

LATEST PPT TEMPLATE

Phase5®
Drive **Bold Decisions.**

October 15, 2024

JTBD IN THE AGE OF AI

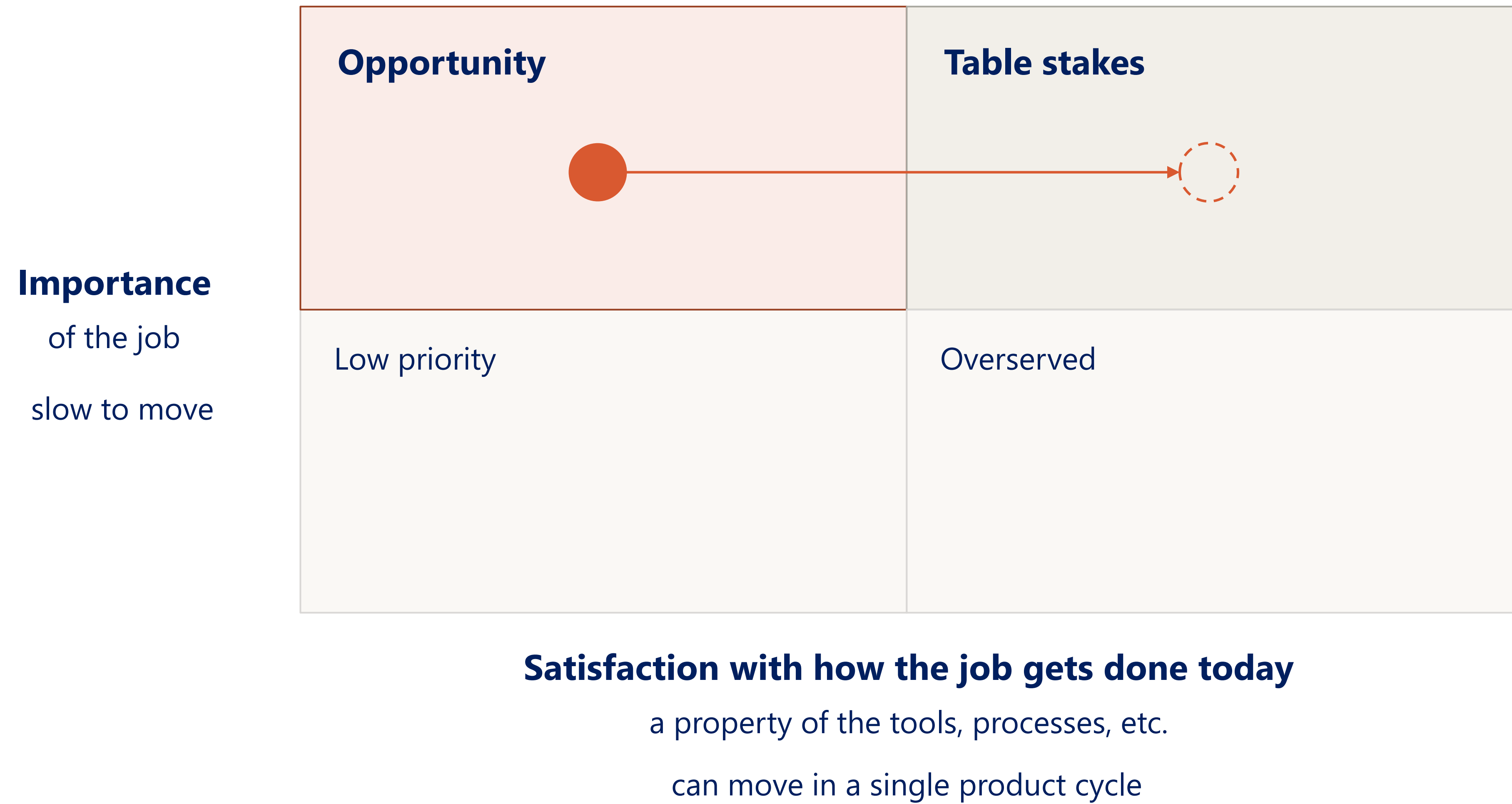
**FINDING OPPORTUNITY
WHEN THE TOOLS CHANGE FASTER THAN THE JOBS**



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Innovation Practice

July 23, 2026

AI is buffeting Jobs To Be Done

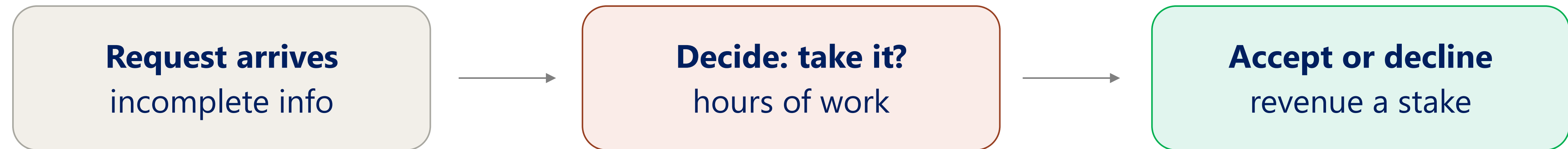


What do I do when the map I just drew is already out of date?

What we'll cover

1. Dissatisfaction collapses while importance holds
2. New jobs appear around trust, verification, and defensibility
3. Opportunity moves to the exceptions

The example



The same job, wearing different clothes



The commercial insurance numbers

Before



2-3 hours

the bottleneck moved – it didn't disappear

After



about 20 minutes

Standard cases



under 5 minutes

Intake to first accept-or-decline decision – not to a bound policy

What we'll cover

- 1. Dissatisfaction collapses while importance holds**
2. New jobs appear around trust, verification, and defensibility
3. Opportunity moves to the exceptions

What it means

Importance – anchored to the outcome

“why the job matters – and what it costs to get it wrong.”

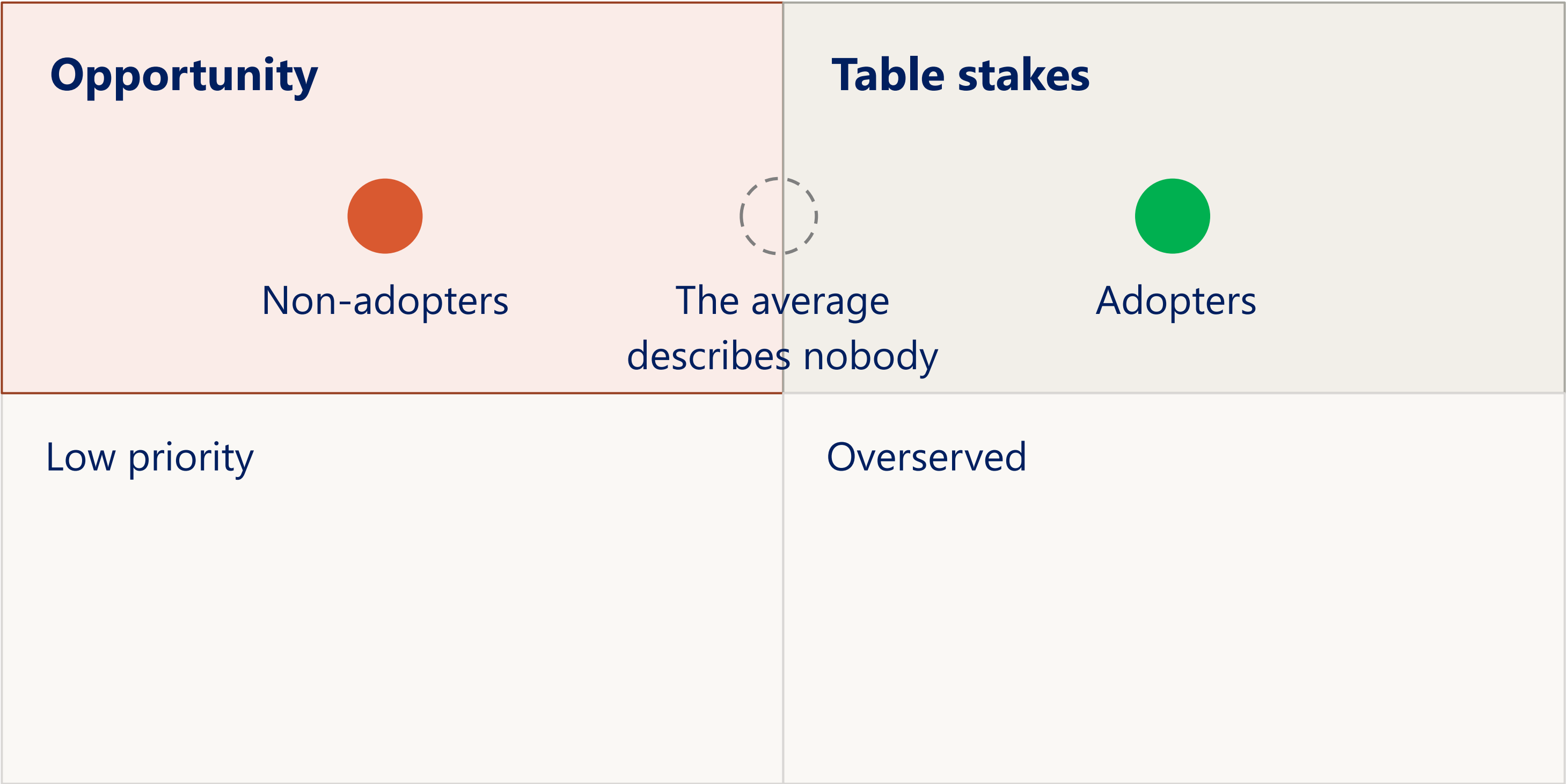
Satisfaction – anchored to the means

“how well I can do it with what I have today.”

Importance data ages slowly. But with AI, satisfaction data spoils quickly.

What it looks like in the insurance data

Importance
of the job
holds steady



So what...

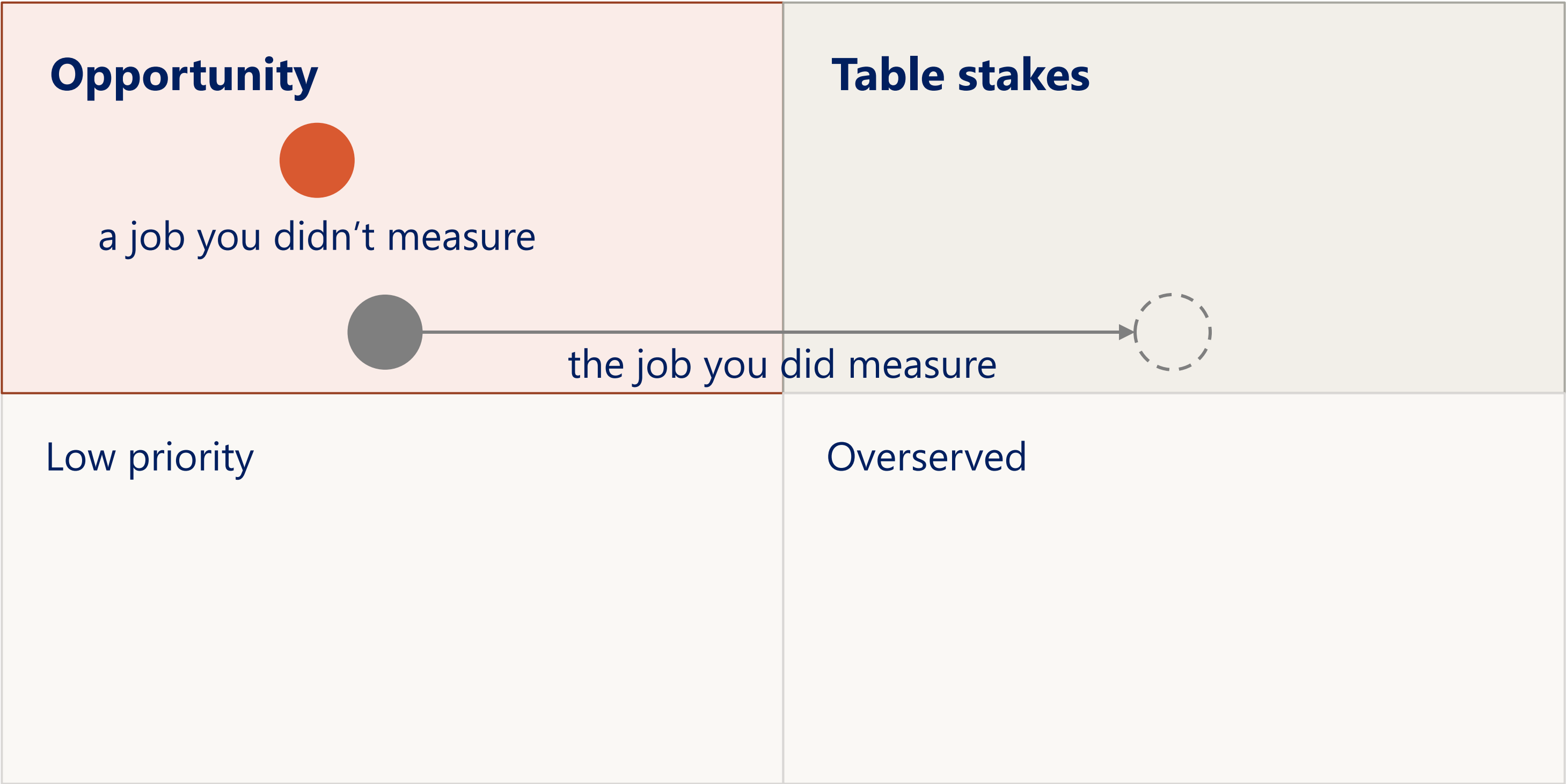
- date your satisfaction data – it spoils
- measure adoption alongside satisfaction, never separately
- look for bimodality before you report a mean

What we'll cover

1. Dissatisfaction collapses while importance holds
- 2. New jobs appear around trust, verification, and defensibility**
3. Opportunity moves to the exceptions

What it means

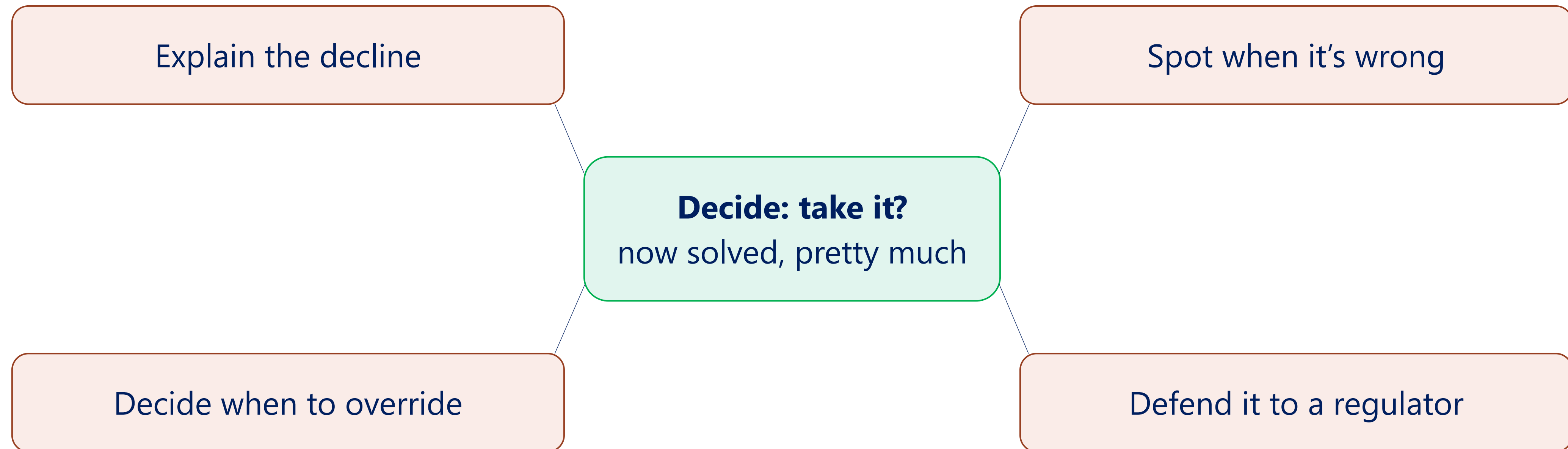
Importance
of the job



Satisfaction with how the job gets done today

The opportunity didn't disappear - it moved somewhere you weren't looking

What it looks like for the underwriter



High importance. No solution. Nobody is measuring them.

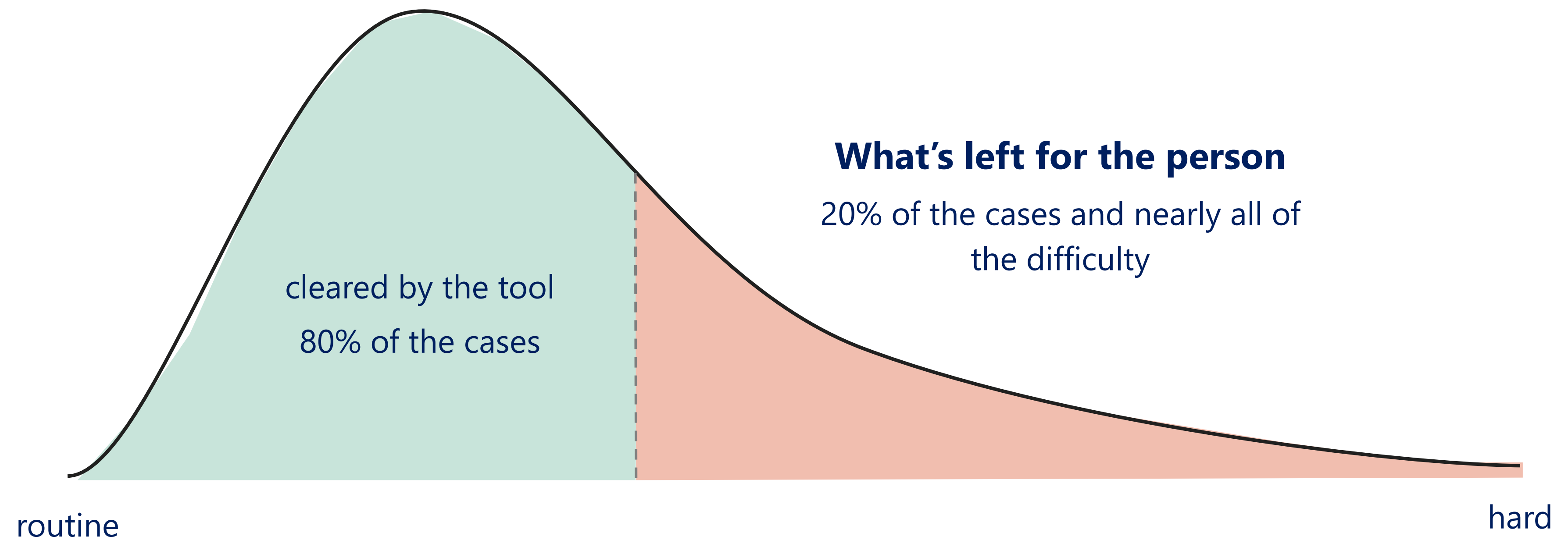
So what...

- refresh the job map before you refresh the instrument
- new jobs show up as complaints, not as needs
- ask what changed, not what's hard

What we'll cover

1. Dissatisfaction collapses while importance holds
2. New jobs appear around trust, verification, and defensibility
- 3. Opportunity moves to the exceptions**

What it means



How hard the case is

What's left isn't a smaller version of the old job – it's a harder one

What it looks like in the underwriter's day

2023



a mix – the easy ones sat between the hard ones

2026



hard case, hard case, hard case

80% of the volume left. Nothing like 80% of the day.

So what...

- stop asking about the typical case – it's automated
- stop asking about the typical case – it's automated
- ask why it landed on their desk – the escalated cases are not all alike

What we covered

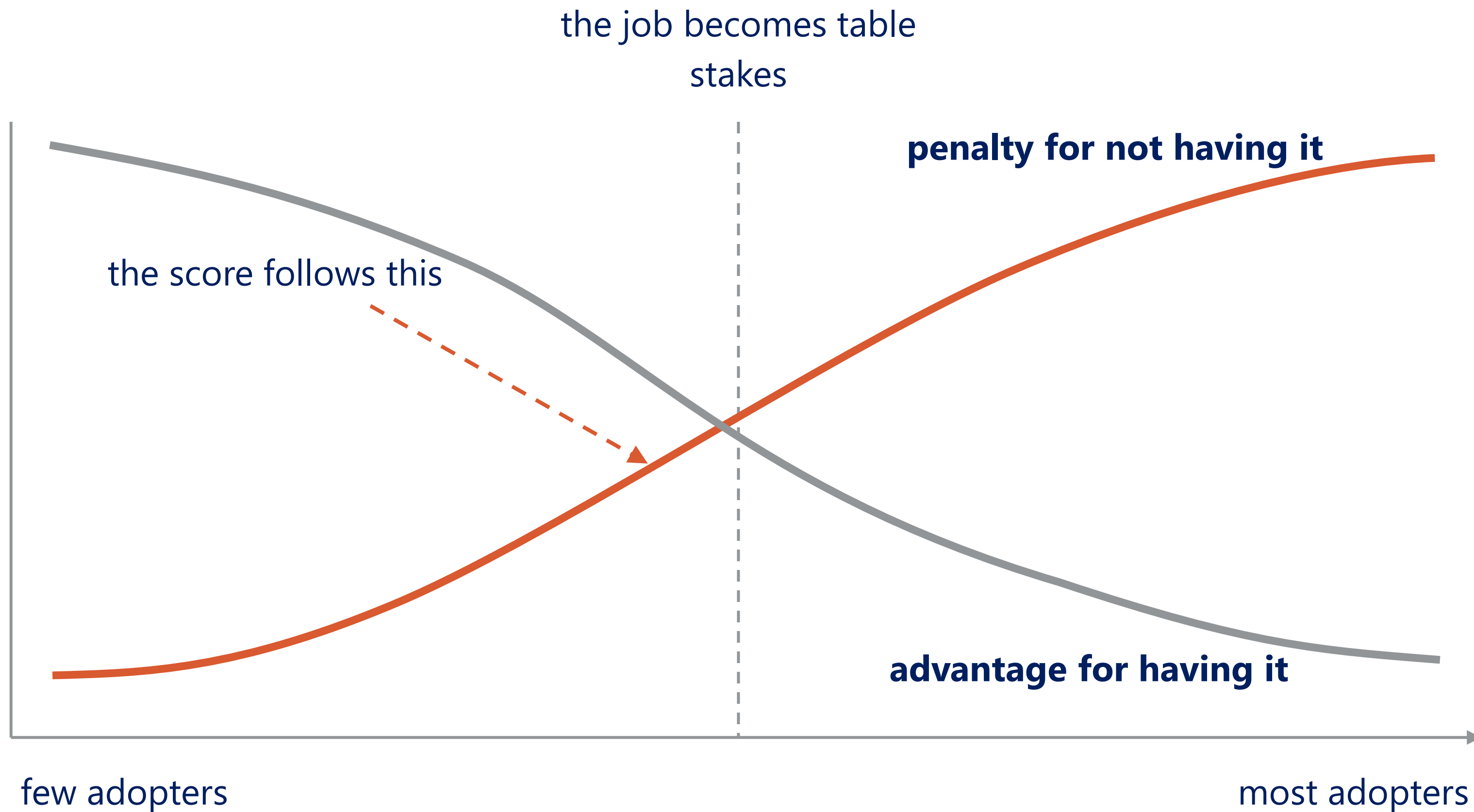
1. Directionality – the opportunity moved in one direction

Three changes, one direction – the opportunity moved to where you weren't looking

2. Opportunity moves to the exceptions

The scoring model

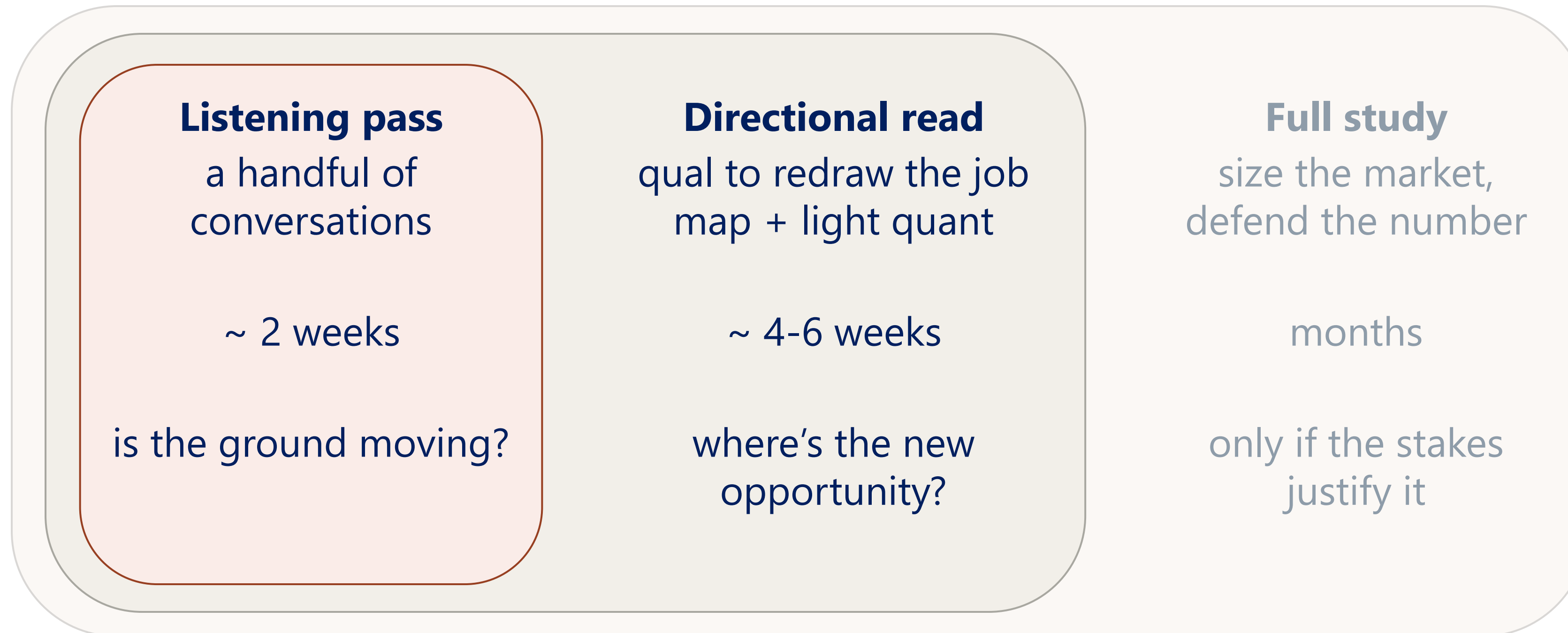
conceptual



Market adoption of the capability

The score follows the falling line. The market follows the rising one.

What the work actually looks like



Most of the value in AI movement lives in the first two

**The jobs we built around were measured in a world
AI has already changed.**



Phase5[®]

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Thank you!

Steve Hansen, Partner
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