



WILL AI REPLACE ME?

Claims handler

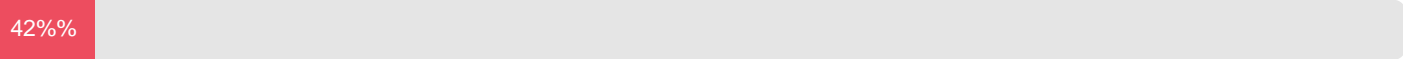
Banking, Finance, Insurance, Real Estate

The analysis suggest that, while certain aspects of the role may benefit from automation, especially in initial damage assessments and data processing, the significant complexity involved in legal proceedings, nuanced case evaluations, and personalized decision-making limits the extent to which these tasks can be automated.

The role demands a high degree of professional judgment, expertise, and human interaction, particularly in contentious situations and complex case assessments. ?

Automation degree: 42%%

Significant Impact of AI on the Job



Main tasks

This section reviews the 3 main tasks associated with the job studied and assesses the potential level of automation induced by AI (« **AI Automation Impact** »). The modeling uses 8 criteria detailed on the « **Methodology** » page.

Tasks	AI Automation Impact
Verify that the subscribed guarantees apply to the occurred event and assess, if necessary, the responsibilities.	Significant
Evaluate the amount of damages and settle the sums due to the insured or the victim	Significant
Manage legal disputes with a third-party victim or, less commonly, with an insured; in this case, initiate and follow legal proceedings	Low

Impact on skills

At-risk Skills ↓

<p>Evaluate the potential total cost of the claim</p>	<p>As AI and machine learning become more adept at analyzing vast datasets to predict costs based on historical data and specific claim parameters, this task is increasingly likely to be automated.</p>
<p>Handle a customer claim in the context of claim management or following case settlement</p>	<p>Basic customer service interactions, especially those following a standardized process or query, are becoming more automated through chatbots and AI-driven customer service platforms.</p>

Future-proof Skills ↑

<p>Manage potential conflict situations with the insured and/or involved third parties</p>	<p>Conflict resolution requires nuanced understanding, empathy, and negotiation skills, which are inherently human attributes not easily replicated by AI.</p>
<p>Negotiate to align customer satisfaction with the insurer's interests</p>	<p>The complexity of negotiation, especially when balancing client satisfaction with company interests, demands human insight, strategic thinking, and interpersonal skills.</p>

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