Digital Claims Servicing Platform

Enhancing Customer Experience by providing end-to-end digitalization of the customer journey
In the changing Insurance landscape, Claims servicing has become the most labor-intensive and time-consuming process in the entire Insurance value chain. Digitizing the Claims function holds tremendous potential for the Insurance industries. To capture the value, Digital Claims functions must embark on a transformation to become a customer-centric, digitally enabled organization that excels in the three foundational areas — customer experience, efficiency, and effectiveness.

In an attempt to adapt to new norms of the post-pandemic world, few Insurers have digitally augmented the First Notice of Loss (FNOL). There is still enormous scope for these Insurers to leverage next-gen technologies to make the entire Claims journey seamless for their customers. Digital Claims assessment, Partner onboarding and authentication are key areas that can be digitally enhanced to minimize the long Claims servicing time.
Introducing Zensar’s digital Claims management platform

Zensar aims at bringing Insurance at the fingertips of end-users with a seamless self-service platform removing agent dependency and delivering superior customer experience.

Zensar has digitally augmented the First Notice of Loss (FNOL) and has also leveraged next-gen technology solutions to make the entire Claims journey seamless for their customers. AI-enabled self-service mobile platforms embedded with a bot are now complemented with Digital Claims assessment, Partner onboarding and authentication solutions to provide the real-time and instant Claims solutions to the customer. Our complete solution suite can reduce Claims and Policy cycle turnaround time and provide a real-time Policy resolution to the client. Our solution can be integrated with any Insurance platform used by the Insurance carriers.

We also bring to you the feature of pre-emptive weather notification to warn the customers from impending disasters and also reduce overall Claim resolution turn around time through its self-service mobile applications.

Key Functionalities

- **Claim Prevention**
  Warn customers about impending disasters

- **Digital FNOL**
  Platform to file Claims digitally

- **Digital Claims Assessment**
  Augmented reality-based Claims assessment
Key Features:

1. Claim prevention

Deliver a superior customer experience by improving risk monitoring, preventing Claims and acting as a risk mitigator with the help of our AI/ML-based Self-service mobile apps providing the following features:

- **Pre-emptive weather notification** to guide the Insureds and Claims adjustors about the forthcoming weather conditions. It will help Insureds to take necessary preventive measures to minimize the loss and will help Claim adjustors to prepare their taskforce to conduct surveys efficiently.

- Multiple **DIY videos** are available to guide the Insureds in protecting their properties and minimizing their losses due to the impending disaster.
Key Features:

2. Digital FNOL

Ease the customer journey and enhance customer satisfaction by providing real-time and instant Policy resolution to the client with the help of our AI-enabled self-service FNOL Mobile platform having below salient features:

- AR Property marker authentication
- Rule based real-time validation
- Smart incident management
- State-engine of Claim status maintained across channels
- Self-service bot assistance
- Document Scanning for auto-uploading the client details
- Human Experience methodology with AI and ML
- Policy holder can modify/edit nominees and can update communication details.
- Beneficiaries/nominees/insurance agent can file a claim on behalf of the Policyholder, with proper authentication.
Key Features:

3. Digital Claims Assessment

Minimize the disruptions and enhance your customer experience by reducing overall Claim resolution turn around time with the help of our Self-Service mobile apps having the below salient features:

- Digital mapping of Claims adjustor with zip code
- Smart routing for Claims adjustor scheduling
- Contactless Claims adjustor scheduling through the app
- Digital interface for Claims adjustors – connected through the app
- Pre-emptive weather notification Digital assessment form for a live visit as well remote assessment
- Augmented reality-based damage assessment
Customer Touch-points across the Digital Claims Service

Customer Onboarding
John takes an Insurance Policy after basic document verification

Digital authentication & Validation
John’s account is validated using AI based authentication like Face ID / Fingerprint scan

Policy management & billing
John is able to view and modify the Policy details and make the payment of premiums.

24X7 Contact Centre
Agent is available 24*7 to assist the customers

Real-time status check
John is able to check the status of his Claim on app

Scheduling & Damage assessment
Claims’ adjustor is appointed as per the request and adds estimates based on the photos/videos uploaded by John

Pre-emptive weather notification
John did receive weather notification warning him and making him more prepared for impending disaster, but still John has suffered and wants to file a Claim for his losses

Self-servicing app interfaces
John files Claim on app, uploads the supported documents like photos/videos

Validation using AR marker
Key Benefits

- Digital interface for filing Claims and near real-time status notification
- Significantly reduced Claims processing turnaround time
- Digital Authentication and Fraud Detection
- Close to 60% increase in efficiency
- About 50% reduction in service cost per Claim
- Customer delight through data driver insights and experience
What makes our solution unique?

Zensar’s Digital Claims Servicing platform makes the entire customer journey seamless by providing real-time resolutions to the client and reducing the Claim and Policy cycle turnaround time. It also has these unique features:

- **Modular design** which makes it easily integrable with the existing IT systems and augmenting the existing channels into the digital channels

- **AR property marker** to enable the first-level authentication for damaged or destroyed property. Due to geo-tagging property, the marker can be accessed using a drone as well, to investigate the damage in times when a direct physical inspection is not possible

- **Pre-emptive weather notification** which functions as a risk management tool for customers by analyzing weather forecast and highlighting anomalies in the weather condition to warn customers from impending disasters to safeguard their property
Zensar is committed to standing by our customers during this unprecedented time. We are investing in making ourselves more robust, and our service offerings more relevant to you, in your time of need. We are here to listen to your challenges and present solutions that you can implement today to prepare for the future.

Dhiman Ray  
AVP and Head, Digital Transformation  
dhiman.ray@zensar.com

Vishal Verma  
Sub-Function Head, Digital Practice and Integrated Solutions  
vishal.verma@zensar.com

Biswajit Barua  
Product Manager, Insurance and Digital Contact Centre  
biswajit.barua@zensar.com

Talk to our P&C Insurance experts today!
About Zensar

Zensar is a leading digital solutions and technology services company that specializes in partnering with global organizations across industries on their Digital Transformation journey. A technology partner of choice, backed by a strong track record of innovation, credible investment in Digital solutions; and unwavering commitment to client success. Zensar’s comprehensive range of digital and technology services and solutions enables its clients to achieve new thresholds of business performance. Zensar, with its experience in delivering excellence and superior client satisfaction through myriad of technology solutions, is uniquely positioned to help its clients surpass challenges they face running their existing business most efficiently, helping in their legacy transformation, and planning for business expansion and growth through innovative and digital ways.

For more information on Zensar, please contact:
Covid19support@zensar.com | www.zensar.com

Corporate Headquarters: Pune, India
Global Offices: US | UK | Europe | South Africa