AI @ GENERALI ITALIA

From data to real-world impact | Use cases, technologies and internship opportunities

GENERALI

WHAT DOES AI MEAN IN INSURANCE?



PREDICT

Risk, fraud, claims cost and customer behaviour

UNDERSTAND

Documents, images, voice, maps and sensor data

ASSIST & ACT

Agents that retrieve knowledge, use tools and support workflows

PERCEIVE

Computer vision, telematics and smart devices in the physical world

SOME EXAMPLES



Motor Pricing with Telematics

Estimating insurance risk based on driving style and driver travelling routines



Emergency Assistance

Detect accidents events from accelerometric signals and provide quick assistance to the customers



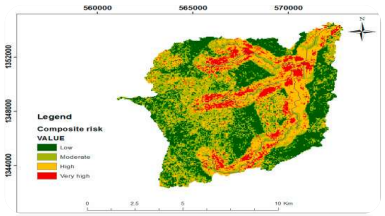
Settlement Automation & Document AI

Automatically analyze claims forms and bills; perform settlement without human intervention



SME Underwriting with satellite images

Analyze satellite images using computer vision for underwrinting estimations (e.g. solar panel detection)



Risk estimation using GIS

Leverage Geographical Information Systems and historical data for better estimate Natural and Catastrophic risks (Idrogeological, Fire, Hail etc.)



Antifraud

Analyze claims data in order to detect frauds. Leverage on Social Network Analysis.

…and many more!

BEYOND GENERATIVE AI

AI technologies are complementary. Each adds a different capability.



PREDICTIVE AI / ML

Predict

Scoring, forecasting, recommendations

BETTER DECISIONS



GENERATIVE AI

Understand & create

Documents, images, voice and language

RICHER UNDERSTANDING



AGENTIC AI

Plan & use tools

Knowledge, data, APIs and workflows

SMARTER EXECUTION



PHYSICAL AI

Perceive & interact

Sensors, devices and the real world

REAL-WORLD SUPPORT

WHO BUILDS THESE SOLUTIONS? AI IS A TEAM SPORT.



GENERALI AI & DATA PROFESSIONALS

AI / ML scientist	Models, evaluation, experiments
Data engineer	Pipelines, quality, data products
AI & software engineer	Applications, agents, integration
Business & product	Process, adoption, business value
Governance & UX	Risk, controls, interaction, change

Different backgrounds. One end-to-end product.

HOW WE INNOVATE INSURANCE PROCESSES

Two starting points: improve an existing process or design a new technology-enabled one.

BUSINESS NEED
Understand the process

DATA & FEASIBILITY
Find usable evidence

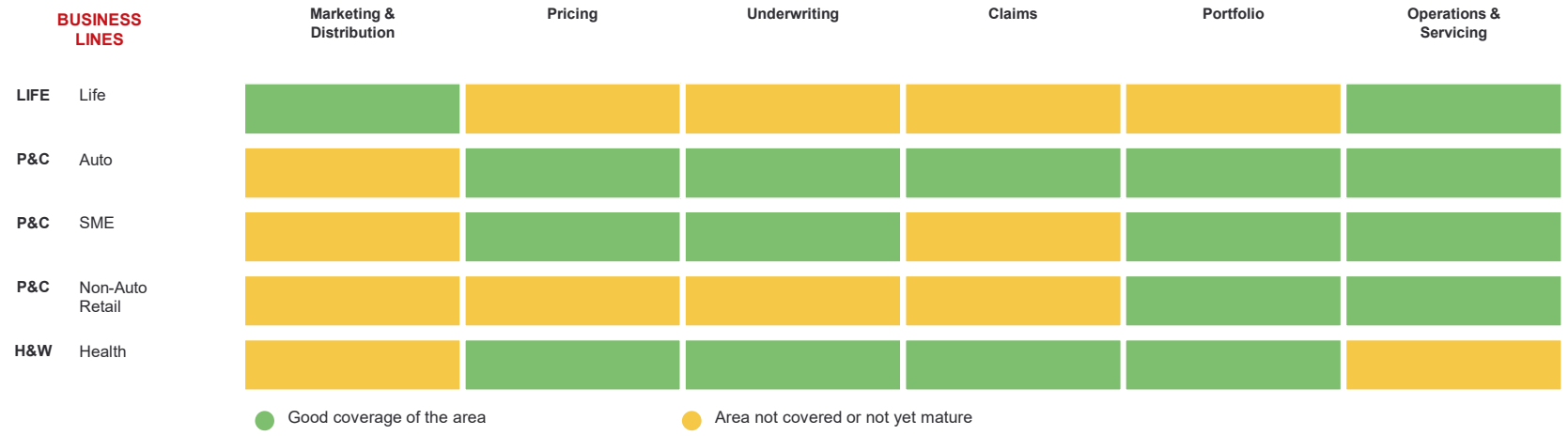
PROTOTYPE
Test the idea

PILOT WITH USERS
Measure quality

ENGINEER & INTEGRATE
Connect systems

ADOPT & IMPROVE
Monitor value

A BROAD VALUE CHAIN, MANY BUSINESS LINES, AND STILL OPEN OPPORTUNITIES



DATA VARIETY Transactions • documents • images • maps • conversations • telematics • sensor streams

WHAT COULD YOU DO DURING AN INTERNSHIP?

Work on a real use case, with real data and an end-to-end team.

DATA & ML

Explore data
Build baselines
Evaluate errors

GENAI & AGENTS

Build RAG
Design tools
Test quality and cost

ENGINEERING

Develop APIs
Deploy and monitor
Create applications

BUSINESS & GOVERNANCE

Define KPIs
Test with users
Assess risks and controls

VISION & PHYSICAL AI

Process images and video
Prototype multimodal flows
Use sensor data

BRING YOUR FOUNDATIONS. LEARN HOW TO TURN AI INTO A REAL PRODUCT.



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