choose to base your prioritization on — as long as you appropriately adjust the weightings, this instrument can help provide a quantitative way to help drive prioritization and impact decisions. | | |
| **Measure** | **Weight Factor** | **Description** |
| **Organizational Impact** | 40% | The task’s contribution to key business objectives such as employee satisfaction, customer satisfaction, risk mitigation, new product development, etc. |
| **Operational Efficiency** | 20% | FTE, time, and cost savings by virtue of automating and/or augmenting the task with AI. |
| **Ease of Implementation** | 30% | How easy is it to implement this task? Will it require business process changes? Do you have requisite data? Do you have the skills? Are there system dependencies, etc? |
| **Etc.** | 10% | Etc. |
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| And this would result in a grid such as the one below: | | | | | | | |
| **Task** | **Organizational Impact** | | **Operational Efficiency** | **Ease of Implementation** | **Score** | **Weighted Score** | **Priority** |
| **Document Verification** |  | |  |  |  |  | High |
| **Risk Profiling** |  | |  |  |  |  | High |
| **Etc.** |  | |  |  |  |  | Low |
| ***Role-Based Impact Analysis*** | | |  |  | | --- | --- | | **Role** | **Description** | | **Title (as in HR System)** | Specify the role being evaluated (titles as appear in your Role Inventory — for example: Underwriter, Chief Underwriter, Software Developer, Actuary, Customer Service Representative, etc.). | | **Key Impacted Tasks** | List all the major tasks within the role that will be affected by AI. This information is obtained from a culmination of steps conducted thus far. | | **Level of Transformation** | Note whether the role will be significantly redesigned, partially modified, or remain largely unchanged. Note that roles that rely on core human traits as discussed earlier will likely be largely unchanged. While these roles might leverage AI to augment some tasks, the core requirements of the role itself will be largely unchanged. | | **Potential for Elimination** | Note how likely it is that this role will be entirely eliminated, or at least significantly diminished in the number of tasks that a person serving in this role would need to manually perform, due to AI. This is a qualitative exercise and ideally, your potential for role eliminations should be classified as Low, Medium, or High. | | **New Opportunities** | Identify any potential new responsibilities under this role, or any net new roles that dovetail off of this specific role that might be created by adoption of AI. For instance, a Chief AI Officer role might have a new “AI Ethicist” role created under them. | | | | | | |
| **Illustrative Example of Role-Based Impact Analysis**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Title** | **Key Impacted Tasks** | **Level of Transformation** | **Potential for Elimination** | **New Opportunities** | | **Underwriter** | Risk Profiling,  Set Rates,  Policy Review,  …  …..  ……  etc. | Partially Modified | Low | AI Auditor Role | | **Data Entry Specialist** | Data entry from scanned documents,  …  ….  …..  etc. | Significantly Redesigned | High | N/A | | | | | | | | |
| ***Re/Skilling Needs — Go-Forward Roles*** | | Identify skills that will be redundant, emerging, or require enhancement.   |  |  | | --- | --- | | **Need** | **Description** | | **Role** | Specify the role that will be augmented by AI. | | **Current Skills** | Key skills that are currently required for this role. | | **Needed Skills** | Future skills that will be required for this role with the introduction of AI. | | **Identified Training** | The identified re/skilling training required to upskill talent serving in these go-forward roles. | |  | | | | | | | |
| **Illustrative Example of Re/Skilling Needs for Go-Forward Roles**   |  |  |  |  | | --- | --- | --- | --- | | **Role** | **Current Skills** | **Needed Skills** | **Identified Training** | | **Underwriter** | Risk Profiling,  Rates calculation,  Policy Review,  …  …..  ……  etc. | Leveraging AI to augment underwriting tasks,  leveraging GenAI to query firm’s knowledgebase, etc. | AI system training,  Basics of GenAI,  GenAI Prompt Basic Training, etc. | | | | | | | | |
| ***Organizational Impact*** | | |  |  | | --- | --- | | **Impact** | **Description** | | **Employee Satisfaction** | An assessment on how AI is impacting employee satisfaction. | | **Employee Engagement** | An assessment on how AI impacts employee engagement. | | **Business Alignment** | An assessment of how AI is impacting your organization’s business priorities and strategic objectives. | | **Company Culture** | An assessment of how AI is impacting your organization’s corporate culture. | | **Operational Efficiency** | An assessment of how AI is impacting your organization’s operational efficiency. | | **Workload Distribution** | Does AI adoption balance, increase, or reduce workloads for the role? | | **Risk Profile** | An assessment of if AI is adding to your organizational risk — ethical, legal, reputational, operational, long-term strategic risks, etc. | | **Risk Mitigation** | List out any actions your firm is taking to minimize and/or mitigate risks with your AI implementations. | | **Regulatory Requirements** | Enumeration of the various regulatory requirements that your AI implementations are subject to. Note that for a multinational carrier, you will need to account for the EU AI Act. Also note that you should list out the myriads of data privacy and protection regulations that you will need to comply with — especially if you are using data subject to these regulations in your AI engines. | | | | | | |
| **Illustrative Example of Re/Skilling Needs for Go-Forward Roles** | | | | | | | |
| ***Quantitative Impact Analysis*** | | You can optionally consider pulling the cumulative series of steps for the AIAI Framework together into a quantitative exercise that will further allow your organization to identify, prioritize, and quantify the automation and/or augmentation potential for AI for roles and tasks within roles. Note that the below calculations are for illustrative purposes only. These are loosely based on how you would assign story points to an Agile Scrum project. You should consider augmenting the matrix with measures that are of the most importance to you and your organization (remember to change the calculations accordingly): | | | | | |
| **I. Derive AI Applicability Index for Tasks**   |  |  | | --- | --- | | **Role: <Insert Role Name>** | | | **Measures** | **Assigned Points** | | **Task Complexity** | | | Simple | 3 points | | Medium | 2 points | | High | 1 point | | **Automation Potential** | | | High | 3 points | | Moderate | 2 points | | Low | 1 point | | **Task Frequency** | | | High Frequency (Daily or Weekly) | 3 points | | Medium Frequency (Monthly) | 2 points | | Low Frequency (Quarterly, Semi-Annually, Annually) | 1 point | | **Business Alignment** | | | High Potential | 3 points | | Moderate Potential | 2 points | | Low Potential | 1 point | | **Potential for Operational Efficiency** | | | High Potential | 3 points | | Moderate Potential | 2 points | | Low Potential | 1 point |   Once you have built this matrix, you can then calculate a score based on the maximum assignable points for each measure. You will need to conduct this tabulation for each task. In the illustrative example above, since we have outlined five measures, our maximum assignable value for each task is 15.  You should also consider establishing a threshold measure for the “tipping point” wherein a particular task could be considered as a highly likely candidate for AI-based automation, and should be prioritized commensurate to that. In our example below, we’re going to use the maximum allowable points for 4 out of the 5 measures, that is, any task that rates 12 points and above could be considered to be a prime candidate for AI-based automation. Similarly, you should consider a lower threshold number as well, that is, any tasks that rate below that threshold should be considered to be low priority tasks for AI-based automation. In our example, any task that tabulates to less than 8 points and below can be considered as lower priority.   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | **Role: Underwriter** | | | | | | | | **Task** | **Complexity** | **Automation Potential** | **Frequency** | **Business Alignment** | **Potential for Operational Efficiency** | **Total  Score** | | **Risk Profiling** | 2 | 2 | 3 | 3 | 2 | 12 | | **Rates Calculation** |  |  |  |  |  |  | | **Policy Review** |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | **Role: Data Entry Specialist** | | | | | | | | **Task** | **Complexity** | **Automation Potential** | **Frequency** | **Business Alignment** | **Potential for Operational Efficiency** | **Total Score** | | **Data Entry** | 3 | 3 | 3 | 3 | 3 | 15 | | | | | | | | |

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| **II. Derive AI Transformation Index for Roles**  The AI Role Transformation Index can be used to determine a potential impact and the extent to which AI implementations would influence roles. This would be a predicate for Part Two, which will inform workforce transition strategies and reskilling priorities across your enterprise value chain.   |  |  | | --- | --- | | **Role: <Insert Role Name>** | | | **Measures** | **Assigned Points** | | **Automation Potential** | | | Simple | 3 points | | Moderate | 2 points | | High | 1 point | | **Volume of Automatable Tasks within Role** | | | High Volume of Automatable Tasks (>50%) | 3 points | | Moderate Volume of Automatable Tasks (25%–50%) | 2 points | | Low Volume of Automatable Tasks (<25%) | 1 point | | **Uniqueness of Tasks across Roles** | | | Low | 3 points | | Moderate | 2 points | | High | 1 point | | **Re/Skilling Potential** | | | High Potential | 3 points | | Moderate Potential | 2 points | | Low Potential | 1 point | | **Upstream and Downstream Dependencies** | | | Low Dependency | 3 points | | Moderate Dependency | 2 points | | High Dependency | 1 point |   Based on the above, you would derive a similar number as you would with the Task AI Applicable Index.  **III. Prioritize based on Task AI Applicability Index and Role AI Transformation Index**  Once you have calculated the Task AI Applicability Index and Role AI Transformation Index, you can prioritize tasks and roles high Task AI Applicability Index scores for early automation efforts, as these would indicate prime candidates for AI. The Role AI Transformation Index would inform you what roles are most subject to change and can be prioritized for transformation. Based on how you choose to leverage that grid, this can form the basis of identifying jobs that are most subject to change, such that you can initiate re/skilling programs to transition employees to other roles within your firm. |

