



The Future of Artificial Intelligence in Leave and Disability Management

Hosted by Tim O'Connor
Tuesday, August 6, 2024



Agenda

- Introductions
- MMA ADL RFI Findings & Market Data
- Panel Discussion
- Audience Q&A

Meet the Panel

alight



Mia Polintan
Vice President,
Leave & Absence
Product Leave
Solutions

COMPSYCH



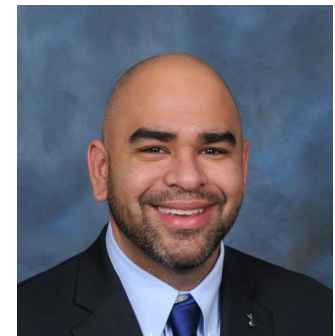
Matt Morris
Vice President,
FMLASource

reliancematrix
A MEMBER OF THE TOKIO MARINE GROUP



Scott Boutin
President SSL,
Chief Claim Officer

THE
HARTFORD



Dustin Kingsbury
Vice President
Group Benefits
Claims

MMA ADL Marketplace RFI



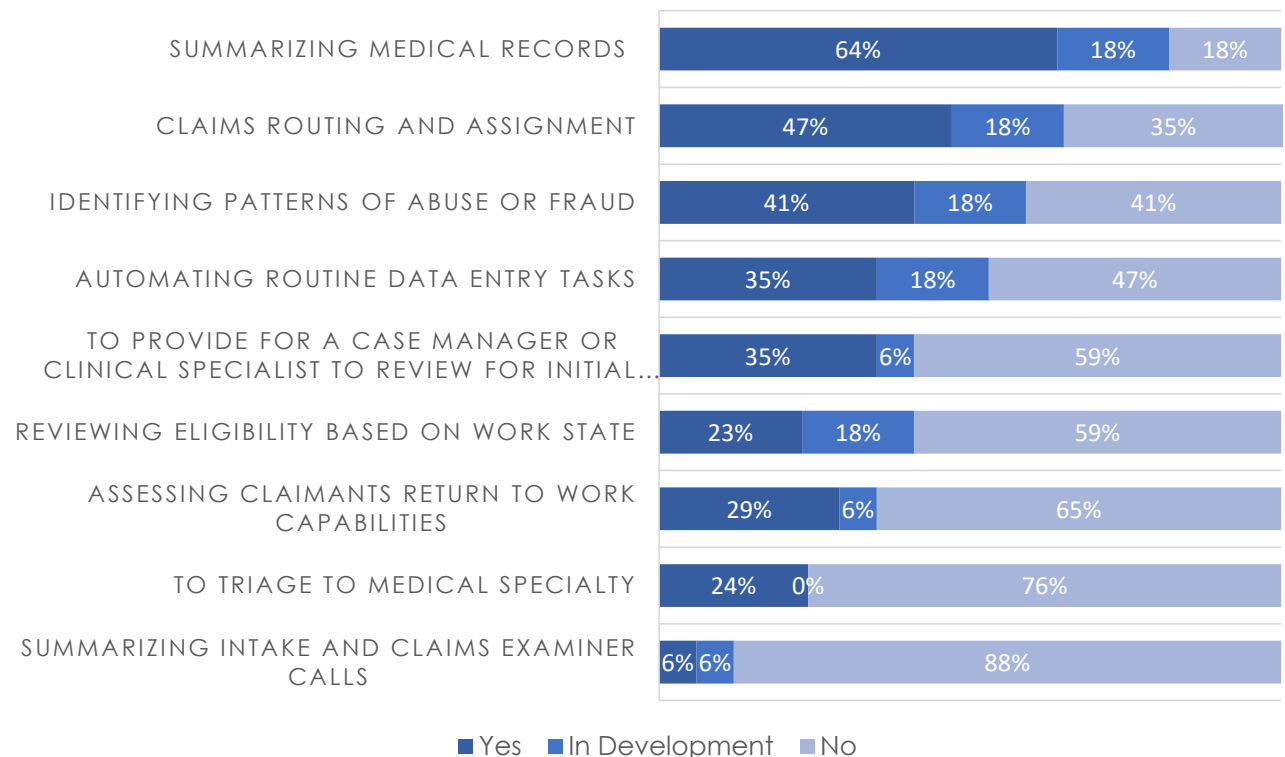
Marsh McLennan
Agency

ABSENCE
DISABILITY
& LIFE

- Conducted in March 2024
- Defining AI for RFI Purposes
 - National Association of Insurance Commissioners (NAIC) definition of AI which currently reads as follows;
"AI refers to a branch of computer science that uses data processing systems that perform functions normally associated with human intelligence, such as reasoning, learning, and self-improvement, or the capability of a device to perform functions that are normally associated with human intelligence such as reasoning, learning, and self-improvement. This definition considers machine learning to be a subset of artificial intelligence."
- Surveyed 20+ Carrier, TPA, Leave Management Companies
- 30+ questions specific to AI focused on:
 - Operational Efficiencies and Administration
 - Data Analytics & Risk Evaluation
 - Employee Experience

Operational Efficiencies and Administration

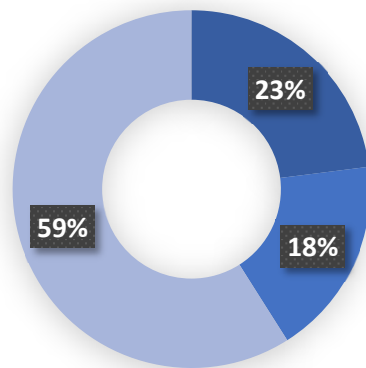
- Carriers, TPA's and Leave Management vendors have and continue to invest in AI capabilities to drive greater efficiencies around repetitive tasks and automating process flows.



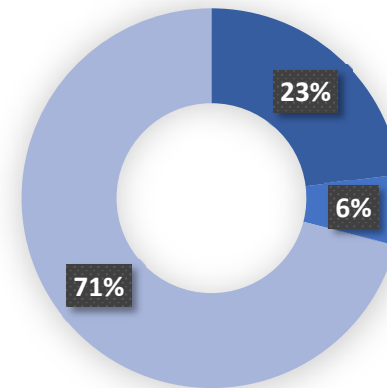
Source: MMA ADL 2024 Market RFI – n=20

Data Analytics & Risk Evaluation

AI use in data analytics and reporting



AI to analyze incidence and severity assessment



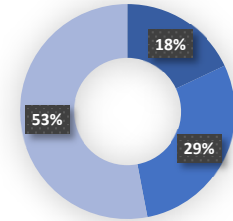
■ Yes
■ In Development
■ No

- Overall findings show a slower adoption in the use of AI for managing risk
 - 12% indicated that they are deploying AI to use in EOI evaluations
 - 12% are utilizing AI in reviewing experience data to estimate renewal changes

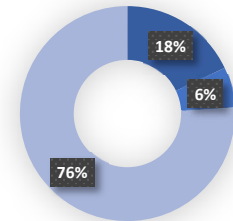
Employee Experience

- AI-powered chatbots and virtual assistants are being employed to provide instant support and guidance to claimants and employees.
- Future capabilities may allow for more personalized customer service by analyzing customer data and preferences.
- By understanding individual needs, carriers can tailor their communication and service offerings to meet specific requirements.

- **47%** currently use or are developing AI for chatbot support

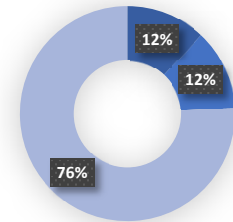


- **24%** currently use or are developing AI capabilities for claim initiation/intake



■ Yes
■ In Development
■ No

- **24%** currently use or are developing AI capabilities for general claim inquiries





Panel Discussion





Audience Q&A

