RJL SOLUTIONS

FIELD GUIDE / TEN INDUSTRIES

100 AI Use Cases and Who Runs Them

What named organizations say they have put to work, with the levers, the KPIs and the source for each.

PATTERN · READINESS · EVIDENCE

Richard White
RJL Solutions · rjlsol.com

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01 / HOW TO USE THIS PAPER

One hundred uses of AI, each with a name attached.

FOR EXECUTIVES CHOOSING WHERE TO START

Lists of AI use cases are easy to find and hard to act on. Most describe what AI could do. This one records what named organizations say they are already doing, in ten industries, with the public source for each. The point is practical: if a bank, a health plan or a utility like yours has put a use into production, you can ask how it would work in your organization, and what it would take.

What qualifies

- Each use case names at least one organization that has said publicly that it uses it. Pilots and announcements are labeled as such.
- A result appears only when the source states one, in the source's terms. Figures published by a vendor about its customer are marked vendor-reported.
- Dates are the source dates. Undated sources are marked. Several established uses come from before 2023 and are kept because they show maturity.
- Value is shown as levers and the KPIs a client would track. There are no estimated dollar figures.

What it is not

This is a research summary from public sources, gathered on 10 November 2026. None of it was confirmed with the organizations named, and inclusion is not an endorsement of any organization, vendor or result. Most reported results are self-reported and unaudited. Use them to frame questions, and measure your own baseline before you plan on any of them.

The industries, in order from section 04: Insurance, Banking, Healthcare payers, Healthcare providers, Life sciences, Retail and consumer goods, Manufacturing, Energy and utilities, Public sector and Professional services. Section 02 groups the hundred into seven patterns, section 03 shows how to choose, and section 14 draws the lessons.

HOW TO READ A ROW — Use case and what AI does, then who has said they use it, with status, date and source number, then the levers it moves and the KPIs to track. Sources are listed by number at the end.

Seven patterns account for almost all of the hundred.

Across ten industries, the same few patterns repeat. Knowing the pattern matters more than knowing the industry, because the pattern tells you what has to be true for the use to work: the data it needs, the decision it touches and who must review its output.

PATTERN	WHAT IT NEEDS TO WORK	TYPICAL FIRST KPI	EXAMPLES IN THIS PAPER
Read and route documents	Clean intake channels, agreed fields, an exceptions queue	Straight-through rate	Zurich submissions, Citi account opening, VA claims evidence, Manulife underwriting
Assist the frontline	Approved knowledge, a review step, staff who were consulted	Time per task	Kaiser ambient notes, Morgan Stanley advisors, Lowe's associates, Somerset social workers
Answer customers	Accurate content, escalation to a person, quality monitoring	Resolution without escalation	Bank of America Erica, Octopus Energy, Mass.gov, Travelers claims intake
Detect fraud and anomalies	Labeled history, investigators, feedback on false alerts	Losses prevented, alert precision	Commonwealth Bank scams, HSBC anti-money laundering, US Treasury, Shelter Insurance
Forecast and optimize	Reliable history, a planner who acts on the forecast	Forecast error	Target demand, NESO solar, Walmart routes, Lenovo scheduling
Inspect with vision	Cameras or imagery, labeled defects, a response process	Defects caught	BMW assembly, ComEd drones, PG&E satellite data, Kroger checkout
Discover and design	Domain scientists, long validation cycles	Candidates advanced	AstraZeneca targets, Insilico molecules, ExxonMobil seismic, Divergent design

The first three patterns are where most organizations should look first. They involve reading and writing, they sit inside existing workflows, and their results can be measured within a quarter. The last two need deeper data and longer proof, and usually follow once the foundations are in place.

IMPLICATION When a use case below catches your eye, find its pattern in this table. The second column is your readiness checklist.

03 / CHOOSING

Start where the pattern is proven and your readiness is high.

A use case that works at a large bank can still fail in yours, for reasons that have little to do with the model. Sort candidates on two questions: how much value would a working version create, and how ready is your organization to run it?

High value, high readiness

Start here. Pick one, name an owner, measure a baseline and plan to rewire the workflow end to end.

High value, low readiness

Fund the foundations first: data access, definitions, review capacity. Revisit in two quarters.

Low value, high readiness

Good for learning, poor for a business case. Run as a contained experiment with a stop date.

Low value, low readiness

Stop. Most failed pilots start here because a vendor demo looked impressive.

Five readiness questions

QUESTION	WHAT A GOOD ANSWER LOOKS LIKE
Who owns the outcome?	A business leader who will change the process, measured on the KPI, and who can stop the work
Can the AI reach the right data, with the right permissions?	Named sources, access enforced at the data, sensitive fields classified before anything is copied
What happens when it is wrong?	A person reviews any consequential output, and the error is caught before it reaches a customer or a regulator
Do you know today's baseline?	The KPI is measured now, so a change can be shown
Will the workflow change, or just get a tool?	Steps are removed or redesigned, and the saved capacity has a planned use

The last question separates most of the strong results in this paper from the weak ones. Lemonade's loss adjustment expense ratio and Citi's account-opening time moved because the work was redesigned around automation. Adding an assistant to an unchanged process tends to produce adoption figures and little else.

PRACTICE Score your top five candidates on the five questions before talking to vendors. The Production-Readiness Diagnostic at rjlsol.com/diagnostic turns the scoring into a worksheet the business owner, technical lead and control owner complete together.

04 / INSURANCE

Insurance: from first notice of loss to automated life underwriting.

Insurers have moved AI furthest into claims and underwriting intake, where documents and repetitive judgments dominate. The strongest public results come from carriers that redesigned the whole claim or application path around automation, with people handling the exceptions.

	USE CASE AND WHAT AI DOES	WHO HAS SAID THEY USE IT	LEVERS AND KPIS
01	**Voice AI claim intake (FNOL)** An agentic voice assistant answers claim calls, explains policy coverage, helps customers decide whether to file, and starts the claim before handing off to digital photo/appraisal tools.	**Travelers** [1] IN PRODUCTION · FEB 2026	cost to serve, cycle time, customer experience KPIs: share of FNOL calls fully handled by AI; time from first call to claim opened; live-specialist transfer rate
02	**Agentic low-value claims settlement** A team of seven task-specific AI agents checks coverage, screens for fraud and prepares settlement on simple high-volume claims (food spoilage after storms); a human makes the final payout decision.	**Allianz (Allianz Australia, 'Project Nemo')** [2] IN PRODUCTION · NOV 2025 Reported: Allianz: for eligible food spoilage claims under AUD 500, processing time fell 'from several days to one day, or even just hours.' (Allianz describes the 80% settlement-time cut as a potential reduction.)	cycle time, cost to serve, catastrophe surge capacity KPIs: average days from lodgement to settlement; share of eligible claims processed via agents; payout accuracy / leakage
03	**GenAI claims correspondence drafting** Large language models draft claims emails and customer communications in plain, empathetic language, and adjusters review them before sending.	**Allstate** [3] IN PRODUCTION · FEB 2025	cost to serve, adjuster productivity, customer satisfaction / complaints KPIs: adjuster minutes per claim on correspondence; customer complaint rate; claims NPS
04	**Commercial submission intake & triage** AI turns unstructured, multilingual broker submissions (emails, ACORD forms, schedules) into structured risk data and routes them for underwriting.	**Zurich Insurance Group (with Cytora)** [4] ROLLED OUT · MAY 2026 · VENDOR-REPORTED Reported: Reported in the Zurich/Cytora announcement: manual risk-processing time down 80%, and straight-through intake processing up from 10% to 95%.	underwriting cycle time, expense ratio, quote/hit rate KPIs: submission-to-quote time; straight-through intake rate; underwriter hours per submission
05	**Claims fraud detection** Machine-learning models score auto and property claims for hidden fraud patterns and route suspicious cases to the special investigations unit (SIU).	**Shelter Insurance (with Shift Technology)** [5] IN PRODUCTION · MAY 2025 · VENDOR-REPORTED	loss ratio, claims leakage, SIU productivity KPIs: SIU referral hit rate; confirmed fraud savings; false-positive referral rate
06	**Inbound subrogation review** Computer vision and ML review other carriers' subrogation demand packages (photos and estimates) and recommend a settlement position, which a human accepts or rejects.	**American Family Insurance (with Tractable)** [6] IN PRODUCTION · JUL 2022	loss ratio, recovery leakage, cycle time KPIs: subrogation demand cycle time; overpayment avoided per demand; recommendation acceptance rate
07	**Automated life underwriting decisions** An AI underwriting engine instantly approves eligible individual life applications and sends anything it cannot approve to human underwriters. It never declines on its own.	**Manulife (MAUDE engine, Canada)** [7] IN PRODUCTION · JAN 2026 Reported: Manulife: 58% of eligible individual life applications were approved automatically by December 2025.	new business cycle time, acquisition cost, placement rate KPIs: instant-approval rate of eligible applications; application-to-issue days; mortality experience vs. pricing

08	**Agent/adviser sales enablement (GenAI)** Generative AI analyses each customer's life stage, recent activity and news and suggests personalised outreach ideas to tied agents.	**Manulife (Singapore)** [8] ROLLED OUT · 2024	revenue / new business, agent productivity, persistency KPIs: AI-suggested engagements per agent; conversion rate on suggested leads; active-agent adoption
09	**Telematics usage-based pricing** Machine-learning models score real driving behaviour from telematics (Snapshot) to segment risk and set personal auto rates.	**Progressive** [9] IN PRODUCTION · MAR 2026	loss ratio, pricing accuracy, retention of preferred risks KPIs: loss ratio for enrolled vs. non-enrolled drivers; telematics enrolment rate; rate-adequacy by segment
10	**AI-first claims & service automation** Conversational AI takes first notice of loss and handles simple claims end to end, which keeps claims headcount flat as volume grows.	**Lemonade** [10] IN PRODUCTION · NOV 2025 Reported: Lemonade: LAE ratio fell from 13% to 7% over three years, mainly due to AI-driven automation, as claims volume rose more than 2.5x.	cost to serve (LAE ratio), cycle time, scalability KPIs: loss adjustment expense (LAE) ratio; share of claims handled without human touch; claims per claims-staff FTE

05 / BANKING

Banking: fraud, assistants and document review at scale.

Banks were early with machine learning in fraud and anti-money laundering, and are now rolling generative AI out to employees in large numbers. Adoption figures are plentiful. Outcome figures are rarer and worth asking for.

	USE CASE AND WHAT AI DOES	WHO HAS SAID THEY USE IT	LEVERS AND KPIS
11	**AML transaction monitoring (ML risk scoring)** ML models score customers and transactions for money-laundering risk, replacing rules-based alerts, and surface money-mule networks for investigators.	**HSBC (with Google Cloud AML AI, 'Dynamic Risk Assessment')** [11] IN PRODUCTION · 2023 · VENDOR-REPORTED Reported: Google Cloud: AML AI identifies 2-4x as much suspicious activity at HSBC while reducing the number of alerts by 60%.	risk / compliance, operations cost, false-positive reduction KPIs: alert volume; suspicious activity reports (SARs) per alert (conversion); investigator hours per case
12	**Real-time scam & fraud prevention** AI checks payee names, flags suspicious calls and messages, and scores payments in real time to warn or stop customers before scam payments leave.	**Commonwealth Bank of Australia** [12] IN PRODUCTION · NOV 2024 Reported: CBA: 50% reduction in customer scam losses and 30% decrease in customer-reported frauds.	fraud losses, customer trust, operations cost KPIs: customer scam losses ($); customer-reported fraud cases; intervention/false-alarm rate
13	**Retail virtual assistant** An AI virtual assistant (Erica) answers servicing questions, completes transactions and sends proactive, personalised insights in the mobile app.	**Bank of America** [13] IN PRODUCTION · AUG 2025 Reported: Bank of America: >3 billion client interactions; >58 million interactions/month; >1.7 billion proactive insights; more than 98% of users find the information they need.	cost to serve, digital engagement, customer retention KPIs: assistant interactions per month; containment rate (no human needed); share of users finding their answer
14	**Enterprise GenAI assistant for employees** A secure in-house LLM platform lets employees draft, summarise and analyse documents and build AI agents without client data leaving the bank.	**JPMorgan Chase (LLM Suite)** [14] ROLLED OUT · SEP 2025 Reported: JPMorgan (Derek Waldron): about 250,000 employees with access; roughly half use it daily. (These are adoption figures, not an outcome.)	employee productivity, operating cost, speed of decisions KPIs: share of employees active daily; hours saved per user per week; number of use cases in production
15	**Advisor meeting notes & follow-up (wealth)** With client consent, GenAI records adviser-client meetings, writes notes and action items, drafts a follow-up email, and logs the note in the CRM.	**Morgan Stanley Wealth Management (AI @ Morgan Stanley Debrief)** [15] ROLLED OUT · JUN 2024	adviser productivity, revenue per adviser, compliance record quality KPIs: adviser minutes saved per meeting; CRM note completeness; client meetings per adviser per week
16	**Research Q&A assistant (capital markets)** A GenAI assistant answers bankers', traders' and research staff's questions from the firm's proprietary research library, with citations.	**Morgan Stanley (Institutional Securities, AskResearchGPT)** [16] ROLLED OUT · OCT 2024	revenue (client responsiveness), research productivity KPIs: time to answer client queries; research queries per user; content reuse/readership
17	**Legacy code modernization (AI software agents)** Autonomous AI coding agents refactor, migrate and debug legacy code under human engineers' review.	**Goldman Sachs (with Cognition's Devin)** [17] PILOT · JUL 2025	technology cost, delivery speed, technical-debt risk KPIs: legacy lines migrated per sprint; engineer hours per migration; defect/escape rate of AI-written code

18	**KYC / account-opening document review** AI document processing extracts and checks onboarding and KYC documents for new institutional accounts.	**Citigroup (US Services)** [18] IN PRODUCTION · APR 2026 Reported: Citi (via Reuters): account-opening document review cut from about 75 minutes to 15 minutes.	onboarding cycle time, operations cost, compliance quality KPIs: account-opening review minutes; time to first transaction for new clients; KYC exception/rework rate
19	**Agentic 'digital employees' for operations** Governed AI agents with their own identities and access controls handle operations work such as payment validation, trade settlement and data analysis alongside staff.	**BNY (Eliza platform)** [19] IN PRODUCTION · SEP 2025	operations cost, straight-through processing, operational risk KPIs: STP rate for payments/settlements; exceptions handled per agent; employee AI adoption
20	**Agentic sales assistant for auto finance** A multi-agent GenAI concierge on dealer websites answers car shoppers' questions, compares vehicles, schedules test drives and moves buyers toward financing.	**Capital One (Chat Concierge)** [20] ROLLED OUT · 2025	revenue (loan origination), lead conversion, dealer partner value KPIs: lead-to-appointment conversion; financed deals per dealer; after-hours lead capture

Healthcare payers: prior authorization, payment integrity and member service.

Health plans use AI to speed approvals, find improper payments and support members. Utilization management is the most contested area in this paper. Regulators and courts are watching automated denials closely, so the examples here should be read with the cautions in section 14.

	USE CASE AND WHAT AI DOES	WHO HAS SAID THEY USE IT	LEVERS AND KPIS
21	**Prior authorization auto-approval** AI surfaces relevant clinical data against criteria so routine prior-auth requests can be approved in real time, with any non-approval routed to a licensed clinician.	**Elevance Health** [21] IN PRODUCTION · APR 2025 Reported: 'More than half of electronic requests' handled in real time (CEO Gail Boudreaux, Q2 2025 earnings call, per third-party transcript); 'majority of portal requests' approved in real time (Elevance prior authorization page, Apr 14 2025). Caution: contested area. Keep any adverse decision with a clinician (see section 14).	Admin cost, turnaround time, provider abrasion KPIs: % requests approved in real time; Median decision turnaround; Clinician reviews per FTE
22	**Real-time prior auth from clinical conversation** Ambient AI captures the clinician-patient conversation and uses it to assemble and submit prior-authorization information to the payer at the point of care.	**Highmark Health (with Allegheny Health Network and Abridge)** [22] PILOT · C. 2025, UNDATED SOURCE Caution: contested area. Keep any adverse decision with a clinician (see section 14).	Turnaround time, provider admin burden, payer-provider data exchange KPIs: % auths decided at point of care; Days from order to decision; Pended requests for missing documentation
23	**Claims processing support for pended claims** Generative AI gathers supplemental information for claims that cannot be auto-adjudicated by rules, speeding human processing.	**UnitedHealth Group** [23] IN PRODUCTION · MAY 2025 Caution: contested area. Keep any adverse decision with a clinician (see section 14).	Claims cost per transaction, cycle time, accuracy KPIs: Auto-adjudication rate; Pended-claim cycle time; Claims rework rate
24	**Fraud, waste and abuse detection** AI models review claims and provider billing patterns to flag suspected fraud, waste and abuse for investigators.	**Highmark Inc.** [24] IN PRODUCTION · 2022 Reported: More than $245 million in FWA savings in 2021 for the FIPR unit overall (Fierce Healthcare, 2022) - unit total, not attributed to AI alone.	Medical cost avoidance, recoveries, investigator productivity KPIs: FWA savings (prevented + recovered); Cases opened per investigator; Hit rate of flagged leads
25	**Member service agent assist** Generative AI listens in the background during member calls, giving representatives guidance, compliance prompts and automated call summaries.	**Humana** [25] PILOT · FEB 2026	Handle time, first-call resolution, compliance KPIs: Average handle time; First-call resolution; After-call work time
26	**Risk stratification for care management** Machine-learning models flag members at elevated risk (e.g., substance use disorder, social needs) so care managers can intervene early.	**Centene** [26] IN PRODUCTION · C. 2025, UNDATED SOURCE	Avoidable utilization, care manager productivity, quality measures KPIs: ED visits / admissions per 1,000 in targeted cohort; Engagement rate of flagged members; Care manager caseload efficiency

27	**Point-of-care chronic disease identification** AI and rules-based insights in a physician-facing platform surface potential undiagnosed or unmanaged chronic conditions and care gaps for Medicare Advantage members.	**Clover Health** [27] IN PRODUCTION · 2025 Reported: About 70% of members are covered by physicians using Clover Assistant (Leerink Global Healthcare Conference 2026 summary via Quartr); company says lower MCRs for users vs non-users (FY2024 10-K, no figure recorded).	Earlier disease management, medical cost ratio, Star ratings KPIs: Medical care ratio for users vs non-users; Care-gap closure rate; % members seen by physicians using the tool
28	**AI-powered member messaging** Generative AI powers secure member messaging and supports member-facing campaigns and service channels.	**Oscar Health** [28] IN PRODUCTION · FEB 2024	Service cost per contact, member satisfaction, self-service rate KPIs: Containment / self-service rate; Response time; Member satisfaction (CSAT)
29	**Claims operator assistant** A GPT-4-based assistant helps claims operators investigate and explain claim outcomes and resolve claim-related tickets.	**Oscar Health** [29] PILOT · 2023 Caution: contested area. Keep any adverse decision with a clinician (see section 14).	Claims ops productivity, ticket resolution time, provider/member satisfaction KPIs: Tickets investigated per month; Time to resolve claim inquiry; Rework rate
30	**Pharmacy claims fraud analytics (PBM)** Analytics and machine learning scan pharmacy claims to detect fraudulent or abusive billing for PBM health-plan clients.	**Prime Therapeutics** [30] IN PRODUCTION · C. 2020, UNDATED SOURCE Reported: Analytics platform saved health plans $355 million in recovered payments and cost avoidance since mid-2018 (Fast Company, c. 2020). Caution: contested area. Keep any adverse decision with a clinician (see section 14).	Drug spend avoidance, recoveries, client retention KPIs: Recovered payments + cost avoidance; Flagged pharmacies investigated; Time to detect scheme

Healthcare providers: documentation, revenue cycle and clinical early warning.

Health systems have scaled ambient documentation faster than almost any other generative AI use, and are applying AI to coding, denials and patient access. Clinical uses such as sepsis warning carry their own validation evidence and need clinician oversight.

	USE CASE AND WHAT AI DOES	WHO HAS SAID THEY USE IT	LEVERS AND KPIS
31	**Ambient clinical documentation** Ambient AI listens to the visit (with consent) and drafts the clinical note for clinician review in the EHR.	**Kaiser Permanente** [31] ROLLED OUT · AUG 2024 Reported: Used by 7,260 TPMG physicians to assist in 2,576,627 patient encounters, Oct 2023-Dec 2024 (Kaiser Permanente Division of Research).	Clinician time, burnout/retention, patient experience KPIs: Documentation time per encounter; After-hours EHR time; Clinician adoption / retention
32	**Patient message and test-result reply drafting** Generative AI in the EHR drafts replies to patient portal messages and plain-language test-result explanations for clinicians to edit and send.	**Stanford Health Care** [32] ROLLED OUT · C. 2025, UNDATED SOURCE Reported: More than 50% of providers use the drafts for test results vs about 17-20% for general portal messages (Becker's).	Clinician inbox time, cognitive load/burnout, patient response quality KPIs: Draft utilization rate; Inbox time per clinician; Message turnaround time
33	**Autonomous medical coding** AI reads clinical documentation and assigns billing codes autonomously for eligible encounters (e.g., radiology, pathology), routing exceptions to coders.	**Mass General Brigham** [33] IN PRODUCTION · MAR 2023 · VENDOR-REPORTED Reported: 'A 70% reduction in manual labor - 59% reduction in denials due to coding' (MGB revenue cycle leader quoted in CodaMetrix Series A release, Mar 2023).	Coding cost, coding-related denials, days to bill KPIs: Autonomous coding rate; Coding-related denial rate; Discharged-not-final-billed days
34	**Denial prediction and prevention** AI predicts which claims are likely to be denied before submission and scores denials by recovery likelihood so staff fix or prioritize them.	**Community Medical Centers (Fresno, CA)** [34] IN PRODUCTION · C. 2023, UNDATED SOURCE Reported: 22% decrease in prior-authorization denials and 18% decrease in 'services not covered' denials in the first six months (reported in Healthcare IT News coverage; figures repeated in vendor blogs).	Net revenue, cost to collect, staff time on appeals KPIs: Initial denial rate; Prior-auth denial rate; Appeal staff hours per week
35	**Touchless prior authorization submission** AI pulls documentation from the EHR when an order is placed and submits and tracks the prior-auth request to the payer without staff touches.	**Allegheny Health Network** [35] IN PRODUCTION · APR 2025 · VENDOR-REPORTED Reported: In its first month, 70% of requests for covered CPT codes were approved without any health-system staff involvement (Humata Health/AHN release, Apr 28 2025).	Staff cost, time to treatment, scheduling throughput KPIs: % auths fully touchless; Order-to-approval time; Auth-related denials
36	**Imaging triage for critical findings** FDA-cleared imaging AI flags suspected pulmonary embolism and intracranial hemorrhage on scans so radiologists read urgent cases first.	**Advocate Health** [36] ROLLED OUT · JUL 2025	Time to diagnosis/treatment, radiologist productivity, patient safety KPIs: Time from scan to read for flagged cases; Time to treatment; Missed incidental findings
37	**Sepsis early warning** AI continuously analyzes real-time EHR data to flag inpatients at risk of sepsis for clinician evaluation.	**Cleveland Clinic** [37] ROLLED OUT · SEP 2025	Mortality, length of stay, ICU transfers KPIs: Time from alert to antibiotics; Sepsis mortality; Alert precision / false-alert rate

38	**Capacity command center** AI apps analyze real-time bed, ED and transfer data across hospitals to predict bottlenecks and balance patient placement.	**AdventHealth** [38] IN PRODUCTION · C. 2019, UNDATED SOURCE Reported: Patients turned away for lack of capacity fell from 526 in 2017 across nine hospitals to about two per month in the first half of the following year (PSQH).	Bed capacity, ED boarding, transfer acceptance KPIs: Patients turned away for capacity; ED boarding time; Patient placement time
39	**Nurse scheduling and staffing** An AI platform automates nurse shift scheduling and staffing communication across hospitals.	**Wellstar Health System** [39] ROLLED OUT · UNDATED	Nurse leader time, premium labor, nurse satisfaction KPIs: Manager hours on scheduling; Premium/agency labor spend; Open shifts filled
40	**Voice AI for patient access and outreach** A generative AI voice agent handles patient calls for scheduling and pre-procedure preparation outreach in multiple languages, escalating to staff when needed.	**WellSpan Health** [40] IN PRODUCTION · JUL 2026 Reported: More than 160,000 patient calls per month and more than 7,000 hours of conversation (WellSpan, Jul 30 2026).	Access, call center cost, no-shows KPIs: Calls handled per month; Call abandonment rate; Procedure no-show / cancellation rate

Life sciences: discovery, trials, documents and manufacturing quality.

Pharmaceutical companies report the clearest gains in trial operations and regulated document drafting, where long cycle times meet structured content. Discovery results take years to prove, so treat early claims as signals.

	USE CASE AND WHAT AI DOES	WHO HAS SAID THEY USE IT	LEVERS AND KPIS
41	**AI target discovery** Mines biomedical knowledge graphs to propose and rank novel disease targets.	**AstraZeneca (with BenevolentAI)** [41] IN PRODUCTION · JUN 2024 · VENDOR-REPORTED Reported: BenevolentAI said five AI-generated targets had been selected for portfolio entry in the collaboration to date (May 2023 release).	Pipeline productivity, Earlier attrition, Novel biology KPIs: Targets entering portfolio; Time to target validation; Validation hit rate
42	**Generative molecule design** Generative chemistry designs and prioritizes small molecules against an AI-chosen target.	**Insilico Medicine** [42] IN PRODUCTION · JUN 2025	Fewer design cycles, Faster time to candidate, Lower discovery cost KPIs: Time to preclinical candidate; Compounds synthesized per program; Phase transition rate
43	**Clinical trial site selection** ML ranks candidate trial sites by predicted enrollment using eligibility criteria, site history and real-world data.	**Amgen** [43] IN PRODUCTION · APR 2025 Reported: Amgen: internal analysis of 13 Amgen-sponsored studies showed enrollment was on average three times faster at highly ranked ATOMIC sites than lower ranked sites.	Faster enrollment, Fewer non-performing sites, Trial diversity KPIs: Enrollment rate per site; Non-enrolling site %; Time to last patient in
44	**Patient recruitment / diverse enrollment** AI over de-identified real-world data locates where eligible patients are to steer site placement and outreach.	**Johnson & Johnson** [44] IN PRODUCTION · 2024 Reported: J&J: at end of 2023, Black patient enrollment in five J&J multiple myeloma trials was more than twice the historical industry average.	Recruitment speed, Representative trials, Regulatory diversity plans KPIs: Screen-to-enroll ratio; Underrepresented-group enrollment %; Months to full enrollment
45	**Clinical/regulatory document drafting** LLM drafts clinical study reports and related documents from study data for human review.	**Novo Nordisk** [45] IN PRODUCTION · UNDATED · VENDOR-REPORTED Reported: Anthropic case study: clinical documentation from 10+ weeks to 10 minutes (to a reviewable first draft); Novo director cited 90% cut in CSR writing time.	Writer productivity, Faster submissions, Consistency KPIs: Draft cycle time; Writer hours per CSR; Review rounds
46	**Clinical dose-selection analysis** A custom GPT automates data analysis to verify the dose selected for late-stage trials, with rationale and charts.	**Moderna** [46] IN PRODUCTION · APR 2024	Decision quality, Analyst time, Speed to late-stage KPIs: Analysis turnaround time; Analyses per team; Decision-to-protocol time
47	**Pharmacovigilance case intake** AI extracts and validates adverse-event information from incoming reports at intake.	**Pfizer** [47] IN PRODUCTION · C. 2020, UNDATED SOURCE	Compliance timeliness, Cost per case, Scalability KPIs: Cost per case; Intake cycle time; Late-report rate

48	**Manufacturing and supply control tower** AI-powered operations center gives end-to-end visibility of plant and supply performance and predicts issues.	**Pfizer** [48] IN PRODUCTION · C. 2022, UNDATED SOURCE · VENDOR-REPORTED Reported: AWS blog attributes a 20% throughput increase to the DOC (verify exact wording).	Throughput, Cycle time, Supply reliability KPIs: Throughput per line; Batch cycle time; On-time-in-full
49	**Manufacturing quality review and analytics** GenAI drafts product quality reviews; the plai app surfaces quality risk to focus GxP audits.	**Sanofi** [49] ROLLED OUT · AUG 2024 Reported: Sanofi (Miguelina Matthews): generative AI reduced the time of PQR writing approximately eight-fold (figure traced to a Dec 2023 proof of concept).	Quality-team productivity, Risk-based audit focus, Compliance KPIs: PQR authoring hours; Deviation trending time; Audit findings
50	**Field force pre-call planning** An AI agent compiles HCP-specific pre-call plans for sales reps via a conversational interface.	**Sanofi** [50] IN PRODUCTION · JUN 2026 · VENDOR-REPORTED Reported: Snowflake: work that used to take hours of manual research now takes seconds.	Rep productivity, Call quality, HCP engagement KPIs: Prep time per call; Calls per rep per day; HCP engagement rate

Retail and consumer goods: shopping assistants, catalogs, forecasting and shrink.

Retailers use AI across the customer journey and the supply chain. The large public results come from the biggest platforms, but several of these patterns, such as product content, associate assistants and checkout vision, are available to mid-sized retailers through vendors.

	USE CASE AND WHAT AI DOES	WHO HAS SAID THEY USE IT	LEVERS AND KPIS
51	**Conversational shopping assistant** GenAI assistant answers product questions, compares items and recommends products in the shopping app.	**Amazon** [51] IN PRODUCTION · NOV 2025 Reported: Amazon (Jassy, Q3 2025 earnings call): Rufus on track to deliver over $10 billion in incremental annualized sales; MAU up 140% YoY; interactions up 210%.	Conversion, Basket size, Discovery KPIs: Incremental sales; Assistant MAU; Assistant-session conversion
52	**Product content generation / catalog enrichment** LLMs create or clean product attributes, titles and descriptions across the online catalog.	**Walmart** [52] IN PRODUCTION · AUG 2024 Reported: Walmart (McMillon, Q2 FY25 call): over 850 million catalog data points created or improved; would have needed nearly 100 times the current headcount otherwise.	Findability, Conversion, Content-ops cost KPIs: Attribute completeness; Content cost per SKU; Search conversion
53	**Fulfillment route optimization** AI plans delivery routes and trailer loads accounting for time, location and store delivery windows.	**Walmart** [53] IN PRODUCTION · MAR 2024 Reported: Walmart: eliminated 30 million unnecessary miles and avoided 94 million pounds of CO2; bypassed 110,000 inefficient paths.	Transport cost, Emissions, Asset utilization KPIs: Miles driven; Cost per case delivered; Trailer cube utilization
54	**Store associate assistant** GenAI app on associates' handhelds answers product, inventory and project questions by voice or text.	**Lowe's** [54] ROLLED OUT · MAY 2025	Associate productivity, Faster onboarding, Service quality KPIs: Time to answer customer questions; New-hire ramp time; Store CSAT
55	**Demand forecasting at scale** Machine learning forecasts unit demand for each item in stores and online, feeding replenishment and allocation.	**Target** [55] IN PRODUCTION · UNDATED Reported: Target says its forecasting tool makes billions of predictions each week about the units each item needs in stores and online (as reported).	In-stock rate, Inventory carrying cost, Markdowns KPIs: Forecast accuracy; Out-of-stock rate; Inventory turns
56	**Price and promotion optimization** Models from Kroger's own data science subsidiary recommend regular prices and promotion plans.	**Kroger (84.51°)** [56] IN PRODUCTION · UNDATED	Gross margin, Price perception, Promotion return KPIs: Margin rate; Promotion lift; Price-change cycle time
57	**Self-checkout loss prevention** Computer vision at self-checkout spots items that were not scanned and prompts the shopper or an associate.	**Kroger (incl. Harris Teeter)** [57] IN PRODUCTION · UNDATED Reported: Kroger began rolling out computer vision at self-checkouts in 2019 and ran it in more than two-thirds of its stores by the following year (as reported).	Shrink, Monitoring labor KPIs: Self-checkout shrink rate; Alerts per transaction; False-alert rate

58	**Customer support assistant** A generative AI assistant on Google's Gemini models helps customers troubleshoot, reschedule deliveries and manage subscriptions, and gives human agents call summaries.	**Best Buy** [58] ANNOUNCED · APR 2024 Announced April 2024 for launch in late summer 2024; go-live not confirmed in the sources checked.	Cost to serve, Resolution speed, Customer satisfaction KPIs: Self-service containment; Average handle time; Customer satisfaction
59	**Conversational product search** Ask Instacart answers open-ended grocery questions in plain language and returns shoppable products, using OpenAI models with Instacart's own data.	**Instacart** [59] ROLLED OUT · MAY 2023	Conversion, Basket size, Advertising revenue KPIs: Search-to-cart rate; Items per order; Sponsored-product revenue
60	**Customer project assistant** The Magic Apron assistant on the website and app answers how-to and product questions; Home Depot extended it with agentic tools on Google Cloud in January 2026.	**The Home Depot** [60] ROLLED OUT · MAR 2025	Conversion, Returns, Associate time KPIs: Assisted conversion; Return rate; Questions resolved without an associate

Manufacturing: maintenance, inspection, scheduling and supplier risk.

Manufacturers have long used machine learning on the plant floor. Generative AI is now reaching technicians and service teams. Many public figures here come from vendors, so ask for the plant-level baseline before relying on them.

	USE CASE AND WHAT AI DOES	WHO HAS SAID THEY USE IT	LEVERS AND KPIS
61	**Predictive maintenance** Vibration/sensor models detect early machine faults so repairs are scheduled before breakdowns.	**PepsiCo (Frito-Lay)** [61] ROLLED OUT · UNDATED · VENDOR-REPORTED Reported: Prevented 1M+ pounds of food waste in one year (Augury case study); WSJ, as summarized by Augury, reported capacity up 4,000 hours/year across the four pilot plants (snippet truncated).	Uptime, Maintenance cost, Waste KPIs: Unplanned downtime hours; Capacity hours gained; Food waste avoided
62	**Visual quality inspection** Cameras plus cloud AI check variants, completeness and assembly anomalies on the line and give instant feedback.	**BMW Group** [62] IN PRODUCTION · 2023	First-pass yield, Rework cost, Inspector productivity KPIs: Defect escape rate; Rework rate; Inspection stations automated
63	**Production scheduling** Deep-reinforcement-learning planner sequences orders across assembly lines, balancing volume, changeover cost and order fulfillment.	**Lenovo (LCFC, Hefei)** [63] IN PRODUCTION · 2022 Reported: Scheduling process cut from six hours to 30 minutes (INFORMS Interfaces paper); Lenovo case study reports 24% more line capacity, 19% higher production volume, 3.5x more on-time deliveries.	Throughput, On-time delivery, Planner time KPIs: Schedule generation time; Line capacity utilization; On-time delivery
64	**Generative design** AI-optimized generative design software proposes lightweight part/structure geometries that are 3D printed and robot-assembled.	**Divergent Technologies / Czinger** [64] IN PRODUCTION (LOW-VOLUME) · 2022	Weight, Part consolidation, Development speed KPIs: Part mass; Part count per assembly; Design-to-production time
65	**Supplier risk sensing** ML maps supplier dependencies; an AI news scanner reads thousands of articles daily and a dashboard flags shipping delays and site risks.	**General Motors** [65] IN PRODUCTION · 2025 Reported: GM has expanded supplier monitoring tenfold (Jeff Morrison, GM, per Business Insider).	Avoided line stoppages, Expedite cost, Resilience KPIs: Supplier-caused stoppages; Alert-to-mitigation time; Suppliers monitored
66	**Operator/technician copilot** Generative AI chatbot (RAG on Amazon Bedrock) gives operators real-time troubleshooting guidance from manuals and expert knowledge.	**Georgia-Pacific** [66] ROLLED OUT (SELECT OPERATIONS) · AUG 2024 · VENDOR-REPORTED	Downtime, Knowledge retention, Onboarding speed KPIs: Mean time to repair; Time-to-competency for new operators; Operator queries resolved
67	**Plant energy optimization** AI layered on the kiln's advanced process control recommends setpoints that cut fuel and heat use.	**Heidelberg Materials (Mokra plant)** [67] IN PRODUCTION (SINGLE PLANT) · OCT 2024 · VENDOR-REPORTED Reported: 4.1% reduction in fuel cost index in the first month of continuous operation; 2.2% reduction in specific heat consumption in an on/off test (Carbon Re / Heidelberg Materials).	Energy cost, CO2, Throughput KPIs: Specific heat consumption; Fuel cost index; CO2 per tonne
68	**Demand forecasting and S&OP** ML demand forecasting feeds integrated planning across regions.	**Kraft Heinz** [68] ROLLED OUT (NA; EXPANDING) · UNDATED · VENDOR-REPORTED	Forecast accuracy, Inventory, Waste KPIs: Forecast accuracy/bias; Inventory days; Fill rate

69	**Factory digital twin** Omniverse-based virtual replicas of plants simulate layouts, robotics and logistics before physical changes; now adding gen-AI/agentic assistants.	**BMW Group** [69] ROLLED OUT · JUN 2025 Reported: One verification process now runs fully digitally in three days versus nearly four weeks of manual testing (BMW, per Process Excellence Network).	Capex avoidance, Faster launches, Planning cost KPIs: Verification lead time; Late change orders; Ramp-up time
70	**Warranty and service analytics** ML scores suspect claims, predicts warranty codes and clusters failures; gen-AI lets dealers query vehicle information in natural language.	**Daimler Truck North America** [70] ROLLED OUT · JUN 2024 · VENDOR-REPORTED	Warranty cost, Claim cycle time, Early quality detection KPIs: Warranty cost per unit; Claim processing time; Suspect claims caught

Energy and utilities: forecasting, wildfire risk, inspection and customer service.

Utilities and energy companies apply AI where weather, assets and safety meet. Several results describe a whole program, of which AI is one part, and are labeled that way.

	USE CASE AND WHAT AI DOES	WHO HAS SAID THEY USE IT	LEVERS AND KPIS
71	**Renewable (solar) forecasting** ML nowcasting uses satellite imagery and weather data to give probabilistic solar output forecasts to the control room.	**NESO (GB National Energy System Operator)** [71] IN PRODUCTION · NOV 2025 · VENDOR-REPORTED Reported: Halved forecasting errors, equivalent to at least GBP 30m/year imbalance cost saving (Open Climate Fix claim).	Balancing cost, Reserve holding, Renewable integration KPIs: Forecast error (MAE); Imbalance cost; Reserve MW held
72	**Vegetation management and wildfire risk** Satellite-derived canopy height, density and tree-mortality layers feed wildfire risk models that prioritize vegetation work.	**PG&E** [72] IN PRODUCTION · APR 2024 Reported: PG&E estimated a 72% reduction in ignitions in high fire-risk areas in 2023 vs. its three-year average (whole wildfire program, not satellite data alone).	Ignition risk, Trim spend targeting, Safety KPIs: Vegetation-caused ignitions/outages; Cost per mile inspected; High-risk trees addressed
73	**Drone imagery asset inspection** Computer-vision models flag defects in drone pole-top images to prioritize pole replacements.	**ComEd (Exelon)** [73] IN PRODUCTION · 2025 Reported: Models reached 86% accuracy compared to human expert agreement (ComEd).	Inspection cost, Reliability, Safety KPIs: Defects detected per inspection; Inspection cost per pole; Model accuracy vs. experts
74	**Outage prediction and storm restoration** AI platform produces multi-day outage forecasts and damage models (magnitude, location, damage type, crews needed) before storms.	**CenterPoint Energy** [74] IN PRODUCTION · 2025	Restoration time, Crew pre-staging cost, Regulatory risk KPIs: SAIDI/CAIDI in major events; Prediction error vs. actual outages; ETR accuracy
75	**Customer service automation** Generative AI drafts or writes replies to customer emails inside the Kraken platform (Magic Ink), with staff oversight.	**Octopus Energy** [75] IN PRODUCTION · UNDATED Reported: By May 2023, 45% of all customer emails were being written by gen AI (Greg Jackson, per Enlit); Octopus's Stevie entry says it automates more than 35% of daily customer emails.	Agent productivity, Response time, CSAT KPIs: Share of emails AI-written; Handling time; Customer satisfaction
76	**Seismic/subsurface interpretation** AI tools screen seismic volumes and give interpreters a prioritized list of anomalies to validate.	**ExxonMobil** [76] IN PRODUCTION · 2025 Reported: Seismic interpretation turned around 'in just a few days' rather than months (John Ardill, ExxonMobil).	Exploration cycle time, Success rate KPIs: Interpretation cycle time; Prospects identified; Finding cost per barrel
77	**Emissions and leak detection** AI-powered drones fly over shale operations to detect emissions leaks and alert field workers.	**Chevron** [77] IN PRODUCTION · MAR 2025 Reported: In three months of testing, Chevron reduced production time shut in for repairs/maintenance (no figure given).	Methane intensity, Regulatory compliance, Uptime KPIs: Leak detection-to-repair time; Methane intensity; Production shut-in hours
78	**Interconnection queue processing** Agentic AI (Tapestry HyperQ, Google Cloud/DeepMind) reads interconnection requests and performs site-control review; later phases target grid modeling.	**PJM Interconnection** [78] IN PRODUCTION (FIRST PHASE) · APR 2025	Queue throughput, Study time, Planner workload KPIs: Application review time; Queue backlog (GW); Deficiency notices per application

79	**Drilling optimization** AI steers drill bits and predicts well problems, opening previously uneconomic locations.	**Devon Energy** [79] IN PRODUCTION · MAR 2025 Reported: 15% gain in drilling efficiency (Devon, per Reuters correction; originally reported as 25%).	Drilling cost, Days per well, Capital efficiency KPIs: Drilling feet per day; Days per well; Non-productive time
80	**Employee generative AI assistant** A generative AI productivity tool helps employees draft, summarize and find information across the business.	**Duke Energy** [80] ROLLED OUT · 2026 Reported: Duke Energy says it rolled out a generative AI productivity tool to about 10,000 employees (FY2025 annual report).	Employee productivity KPIs: Active users; Time saved per task; Workflows adopted

Public sector: claims, fraud, casework and citizen service.

Governments publish more about their AI use than most industries, partly because US federal agencies must list their use cases. The examples here favor work with a clear public benefit and a person accountable for each decision.

	USE CASE AND WHAT AI DOES	WHO HAS SAID THEY USE IT	LEVERS AND KPIS
81	**Disability claims evidence extraction** Machine learning extracts and pre-populates claim elements from veterans' records so human claims processors can rate disability claims faster.	**U.S. Department of Veterans Affairs (VBA)** [81] IN PRODUCTION · MAR 2026 Reported: VA processed a record 3 million compensation and pension claims in FY2025 (VA via GovCIO Media; result reflects automation, AI, hiring and overtime together, not AI alone).	Throughput, backlog reduction, staff productivity KPIs: Average days to complete a claim; Pending claims backlog; Claims decided per FTE
82	**AI-assisted audit case selection** Machine learning flags compliance risk in complex returns to select the highest-risk large partnerships for examination.	**U.S. Internal Revenue Service** [82] IN PRODUCTION · SEP 2023	Revenue recovery, enforcement targeting, examiner productivity KPIs: Change in tax assessed per exam; No-change audit rate; Exams opened on high-risk filers
83	**Payment and check fraud detection** Machine learning screens federal payments and speeds identification of check fraud so Treasury can stop or recover improper payments.	**U.S. Department of the Treasury (Bureau of the Fiscal Service)** [83] IN PRODUCTION · OCT 2024 Reported: Over $4 billion prevented and recovered in FY2024, of which about $1 billion recovered through machine-learning-assisted check fraud detection (U.S. Treasury, 17 Oct 2024).	Fraud loss avoidance, recovery, payment integrity KPIs: Fraud and improper payments prevented/recovered ($); Time to identify fraudulent checks; False-positive rate
84	**Correspondence triage for vulnerable claimants** An AI model reads incoming benefit claimants' letters and creates a prioritized shortlist of potentially vulnerable people for caseworkers.	**UK Department for Work and Pensions (DWP)** [84] IN PRODUCTION · JAN 2025	Faster response to at-risk citizens, caseworker productivity KPIs: Time from letter receipt to action; Share of vulnerable cases flagged within 24h; Letters triaged per day
85	**Caseworker note-taking and assessment drafting** Generative AI transcribes social-care visits and drafts case notes and assessments for social workers to review.	**Somerset Council (UK)** [85] ROLLED OUT · SEP 2025 Reported: Practitioners saved about 11 hours a week on average and report writing was submitted 65% faster (Somerset Council).	Practitioner time freed for clients, faster assessments, staff retention KPIs: Admin hours per practitioner per week; Assessment turnaround time; Caseload per social worker
86	**Records declassification review** A model trained on past human decisions recommends whether archived diplomatic cables can be declassified, with humans reviewing uncertain cases.	**U.S. Department of State** [86] IN PRODUCTION · 2024 Reported: In the pilot the model was 97% as accurate as human reviewers (U.S. Department of State, as reported).	Records backlog reduction, transparency, reviewer productivity KPIs: Records reviewed per reviewer-hour; Share needing human review; Agreement with human decisions
87	**AI building-plan pre-check for permits** AI checks residential rebuild plans against local building and zoning codes before submission so issues are fixed before human plan check.	**City and County of Los Angeles (with State of California)** [87] PILOT · JUL 2025	Faster permitting, fewer resubmissions, staff capacity KPIs: Days from submission to permit; Resubmission rate; Plans reviewed per examiner

88	**Generative AI citizen virtual assistant** A generative AI assistant on high-traffic government web pages answers residents' common questions from official content.	**Commonwealth of Massachusetts (Mass Digital with the RMV)** [88] IN PRODUCTION · 2025 Reported: Nearly 200,000 conversations since launch (Mass.gov).	Call deflection, 24/7 service, resident satisfaction KPIs: Conversations handled; Contact-center call volume; Answer accuracy / resolution rate
89	**Call-center agent assist** A generative AI assistant listens to taxpayer calls, finds the relevant guidance and drafts an answer that the human agent verifies before responding.	**California Department of Tax and Fee Administration (CDTFA)** [89] IN PRODUCTION · 2025	Handle time, first-call resolution, agent onboarding KPIs: Average handle time; First-contact resolution; Wait time
90	**Real-time translation of public meetings** AI provides live two-way translation of council and school-board meetings in up to 80 languages.	**City of Hartford, Connecticut** [90] IN PRODUCTION · OCT 2025	Language access, civic participation, interpreter cost KPIs: Languages supported; Non-English participants; Interpreter cost per meeting

Professional services: contracts, research, review and knowledge.

Law, accounting and consulting firms were among the fastest adopters of generative AI, because their product is reading and writing. Most published figures are the firms' own, and many are adoption measures.

	USE CASE AND WHAT AI DOES	WHO HAS SAID THEY USE IT	LEVERS AND KPIS
91	**Contract drafting and review** A generative AI tool drafts and reviews contracts, flagging deviations from market and firm positions for lawyers.	**A&O Shearman** [91] IN PRODUCTION · NOV 2026 Reported: In September 2026, 96% of partners and 93% of lawyers used the firm's AI tools, with over 558,000 activities on ContractMatrix and Harvey (A&O Shearman internal figures).	Lawyer productivity, turnaround, consistency KPIs: Hours per contract reviewed; Turnaround time; Lawyer adoption rate
92	**Legal research and drafting assistant** A legal generative AI assistant answers research questions, summarizes documents and produces first drafts for lawyers.	**Ashurst** [92] ROLLED OUT · JUN 2024	Associate productivity, faster client responses KPIs: Research hours per matter; Draft turnaround time; Active users
93	**M&A due diligence review** Generative AI workflows review data-room documents and assemble due diligence findings, from scoping through report delivery.	**GSK Stockmann** [93] IN PRODUCTION · UNDATED · VENDOR-REPORTED	Deal speed, cost per review, fixed-fee margin KPIs: Documents reviewed per hour; Time to first red-flag report; Cost per diligence
94	**E-discovery document review** Generative AI classifies documents for responsiveness and issues in litigation review, replacing much first-level human review.	**Foley & Lardner** [94] IN PRODUCTION · C. 2025, UNDATED SOURCE · VENDOR-REPORTED Reported: Completed a 500,000-document review in under a week, cutting attorney time in half and saving about $30,000 versus TAR (Relativity case study).	Review cost, deadline compliance, attorney focus on strategy KPIs: Documents reviewed per day; Cost per document; Recall/precision
95	**Audit anomaly detection and GenAI audit workflow** AI scores 100% of general-ledger and sub-ledger transactions to surface outliers, and generative AI assists auditors within the audit platform.	**KPMG** [95] ROLLED OUT · JUL 2024	Audit quality, risk coverage, auditor productivity KPIs: % of transactions analyzed; High-risk items identified; Audit hours per engagement
96	**Accounting standards research assistant** A generative AI chatbot answers auditors' accounting questions from the firm's curated accounting research library.	**Deloitte (US)** [96] ROLLED OUT · OCT 2023	Research time, consistency of technical answers KPIs: Time to answer technical query; Consultations escalated to national office; Weekly active users
97	**Tax research and drafting assistant** A generative AI assistant grounded in case law, legislation and firm know-how drafts tax content for client work.	**PwC UK** [97] ROLLED OUT · FEB 2024	Tax professional productivity, faster advice KPIs: Research hours per query; Turnaround of client memos; Adoption rate

98	**Agentic tax compliance** AI agents collect data, analyze documents and prepare/review income and indirect tax compliance work.	**EY** [98] ROLLED OUT · MAR 2025	Compliance cost, capacity, cycle time KPIs: Returns prepared per FTE; Cycle time per filing; Review error rate
99	**Consultant knowledge assistant** A generative AI platform searches and synthesizes the firm's proprietary knowledge and connects consultants with experts.	**McKinsey & Company** [99] IN PRODUCTION · C. 2025, UNDATED SOURCE Reported: Over 500,000 prompts a month, saving users 30% of the time spent gathering and synthesizing information (McKinsey).	Time to insight, knowledge reuse, proposal quality KPIs: Monthly active users; Prompts per month; Time spent gathering information
100	**Client onboarding and KYC** An AI-enabled client lifecycle platform combines KYC checks, due diligence and engagement acceptance in one digital workflow.	**Grant Thornton UK** [100] PILOT · MAR 2026	Onboarding time, regulatory risk, manual effort KPIs: Days to onboard a client; KYC files reworked; Manual hours per onboarding

What the organizations with results have in common.

Reading a hundred public accounts side by side shows a consistent shape. The organizations reporting outcomes, as opposed to adoption, tend to do five things.

WHAT THEY DO	EVIDENCE IN THIS PAPER
Redesign the workflow, then add AI	Lemonade's expense ratio fell as claims volume grew. Citi cut account-opening review from about 75 minutes to 15. Zurich reports intake moving from 10 to 95 percent straight-through
Report adoption and outcomes separately	JPMorgan and A&O Shearman publish usage figures. Commonwealth Bank publishes scam losses. Both are useful, and only one is value
Keep people on consequential decisions	Payer prior authorization, clinical warnings and benefits claims all keep a qualified person accountable for the decision
Pull back when quality drops	Klarna said in 2024 that its assistant handled two-thirds of service chats. In 2025 its chief executive said the push had gone too far and the company began hiring people again [101]
Start with an established pattern	Most results come from document intake, frontline assistants, fraud detection and forecasting, the patterns with the most prior art

A caution on decisions about people

Some uses in this paper make or shape decisions about individuals: coverage, benefits, credit, fraud referrals. These carry legal and ethical obligations that vary by jurisdiction. In US Medicare Advantage, for example, CMS requires coverage decisions to rest on the individual patient's circumstances, and an algorithm alone can't decide them [102]. Several insurers face litigation over automated denials. For any such use, keep the adverse decision with a qualified person, record the evidence used and test for unfair outcomes before release.

A caution on the numbers

Most results here are self-reported, measured in different ways and rarely audited. Several cover a whole program in which AI is one part, such as PG&E's wildfire figures and the VA's claims record, and are labeled. Read every figure as a reason to ask a question, and expect your own baseline to differ.

NEXT STEP Pick three use cases from this paper, score them on the five readiness questions, and choose one to take end to end. The 90-Day First Governed Capability sets out a thirteen-week plan for doing exactly that, and AI Token Economics shows how to measure what it returns.

Sources, by use case number.

Prepared by Richard White. Version 1, November 2026. Sources were found through public search results on 10 November 2026 and are listed as published. Results are reported in the source's terms. Vendor-reported means the figure or claim was published by a vendor about its customer. Inclusion is not an endorsement. Proposed guidance; not legal advice.

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ABOUT

Richard White

I was global firm chief data officer at McKinsey & Company, owning data, AI and platforms end to end, and before that chief data officer at New York Life, where I built the chief data office and reported data risk to risk committees at multiple levels. Earlier I led data at the Federal Reserve Bank of New York and enterprise data governance at Citigroup. I founded RJL Solutions in 2024. My book, *The Day After the Demo*, is free at rjlsol.com/book.

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WEB rjlsol.com

EMAIL rwhite@rjlsol.com

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