



TRAVELERS



LTIMindtree

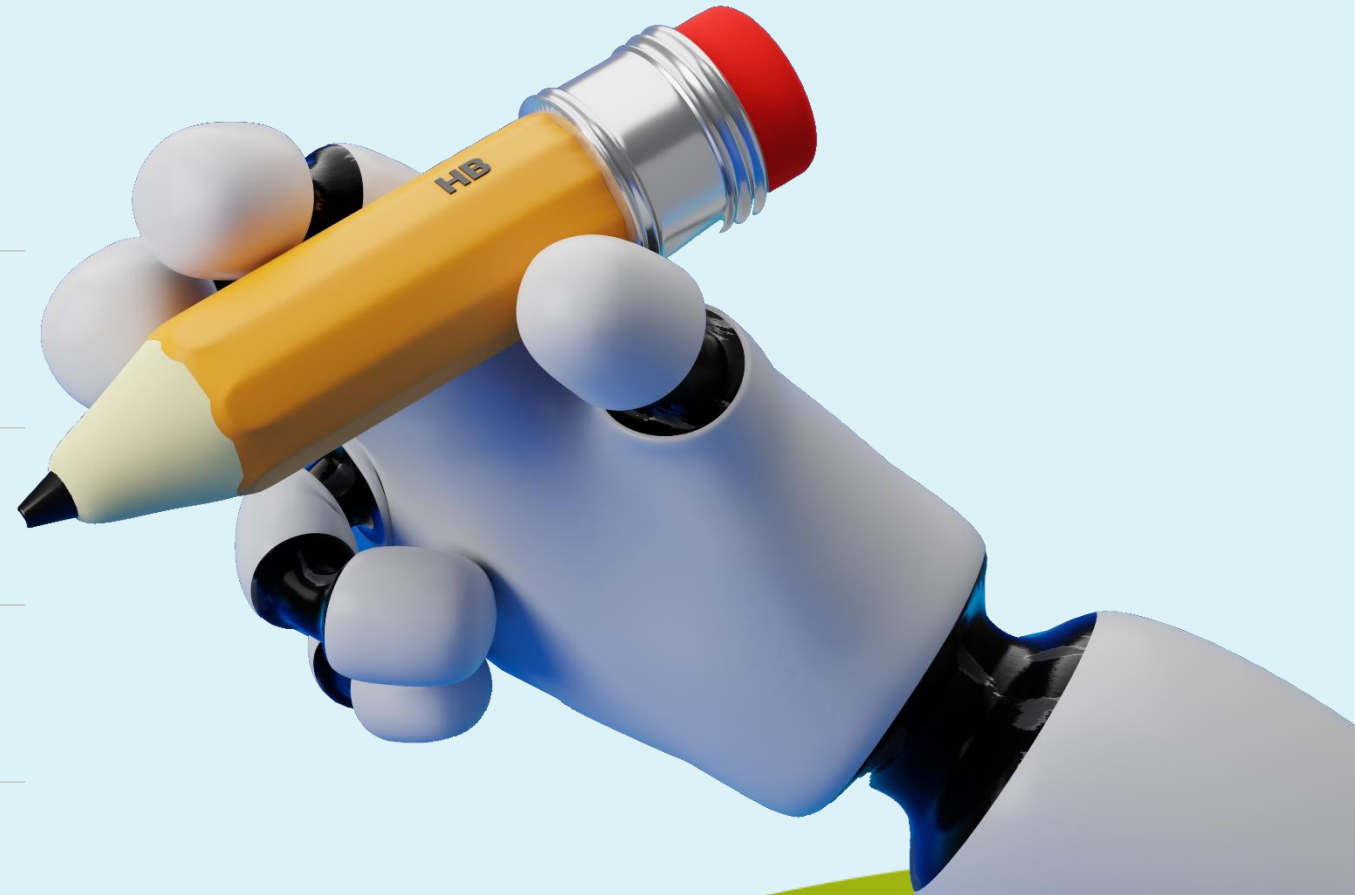
Agentforce POV

March 31, 2025



Agenda

- 1 Evolution of Agentic AI
- 2 Agentforce Deep Dive
- 3 Insurance Use Cases
- 4 Agentforce for 3 Personas
- 5 Efficiency Benchmarking and Considerations

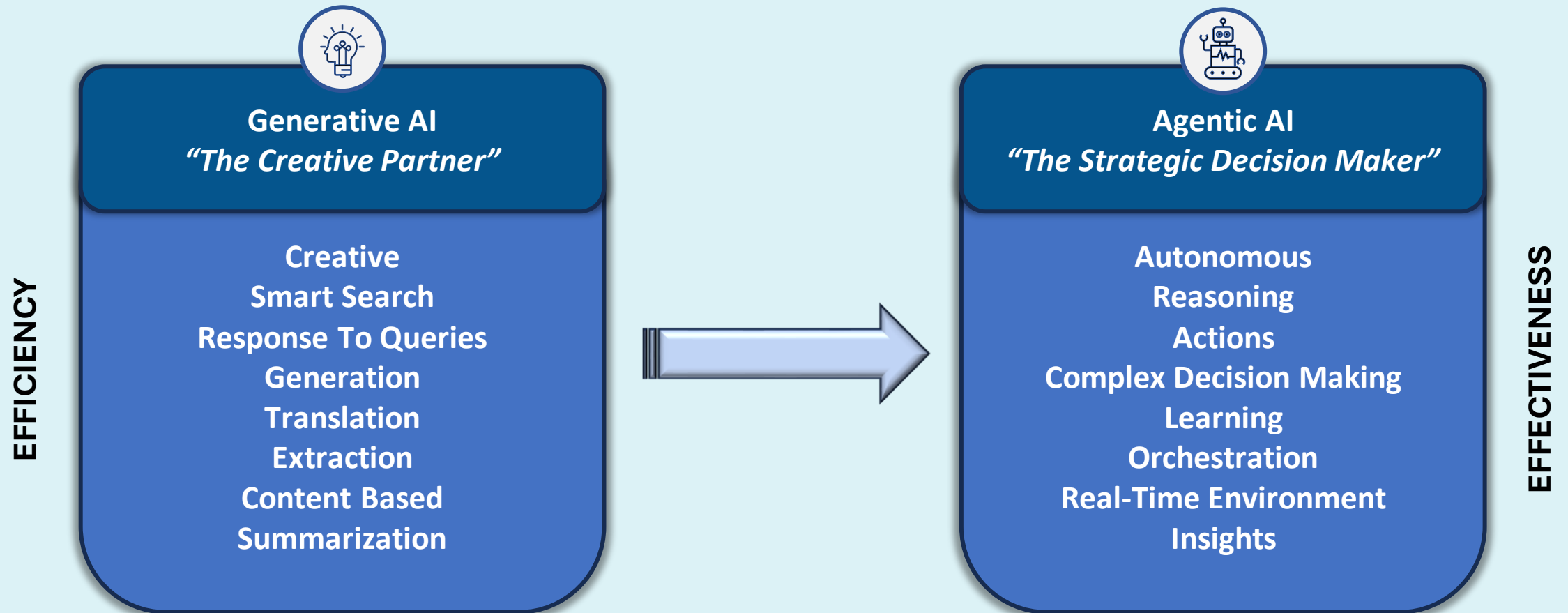


Agentic AI



The evolution from Generative AI to Agentic AI

The shift from Generative AI to Agentic AI represents an evolution from prompt driven, reactive content creation to proactive, autonomous action, where AI agents can plan, execute, and adapt to achieve goals independently

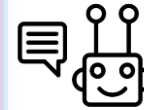


Understanding Agentic AI

AI Agent Highlights

- Suitable for **probabilistic** solutions, where AI agents are required to take decision based on the input, context, retrieved data and actions registered with it
- For deterministic solutions (i.e. rules driven), traditional workflows should be leveraged. Often, agents are **embedded or triggered within the workflows**
- Agents can be long running – They have an ability to retrieve a **state of a transaction and memory of past** experiences
- Agents **continuously learn from each interaction**, refining their algorithms and knowledge base to improve accuracy and effectiveness
- Agents may have **hierarchical structure** - the higher-level AI agent programs and directs lower-level agents to work toward a common goal

Types of Agents



Simple reflex

Works on input query and current context (e.g. Smart web search)



Model based reflex

Fine-tuned or augmented models, context and past interactions driven, autonomous (e.g. Customer Service)



Utility based

Evaluate different actions and choose the optimal approach (e.g. UW / Claims transaction processing)



Goal based

Consider the consequences of their actions and make decisions based on whether they can use the action to achieve its objective (e.g. Self-driving car)

Driving Insurance Innovation with Agentic AI

Agentic AI provides broad scope capabilities, making swifter and intelligent decisions at the most appropriate time

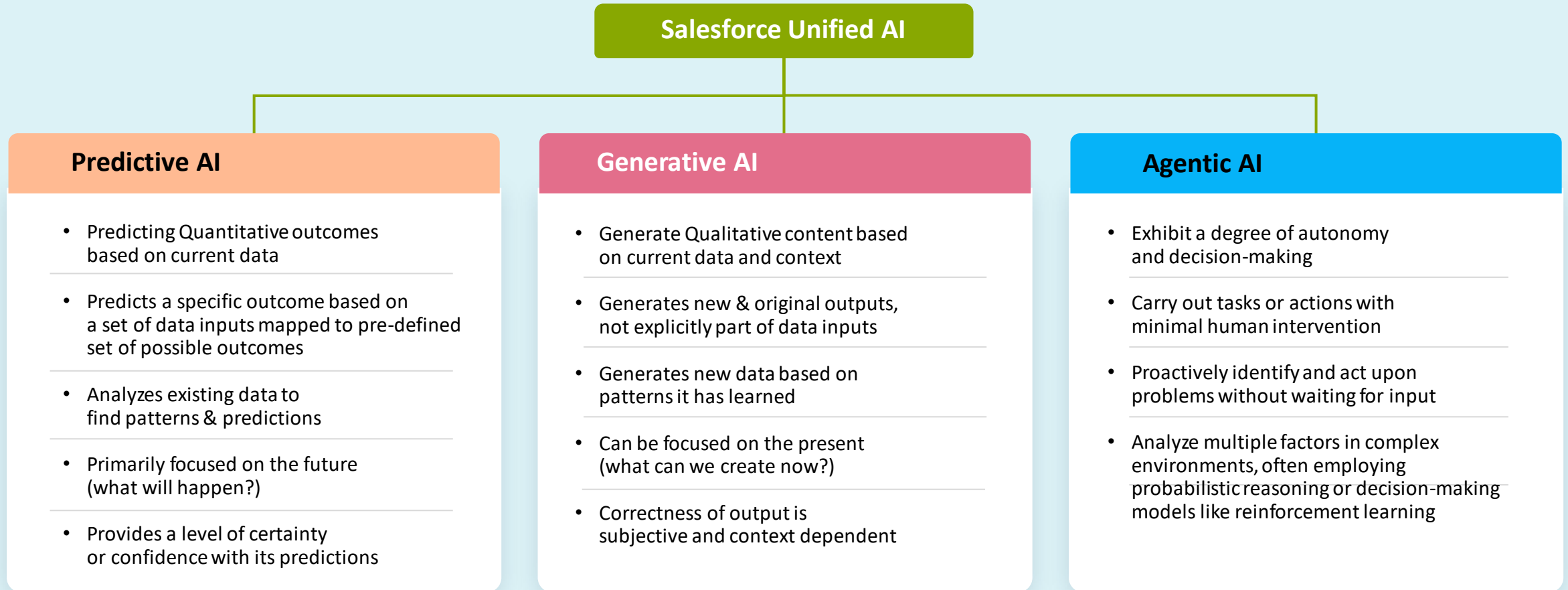


AI agents are revolutionizing customer service and client interactions. These intelligent systems plan and automate complex tasks, make informed decisions, and seamlessly integrate with existing workflows to deliver unmatched efficiency. – Gartner

Let's dive into Agentforce



Salesforce AI Comes in Different Flavors



Building Blocks of Salesforce AI

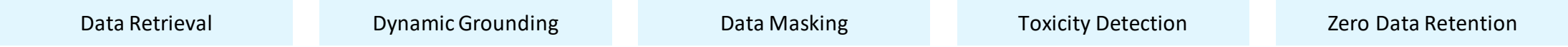
Salesforce enables one of the fastest ways to leverage AI and unlock value from enterprise & 3rd party data.



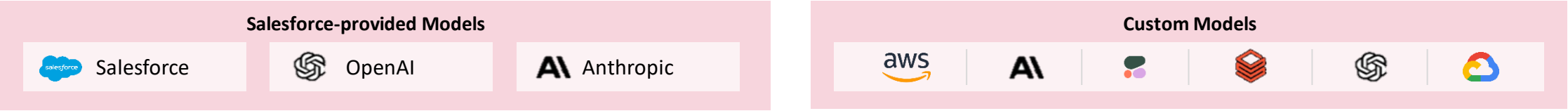
AI Builders



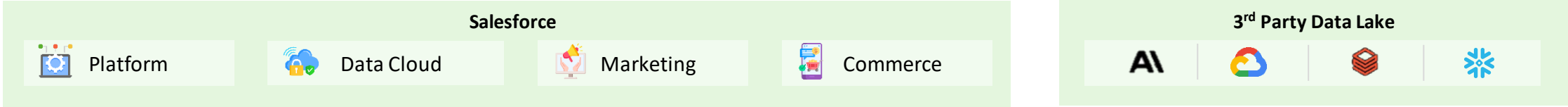
Einstein Trust Layer



Models



Data Sources





Agentforce across Insurance

Key use cases across the Customer journey in B2C Insurance Business

Prospecting and Onboarding

- ★ Outreach and Lead Nurturing
- ★ Sales Email Content Generation
- ★ Lead Opportunity Scoring
- ★ Sales Elevator Pitch
- ★ Automate Appoint. Booking
- ★ Personalized Quotes
- ★ Sales Coach
- ★ Call Summaries
- ★ Automated Email Follow-ups

Underwriting

- ★ Validation and Verification
- ★ Determine Risk Eligibility
- ★ Risk Alerts
- ★ Analyze Risk Profiles
- ★ Coverage Terms Recommend
- ★ Rating and Dynamic Pricing
- ★ Likely Claim Prediction

Elevated Services/ Claims

- ★ Customer 360 view
- ★ Smart FNOL
- ★ Automated Service Replies
- ★ Automated Claim handling
- ★ Handling Routine Enquires
- ★ Automate Policy Renewals
- ★ Fraud Detection & Responses
- ★ Call Transcript Analysis based Action

Experience Enhancement

- ★ Hyper Personalization
- ★ Voice Analytics/Immersive exp
- ★ Product Recommendation
- ★ Automated Insurance Statements
- ★ Sentiment based Transfer to Human Agent



Sales Personnel



Underwriters



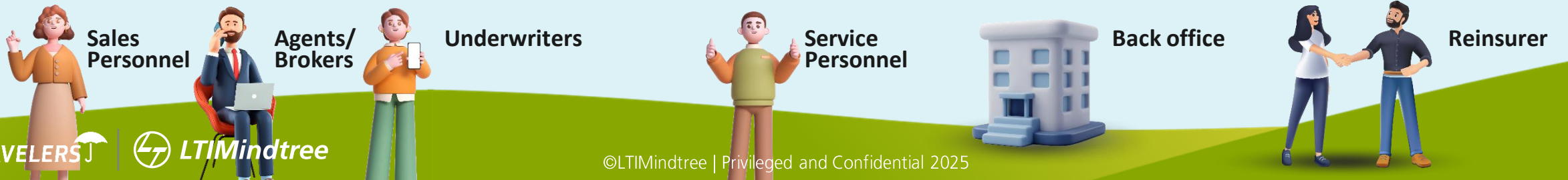
Service Personnel



Business Stakeholders

Key use cases across the Customer journey in B2B Insurance Business

Prospecting and Onboarding	Underwriting	Policy Servicing	Billing and Claims	Corp Functions/ Reinsurance
<ul style="list-style-type: none"> ★ Outreach and Lead Nurturing ★ Elevated Sales Pitch ★ Guided Selling ★ Draft personalized Emails ★ Sales Coach ★ Customer segmentation ★ Product, coverage suggestion ★ Quotes comparison ★ Quote Recommendation ★ Submission Preparation ★ Onboarding Assistant 	<ul style="list-style-type: none"> ★ Automated document intake ★ Assisted Clearance insights ★ Risk Aggregation Analysis ★ Exposure Analysis ★ Cat Exposure Modelling ★ Risk based Pricing 	<ul style="list-style-type: none"> ★ Transcript analysis & Actions ★ Ask Me Anything ★ Policy Summarization ★ Automated endorsement intake ★ Personalized communications ★ Automated renewal followups 	<ul style="list-style-type: none"> ★ Automated billing intake ★ Smart invoicing & payments ★ Follow ups & reminders ★ Payment default predictions ★ Personalized communications ★ Automated Invoice generations ★ Virtual assistants ★ Smart invoicing & payments ★ Claim info extraction ★ Fraud detections & responses 	<ul style="list-style-type: none"> ★ Assess potential exposure ★ Agent license tracking ★ Candidate evaluation ★ Comp and performance projections ★ Automated billing intake



Key use cases within Marketing Operations



Prospecting and Onboarding

Improves campaign effectiveness by ensuring the right content reaches the right audience at the right time.

AI Assisted Campaign Orchestration

Empower marketers in creating engaging content. This capability simplifies the process of developing personalized and effective marketing campaigns

Content Curation

Agentforce takes ownership of collecting customer data through personalized interactions, such as targeted surveys and forms. Agent optimizes profiling with integrated Data Cloud solution

Personalized Quotes

Enhance customer experience with AI driven personalized quotes for better conversion rate

Progressive Profiling

Offer customers, AI driven Einstein Product recommendation over omni channel experience

Engagement Scoring

Use Einstein engagement score to priorities your leads and accounts. Deliver personalized marketing content according to the engagement pattern

Product Recommendation

Enhanced Services

Predicts customer engagement likelihood and optimizes email timing for maximum impact

Product Recommendation

Delivers hyper-personalized customer experience with AI driven analysis of individual preferences and behavioral vast data.

Engagement Likelihood

Send Time Optimization

Optimize marketing communication delivery and conversion with best fitted delivery time and frequency

Personas for the Agentforce discussion today



Advisors



Claims Representative



Developers

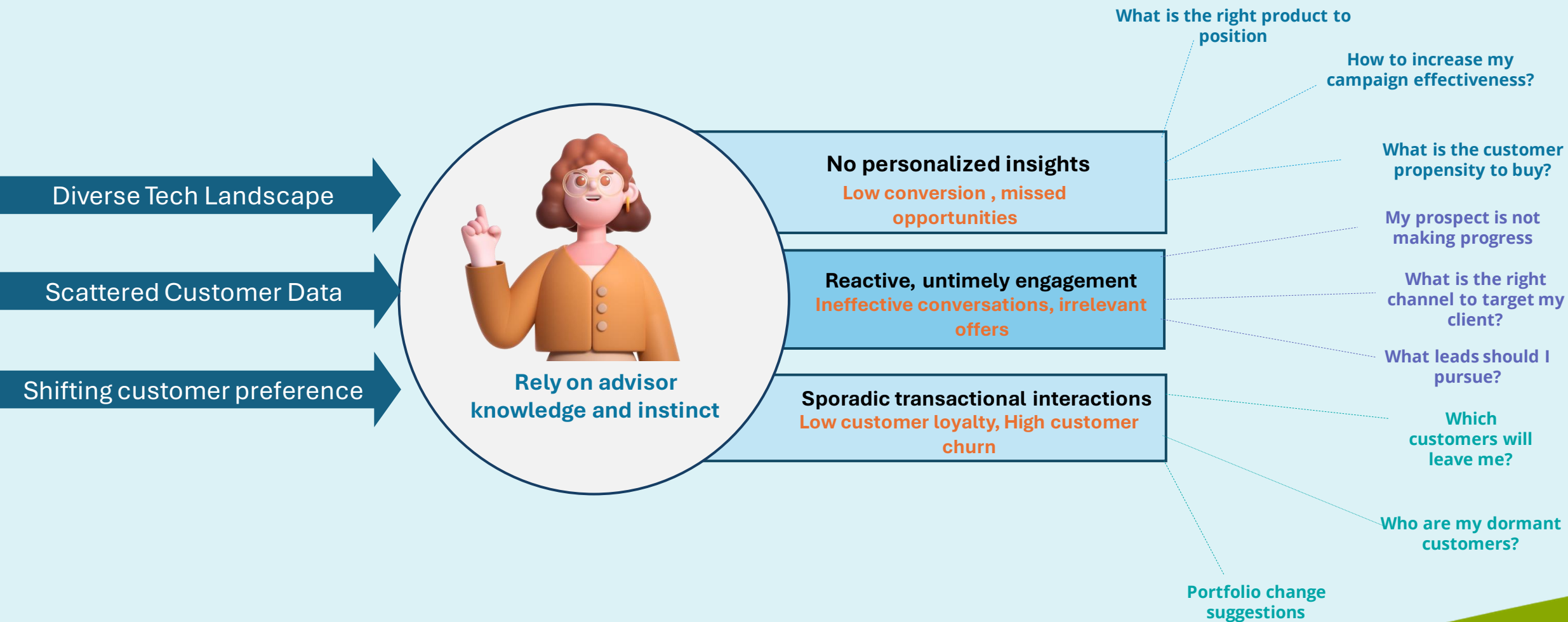


LTIM's Advisor of the Future

For Insurance Advisors

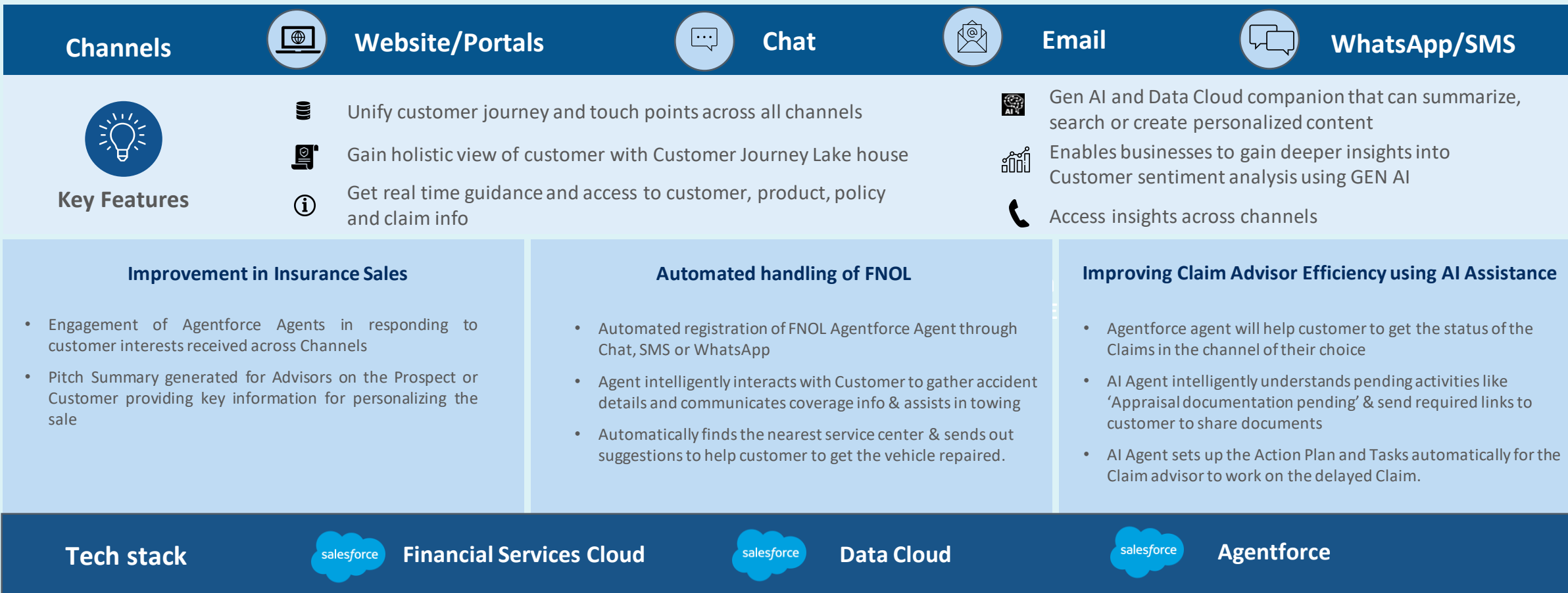


Advisor Challenges in building client relations

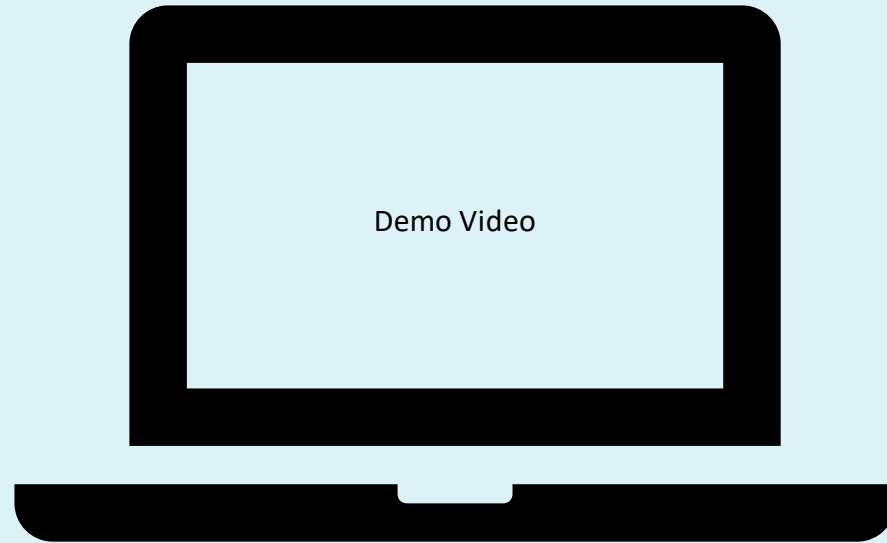


Advisor of the Future (AOTF)

Advisor of the Future (AOTF) is the Next-Gen platform for insurance agents to track customer journeys across digital channels, visualize holistic relationships, and leverage Gen AI for data-driven insights



Advisor of the Future (AOTF)



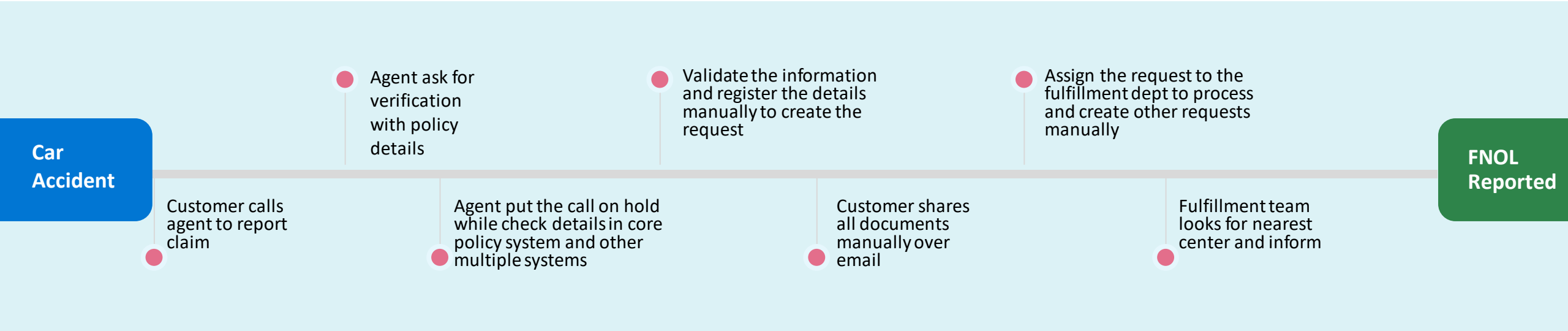


FNOL via Agentforce

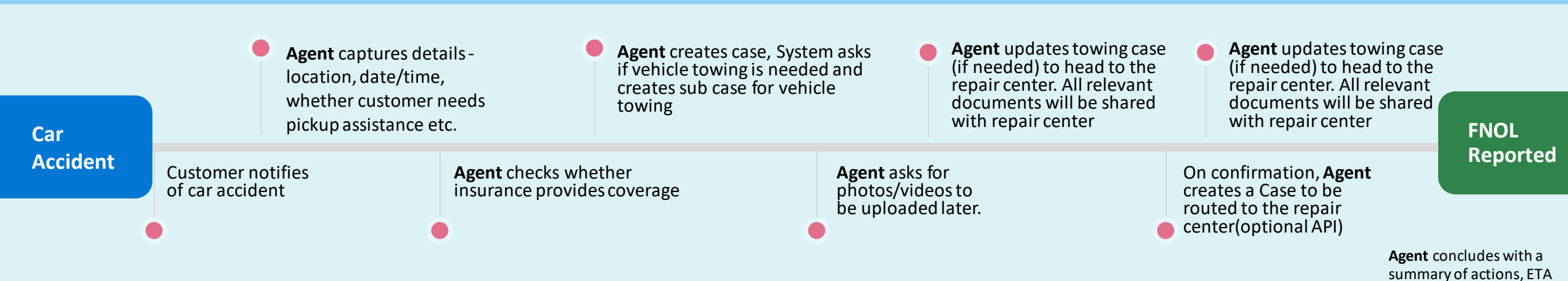
Claims Representative

FNOL (First Notice of Loss) Reporting for P&C Insurance

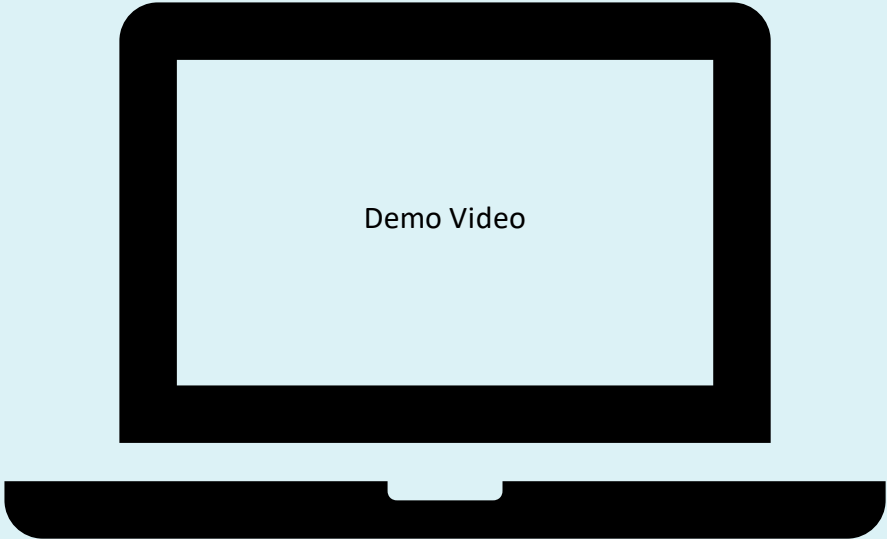
Traditional - Complexity is high and needs human touch

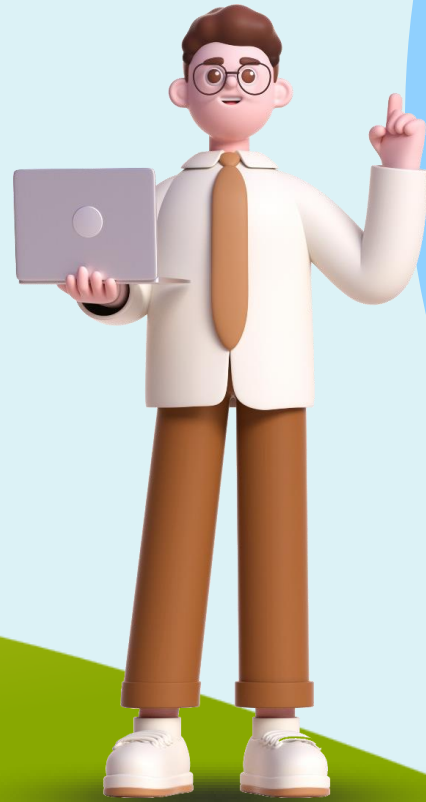


Via Agentforce – Complexity is low



Agent concludes with a summary of actions, ETA





Agentforce for Developers

Agentforce for Developers

1. **Code Generation** – Allows Instructions in Natural language using prompt in editor or VS Code command palette and generates code in the editor.
2. **Inline Auto completion** – Provides multiple inline suggestions as you code and you can select which is more appropriate. This feature is allowed for Apex & LWC (js/html/css).
3. **Test Generation of Apex** - Easy and fast unit tests creation for developers using the Einstein for Developer.

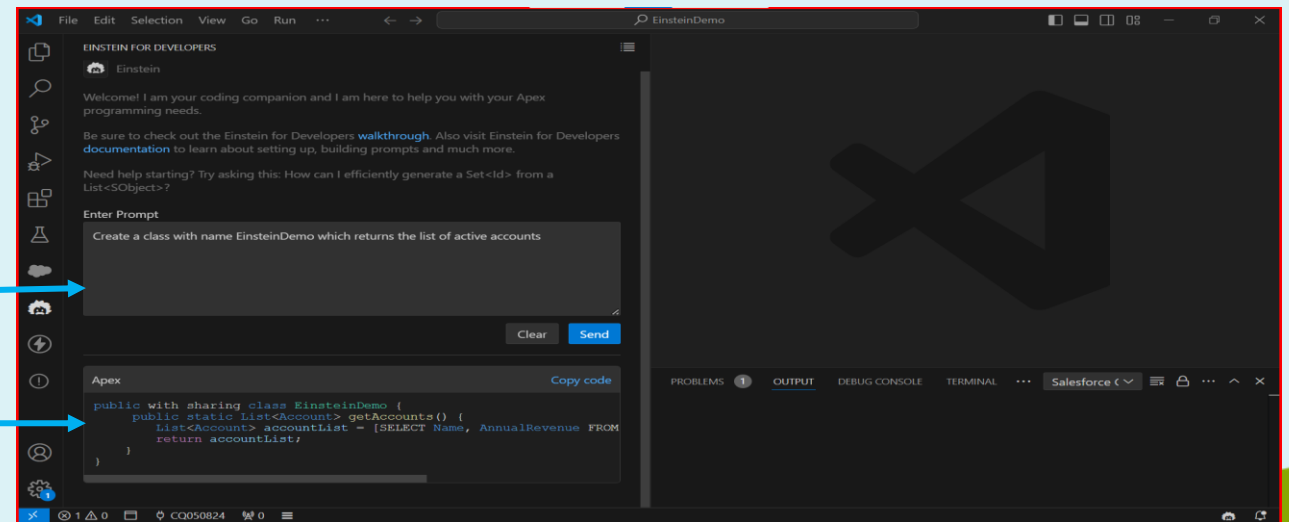


Key capabilities

- Accepts natural language as input to create code components.
- Provides Apex skeleton code based on the input. Users can copy the code and paste it in the editor.
- Allows code generation for Apex Classes, Test Classes, LWC js, html & css files.
- Expedites the customization time by providing the high-level code, which can then be further finetuned as per the requirement
- Follows SF best practices & guidelines
- Helps developers with auto suggestions for faster development

Einstein Prompt

Apex Code



Agentforce For Developers: Test Class Generation

User Input for Test Class

Generate Test class using Command Palette

Einstein Prompt History

Date	Prompt	Response
> Wed May 15 2024	Create a test class for EinsteinDe...	@isTest public class EinsteinDemoTest { @test...
> Wed May 15 2024	Create an LWC template which d...	<template> <lightning-card title="Accounts" i...

```
@isTest
public class EinsteinDemoTest {
    @testSetup
    static void testSetup(){
        // Create a new public dataset
        EinsteinDataPrivacyUtils.creat
    }

    @isTest
    static void testRun(){
        // Set up test data
```

How does Agentforce Code Assistance Compare to Other AI






Topic	Agentforce	Open AI ChatGPT 4o	Github Copilot
Model	xGen / Codegen (Open Source)	GPT 4o	Open AI Codex
Purpose	Code assistance for Salesforce	General purpose. Better at coding than previous models	Coding assistance for multiple technologies.
Training Data	Trained on anonymized Apex, LWC.	Generic data set available in the wild.	GitHub repos, unclear about other code sources.
Integrated in Editors	Yes. VSCode & Code Builder.	No. Community extensions exist.	Yes. Provided by Microsoft in VSCode.
Accuracy	High	Low-Medium	Low-Medium
SF Support	High. LWC, Apex	Medium	Medium
Type of coding assistance	All coding tasks. Prompt templates available.	Needs prompts. Not specific to coding.	Needs prompts. Understands coding.
Pricing	Free for Salesforce developers.	Limited free messages, Paid thereon.	Paid.
Hallucinations	Low for Salesforce tasks.	Medium-High, depending on complexity of task.	Low-Medium for Salesforce tasks.
Where to use?	Code generation, refactoring & documentation. Test case generation. Code completion. Integrated for code scanning.	Code generation. Other tasks possible with prompts but needs careful prompting.	Code generation. Code completion. Other tasks possible but needs careful prompting.

Efficiency Benchmarking and Considerations











Efficiency Benchmarking for Underwriting



Agentic Underwriting	
 Cost per Submission	45% savings
 Submissions per UW	1.6 x
 Data Entry Error Rate	20% improvement
 Cycle Time	Average 5 Days reduction
 Accuracy Rate	95+%

Efficiency Benchmarking for Customer Agents

	 Human Agent	VS	 Service Agent
 # of systems accessed	8		1
 % Hold time	55%		<5%
 Call handle Time	~360 sec		~160 sec
 1st call Resolution	40%		2X
 Productivity			 45% Increase

AI Considerations for Enterprise Excellence...



Transitioning Agents to Handle Enterprise-Scale Operations

Proofs of Concept (POCs) operate effectively in controlled settings, but how can we guarantee that agents are equipped to manage enterprise-level traffic seamlessly?

Monitoring Performance and Managing SLAs

How can we monitor agent response times, latency, and uptime to ensure compliance with SLAs?

Ensuring Reliable AI

How can we eliminate bias, uphold compliance, and create AI that adapts consistently and reliably?

AI Reliability and Mitigating Hallucinations

How can we fix instances where agents provide incorrect or misleading responses?

Multi Agent Coordination

When multiple AI agents from different software collaborate, how can we avoid conflicts and ensure seamless, unified responses?

Hybrid AI: LLMs and Reasoning

How can we integrate LLM-based reasoning with deterministic rule-based AI to achieve an optimal balance?





Thank you
