

How to build great CX with AI, APIs & IAM

Tomas Bolin

API Customer Success Manager | If P&C insurance



Presenter

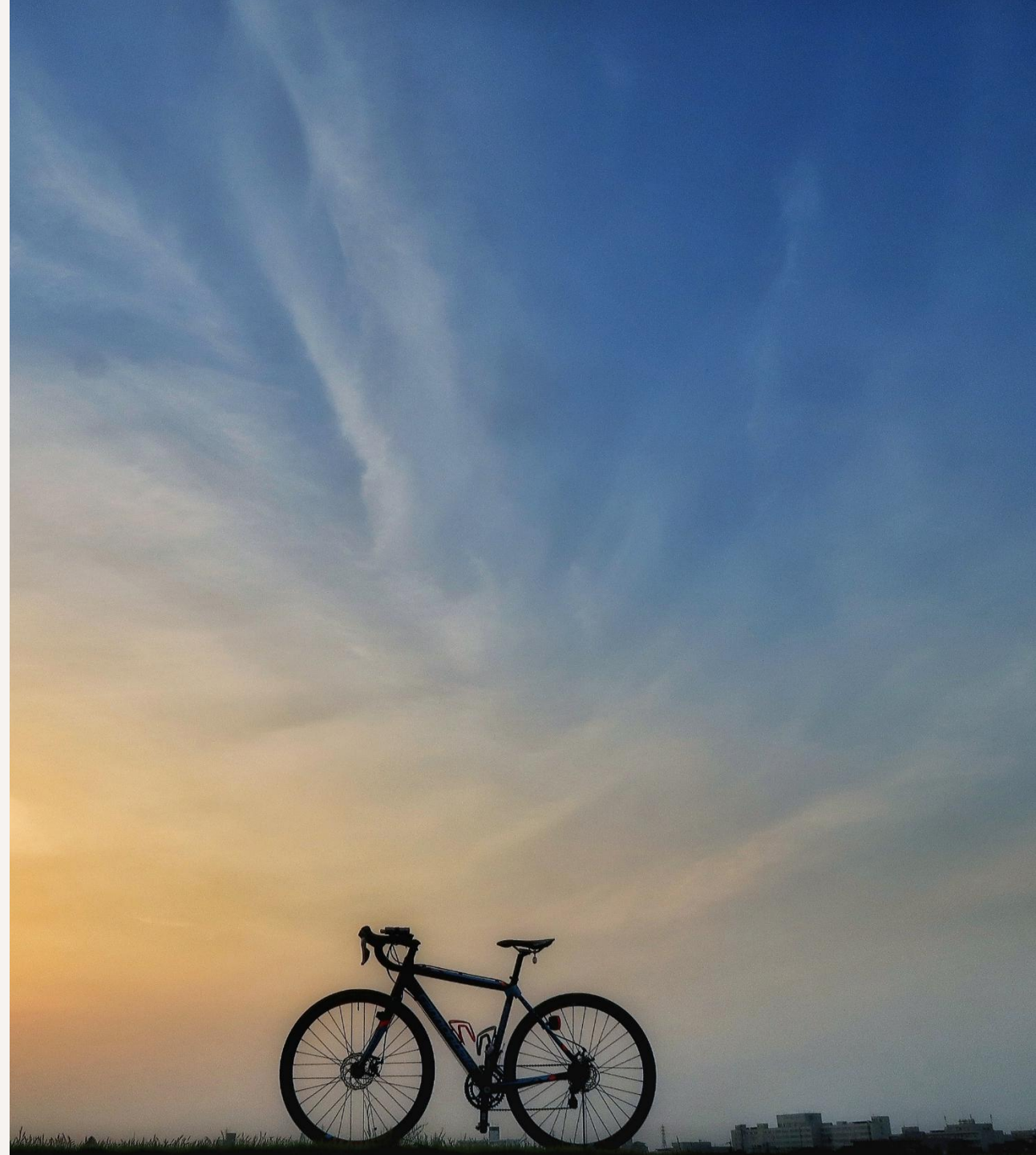


Tomas Bolin

API Customer Success Manager

IAM-H-API Tribe / Digital Business Enablers

If P&C insurance



If in brief

SAMPO GROUP

Owned by Sampo plc



Head office: Stockholm, Sweden
CEO: Morten Thorsrud

~10k
Employees (FTE)



~5 million
Customers

Business areas

Private, Commercial, Industrial and Baltic

Market position

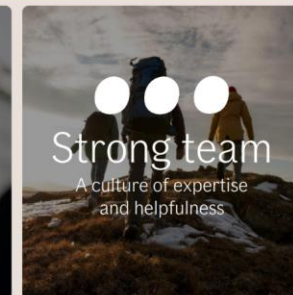
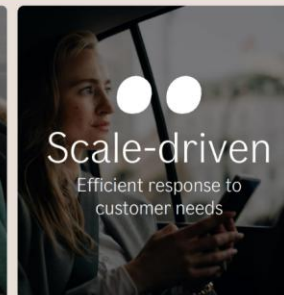
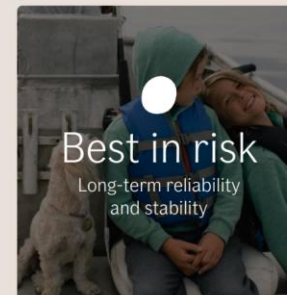


Product lines



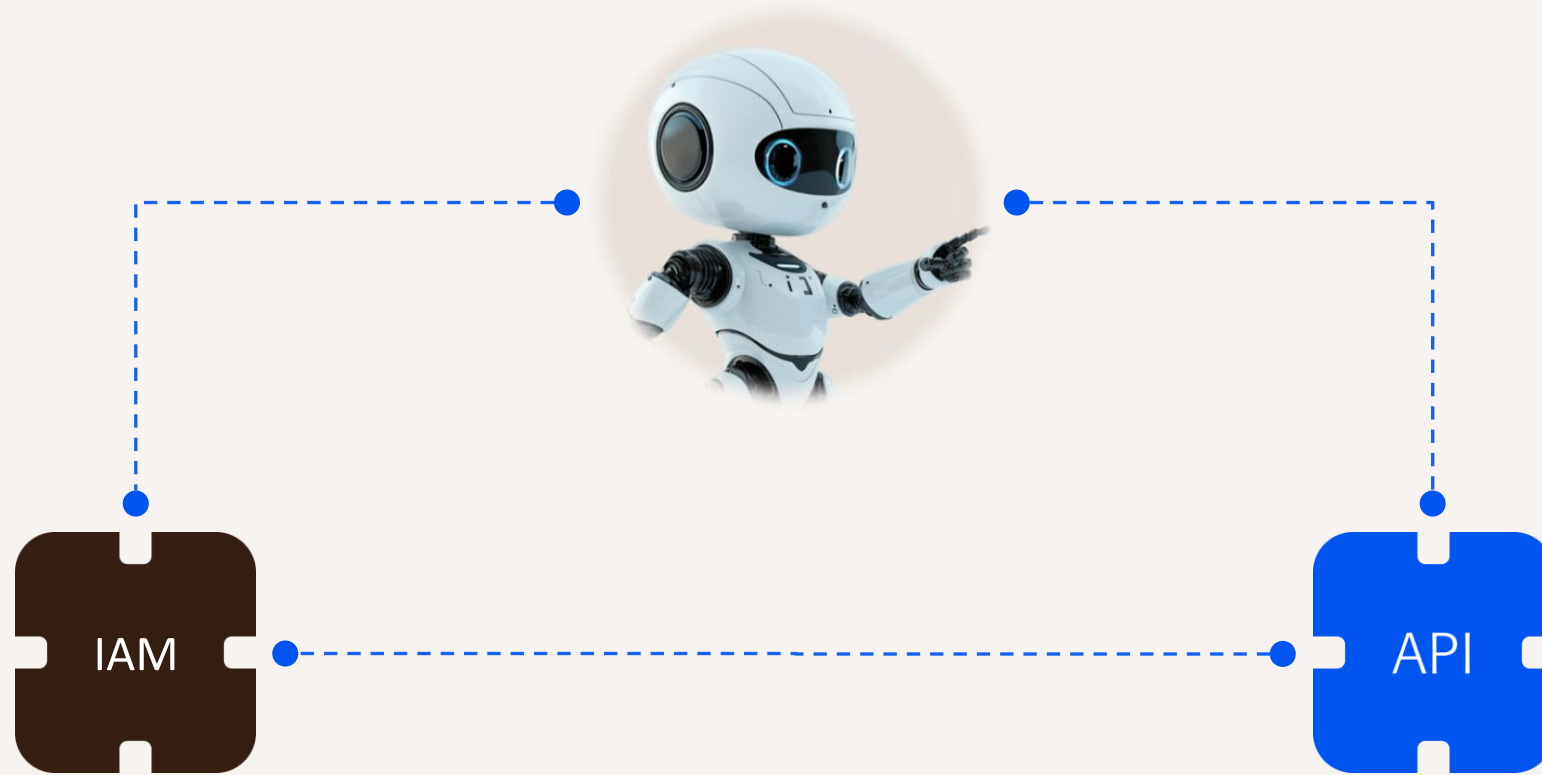
Strategy

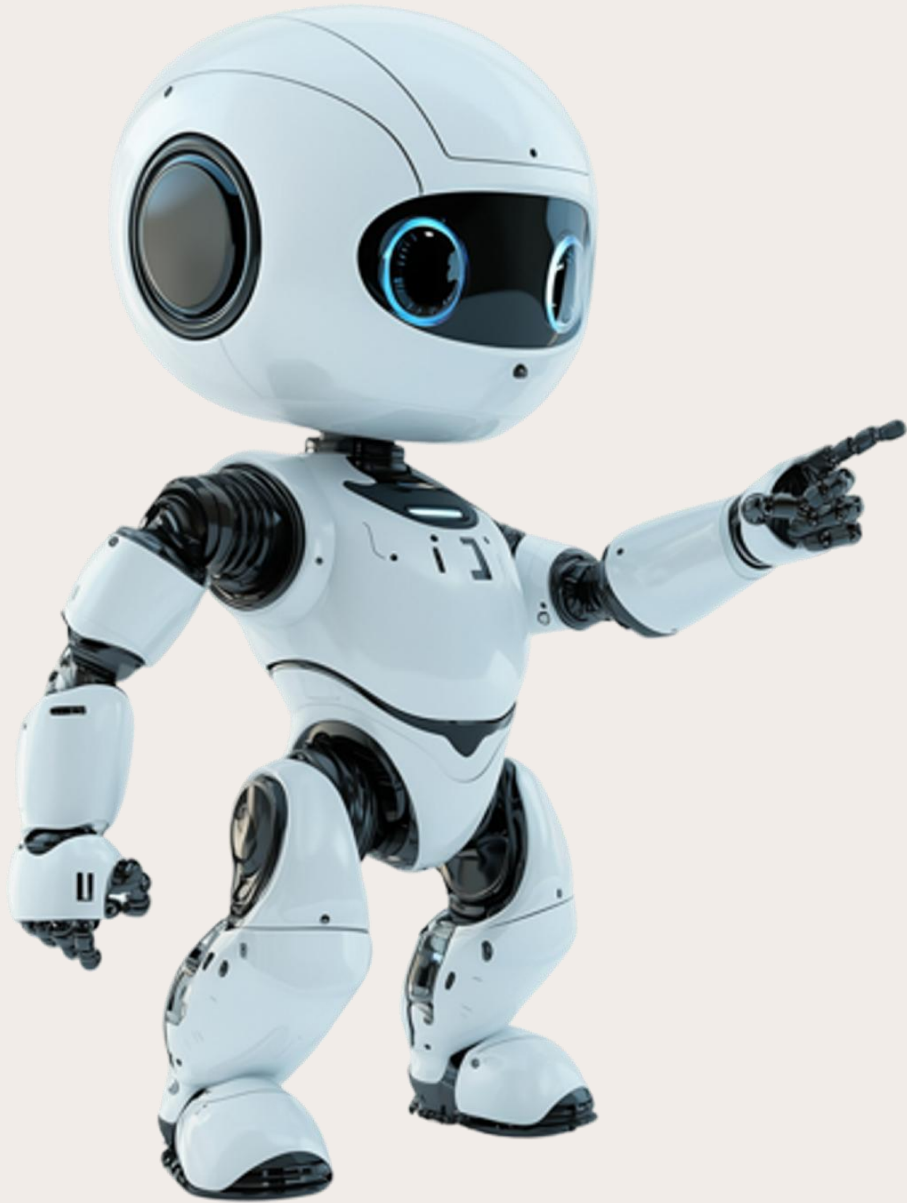
If helps a lot



How to build great CX with AI, APIs & IAM?

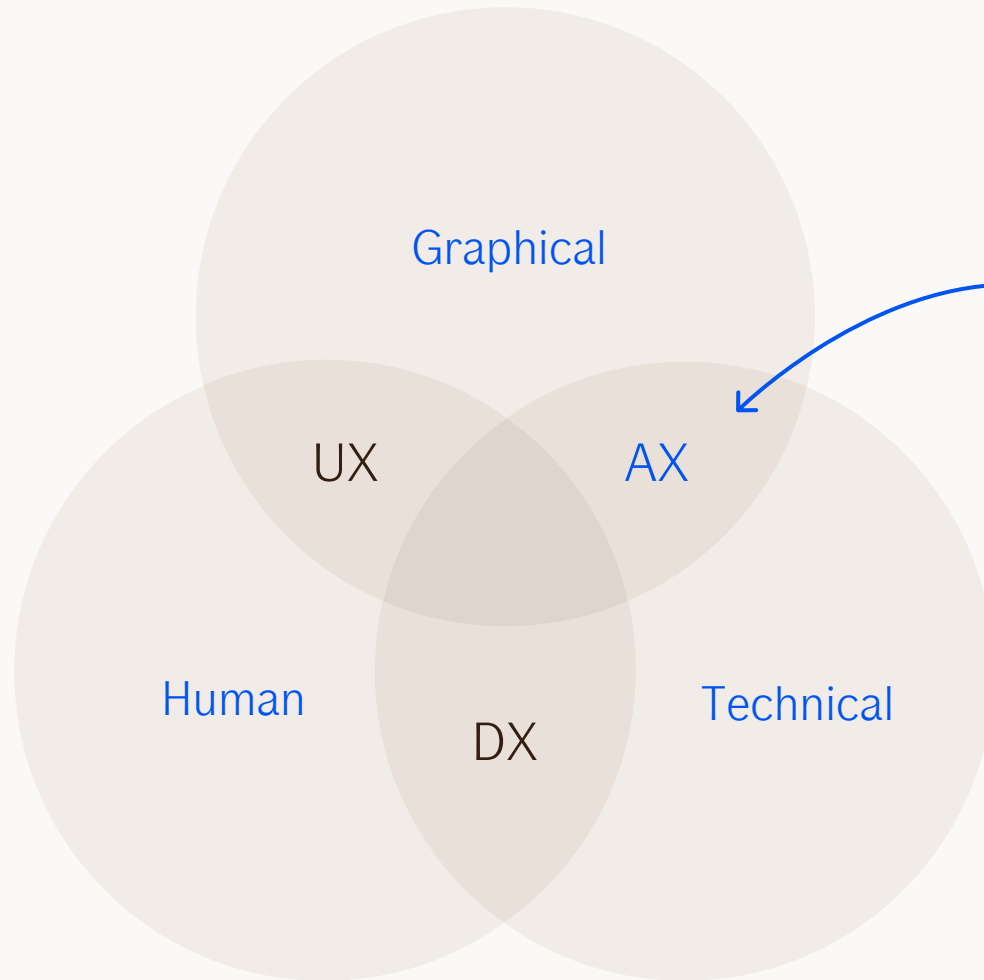
First, we need to understand these areas and how they connect





We have a new
type of users
-AI Agents

We must provide great Agent Experience



This is where AI Agents
live

IAM in a nutshell

1

Identification – who are you in real life?

2

Authentication - can you prove it?

3

Identity Mgmt – what do you mean to us?

4

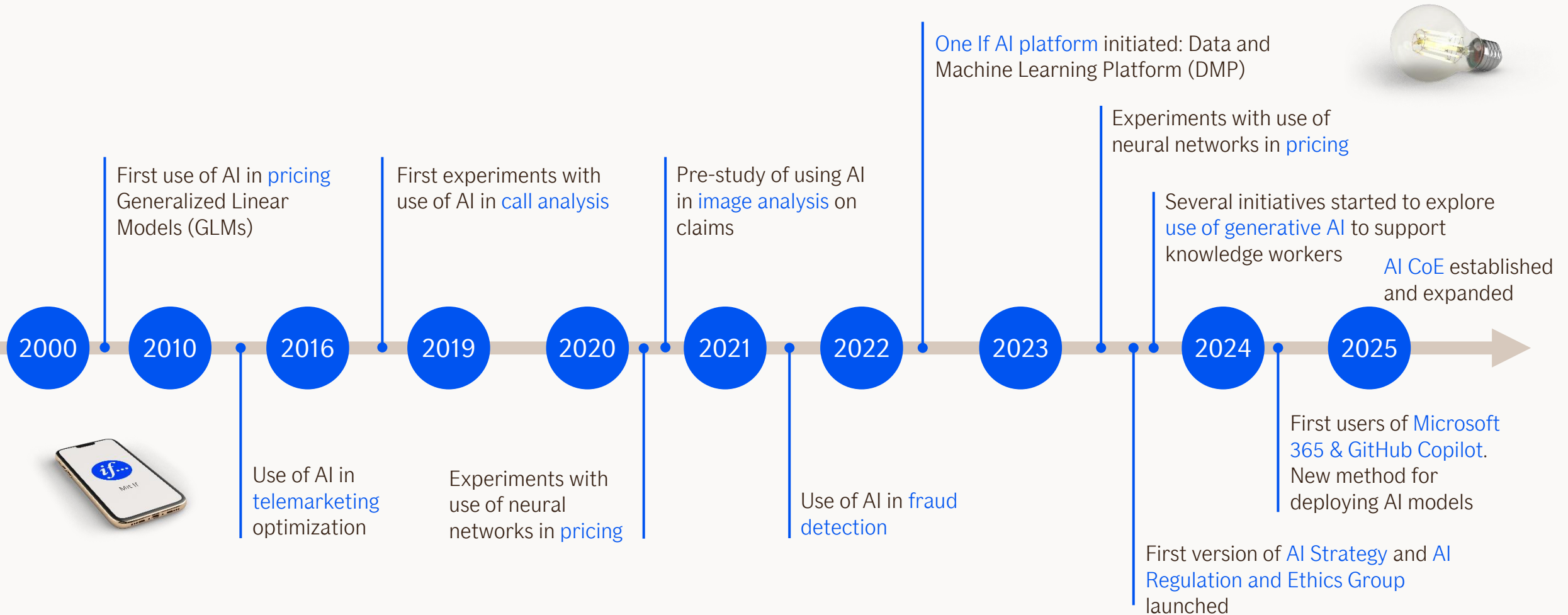
E-Signing and Consent – can we agree?

5

Authorization – what are you allowed to?



If has a long history of using AI



AI is widely leveraged for value creation across If

4500+ Enrolled in One If AI Foundations

if... One If AI Foundations

View Course Again

COMPLETED

★★★★★ (186)

~1600 M365 Copilot licenses

Making knowledge more available with chatbots & agents

Quinn - HR chatbot > TopGPT > HGPT >

Nordic Commercial F... > Carey > AKA Generative AI b... >

Improving claims cost savings

Fraud detection > Recourse - Smarter c... > Claims categorization >

~100 AI use cases in new AI inventory

~700 GitHub Copilot licenses

Learn & Grow - AI

if's AI Instruction: Find out what it means to If and you.

Generative AI in a Nutshell: Video

My AI: Explore AI Sweden's AI hubs for hearings and use cases. Register as If employee and join our If group in organizations.

Microsoft Learn: Learning paths and modules about AI from Microsoft. #Learning the

AI Podcast: #ifai

AI session recordings: Recorded sessions from Competence Development Days. Video

90 AI Ambassadors

100+ nominated for AI Ambassador Program spring 2026

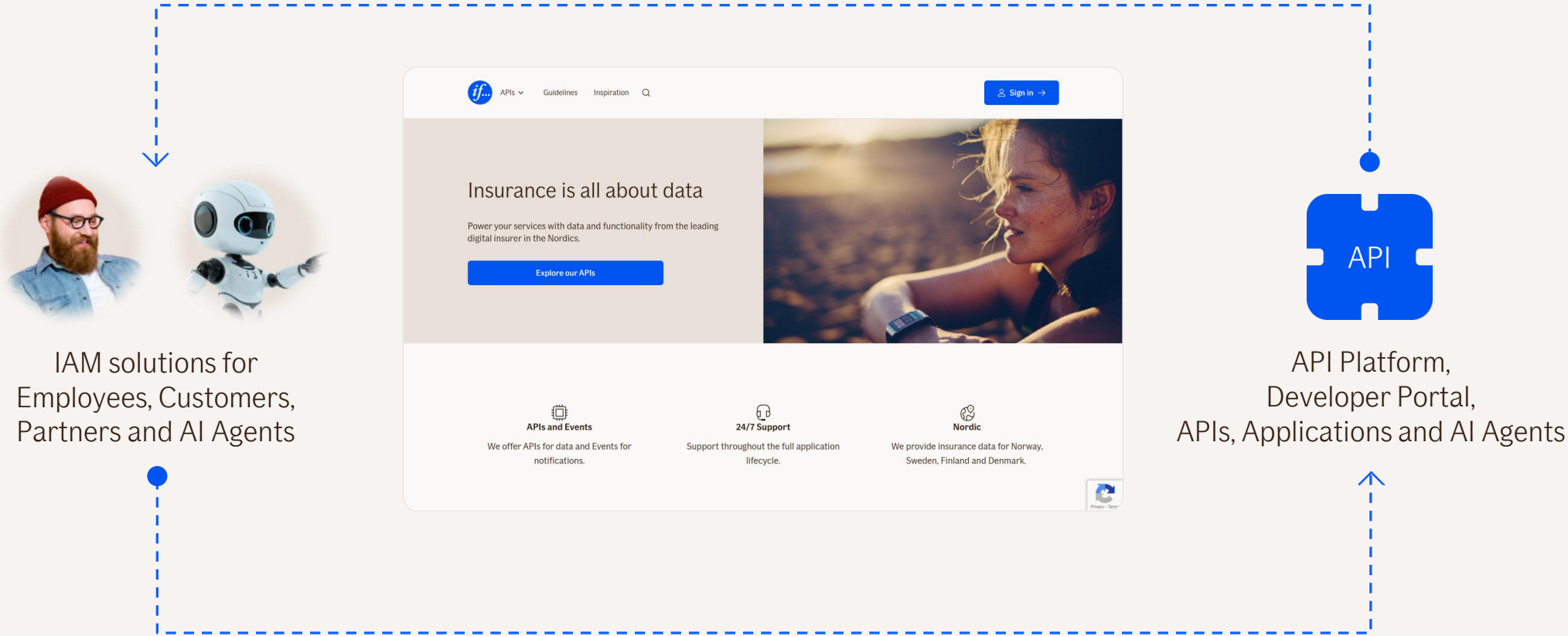
Examples of value adding use cases

- Fraud detection
- Internal and external chatbots
- Crash detection classification
- Content creation
- Customer feedback analysis
- Pricing engine
- GitHub Copilot
- Claims image analysis
- Risk assessment
- MS365 Copilot
- Claims categorization
- Customer contact analytics



AI-, API- and IAM-areas are interlinked

Need IAM solutions



Need APIs,
self service & governance



Our vision for APIs & IAM

“Offer modern API & IAM capabilities to enable our success in a more data driven, AI powered, and integrated future”

Customers' AI agents
Modern APIs/MCPs serve our customers AI agents when interacting with If

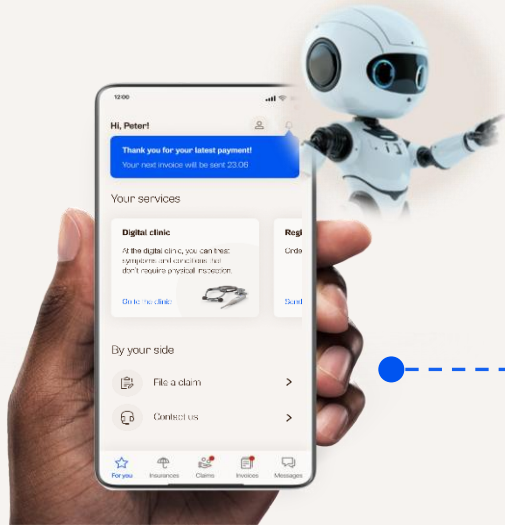

Third parties' channels
We are prepared for the open insurance regulation



If's partner's channels and AI agents
Modern APIs and external IAM enable flexible integrations to our partner's channels and ecosystems.

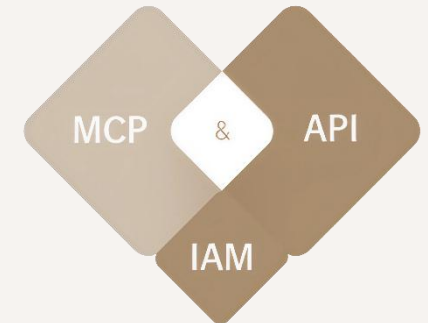
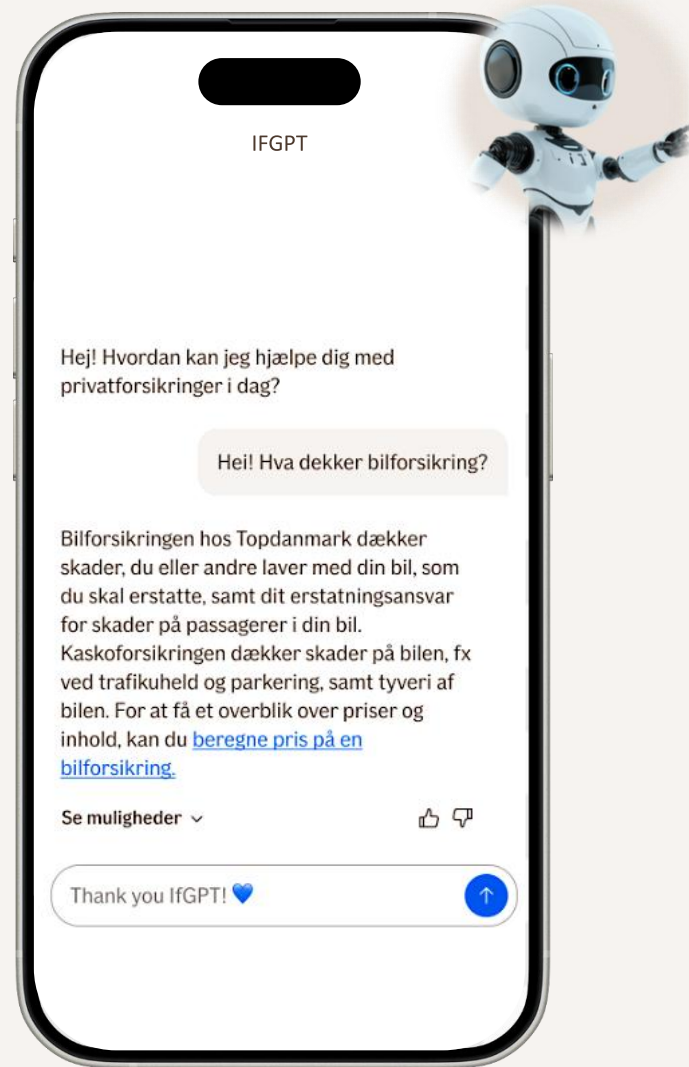


Modern external Identity and Access Management enable us to know who the human and non-human users are across channels and ensure access to only what they are entitled to.



If's channels & AI agents
Modern APIs and external IAM power our own channels and AI agents and enable fast and sustainable development.

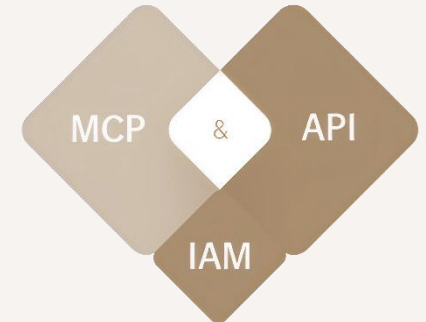
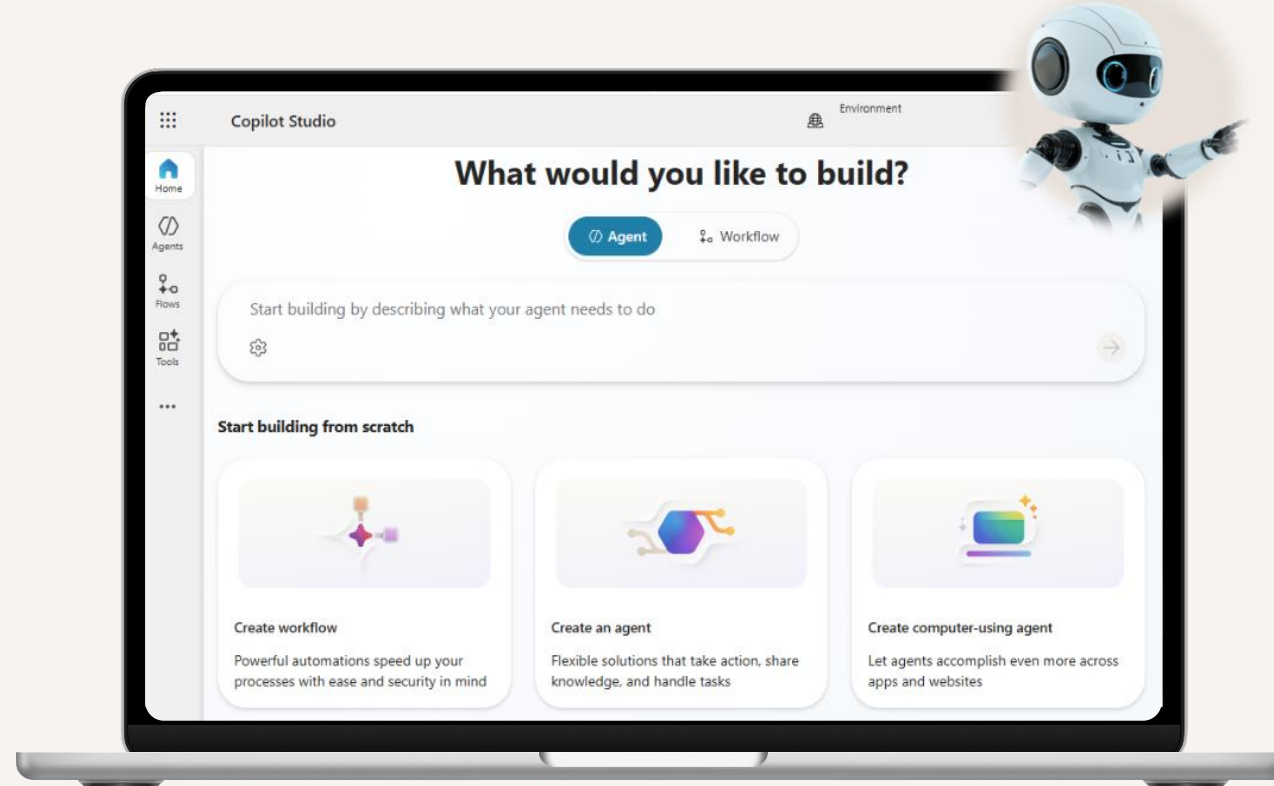
With AI, IAM and APIs* we offer IfGPT to our customers



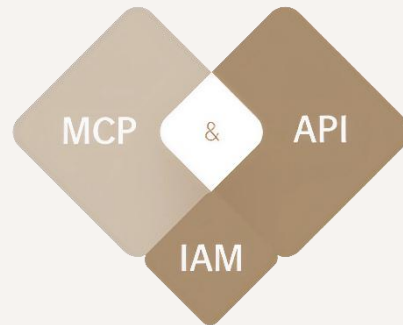
*Highly simplified



And build agents for automating and re-thinking internal processes*



To succeed we must help both agents and customers a lot



Main challenges for AI agents and how we can support them



Discover data and tools



Human in the loop



How to use tools?

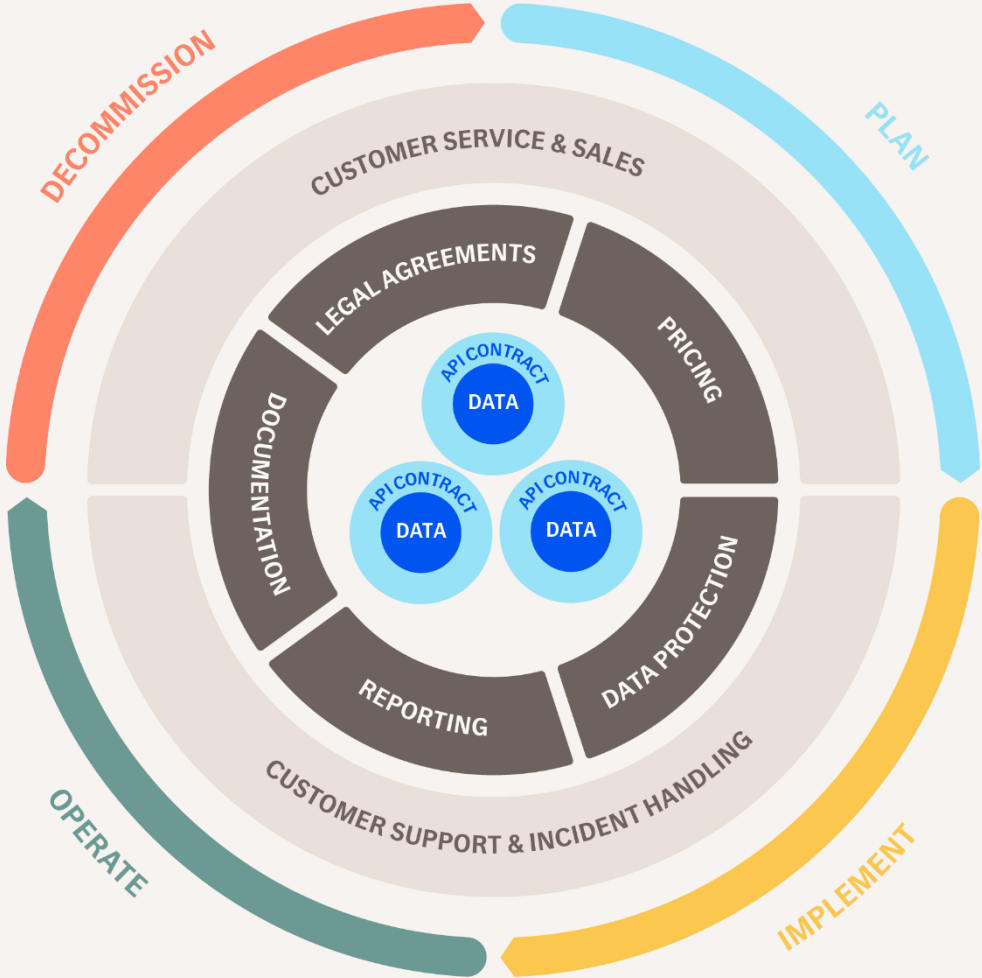


Identity & Access Management



Key to success -
Treat APIs as
products

API Product? - Product management principles applied on APIs



API Products can be ordered from If, similar to insurance products



if... APIs ▾ Guidelines Inspiration 🔍 [Sign in →](#)

Insurance is all about data

Power your services with data and functionality from the leading digital insurer in the Nordics.

[Explore our APIs](#)

APIs and Events
We offer APIs for data and Events for notifications.

24/7 Support
Support throughout the full application lifecycle.

Nordic
We provide insurance data for Norway, Sweden, Finland and Denmark.

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if... Insurance ▾ Claims Customer service 🔍 Search

Private > Insurance > Car insurance

Car insurance

Our car insurance covers third party, theft, collision damage and roadside assistance, depending on your choice of insurance plan. Check your price in the webshop (Norwegian only) or call our customer center.

[Check your price](#) [Call us](#)

Why choose If?
The benefits of insuring your car with us

- Voted best in claims handling by Norway's biggest survey KSIIndeks.
- Get a 60% starting bonus and Norway's fastest bonus accumulation.
- Lifetime guarantee on repairs - regardless of whether the parts used are new or reused

Our API Platform

1 APIs and Events managed as products

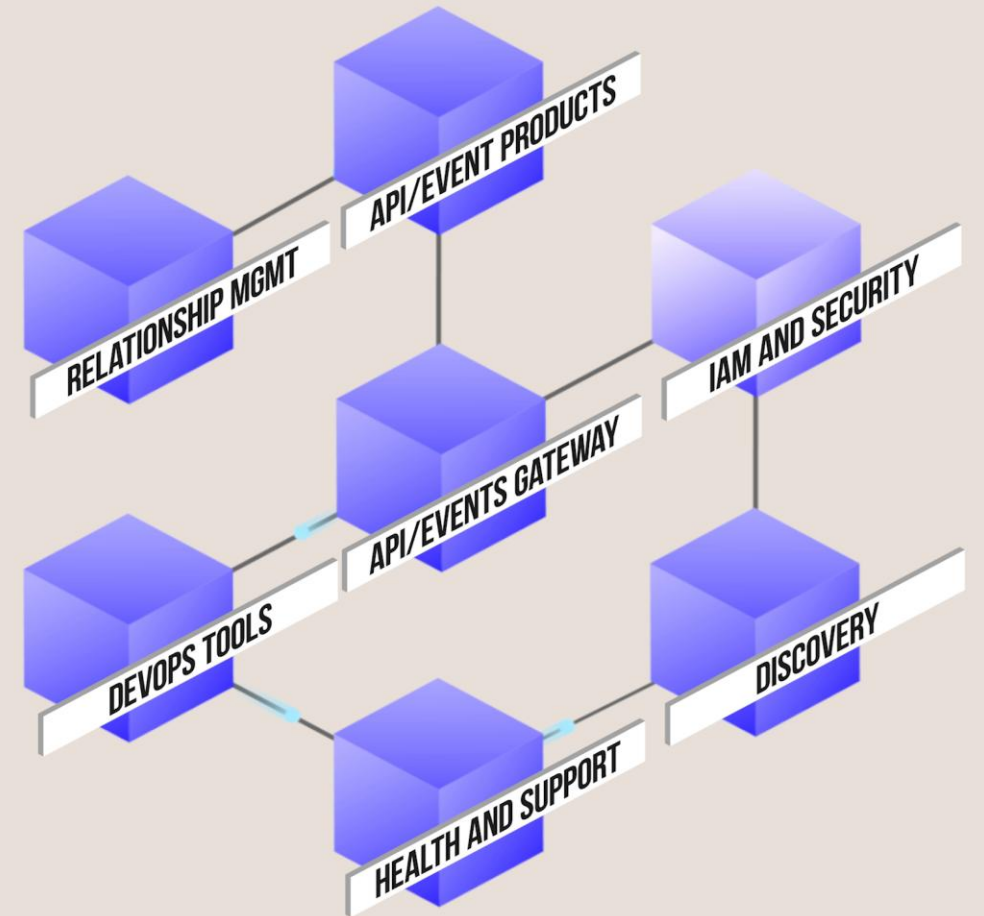
2 Lifecycle management

3 Consumption by different consumers

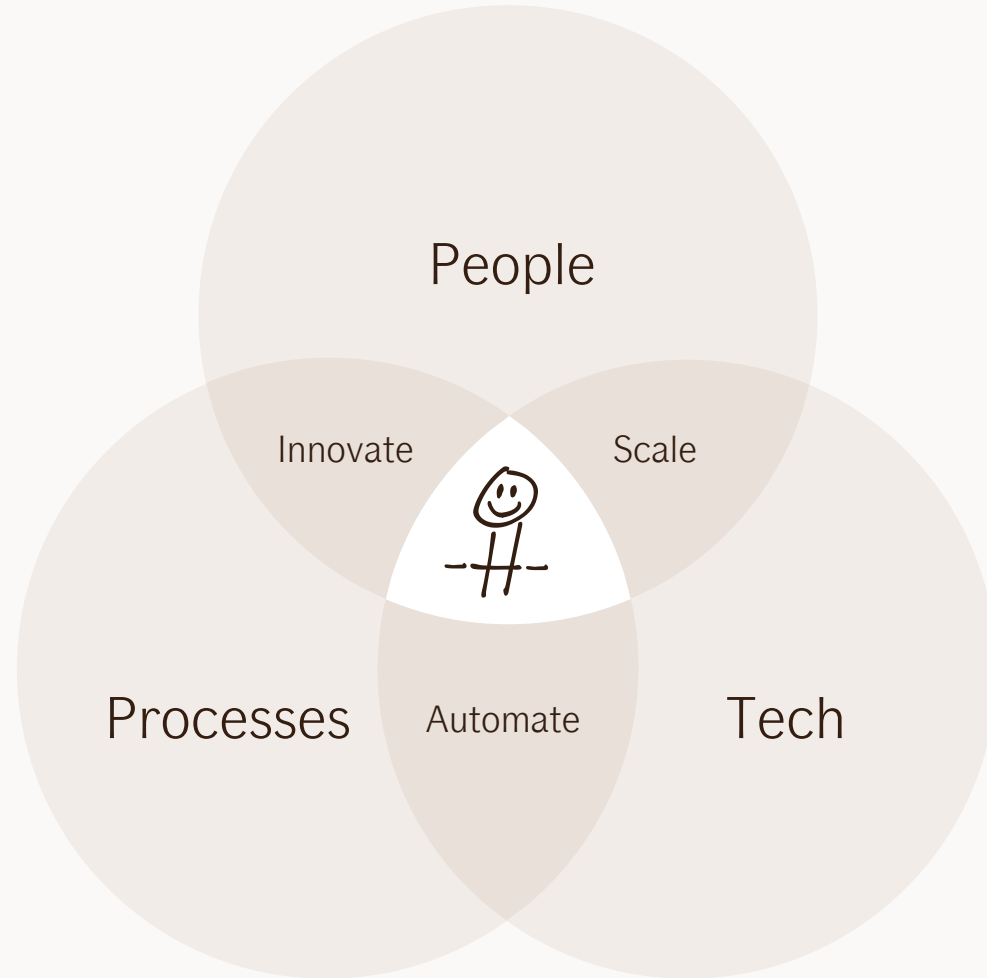
4 IAM and security

5 Self-Service

6 Scalability



Who, how, what?



Key takeaways



AI agents are key for great CX. We must provide good AX and that includes AI solutions, APIs, related data and tools, and IAM.



APIs, and related data and tools, must be managed as products to serve AI agents.



Traditional IAM was built for humans. AI agents are dynamic, autonomous, and non-human - they need new IAM capabilities.





Questions?

Or visit our **Developer Portal** and reach out from there

