Working smarter and more personally in financial services.

AI workflow automation — with you in control

Financial Services · EN

Why now?

You know the picture: applications piling up, a lender asking for yet another document, and advisers spending more time on admin than on advice. Things are moving fast, clients expect more, and you want to stay ahead — without handing over your data and IP. Not adopting AI is not an option; a flawed implementation can be fatal. The question is not whether, but when you prepare your organisation for the future. This document outlines the developments, the processes that lend themselves to it, and how you discover it risk-free in a contained pilot.

Market developments

- **AI is already mainstream among the large players.** In early 2025 nearly 80% of large and mid-size insurers had AI in regular business processes (versus 21% of smaller ones), and 6 of the 10 largest Dutch banks use AI models in daily work (DNB). Those who lag behind stand out.
- **Clients expect fast, digital service.** Real-time insight and direct online handling are the norm; Dutch insurers rank among the world's best in digital customer journeys (75.3% vs. 59.2% globally; Deloitte Digital Insurance Maturity 2025).

Labour market in figures (financial sector). Financial services has the **lowest sickness absence of all industries** (CBS) — so the bottleneck is not absence, but the scarcity of specialist capacity: demand for compliance and KYC/CDD specialists is so high that UWV and staffing firm FBD launched a dedicated CDD/KYC training programme. AI support targets the routine work, so your scarce specialists keep time for what only they can do.

Key challenges

The core challenge is clear: improve your service with AI **without losing control**.

- Scarcity of specialist (compliance/KYC) capacity, while routine work eats up time.
- Adopting AI without handing over your data, IP or control.
- A growing stack of compliance and audit requirements (see below).

Compliance and audit requirements are stacking up (2025–2027).

- **DORA** — in force since 17 January 2025 (digital operational resilience). EUR-Lex 2022/2554
- **Accessibility (EAA)** — since 28 June 2025, new rules for digital services to consumers. EUR-Lex 2019/882
- **AI Act** — phased: prohibited practices (Feb 2025) and general-purpose AI models (Aug 2025) already in force; requirements for high-risk AI in financial applications (e.g. credit scoring, insurance pricing) expected to be postponed to 2 December 2027. European Commission
- **AMLR** (EU anti-money-laundering regulation) — directly applicable from 10 July 2027, including an EU-wide cash limit of EUR 10,000; supervision via AMLA and nationally e.g. AFM and DNB. EUR-Lex 2024/1624

Common workflows

The same administrative patterns recur across the sector:

- Mortgage applications and business financing
- KYC and client onboarding
- Document checks and file completion
- Policy applications and claims handling
- Client files and quotation processes

MMC works modularly. We don't support a single workflow, but build out a growing set of processes step by step — at your own pace, always with human control.

Where AI supports

Within a process, AI supports the repetitive steps while your people decide:

Customer request	→	Document analysis	→	AI classification	→	Risk assessment	→	Compliance check	→	Human approval	→	Execution
request received		understand info		prioritise		assess impact		policy & rules		You decide		completed

With you in control. Works alongside your existing systems (no rip-and-replace), with human final control, your data local and under your own control, and no vendor lock-in.

The MMC approach: the pilot

We work modularly, step by step. Together we take one process; you invest minimally, we do the heavy lifting:

1. **Together** — we pick one concrete process.
2. **You** — an intake of about an hour, plus limited additional information.
3. **We** — analyse your process and build a working version.
4. **Together** — we test on your own data and discuss the outcome.
5. **You** — decide whether and how to proceed. No obligation.

Is your organisation a fit?

Recognition is often a good gauge. This fits if you deal with:

- many recurring administrative processes;
- working with documents and data from multiple sources;
- human checks and compliance requirements;
- a lot of email traffic and long turnaround times;
- a shortage of specialist capacity.

Start a pilot

Discover which workflow in your organisation is the first fit for AI Workflow Automation. Start a pilot and experience how it works on a real process of your own — no obligation, with you in control.

"A system is not the sum of its parts, but the product of the interactions between them. That is why we don't model the individual steps, but the outcome that matters."

-- Arjan Noordhoek, founder & CEO, Model My Context

Sources: DNB (AI use by insurers & banks, 2025) · Deloitte / banken.nl (Digital Insurance Maturity 2025) · CBS (sickness absence by industry) · banken.nl & UWV/FBD (KYC/CDD shortage) · DORA: EUR-Lex 2022/2554 · EAA: EUR-Lex 2019/882 · AI Act: European Commission · AMLR: EUR-Lex 2024/1624; AMLA. Regulatory dates may change; verified June 2026.