



THE WARRANTY & SERVICE CONTRACT INNOVATIONS FOR
VEHICLE, HOME, SMART PRODUCTS & CONSUMER GOODS

Applying AI to Optimize Productivity, Profitability, and Efficiency of Warranties and Service Contracts

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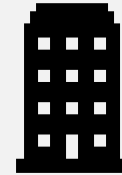


INCORPORATING AI: WHY IT CAN MAKE SENSE



Macro Trends

- Increasing claim volumes are straining traditional processes.
- Manual review leads to delays, inconsistencies, and human error.
- Rising fraud risks require more advanced technology.

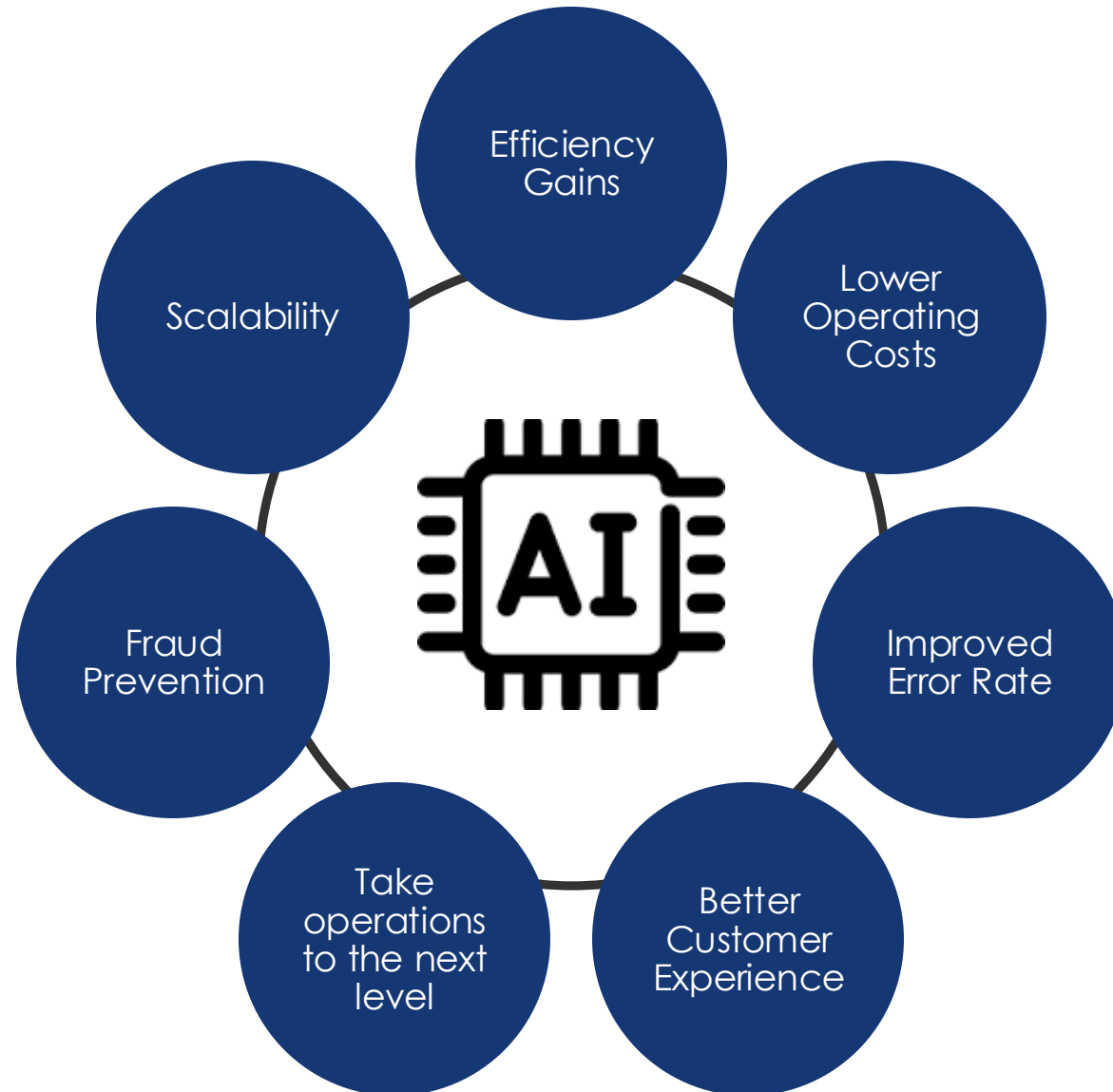


Business Needs

- Continuously backing up against capacity
- Looking to take successful processes to the next level
- Planning for the future and anticipating industry trends

Regardless of “Why” – always have a goal and clear vision of what needs to be accomplished

SETTING THE STAGE: INTENTIONS OF AI



PEOPLE
+
PROCESS
+
TECHNOLOGY

REALITY CHECK: AI IS NOT A MAGICAL FIX

Artificial Intelligence **does not fix** broken processes – it optimizes structured ones.

Implementing AI will **amplify inefficient practices** and could end up hurting more than it would help

Key Requirements Prior to AI Implementation

High-quality,
refined data



Clear,
structured
processes



Defined
decision-
making criteria



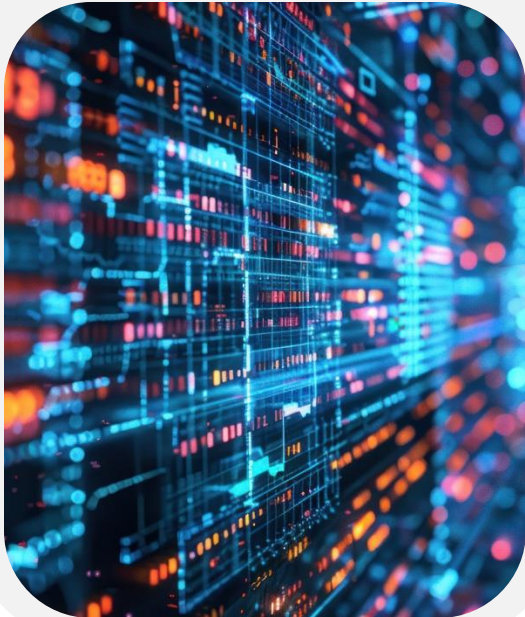
Understand the
ask & goals



DECISIONS POWERED BY AI

Autonomous Decisions

Similar to autonomous driving systems, Decision Intelligence augments, analyzes, and automates decisions to improve outcome quality, velocity, and consistency.



Guided by Knowledge

Similar to a GPS, AI Advisors quickly provide precise and relevant answers to guide informed decision-making.



Predictive Outcomes

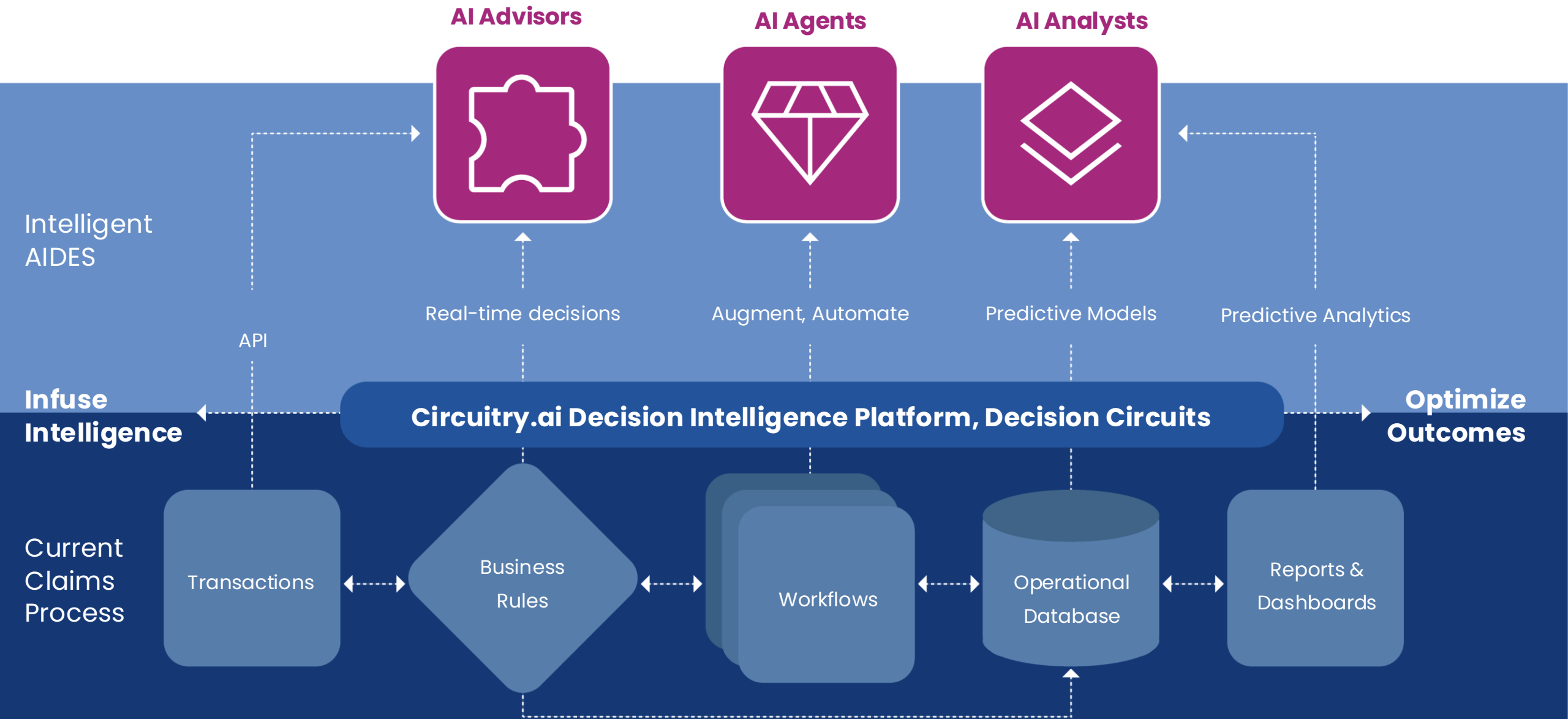
Like vision AI or Lidar, AI Analysts predict outcomes and recommend actions using decision models, composite AI methods, and simulations.



Intelligent Automation

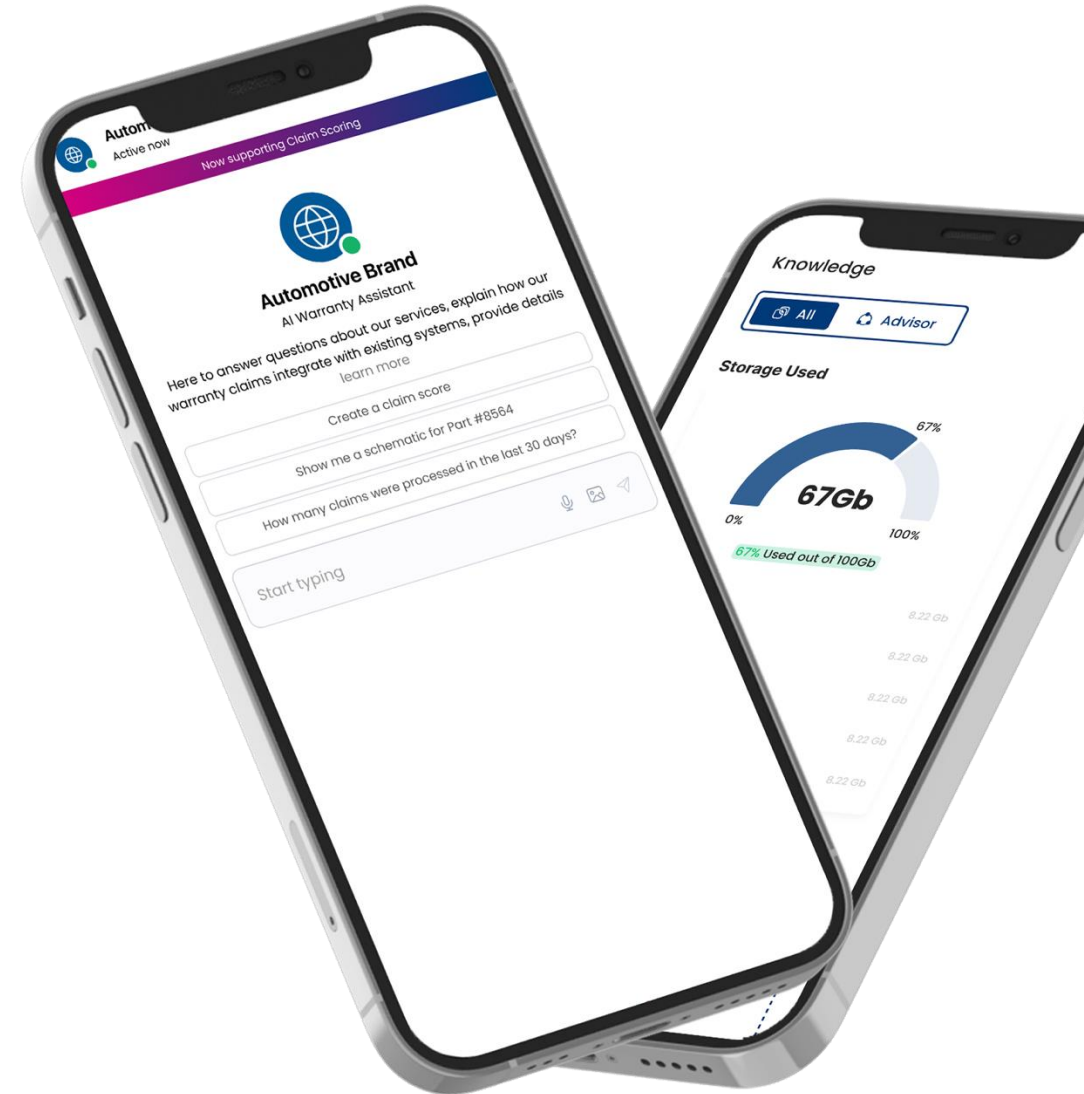
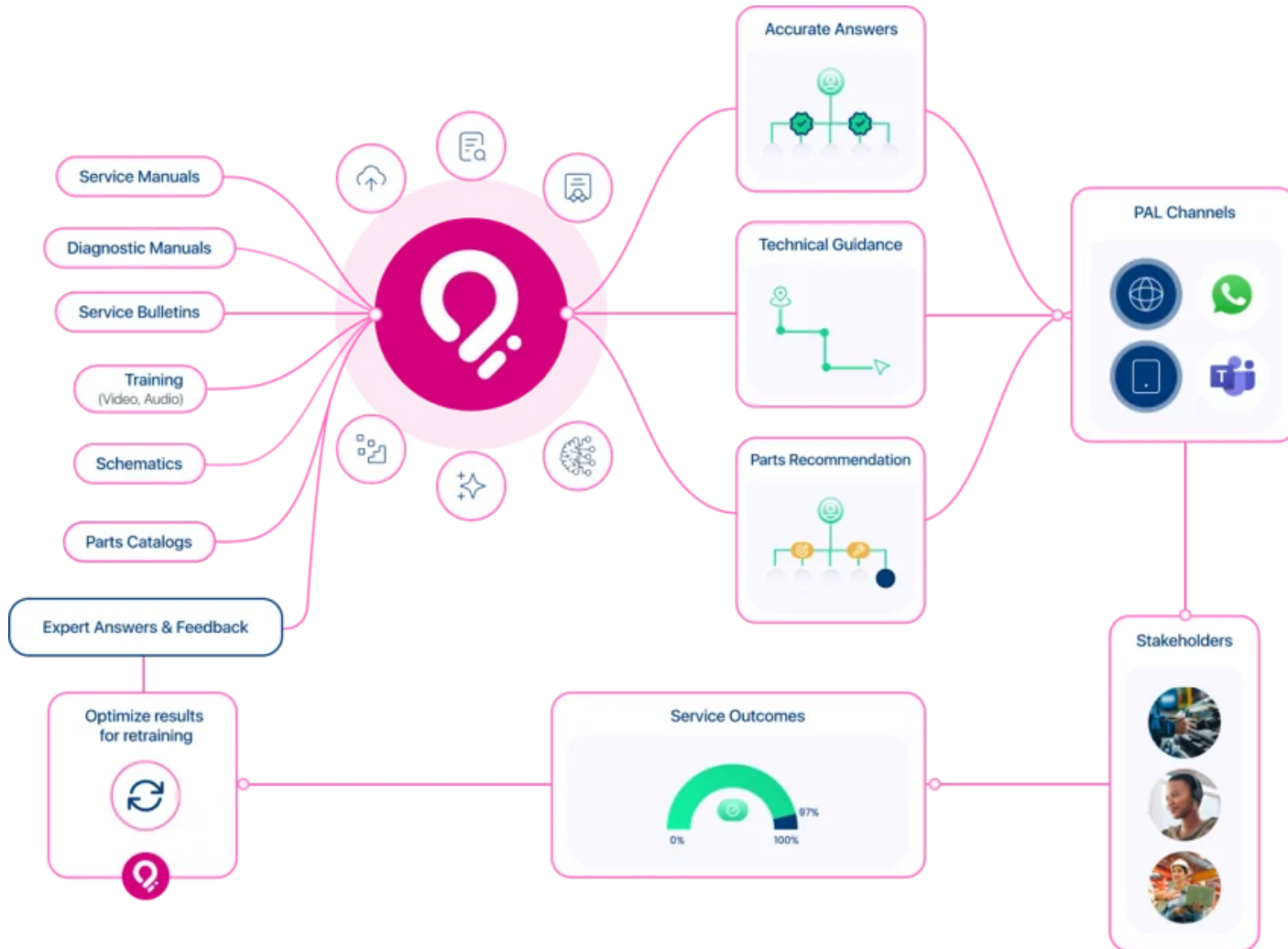
Similar to autonomous driving, AI Agents infuse intelligence and automate existing applications, processes, and workflows to optimize outcomes.

WARRANTY DECISION INTELLIGENCE



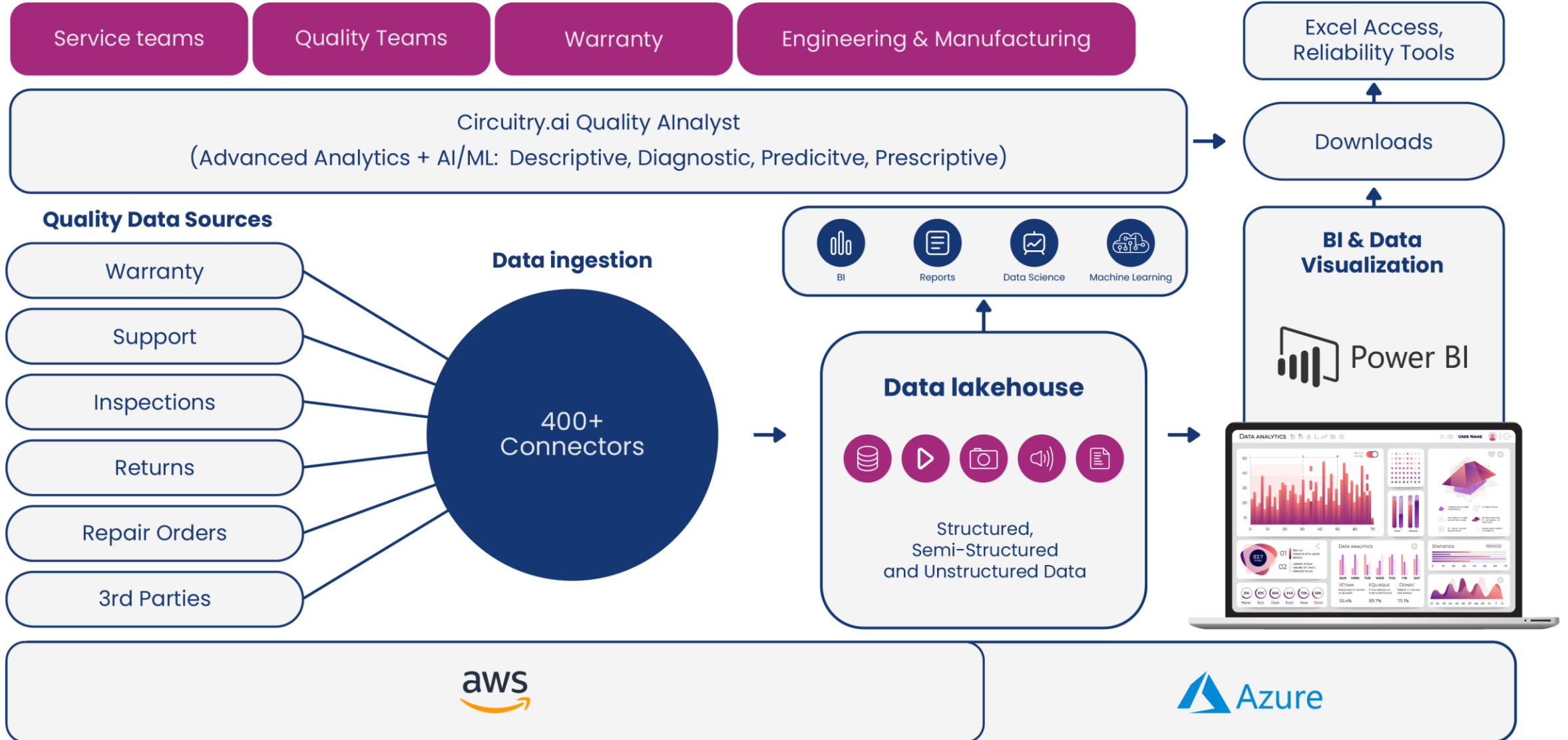
AI ADVISOR

Accurate answers powered by Knowledge



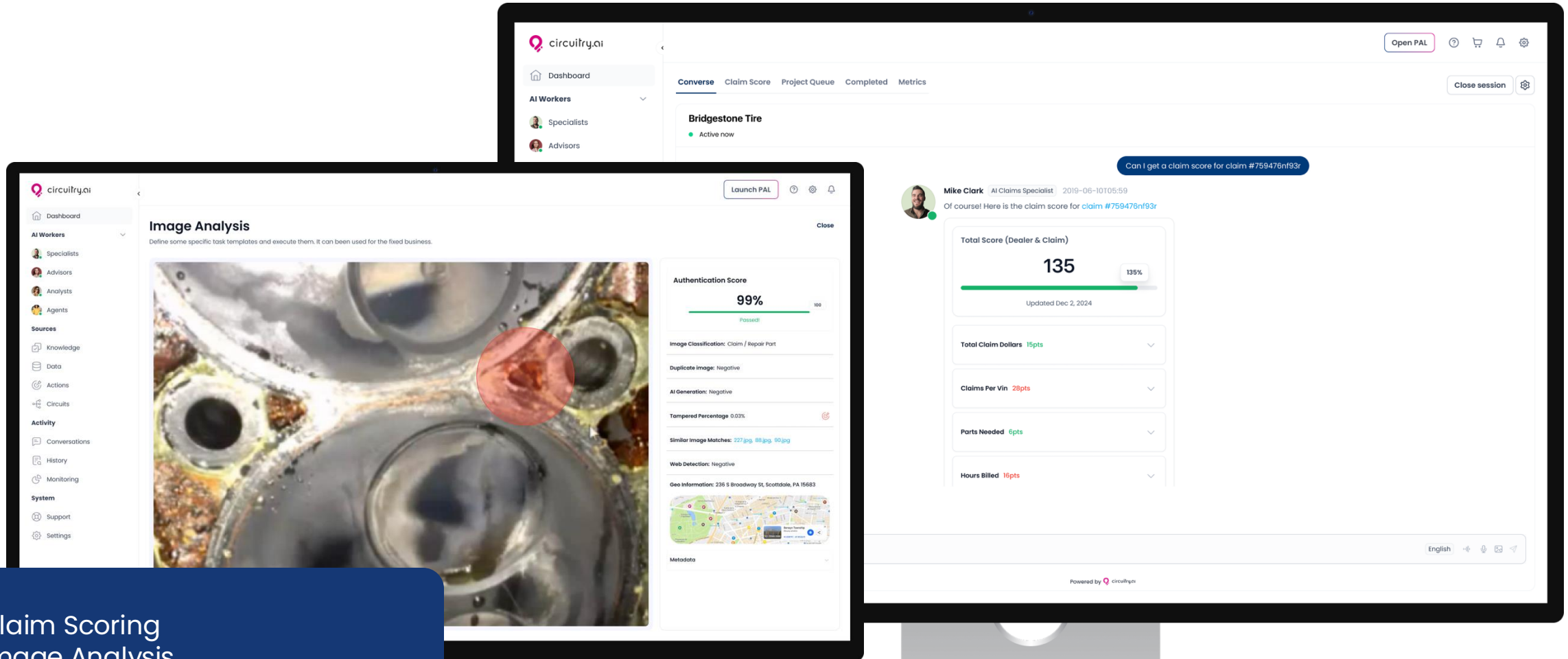
AI ANALYST

Accurate answers powered by Knowledge



AI AGENT

Claim Automation



- Claim Scoring
- Image Analysis
- 3C Text Analysis
- Validations with 3rd party data

TRANSFORM WITH **DECISION INTELLIGENCE**

Transform Claims Management	Current Process & System	AI-Driven Decision Intelligence
Value	Digitize and streamline claims processes	Intelligent automation, claims decisions, and service contract outcomes
ROI	Reduce administration costs	Increase automation, reduce claims costs, improve contract profitability
User Interface	Forms (registration, claims, inspections)	Conversational AI, multi-modal (plain English queries, voice, vision)
Business Logic	Business rules and programs	Data-driven decision agents constantly learning and improve
Analytics	Business Intelligence (BI), reports	Diagnostic, predictive, and prescriptive analytics using advanced AI algorithms
Changes	Depend on technical and IT skills	Business user instructions in natural language to orchestrate AI advisors, analysts, and agents. Learns from data.

ENABLE ALL STAKEHOLDERS



Self-service

- Conversational, human-like experience
- Get expert answers quickly, reducing wait times
- Be empowered by the modern, AI-powered experience



Claim Adjudication Agents

- Spend less time searching for answers
- Quickly troubleshoot complex product and customer challenges
- More productive on high volume days
- Fewer frustrated customers



Dealers

- Improve customer experience by delivering fast, accurate service
- Improve profit margins and productivity
- Easy training on complex, varied topics, available all in one place



Claim Inspectors

- Deliver solutions on-the-go with hands-free support in multiple languages
- Improve first-time solution rates
- Go faster with relevant, accurate answers vetted by experts

WARRANTY AI BENEFITS



Productivity Improvements

- 35%** improved productivity
- 45%** faster average handling time
- 25%** reduced cost to serve



Improved Claim Outcomes

- 95%+** automation in claims decisioning
- 10-20%** reduction in claims cost
- 60-90%+** Improvements in first contact resolution



Operational Efficiency

- 35%+** Lower support staffing costs & overtime
- 50%+** Lower employee training costs
- 20%** lower costs to enable global workforce

IMPLEMENTING AI & CHANGE MANAGEMENT

Change is hard! Bringing the team along can help.

Involve the whole team early – both doers and decision makers

Show 'Quick Wins'

Demonstrate the value early on to build confidence

Let the experts be the experts

Give users the power to build the tool and make it their own.

Communicate benefits clearly

AI will help employees, not replace them.

Go Slow, But Steady

Start with basic technology (i.e. Automations), which can build comfort setting up a transition to full fledged intelligence

Questions?

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