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# Digital Transformation of Claims Management for a Leading UK Insurance Provider

SUCCESS STORY

# The Modernization Conundrum: Transforming Claims Processes to Improve Efficiency

The client faced several operational bottlenecks that hindered the efficiency and accuracy of their claims management processes:

- ▶ **Manual Processes:** The existing system relied heavily on manual processes for vehicle damage assessment and fraud detection, which slowed down claims handling and increased the risk of human error.
- ▶ **Delayed Claims Processing:** Claims processing was often delayed due to manual deployments to external partners such as Copart and Vizion, which extended response times and impacted customer satisfaction.
- ▶ **Volume Spikes:** Seasonal events and natural disasters led to a surge in claims volume, putting additional strain on legacy systems and delaying responses further.
- ▶ **Limited Focus on Small Claims:** Time constraints meant that smaller claims were often deprioritized, receiving less scrutiny and leading to potential losses for the client.
- ▶ **Costly Legacy System Enhancements:** Upgrading and enhancing the client's old legacy systems proved time-consuming and expensive, limiting their ability to quickly adapt to new challenges.

## Client Overview

The client is a well-established insurance service provider in the UK, with 20+ years in offering motor insurance products and complementary services. Known for their commitment to delivering top-tier customer service, the client was looking to modernize their claims management process to enhance efficiency and reduce operational costs.



## Intelligent Automation to the Rescue: Automated Claims Management System

To overcome these challenges, Indium designed and developed an automated claims management solution that significantly streamlined the client's operations:

- ▶ **Automated FNOL Capture:** Developed a seamless application for claims handlers to capture new claims, automating the First Notification of Loss (FNOL) process.
- ▶ **Seamless Integration for Real-Time Decisions:** The solution incorporated frontloading, allowing circumstances to be appropriately tagged based on claim types, avoiding the need for additional data capture later in the process.
- ▶ **Automated Excess Calculations and Policy Decisions:** By integrating real-time data processing, the system automated excess calculations and policy decision-making, enabling faster claim resolutions.
- ▶ **Vehicle Damage Assessment Integration:** The system integrated automated vehicle damage assessment by linking with third-party services such as Verisk, speeding up the evaluation process.
- ▶ **Unified Notification System:** The developed platform provided a single solution for all notification types, streamlining workflows and making the entire process visible and manageable through a single interface for claims handlers, third-party partners, and brokers.



## Efficiency Doubled; Losses Halved: A Business Breakthrough

Indium's solution transformed the client's claims management process, delivering:

- ▶ **2X Faster Claims Processing:** The automated workflows and integrations sped up the claims process.
- ▶ **Cost Savings:** Significant savings through claims loss prevention and improved efficiency.