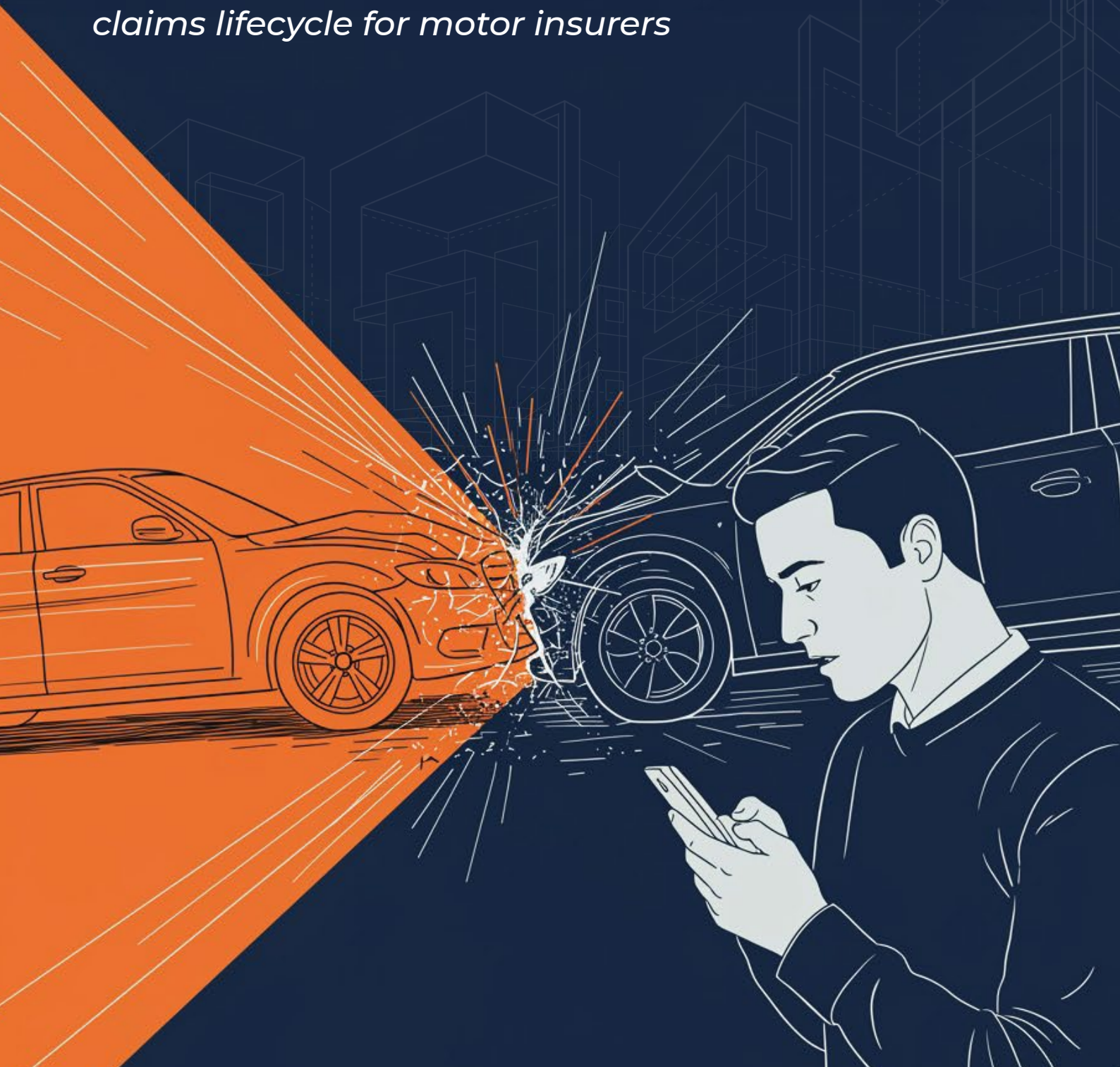# Newgen's AI-first
Claims Automation Solution
for Motor Insurance

Automate the end-to-end claims lifecycle for motor insurers

Overview

In a world of automatic vehicles, relying on manual processes for motor insurance will make you a relic. As policyholders expect end-to-end digital journeys, proactive real-time updates, and on-the-spot resolution of claims, it's crucial for motor insurers to stay relevant and updated. While insurers still face challenges in efficiently managing and expediting the motor claims process, it is a brilliant opportunity to veer swiftly in the right direction and increase customer retention.

With Newgen's **AI-first Claims Automation Solution** for motor insurance, carriers can streamline the entire claims lifecycle and achieve operational efficiency, all while maintaining a connection with the policyholders.

Unveiling the Challenges

- **Resource-intensive Processing:** Inefficient manual processing makes it difficult to manage a high volume of claims

- **Inadequate Automation:** The lack of automation tools results in the inability to update processes and meet regulatory requirements

- **Excessive Human Dependency:** Frequent manual intervention causes high operational costs and risk of errors

- **Limited Data Analysis:** Inadequate data analysis compromises informed decision-making, hindering accurate claims assessment and increases susceptibility to fraud

- **Siloed Systems:** Delayed response and fragmented processes cause customer dissatisfaction

Newgen's Claims Automation Solution for **Motor Insurance**

Newgen's Claims Automation Solution redefines the motor insurance journey, powered by Agentic AI that proactively drives the process from claim initiation to settlement. It delivers touchless resolutions for straight-through cases and unifies front-end and back-office functions, delivering comprehensive customer journeys.

Automation Capabilities Throughout the **Motor Claims Journey**

Claim Initiation

- Multi-channel claim initiation through customer portals, email, WhatsApp, kiosks, mobile apps, branch walk-ins, and third-party portals

- AI Agent-driven damage assessment with repair cost estimation and case classification for straight-through processing (STP) or non-STP (NSTP)

- Seamless integration with regional databases, including transport, police, and insurance systems, for instant data retrieval

- AI Agent-driven user validation through policy/vehicle registration numbers and unique IDs, and guided incident reporting with document uploads

Agentic AI for Claim Initiation

Capturing Claimant Data

STP & Non-STP Classification

Damage Assessment for Repair Cost Estimation

Claims Registration

- Automated validation checks run by AI Agent for missing documents, duplicate claims, blacklist entries, and fraud detection

- Smart allocation of repairers and surveyors based on vehicle type, location, and customer preference

- Flexible settlement options like cash settlements or direct repair for own damage (OD), theft, and fire claims

Repairer & Surveyor Allocation

- Digital tools for repairers to provide detailed cost estimates and update unforeseen expenses

- Performance tracking of repairers and surveyors with comparative cost grids for quick approvals

- Efficient salvage management, including towing requests and customer decisions

Claim Recovery & Settlement

- Automated claim settlement via integrated payment systems

- Streamlined claim recoveries with automated reminders and external agency support

Integration Features in the
Claim Journey

Our solution harnesses advanced artificial intelligence (AI) and optical character recognition (OCR) to automate key aspects of the claims process, including document verification and damage assessment, ensuring precise claim payouts. The solution is integrated with regional platforms such as government and police databases, banks, as well as payment systems for seamless and quick transactions.

Real-time data synchronization across these integrations, coupled with intuitive dashboards and customer feedback surveys, enhances decision-making and overall service quality throughout the claims journey.

Integrations

KYC Verification

- ELM (KSA), DHS (US)
- Tahaqaq (KSA)
- Aadhar (India)

Core Systems

- Customer details
- Finance
- Reinsurance

Govt & Police Database

- NAJM (KSA), Basher (KSA), Taqdeer (KSA)
- NICB (US), Vaahan (India), AAUI (Indonesia), RTA (UAE), LTO (Philippines)

Payment Systems

- Bank Integration
- UPI (India), PromptPay (Thailand)
- Sadad (KSA), DuitNow (Malaysia)

Support Systems

- Towing companies
- Salvage
- Maps

NewgenONE Journey Enablers

Beyond core motor claims processing, the NewgenONE AI-first low-code platform integrates advanced journey enablers to collectively enhance transparency, operational efficiency, and customer satisfaction.

AI Modeling

AI-powered damage assessment analyzes vehicle images, detects the damage, and estimates the repair cost. Telematics-driven data collection facilitates instant claim initiation, while AI agents identify anomalies in claim data and flag suspicious claims for review. Additionally, AI chatbots and voice tools provide guided incident reporting for seamless customer interaction.

- Damage Assessment
- Fraud Detection
- Behavioral Analytics
- Motor Claims Risk Prediction
- Document Parsing
- Claim Amount Estimation
- Claim Initiation

AI

Document Management

A scalable web-based Document Management System (DMS) enables secure content storage, retrieval, and routing with inbuilt workflow capabilities, such as access control and audit trails. AI-driven automation generates damage and theft reports, streamlining documentation.

Real-time Communication

The communication module provides real-time updates and interactions using customizable templates via messaging platforms and email. It includes automated stage-specific messaging for claim submissions, repair approvals, and settlements. A comprehensive communication history ensures an audit trail, while task notifications prompt surveyors and repairers for timely action.

Claims Operations Management

Claims routing and case assignment based on AI-powered prioritization enhances workflow efficiency. Simplified user creation and group management allow seamless role allocation, while real-time analytics and dashboards provide insights into performance, bottlenecks, and decision-making.

Automated Reporting

Newgen's Claims Automation Solution for motor insurance offers a range of reports to optimize claims processing, detect fraud, and deliver critical insights across the claim lifecycle. These reports enable insurers to monitor claim status, financial performance, and operational efficiency, empowering informed decision-making and faster claim resolution.

Type of Reports

- Claim Processing & Status Report
- Financial Analysis
- Compliance Reports
- Performance Monitoring
- Fraud Detection & Management
- Legal & External Party Report
- Operational Insights
- Specialized Report

Why Choose Newgen's Claims Automation Solution for **Motor Insurance**

Smarter Monitoring

- Gain transparency by tracking transactions with real-time audit tools
- Improve coordination with surveyors, field agents, and partners

Enhanced Service Quality

- Enhanced repairer and surveyor efficiency with AI-driven tools
- Improved first-time resolution rate by 20% with real-time damage assessments and document sharing

Improved Compliance

- Safeguard sensitive customer data with multi-layered security
- Simplify audits with secure storage, encryption, and retrieval

Risk Mitigation

- Detect and prevent fraudulent motor claims in real time, doubling the detection rate to minimize losses and ensure fair payouts
- Ensure accurate repair cost predictions with automated damage assessments

Superior Customer Experience

- Enhance customer trust by sharing real-time notifications on claim status
- Leverage predictive analytics to accelerate claims processing and improve customer retention by 30%

Scalable Operations

- Improve scalability with a microservices architecture
- Increase straight through processing of claims by 40% to speed-up disbursal and reduce policyholder wait times
- Manage a higher number of interactions using customizable templates

Multi-channel Communication

- Enable coordination across departments by providing users with regular progress updates
- Deliver a seamless and consistent experience across all touchpoints with omnichannel notifications

About Newgen

Newgen is the leading provider of an AI-first unified digital transformation platform with native **process automation**, **content services**, **customer engagement**, and **AI/ML** capabilities. Globally, successful enterprises rely on Newgen's industry-recognized low-code application platform to develop and deploy complex, content-driven, and customer-engaging business applications on the cloud. From onboarding to service requests, lending to underwriting, and for many more use cases across industries, Newgen unlocks simple with speed and agility.

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