# Al Across Industries: Why Companies In Every Vertical are Adopting Al



### TRACE3

## Artificial Intelligence is Changing the Way Businesses Operate

Artificial Intelligence, or AI for short, has crossed the chasm from nerdy fascination to public embrace, and with good reason: every type of business, from retail and manufacturing to insurance and retirement planning, is trying to figure out how to leverage AI to improve operations, enhance customer satisfaction, and increase revenue.

Today's AI market value is around \$200 billion and is projected to reach upward of \$2 trillion by 2030 — an approximate eight-fold (800 percent) increase. So while AI already influences our day-to-day lives, its impact will only increase over time. This is exciting for some and concerning for others. But one thing is for sure: companies across every vertical are adopting Al for its numerous benefits. From offering insurance agencies the ability to automate claims processing to providing healthcare providers with advanced diagnostic tools, Al's applications are imaginative, revolutionary, and wide-ranging.

Let's look at AI's integration into key industry segments, including insurance, finance, manufacturing, healthcare, media, retail, state and local government, and education.

 Next Move Strategy Consulting, (2023, January). Artificial Intelligence Market Size and Share | Analysis - 2030. Www.nextmsc.com. https://www.nextmsc.com/report/artificial-intelligence-market



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In the insurance sector, AI systems are increasingly managing day-to-day tasks, including adjusting insurance premiums in real-time based on user behavior and external data. This evolution is supported by AI's ability to mimic human cognitive functions, leading to a shift from traditional insurance models toward machine learning-driven predictive and preventative measures.

The integration of AI will only continue to accelerate with the adoption of connected devices, robotics, open-source data ecosystems, and cognitive technologies — reshaping every aspect of insurance from distribution to claims processing.

For example, the German software company Cognigy offers AI insurance agents that assist in:

- Streamlining automated identification and verification (ID&V) for customers
- Processing first notices of loss
- Handling claims
- Collecting documents
- Providing product recommendations
- Detecting license plates
- Facilitating e-signatures
- Assisting in policy underwriting
- Answering coverage questions



Cognigy reports that these AI systems yield a 15 percent reduction in average handling time (AHT)<sup>2</sup>, with the AI understanding 95 percent of customer intents — many relating to nuanced, complex insurance matters.

Beyond these functions, insurance companies are also looking at AI to enhance risk assessment and pricing strategies. By analyzing vast amounts of data from various sources, including IoT devices, social media, and historical claims data, AI models can identify patterns and predict risks with high accuracy.

Insurers can offer more personalized pricing models — adjusting premiums based on real-time risk assessments rather than relying on broad demographic categories or past claims history alone.

Al is also commonly leveraged in fraud detection and prevention. Through the analysis of claim submissions, transaction histories, and unusual behavior patterns, Al algorithms can flag potential fraud cases for further investigation. This not only protects the insurer's bottom line but also ensures fair pricing for policyholders by minimizing the financial impact of fraudulent claims. Ultimately, insurance companies that leverage Al are seeing tangible, quantifiable results: A large insurance agency used Al to help improve its claims processing system, resulting in a 99 percent accuracy rate in claim validations<sup>3</sup>. Moreover, this adoption of Al technologies led to a 60 percent increase in operational efficiency and a 95 percent improvement in customer satisfaction.

In a similar vein, 87 percent of policyholders have shown a preference for insurers that utilize AI and analytics to speed up claims processing, personalize their services, and maintain transparency throughout the claims lifecycle<sup>4</sup>.

Despite Al's benefits, the wider industry adoption rate remains low, with less than 2 percent of insurance companies having invested in Al<sup>5</sup>. This showcases a significant opportunity for growth and efficiency gains within the sector through the implementation of Al and machine learning technologies.

2. GmbH, C. (n.d.). AI Agents for Insurance | Cognigy. Www.cognigy.com. Retrieved March 6, 2024, from https://www.cognigy.com/solutions/insurance

- 3. Al in Insurance Role, Benefits, and Use Cases. (2022, December 8). TestingXperts. https://www.testingxperts.com/blog/ai-in-insurance/gb-en
- 4. Claims in a digital era Data, analytics and AI transform the customer experience. (n.d.). https://assets.ey.com/content/dam/ey-sites/ey-com/en\_gl/topics/insurance/insurance-pdfs/EY-claims-ina-digital-era pdf
- 5. From mystery to mastery: Unlocking the business value of Artificial Intelligence in the insurance industry. (n.d.). https://www2.deloitte.com/content/dam/Deloitte/xe/Documents/financialservices/Artificial-Intelligence-in-Insurance.pdf







From risk management and fraud detection to enhancing transparency and compliance, AI has changed -- and will continue to change -- the finance industry.

Contrary to the insurance industry, the finance industry has been an early adopter of Al. Consider the following ways Al has impacted financial institutions.



**Risk management and fraud detection:** With more than 87 percent of industry leaders adopting AI for these purposes<sup>6</sup>, AI significantly enhances the accuracy and speed of detecting and managing financial risks and fraud. Such capabilities are set to potentially generate nearly \$16 billion in revenue (within the banking sector, specifically) by 2025 in risk-related solutions<sup>7</sup>.

**Data analytics and predictive modeling:** Al's ability to process vast amounts of data has improved predictive modeling, ultimately enabling financial firms to make more informed decisions. The expected growth of Al-driven customized financial advice at a CAGR of 13 percent between 2021 and 2026<sup>8</sup> speaks to this modeling improvement.

**Enhancing transparency and compliance:** Al contributes to the financial sector via regulatory technology (RegTech) by improving transparency and aiding compliance with relevant authorities and legislation. It automates and optimizes back-end operations — seen as a priority by 66 percent of financial services firms — and, in turn, reduces human error and streamlines compliance efforts.

6. Al Use In Financial Services Statistics And Trends in 2024 • Gitnux. (2023, December 8). Gitnux.org. https://gitnux.org/ ai-use-in-financial-services-statistics/#:~:text=of%20financial%20services.%2cAl%20Use%20In%20Financial%20Services%20 Statistics%20Overview%2crevolutionize%20the%20financial%20services%20industry.

- 7. Essential Ai In Finance Industry Statistics in 2023 ZipDo. (n.d.). https://zipdo.co/statistics/ai-in-finance-industry/
- Demystifying AI in Finance: Knowledge Gaps and Mitigation Strategies Scalo. (2024, March 4). https://www.scalosoft.com/ blog/demystifying-ai-in-finance-knowledge-gaps-and-mitigation-strategies/





Al's role extends to optimizing customer experiences. Al-powered chatbots — expected to save companies up to \$8 billion according to Verloop — enhance customer service by providing 24/7 assistance and personalized support, among other utilities. This not only increases customer satisfaction but also allows human resources to focus on more strategic, business-critical tasks.

Al's predictive capabilities are also playing an increasingly prominent role in personalized financial services, already utilized by more than half of financial service firms<sup>9</sup> — highlighting the growing trust and reliance on Al for personal financial management.

In a similar vein, AI-powered advisers offer personalized investment advice at a fraction of the cost of human advisers. This democratizes access to wealth management services while making them available to a broader range of investors. It also works to improve the efficiency of portfolio management through algorithms that can analyze market trends and adjust strategies in real-time.

In lending and credit scoring, AI applications are expected to represent 25 percent of global investment

in non-human-underwritten loans by 2025<sup>10</sup>. This shift is due to Al's ability to more accurately assess credit risk using non-traditional data points, such as utility bill payments and social media activity — thereby expanding financial inclusion and enhancing the accuracy of credit assessments.

On the vocational front, the integration of AI in financial services is set to transform the workforce and reduce operational costs as a result. By 2025, approximately 40 percent of finance roles are projected to be reshaped, or changed entirely, due to fintech.

Financial institutions that leverage Al technologies are ultimately better positioned to predict and mitigate operational risks. With financial firms that invest in Al experiencing above-average growth compared to competitors, at an average growth rate of 35 percent, it's becoming increasingly clear that Al is a driver of competitive advantage, operational efficiency, and resilience.

Money and Machines: 2021 Global Study Money and Machines: 2021 Global Study. (n.d.). https://www.oracle.com/a/ocom/docs/applications/erp/money-and-machines-report-2021.pdf
Al Use In Financial Services Statistics And Trends in 2024 • Gitnux. (2023, December 8). Gitnux.org. https://gitnux.org/ai-use-in-financial-services-statistics/#:~:text=Al%20has%20the%20 potential%20to



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# Al in Manufacturing

When it comes to AI applications in manufacturing, "there is no limit," according to the World Economic Forum (WEF).

By offering real-time predictive maintenance, autonomous quality inspections, rapid prototyping, and more, AI is changing how manufacturers operate.

**Real-time monitoring and predictive maintenance:** Utilizing AI, manufacturers can predict equipment failures before they occur — with 30 percent of AI applications focused on maintaining machinery<sup>11</sup>. This reduces unplanned downtime, extends equipment life, and saves costs by scheduling maintenance only when needed.

Autonomous quality inspection systems: Al-driven systems, employed by 60 percent of manufacturers for quality control according to PwC research, automate the detection of defects with greater accuracy and speed than human inspectors. This ensures consistent product quality and minimizes waste and unnecessary rework. Bridgestone, for example, implemented AI for real-time quality control in tire manufacturing, experiencing more than a 15 percent improvement in production precision<sup>12</sup>. Furthermore, AI's autonomous capabilities refined inventory management and dynamic scheduling, ensuring seamless operations and significantly reducing lead times.

Expanding on Al's quality control functions, Siemens Digital Industries executive Bernd Raithel said he believes predictive maintenance is one of the first things to implement with Al in an industrial setting.<sup>13</sup>

By predicting supply chain disruptions, Al enhances operational resilience and efficiency. Specifically, Al's predictive analytics capabilities anticipate market changes, adjust production schedules in real-time, and manage inventory levels more precisely — minimizing waste and avoiding stockouts or unduly overproduction.

11. Scaling Al in Manufacturing Operations: A Practitioners' Perspective. (n.d.). https://www.capgemini.com/wp-content/uploads/2019/12/Al-in-manufacturing-operations.pdf 12. Scaling Al in Manufacturing Operations: A Practitioners' Perspective. (n.d.). https://www.capgemini.com/wp-content/uploads/2019/12/Al-in-manufacturing-operations.pdf 13. Welcome to Digital Industries! (n.d.). Siemens.com Global Website. https://www.siemens.com/global/en/company/about/businesses/digital-industries.html



Take Danone, for example — the company leveraged Al for demand forecasting, achieving a 20 percent reduction in forecast errors and a 30 percent decrease in lost sales<sup>14</sup>.

Al also accelerates the design process by enabling rapid prototyping, allowing manufacturers to explore multiple design variations quickly and cost-effectively. This, in turn, fosters innovation and reduces the time to market for new products. For instance, General Motors' implementation of Al in prototyping, specifically through their "Dreamcatcher" system, resulted in the design of a seatbelt bracket that is 40 percent lighter and 20 percent stronger than the original design.

Perhaps on the more stereotypically science-fiction front, AI powers advanced robotics and cobots that work alongside human workers to enhance productivity and safety. The market size of industrial robotics is expected to show an annual growth rate of 12 percent — yielding a market volume of \$21 billion by 2030<sup>15</sup>.

These technologies work to automate complex tasks with precision, support intricate assembly processes, and enable real-time adjustments to production lines. As a result, such technologies reduce the risk of accidents and human error, while also adapting to varying manufacturing needs without extensive reprogramming.

Last but not least, Al's contribution to a potential 40 percent productivity increase by 2035 speaks to why more and more manufacturers are looking to these solutions<sup>16</sup>. They not only automate processes but also provide strategic insights that drive innovation, reduce costs, and create a more adaptable manufacturing environment.

- 14. Scaling Al in Manufacturing Operations: A Practitioners' Perspective. (n.d.). https://www. capgemini.com/wp-content/uploads/2019/12/Al-in-manufacturing-operations.pdf
- 15. Al Industrial Robotics Global | Statista Market Forecast. (n.d.). Statista. https://www. statista.com/outlook/tmo/artificial-intelligence/ai-robotics/ai-industrial-robotics/ worldwide#:~:text=Al%20Industrial%20Robotics%20%20%20Worldwide&text=The%20 market%20Size%20Is%20expected

16. Accenture Report: Artificial Intelligence Has Potential to Increase Corporate Profitability in 16 Industries by an Average of 38 Percent by 2035. (n.d.). Newsroom.accenture.com. https:// newsroom.accenture.com/news/2017/accenture-report-artificial-intelligence-has-potentialto-increase-corporate-profitability-in-16-industries-by-an-average-of-38-percent-by-2035#:-~:text=The%20report%20found%20that%20Al





Al in Healthcare

Like manufacturing, Al's role in healthcare is multifaceted, enhancing various aspects of patient care and administrative efficiency. Leveraging machine learning, neural networks, and deep learning, Al is instrumental in refining diagnostic processes, tailoring treatment plans, and improving patient outcomes.

Consider the following three use cases:

- Advanced diagnostic imaging analysis: Al algorithms, particularly those utilizing deep learning, are improving diagnostic imaging by identifying features in radiology images beyond human perception. This capability has significantly improved the accuracy of diagnosing diseases such as cancer, with Al systems outperforming radiologists in spotting malignant tumors and analyzing complex imaging data for oncology-oriented applications<sup>17</sup>.
- 2 **Personalized medicine development:** Machine learning techniques are central to the advancement of precision medicine, enabling healthcare professionals to predict treatment outcomes based on patient attributes and contextual factors.
- **Predictive patient monitoring systems:** Al's predictive analytics are being employed to foresee adverse medical events, such as sepsis or heart failure, allowing for early intervention and potentially saving lives. Today, Google is collaborating with health delivery networks to build prediction models from big data to warn clinicians of high-risk conditions, working to improve early detection and intervention efforts.



17. Davenport, T., & Kalakota, R. (2019). The Potential for Artificial Intelligence in Healthcare. Future Healthcare Journal, 6(2), 94–98. https://doi.org/10.7861/futurehosp.6-2-94



Moreover, the widespread adoption of AI in healthcare is streamlining operations and enhancing patient interactions. By automating routine tasks and analyzing vast datasets, AI technologies are fostering more efficient healthcare environments.

For instance, Natural Language Processing (NLP) systems automate the creation and understanding of clinical documentation, significantly reducing the administrative burden on healthcare professionals. This automation allows clinicians to dedicate more time to patient care rather than paperwork, enhancing overall healthcare delivery.

Al-driven platforms are personalizing patient communication — using machine learning to deliver targeted messages and reminders, thereby improving treatment adherence and patient engagement. Many of these solutions adapt interactions based on patient behavior and preferences, encouraging proactive participation in their health management. Beyond immediate clinical and administrative applications, AI is setting the stage for innovations in remote patient care and global health challenges. The healthcare AI market's projected \$188 billion 2030 estimate<sup>18</sup> is backed by the increasing prevalence of telehealth services — making healthcare more accessible and efficient, especially for populations in remote areas. This technology enables providers to offer real-time medical consultations irrespective of location, breaking down geographical barriers to care.

Also notable is Al's role in both drug development and operational enhancement: In the context of drug discovery, Al is streamlining the research process by analyzing vast datasets to identify potential therapeutic targets much quicker than traditional methods. In the operational context, robotic process automation (RPA) is changing the way administrative tasks in healthcare are managed, whether relating to patient record management, claims processing, or billing. RPA technology helps to make these processes more efficient and less prone to human error.

18. Stewart, C. (2022, September 28). Al in healthcare market size worldwide 2030. Statista. https://www.statista.com/statistics/1334826/ai-in-healthcare-market-size-worldwide/



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# Al in Legacy Media

From personal care to personal entertainment, Al is reshaping the landscape — and noticeably so in legacy media. It offers unprecedented opportunities for content creation, distribution, and personalization, yet also poses challenges to established norms and business models.

The integration of AI into legacy media represents a significant, yet necessary, transition, with traditional outlets adapting to maintain their reach — and in turn, relevance — in the digital era.

Al-driven technologies — such as Search Generative Experiences (SGE) and chatbots — are changing the way content is consumed, with a potential decrease in referral traffic from search engines. In response, an Oxford survey indicates that 77 percent of publishers plan to enhance direct connections with consumers via websites, apps, newsletters, and podcasts<sup>19</sup>. This finding speaks to an ongoing effort to address the challenges presented by AI, ultimately aiming for a sustainable future for legacy media in the face of diminishing advertising revenues, legal obstacles, and the rapid advancement of technology.

While legacy media grapple with Al's impact, contemporary entities are embracing Al to innovate and redefine the media experience for creators and consumers alike.

Consider the following three areas where AI is leveraged for specific functions across various contemporary platforms.



- Netflix's personalized content recommendations: Netflix's personalized content recommendations are driven by deep learning algorithms that analyze viewer behavior to suggest shows and movies, enhancing user engagement by tailoring content to individual preferences.
- 2 **20th Century Fox and IBM's automated video editing and trailer creation:** These companies leverage AI to automate video editing and trailer creation, analyzing existing movie trailers to pinpoint suspenseful moments. These moments are then seamlessly compiled into engaging previews, eliminating the need for manual selection.

**3 Disney's advanced visual effects and image quality improvement:** Disney employs AI for advanced visual effects and image quality improvements, using deep learning models to denoise rendered images.

19. Newman, N. (2024, January 9). Journalism, media, and technology trends and predictions 2024 | Reuters Institute for the Study of Journalism. Reutersinstitute.politics.ox.ac.uk/journalism-media-and-technology-trends-and-predictions-2024



# Al in **Contemporary Media**

Interestingly, Disney's *Finding Dory* used a convolutional neural network trained to learn the complex relationship between noisy and reference data across a large set of frames. This AI application resulted in noise-free image quality that significantly enhanced the visual effects and overall viewer experience.

In a different vein, AI is leveraged for predictive maintenance and customer service improvements in contemporary media. Comcast, for instance, employs machine learning models to predict customer service issues before they escalate. By analyzing data patterns and predicting potential connectivity problems, Comcast can proactively address issues, sending technicians only when necessary. This not only improves customer satisfaction by reducing service disruptions but also optimizes operational efficiency and resource allocation within the company.

It's not only major media entities who are using AI, however. Through its ability to generate transcripts, offer demographic insights, personalize advertising content, and more, AI is becoming a central asset for smaller media outlets and digital platforms as well. Generative AI is a technology that is commonly used to enhance content creation, enabling the automated generation of articles, images, and even video content via a prompt. This capability facilitates content optimization and enhances user engagement as it can produce a wide range of material tailored to their interests and preferences.

By employing natural language processing and machine learning models, Generative AI crafts content that resonates with users while maintaining consistency in brand voice across platforms. EY's research predicts that Generative AI will yield more than 10 percent revenue growth and a 15 percent efficiency increase for the media and entertainment sector<sup>20</sup>.

Specifically, content development, product design, and customer engagement are highlighted as primary areas benefiting from Gen AI — with 92 percent of surveyed stakeholders identifying content development as the most impactful application.

20. Generative AI in media & entertainment | AI in the media industry | EY India. (n.d.). Www.ey.com. Retrieved March 6, 2024, from https://www.ey.com/en\_in/ai/generative-ai-india-report/ industries-in-transformation/media-entertainment#:~:text=Gen%20AI%27s%20integration%20opens%20novel





The connection between media and retail is strong. So, too, is Al's market value. For retail specifically, the industry is projected to reach USD \$56 billion by 2030<sup>21</sup>. Retailers — eCommerce and brick-and-mortar alike derive value from Al across their whole ecosystem, from real-time promotional content adjustments based on inventory levels to digital signs for interactive customer engagement.

Here's a look into five key ways that Al is serving today's retailers:

#### Self-checkout kiosks

Computer vision technology is revolutionizing the shopping experience with self-checkout kiosks that enable frictionless and efficient customer transactions. This Al-driven solution allows customers to bypass traditional checkout lines, enhancing convenience and reducing wait times.

Nourish + Bloom, the first autonomous grocery store in the Southern US, demonstrates this innovation by using ceiling-mounted Intel<sup>®</sup> RealSense<sup>™</sup> cameras in combination with weighted shelves to track purchases. This infrastructure not only enhances the shopping experience but also allows staff to focus on customer service and other high-value tasks.



### Real-time Promotional Content Adjustment, Based on Inventory Levels

Retailers are utilizing AI to dynamically adjust promotional content in real-time, ensuring that advertised products are in stock. Rotkäppchen-Mumm, Germany's largest sparkling wine producer, adopts this approach by syncing digital signage content with sales data and retail analytics.

This integration is another way of allowing human staff to focus on more business-critical tasks, rather than manually monitoring and updating promotions. Moreover, this Al-driven strategy improves bottom-of-funnel customer satisfaction by ensuring promotions are always relevant and products advertised are available — avoiding potential disappointment and negative reputational consequences.

21. Artificial Intelligence in Retail Market Expansion | Growth [2030]. (n.d.). Www.fortunebusinessinsights.com. Retrieved March 6, 2024, from https://www.fortunebusinessinsights.com/artificialintelligence-ai-in-retail-market-101968#



#### **Conversational AI Agents**

We spoke earlier about how conversational AI agents have changed the insurance industry — the same applies to retail.

Conversational AI agents offer personalized interactions, at scale. Lee's Famous Recipe Chicken leveraged this technology to address staffing shortages and enhance its drivethrough service. By deploying a conversational AI-based attendant, the restaurant improved customer satisfaction and achieved a 95 percent order accuracy rate — and happy customers, reportedly<sup>22</sup>. This is just one example of many companies that leverage Conversational AI to streamline operations, reduce wait times, and deliver a superior customer experience, proving indispensable in fast-paced retail environments.



#### Al-Enhanced Digital Signs for Interactive Customer Engagement

Al offers marketers digital signs that deliver interactive and personalized customer engagements. These smart displays use computer vision and machine learning algorithms to analyze real-time data about the audience in front of the sign — such as demographic information and even sentiment analysis — to dynamically tailor content. This personalization can range from promoting specific products likely to interest the viewer, to adjusting the messaging or creative based on the time of day or current store promotions.

For example, retailers can use these Alenhanced digital signs to engage customers with interactive content about wine bottles when placed near the display — a practice adopted by Rotkäppchen-Mumm.

#### Predictive Staffing and Order Accuracy Improvements

Al's retail applications extend to predictive staffing and enhancing order accuracy. Al systems can forecast peak periods by analyzing sales data and customer traffic patterns, enabling retailers to optimize staff scheduling.

Furthermore, Al-driven tools, like those used by Lee's Famous Recipe Chicken, contribute to significant improvements in order accuracy. This predictive capability ensures that retailers can provide prompt and reliable service, thereby improving the customer experience and operational productivity.

22. Intel. (2022). Artificial Intelligence in Retail. Intel. https://www.intel.com/content/www/us/ en/retail/solutions/ai-in-retail.html

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# Al in Government and Education

In state and local government and education, typically grouped as SLED or public sectors, Al's integration is significantly transforming operational efficiencies and service delivery models. Recent forecasts indicate a marked shift toward leveraging technology to enhance cybersecurity, streamline public services, and foster educational advancements. The intended outcome is to create a more connected, efficient, and secure infrastructure across various governmental and educational levels.

For cybersecurity, AI is at the forefront of identifying and mitigating threats, with state CIOs prioritizing the adoption of the NIST framework and AI-driven operations to combat ransomware and other cyber risks. The use of AI improves both the speed and accuracy of threat detection while also allowing for a more proactive approach to cybersecurity, safeguarding sensitive data and critical infrastructure against increasingly sophisticated cyber-attacks.

At the state and city levels, IT budget allocations reveal significant investments in AI for public service modernization, including the development of more accessible and user-friendly online services. California, New York, and Texas, for example, are channeling funds into AI and machine learning technologies to enhance various aspects of public administration, from employment services to secure and efficient data management practices.

Education institutions are not far behind, with schools like the University of Michigan — Ann Arbor and the University of California — Los Angeles earmarking substantial portions of their IT budgets towards AI for research, infrastructure, and security enhancements. These investments aim to leverage AI to enhance education and aid educators, from personalized learning experiences and advanced research capabilities to improved administrative processes.





## Looking Ahead to an **Al-Integrated Business Landscape**

While an Al-integrated future is still coming into frame, what we do know is that the technology's impact today across various industries is undeniable. As Al solutions continue to evolve, they promise to bring about profound efficiency gains, cost savings, and improvements in customer experience. However, the path to a fully Al-integrated business landscape is not without challenges. Our team of experts, working through an Al Center of Excellence model, is available to guide you on Al best practices, making clear how you can leverage these technologies to optimize your operations. Al integration begins with data strategy tailored to a company's specific operations, and Trace3 can help. If you're interested in learning about what Al technologies are available for your industry and your specific business use case, we encourage you to reach out.

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