

A large, stylized blue swan with a cityscape background. The swan is rendered in a low-poly, geometric style with various shades of blue and cyan. It is positioned on the left side of the frame, facing right. The background is a vibrant, futuristic cityscape at night, with tall buildings and glowing lights in shades of orange, red, and purple. The overall aesthetic is modern and digital.

Unlocking the Sustainable Future of Insurance

AI- Augmented Decision
Making as the Game
Changer




INSURANCE
ASSOCIATION
OF THE CARIBBEAN INC.



Generative AI will be the
Most Significant
Technological Event of Our
Lifetime



Agenda

- What is AI?
 - Opportunities and Risks
 - Insurance AI in Action
 - How AI can Positively impact ESG and Profitability
 - How to get started
- 

How to Maximise on this Session

- Commit
- Participate
- ~~I Know~~





Marketing



43,883,319

#DataMillionaire

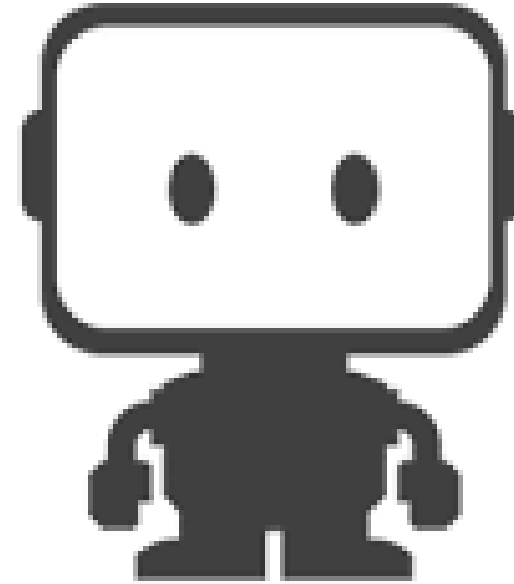
Leslie Lee Fook





08:55	Welcome Address	Hon. Gaston Browne Prime Minister Antigua & Barbuda
09:05	Video Presentation: 21 st Century Government	CTU
09:10	Why 21 st Century Government? <i>The potential in five minutes!</i>	Mr. Leslie Lee Fook Director, Incus
09:15	Feature Address: The Role of Caribbean Governments in the 21 st Century	Dr. The Rt. Hon. Keith Mitchell Prime Minister, Grenada





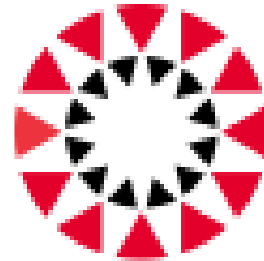
Data Robot
2017

DataRobot

Data Science Training



**CARIBBEAN
ACTUARIAL
ASSOCIATION**



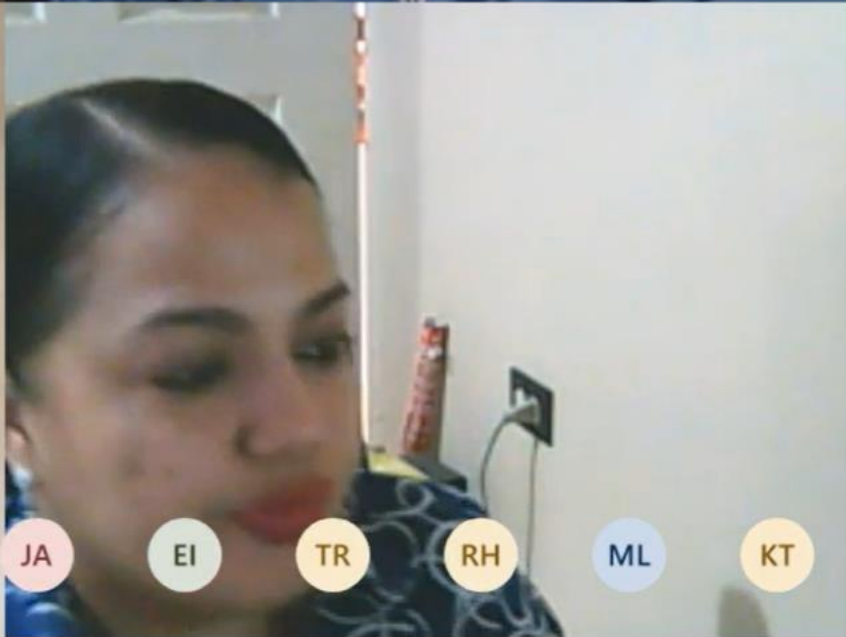
**Trinidad &
Tobago IFC**

Financial Sector Development



incus
SERVICES LIMITED





People



Share invite

Currently in this meeting (12)

- Incus (Guest)
- Akhim Alexis (Guest)
- Angelique Springer
- Egbert Irving
- Jude Agostini
- Khalil Turner
- Leslie Lee Fook
- Marian Lapenta
- Rawati Heeraman
- Samantha Singh
Organizer
- Travis Johnson
- Tyméa Richards

Mental illness is a complex topic, and this graphic illustrates the key terms associated with it. The words are arranged in a word cloud within the silhouette of a human head, with the largest and most prominent words being "MENTAL", "ILLNESS", "DEPRESSION", and "CONDITION". Other smaller words include "FEELINGS", "CONNECTION", "SYMPTOMS", and "SYMPTOM". The colors transition from teal on the left to pink on the right, creating a soft gradient effect.

MENTAL
ILLNESS
DEPRESSION
CONDITION

FEELINGS
CONNECTION
SYMPTOMS
SYMPTOM



I Had Three
Choices



1. Get Rid of
Everyone

2. Beat Everyone into Submission

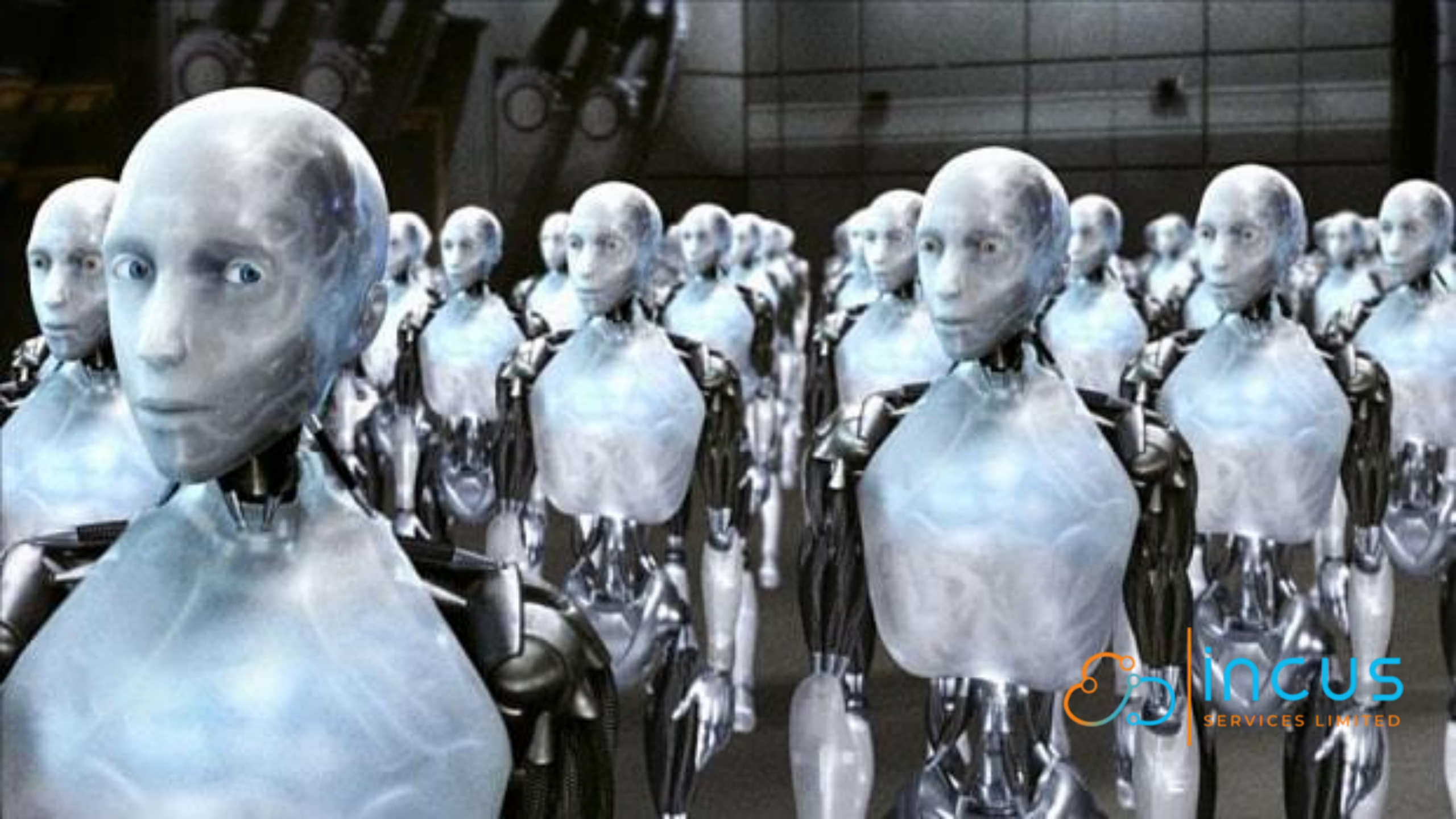
A man with a futuristic, metallic shoulder is shown against a background of digital data and a glowing horizon. The man is looking directly at the camera with a serious expression. The background is a mix of dark and light colors, with a glowing horizon line and various digital patterns and lines.

3. Find Better Ways to Work



Autonomous Process





What is AI?



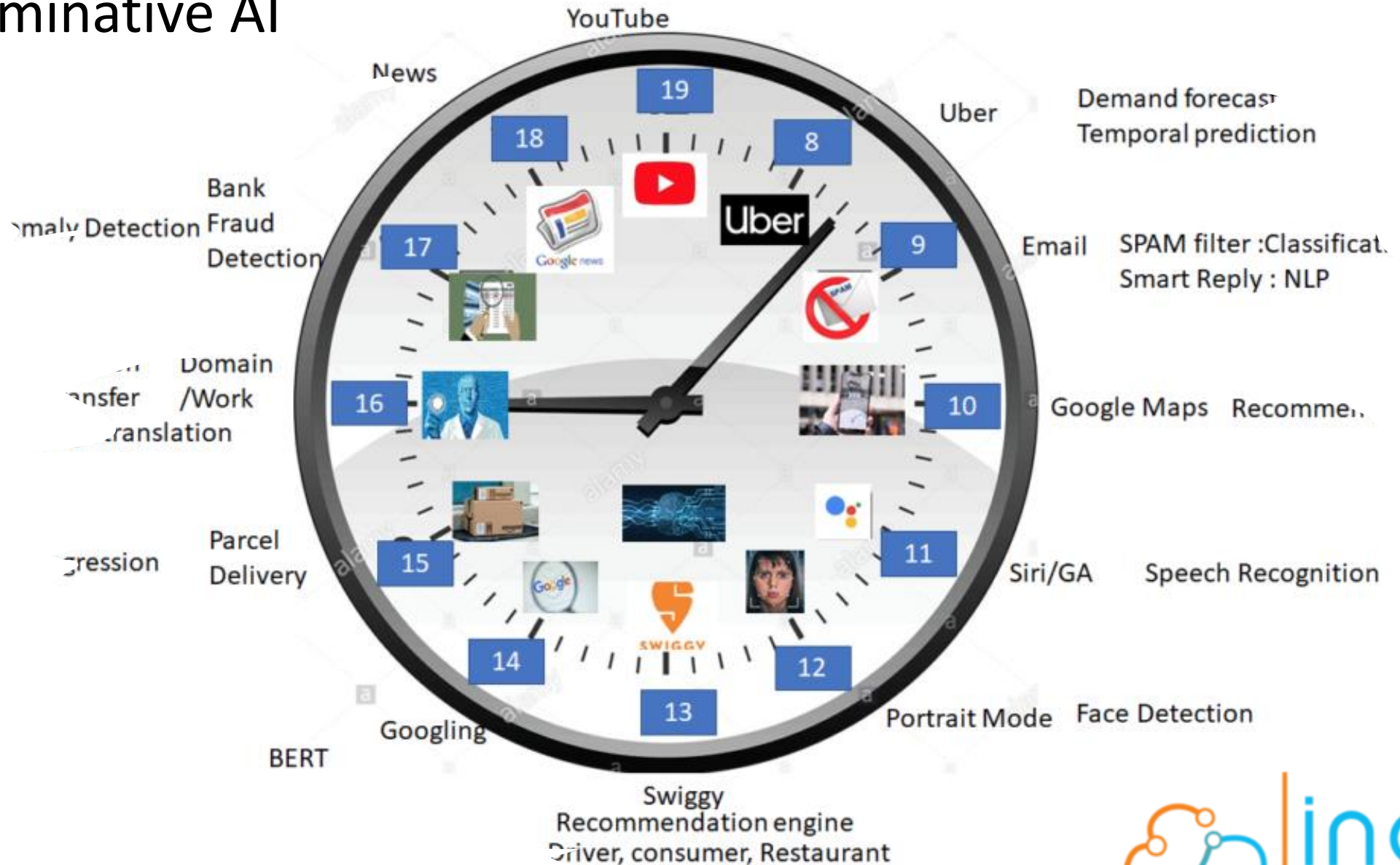
History of Artificial Intelligence



Do you use
AI?



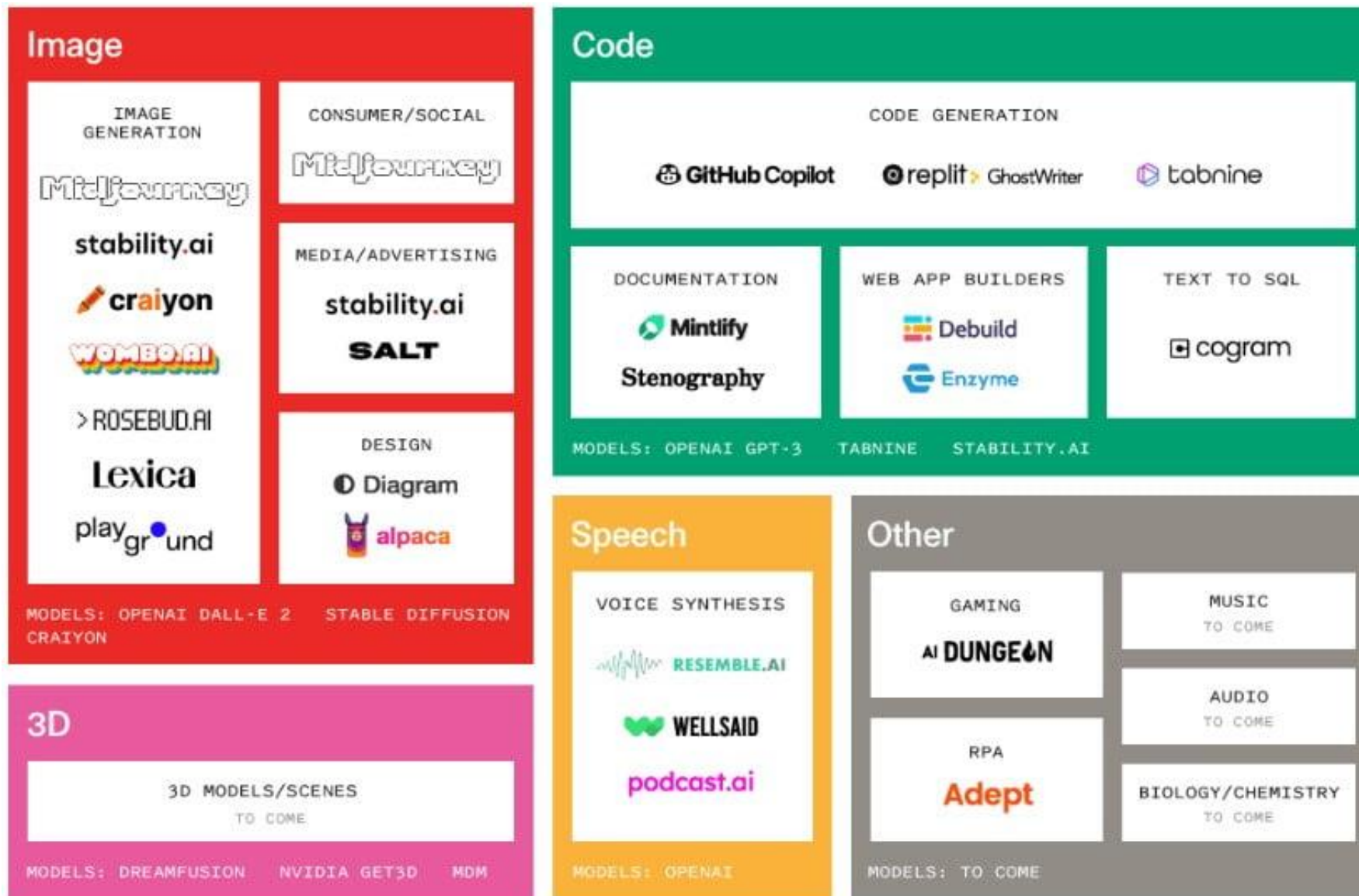
Discriminative AI





ChatGPT

Discriminative AI



How are they Different?



Discriminative AI



Cat | Dog



Text



Generative AI



Verbal
GRE



The Graduate Record Exam (GRE) is a standardized test that is required for admission to many graduate schools across North America.

63rd

9th

Evidence-based
Reading & Writing
SAT



87th

93rd

Uniform Bar Exam
Law



10th

90th

Math
SAT



70th

89th

LSAT
Law



40th

88th

Biology
Advanced Placement



62nd

85th

Statistics
Advanced Placement



40th

85th

Psychology
Advanced Placement



83rd

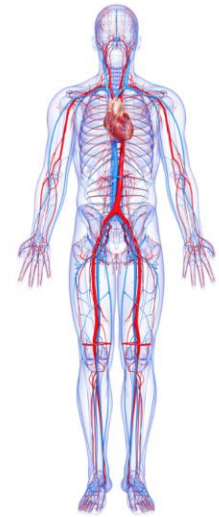
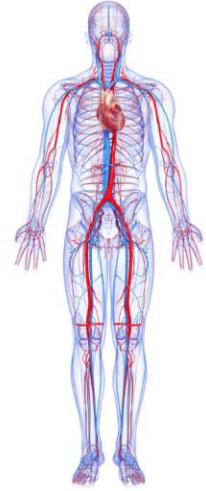
Quantitative
GRE



25th

80th

Workforce of the Future



Shortcomings

- Generic
- Bias
- Lack of current context
- Not great at math
- Blackbox
- Customisation
- **Hallucination**

$$F = G \frac{m_1 m_2}{d^2}$$

$$i\hbar \frac{\partial}{\partial t} \psi = \hat{H} \psi$$

$$\phi(x) = \frac{1}{\sqrt{2\pi\sigma}} e^{-\frac{(x-\mu)^2}{2\sigma^2}}$$

$$E = mc^2$$

$$ds \geq 0$$

$$\frac{\partial^2 u}{\partial x^2} = c^2 \frac{\partial^2 u}{\partial x^2}$$

$$\frac{df}{dt} = \lim_{h \rightarrow 0} \frac{f(t+h) - f(t)}{h}$$

Risks



Derisking



Data Management

Security and Reliability

Ethic\Regulation

Human Capital

Immediate Opportunities for Insurance

UNMATCHED EFFICIENCY

```
graph TD; A[UNMATCHED EFFICIENCY] --> B[ELIMINATING PAPER WASTE]; B --> C[SUPERIOR DECISION-MAKING]; C --> D[CUSTOMER & EMPLOYEE SATISFACTION];
```

ELIMINATING PAPER WASTE

SUPERIOR DECISION-MAKING

CUSTOMER & EMPLOYEE SATISFACTION

Insurance AI in Action



MARKETING



SALES



CLAIMS



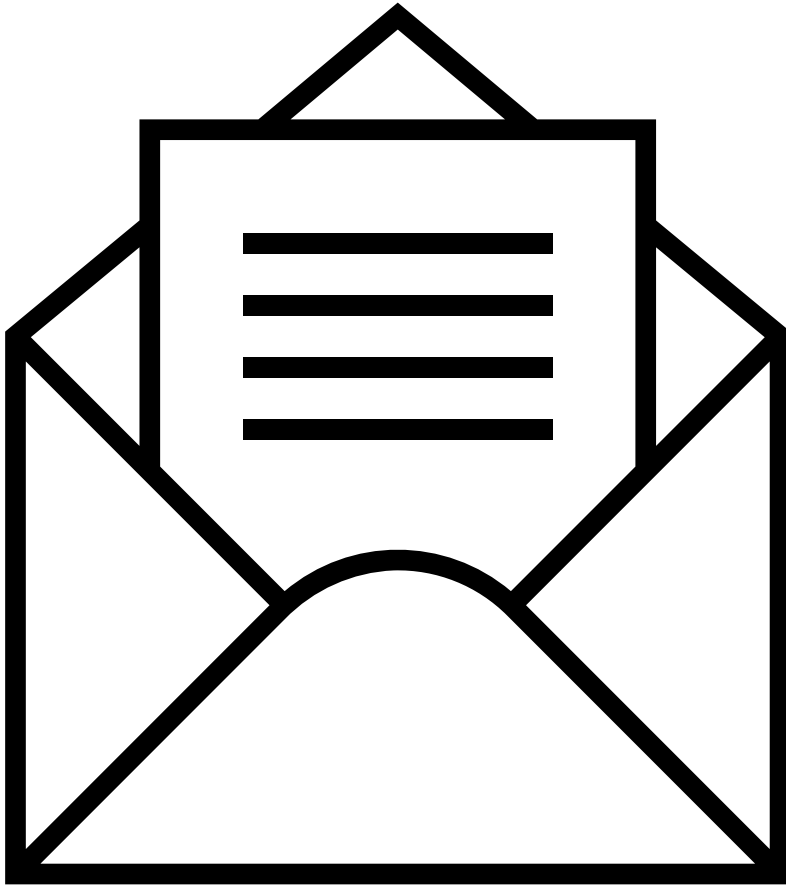
CUSTOMER
SERVICE

Marketing

- Go to market Process



Marketing Email



Email

- 120 emails a day
- Respond to 40%
- 2.6 hours every day

- What if we could cut it in half?



“It's a significant step away from family connection.” Teens who have frequent family dinners have lower rates of drug and alcohol use compared with those who share fewer family meals, several pivotal studies have found. The kids also have fewer symptoms of anxiety and depression and are less likely to attempt suicide. 8 Oct 2022



Wall Street Journal

<https://www.wsj.com> > articles > family-dinners-are-key-t... ⋮

Sales

Re: Excited about Montego Bay?



Reply

Reply All

This message is redacted.

You replied to this message on 04/06/2023 7:01 pm.

Suggested Meetings



Hi Robert,

I'm sure you're looking forward to the IAC conference in Montego Bay. I'm excited to be a speaker on Artificial Intelligence.



152 Hyper Personalized Emails

Caution: This is an

Leslie Lee Fook

Excited about Montego Bay?

Sat 03/06

Caution: This is an

Leslie Lee Fook

Excited about Montego Bay?

Sat 03/06

Caution: This is an

Leslie Lee Fook

Excited about Montego Bay?

Sat 03/06

Caution: This is an

Leslie Lee Fook

Hallucinations

Dear Anne,

As a fellow Caribbean woman, I wanted to take a moment to reach out and introduce myself. I am Leslie, a speaker on Artificial Intelligence for the upcoming IAC conference in Montego Bay and I am helping insurance companies in the Caribbean stay ahead of the curve.

I was so pleased to hear that you are a delegate for the conference and am looking forward to meeting you in Montego Bay. I understand that your current role as Saxon.ky Customer Service at Saxon must be very rewarding.

I am excited to share with you my panel on Artificial Intelligence at the IAC conference and hope to see you there. I have prepared an intelligent AI

Hi Aimee,

I hope you are doing well! I'm Leslie, a speaker at the upcoming IAC conference in Montego Bay and I understand you'll be joining us as a delegate. As a fellow Canadian, I'm especially excited to meet you and learn more about the work you do at Sickkids Toronto.

Dear Grace,

As a fellow Jamaican, I am very excited to meet you at the IAC in Montego Bay! I have been following your work at the Grace Kennedy Financial Group and am impressed by your impressive credentials as a Chartered Insurer and LLB.

Hi Joerg,

I hope you are doing well. I noticed you are a delegate at the upcoming IAC conference in Montego Bay, representing focused on helping companies like yours stay ahead of the curve with Artificial Intelligence.

As a fellow German, I know how important it is to stay ahead of the game and maintain a competitive edge. That's why I'm looking forward to presenting my panel on AI.

Perfect!

Hi Tim,

I'm Leslie and I'm excited to be speaking at the IAC conference in Montego Bay. I'm really looking forward to meeting you and the Summit Insurance Co. Ltd. team.

As a fellow Caribbean based professional, I'm sure you understand the ever-changing nature of the insurance industry and the need to stay ahead of the curve.

I wanted to let you know about a new AI chatbot I've prepared to illustrate some of the potential quick wins for your organization. As a customer service professional, I'm sure you have a unique perspective on what your customers need and would love to hear your feedback. You can check it out here:

Hello Yogindra,

As a fellow Caribbean person, I thought I'd reach out and say hello! I'm Leslie and I'm looking forward to meeting you at the upcoming IAC conference in Montego Bay. I'm speaking on AI and hope to see you at the panel.

I'm also the founder of Incus Services and we specialize in helping insurance companies stay ahead of the curve with AI and machine learning technologies. As part of our commitment to continuous improvement, I've prepared an intelligent AI chatbot for your company Assuria N.V. to illustrate what

Hi Kennie,

I'm Leslie and I'm so excited to be speaking at the IAC conference in Montego Bay! I'm from the Caribbean too, so I know what it's like to be part of the local community.

Hi Peter,

I hope you're looking forward to attending the IAC conference in Montego Bay. I wanted to reach out to you because I'm a speaker on Artificial Intelligence and I understand that you're from Canada with One Team Health.

I'm excited to have the chance to connect in person and discuss the amazing opportunities that AI can bring to businesses, such as the one you work for. I've prepared a special AI chatbot for your company to illustrate what some quick wins are. I'd be interested to hear your advice on if it might be a good fit for your organization.

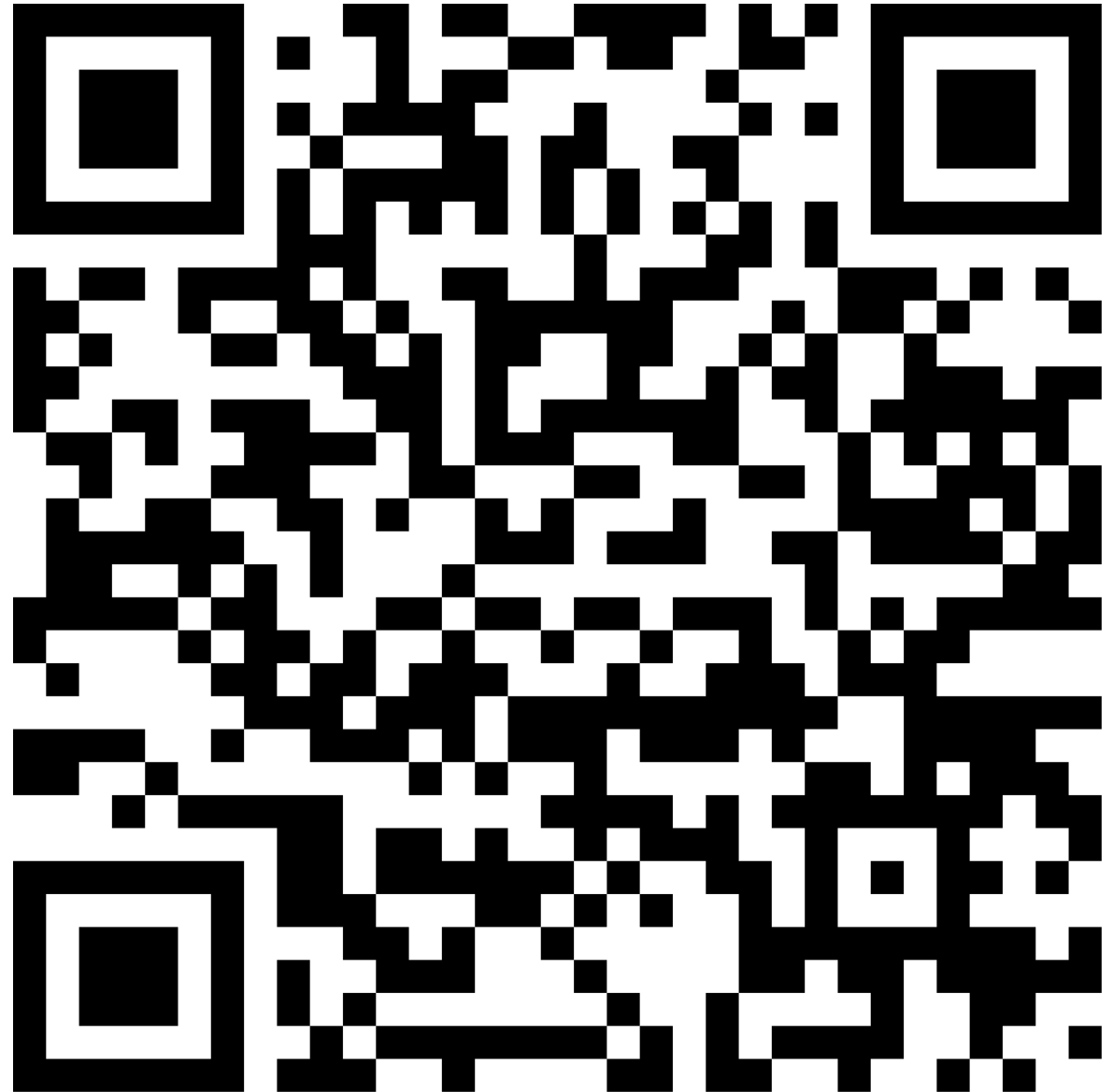


Claims



Claims

<https://bot.incusservices.com/claims>



Insurance Consumers



82%

24/7 AVAILABILITY



91%

**PERSONALIZATION AND
CUSTOMER ENGAGEMENT**



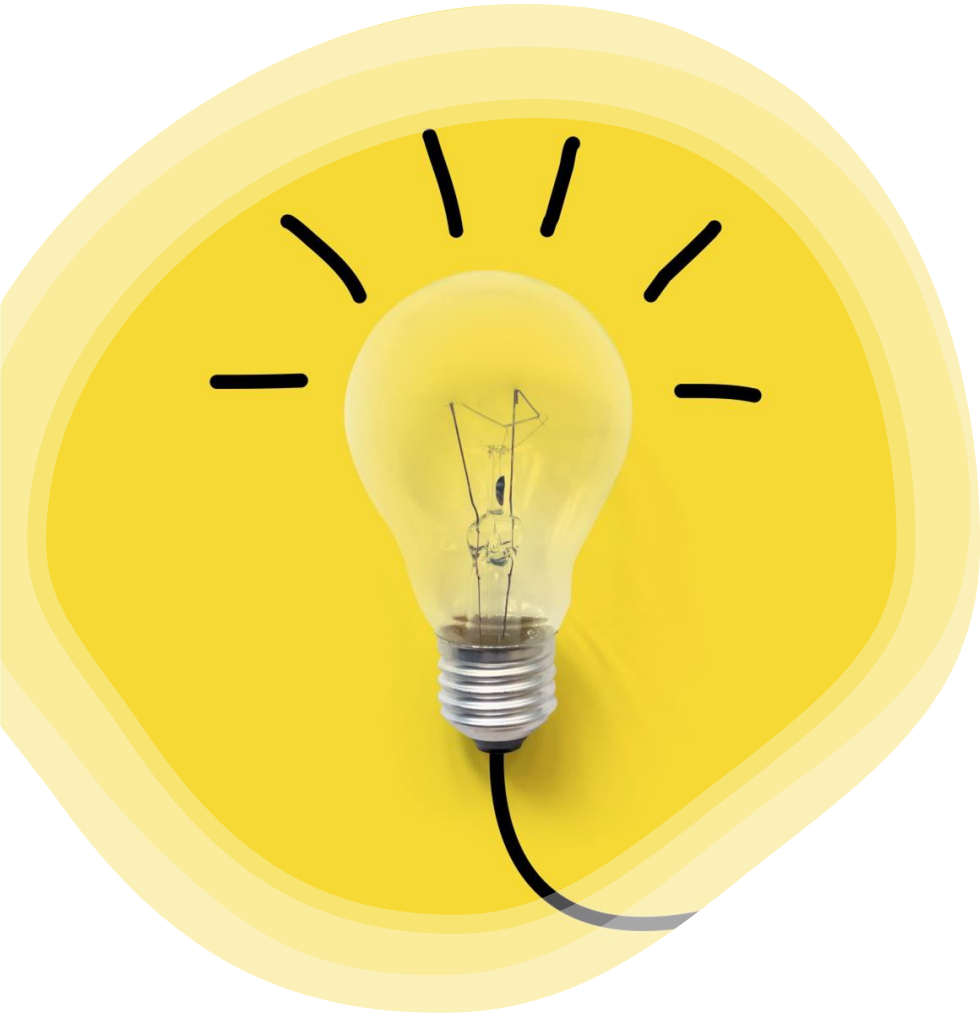
25%

**WILL SWITCH FOR SPEED
AND EFFICIENCY OF SERVICE**

Intelligent Chatbots

- **Premium Collection**
- **Claims**
- **Underwriting**
- **Personalised Advice**





Recap

- What is AI?
- Opportunities and Risks
- Insurance AI in Action
- How AI can Positively impact ESG and Profitability
- How to get started

Next Steps



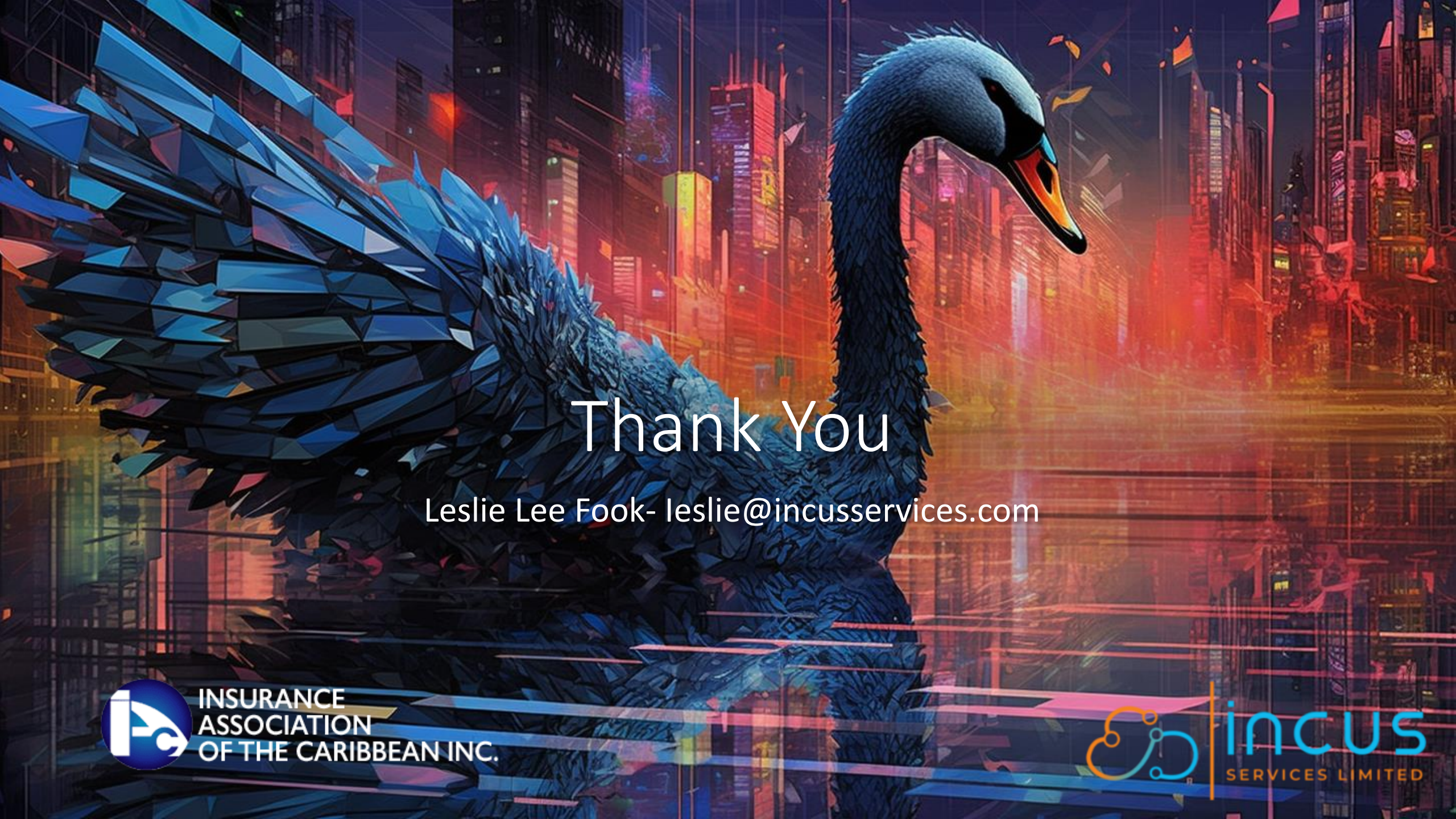
Want to Lead with AI

- <https://www.aiintensive.com/waitlist-iac>



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Thank You

Leslie Lee Fook- leslie@incusservices.com



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incus
SERVICES LIMITED