

AI-powered solutions for insurance - Claims automation, fraud detection,  
underwriting models.

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# AI-Powered Solutions for Modern Insurance

# The Insurance Industry Challenge

Digital disruption is reshaping the insurance landscape

- Insurtech startups capturing market share with superior UX
- Legacy systems creating operational bottlenecks
- Customer acquisition costs skyrocketing
- Fraud losses exceeding \$80 billion annually
- Claims processing taking weeks instead of minutes
- Customer churn at all-time highs
- Manual underwriting unable to leverage available data

**The reality?** Insurers that don't modernize will lose to digital-first competitors within 5 years.

# What if Insurance Innovation Was Predictable?

## Introducing *di-factory*

Fixed-time, fixed-budget AI solutions for insurance

We're not another IT consultancy with endless implementations. We deliver **working solutions**.

## Our Approach: AI-First, Results-Guaranteed

- **Fixed Time Delivery:** 4-week sprints with guaranteed completion
- **Fixed Budget Guarantee:** No surprises, no scope creep, predictable costs
- **AI-Powered Development:** 24/7 development cycles with intelligent automation
- **Insurance-Native:** Solutions designed for P&C, life, health insurance
- **Regulatory Compliant:** Built-in compliance with insurance regulations

# AI Solutions for Insurance

## Fraud Detection & Prevention

*Stop fraud before claims are paid* - Real-time claims fraud detection with ML - Network analysis for organized fraud rings - Anomaly detection across claims patterns - Social media and external data integration - Synthetic identity and application fraud detection - Reduce fraud losses by 40-60%

## Claims Automation

*Transform weeks-long processes into minutes* - Automated claims intake and triage - Intelligent document processing and data extraction - Damage assessment with computer vision (auto, property) - Automated claims decisioning for simple cases - Predictive claims cost estimation - Reduce claims processing time by 70%

## Intelligent Underwriting

*Better risk assessment, faster decisions* - Automated underwriting for personal and commercial lines - Alternative data integration for better risk pricing - Real-time risk scoring models - Portfolio optimization and risk concentration management - Explainable AI for regulatory compliance - 50% faster underwriting with improved accuracy

# Digital Insurance Solutions

## Customer Experience Platforms

*Modern insurance experiences customers expect* - Self-service portals for policy management - Mobile apps for claims submission and tracking - Quote and bind platforms with instant pricing - Digital onboarding and document upload - Policy comparison and recommendation engines - Reduce customer acquisition costs by 30%

## Intelligent Automation

*Free your team to focus on complex cases* - Customer service chatbots with NLP - Policy administration automation - Renewal processing and retention campaigns - Payment processing and premium collection - Document generation and distribution - Reduce operational costs by 40%

## Analytics & Intelligence

*Turn data into competitive advantage* - Customer lifetime value prediction - Churn prediction and retention modeling - Price optimization and elasticity analysis - Agent performance analytics - Loss ratio forecasting and monitoring - Market intelligence and competitive analysis

# Our Core Services for Insurance

## 1. Business Consulting Companion

*From challenge identification to strategic roadmap* - Digital maturity assessment - Insurtech competitive analysis - Technology roadmap and prioritization - Vendor evaluation and selection - Business case development with ROI modeling - Change management and adoption strategies

## 2. MVP Development for Insurance Solutions

*Fixed 4-week sprint delivery for working products* - Customer portals and mobile applications - Claims management platforms - Quote and policy administration systems - Agent and broker portals - Cloud-native deployment with security - Complete documentation and training

## 3. ML Models for Insurance Intelligence

*Custom AI in 4-week sprint cycles* - Fraud detection models (claims, application) - Underwriting risk assessment models - Customer churn and retention prediction - Claims severity and reserve prediction - Price optimization models - Automated damage assessment (computer vision)

# Why Insurance Companies Choose *di-factory*

## Speed to Market

- 4-week delivery cycles vs. 18-24 month legacy projects
- Launch MVPs and iterate based on real user feedback
- Outpace insurtech competition

## Predictable Investment

- Fixed-budget guarantee eliminates overruns
- Transparent pricing with no hidden costs
- Know your ROI before you start

## Reduced Risk

- Proven insurance-specific methodologies
- AI-enhanced development for consistent quality
- Regulatory compliance built into every solution
- Security-first architecture

- Solutions designed for insurance workflows
- Understanding of P&C, life, and health insurance
- Integration with major policy admin systems
- Actuarial and underwriting domain knowledge

# Success Metrics We Deliver

## Fraud Prevention

- 40-60% reduction in fraud losses
- 70% reduction in false positives
- 90%+ fraud detection accuracy
- \$5-20M saved annually for mid-size insurers

## Claims Efficiency

- 70% reduction in claims processing time
- 50% decrease in claims handling costs
- 80% automation rate for simple claims
- 40% improvement in customer satisfaction

## Underwriting Performance

- 50% faster underwriting decisions
- 30% improvement in risk selection accuracy
- 25% increase in straight-through processing

- 20% improvement in loss ratios

## **Customer Experience**

- 35% reduction in customer churn
- 50% increase in digital engagement
- 30% improvement in NPS scores
- 40% reduction in customer acquisition costs
- 3x increase in cross-sell success

# Case Study Framework

## Scenario: Regional Auto Insurer Digital Transformation

**Challenge:** - High claims processing costs and cycle times - Rising fraud losses impacting profitability - Customer churn to digital-first insurtech competitors - Manual underwriting unable to scale

### *di-factory* Solution:

**Phase 1 - Consulting (4 weeks)** - Digital maturity assessment - Opportunity prioritization - Technology roadmap development

**Phase 2 - MVP Development (4 weeks)** - Mobile app for claims submission - Self-service customer portal - Automated claims intake and triage

**Phase 3 - AI Enhancement (4 weeks)** - Claims fraud detection model - Damage assessment with computer vision - Customer churn prediction and intervention

**Expected Results:** - 60% reduction in claims cycle time - 45% decrease in fraud losses - 30% improvement in customer retention - 50% increase in mobile claims submissions - \$8M annual savings from automation and fraud reduction

# Security & Compliance

## Insurance-Grade Security

- SOC 2 Type II compliant operations
- End-to-end encryption for sensitive data
- Multi-factor authentication and access controls
- Regular security audits and penetration testing
- Secure development lifecycle

## Regulatory Compliance

- NAIC model law alignment
- State insurance department requirements
- Data privacy regulations (GDPR, CCPA)
- Fair lending and non-discrimination compliance
- Explainable AI for underwriting decisions
- Audit trails and model governance

## Cloud Infrastructure

- AWS/Azure/GCP with financial services certification
- Multi-region deployment for business continuity
- 99.99% uptime SLA
- Auto-scaling for seasonal demand spikes
- Disaster recovery and backup

# Engagement Models

## Pilot Project

*Prove value with a focused use case* - Single solution implementation (4 weeks) - Defined success metrics and ROI measurement - Foundation for broader partnership - **Ideal for:** First engagement, proof of concept

## Sprint-Based Development

*Continuous value delivery* - Rolling 4-week sprints - Prioritized backlog of solutions - Regular demos and stakeholder alignment - **Ideal for:** Ongoing digital transformation

## Strategic Partnership

*Comprehensive insurance modernization* - Dedicated team and resources - Full access to all three service lines - Strategic advisory and innovation roadmap - **Ideal for:** Enterprise-wide transformation programs

# Investment Framework

## Consulting Services

- Digital Assessment: Starting at \$15,000 USD
- Transformation Roadmap: Starting at \$25,000 USD
- Full Business Case & Strategy: Starting at \$40,000 USD

## MVP Development

- Basic Customer Portal: Starting at \$50,000 USD (4 weeks)
- Standard Claims Platform: Starting at \$80,000 USD (4 weeks)
- Complex Integration Project: Starting at \$120,000 USD (4-6 weeks)

## AI/ML Models

- Single Model (Fraud, Churn, etc.): Starting at \$40,000 USD (4 weeks)
- Model Suite (2-3 models): Starting at \$100,000 USD (6-8 weeks)
- Enterprise AI Platform: Custom pricing

**All pricing is fixed and guaranteed. No surprises.**



# Why Now?

## The Insurance Industry is at an Inflection Point

- Insurtech companies redefining customer expectations
- Embedded insurance creating new distribution channels
- Climate change requiring better risk models
- Customer expectations shaped by Amazon and Netflix
- AI breakthroughs enabling dramatic efficiency gains

## AI is the Competitive Differentiator

With *di-factory*, you can: - Deploy AI-powered solutions in weeks, not years - Compete with insurtech speed at enterprise scale - Dramatically reduce fraud and operational costs - Improve customer experience and retention

**The insurers that embrace AI now will dominate their markets.**

# Next Steps

## Discovery Call

- 30-minute conversation to understand your challenges
- Initial opportunity identification
- Partnership fit assessment

## Assessment Proposal

- Tailored scope based on your priorities
- Fixed timeline and budget
- Clear deliverables and success metrics

## Pilot Engagement

- 4-week proof of value
- Measurable results
- Foundation for strategic partnership

# Let's Transform Insurance Together

Ready to accelerate your digital transformation?

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*Fixed time. Fixed budget. Real results.*