# A Leading Saudi Insurer **Automates Claims Intelligence** at Scale with Newgen**ONE**

# About the Customer

The customer is a leading insurance provider in Saudi Arabia, managing millions of policyholders across health, motor, and general insurance portfolios. Having been in business for almost three decades, the company decided to modernize its claims operations as part of its strategic automation and digital transformation initiative.

# The Project Background

With high volumes of paper-based and semi-structured forms flowing through multiple intake channels, the insurer faced operational inefficiencies, long turnaround time, and rising costs. It aimed to build an AI-first foundation for straight-through claims processing, reduce manual interventions, and ensure compliance. The customer selected the intelligent extraction capabilities of **NewgenONE Contextual Content Services** platform to accelerate claims processing by leveraging AI/ML and automated data extraction from claim experience forms.

# Transformation Targets

The insurer wanted to enable AI-powered content intelligence at scale to :
- Process claims faster with greater accuracy
- Enhance operational efficiency
- Meet all regulatory needs
- Enable informed, confident decision-making
- Improve customer experience with digital services

**To realize its vision and simplify its claims lifecycle, the insurer partnered with Newgen.**

## What was Slowing Down the Day-to-day Operations for the Customer?

Despite investments in document management and claims systems, the customer faced deep-rooted limitations. It depended on outdated OCR tools and semi-automated claims intake systems, which were unable to handle the scale, variation, or complexity of multilingual, multi-format claim forms. The platform often failed to extract data accurately, lacked adaptability to new formats, and could not be easily scaled or maintained without IT dependency. As a result, it experienced **high claim cycle times, customer dissatisfaction, and audit failures**, especially as regulatory scrutiny increased.

## Pressing Needs for Future-readiness

- **Infusing intelligence in claim intake**: In the absence of intelligent capture, scanned documents required manual data entry, causing frequent errors and delayed form processing.
  **The need**: Intelligent, instant capture of claim information

- **Eliminating data inconsistencies**: Non-standard templates, incomplete fields, and a lack of automated validation led to duplicate entries and data gaps.
  **The need**: Standardized frameworks for streamlined data

- **Accelerating claim processing**: Turnaround time (TAT) remained high as the claims had to be manually routed and assessed at each stage.
  **The need**: Straight-through processing of claims

- **Compliance issues**: The system lacked embedded audit trails and traceability, increasing effort and risk during regulatory reviews.
  **The need**: Real-time monitoring and record of transactions

# The Deciding Factors:
# Why the Insurer Chose Newgen**ONE**

After a rigorous evaluation, Newgen**ONE** was zeroed in for its ability to bring together AI-first content intelligence, content-centric workflow orchestration, embedded AI, and flexible integration, all on a unified low-code environment that evolves with the business. The insurer leveraged the **intelligent extraction capabilities** of Newgen**ONE** Contextual Content Services (ECM) platform to enhance its claim process. Unlike OCR tools or rule-based systems, Newgen**ONE** ECM delivered unified intelligence across content ingestion, workflow orchestration, and compliance.

The following capabilities set it apart:

- **AI-first Content Intelligence**: The platform leveraged AI/ML-based extraction and classification to automate the intake of claim forms, replacing manual data entry with accurate, scalable data capture across structured and semi-structured formats.

- **Intelligent Process Automation**: Newgen**ONE** enabled straight-through processing by combining business rules, contextual routing, and real-time exception handling, reducing turnaround time and improving consistency in claim adjudication.

- **Low-code Agility and Template Independence**: The low-code foundation allowed business teams to configure new claim templates and update routing logic without deep IT intervention, accelerating change management cycles.

- **Compliance Embedded by Design**: With full audit trails, traceability, and data lineage built into every step, the platform ensured compliance readiness and reduced the overhead of manual reconciliation.

# NewgenONE Strategic Fit

## Transformational Capabilities

## Competitive Advantage

**Unified AI-first Content Intelligence**

Combined content extraction, validation, and routing within one

**BPM + ECM Synergy**

The only platform to offer mature process management and content management integration with AI-augmented content-centric workflows

**Low-code Configurability**

Enabled rapid onboarding and claim requests with a unified template-based form and business-user rule configuration

**End-to-end Traceability**

Ensured a full audit trail, from document intake to claim settlement

**Speed at Scale**

Processed thousands of claims per day across diverse lines of business and document types

# AI-led Transformation in Action

## AI/ML-based Content Intelligence:

- **Digitization of Data**: Claims were digitized using intelligent **extraction and classification models** trained on actual insurer document/claims/policy templates.

- **Auto-extraction of Key Fields**: For structured forms, more than 20 fields, including Insurer Name, Registration Number, and Claims information, were extracted automatically with accuracy reaching a maximum **~95% accuracy**.

## Smart Claims Processing:

- **Contextual Routing**: Based on extracted metadata, claims were routed to the **relevant workflow buckets** to support the company's comprehensive motor insurance solutions.

- **Straight-through Processing (STP)**: High-confidence cases were auto-pushed for payout, while edge or near-edge cases were flagged for human review.

## Agility and Audit:

- **Template Independence**: The system was trained to handle evolving formats for claim forms without significant IT intervention.

- **Reporting & Audit Logs**: Configurable dashboards provided visibility into claims pipeline, TAT breaches, and exception volumes.

## From Extraction to Experience: Measurable Gains for the Insurer

Newgen**ONE** seamlessly combined intelligent data extraction, AI-powered process automation, and embedded analytics to enable faster claim settlements, enhanced customer experiences, and data-driven decision-making, all within a unified, agile platform designed for operational excellence at scale.

| Implementation Outcome | Business Impact |
| --- | --- |
| **~95% Accuracy** in document extraction and classification | Minimal manual rework, and reduced turnaround time |
| **Straight-through Processing** | Faster settlement due to automation and STP |
| **50% Drop in Manual Data Entry** | Resource reallocation to complex cases |
| **Integration of Audit-ready Templates** | Full traceability and compliance adherence through structured logs |
| **Proactive Communication** | Higher customer satisfaction & retention |

## In Conclusion: Bringing Precision with Pace

Newgen**ONE** ensured that the insurer moved from a fragmented, paper-heavy claims ecosystem to an AI-driven, scalable automation framework. The unified platform eliminated complexity across form intake, data extraction, workflow orchestration, and compliance tracking, turning a historically slow and manual process into a simplified system with digital advantage.

*The result: faster decisions, reduced costs, and a modern claims experience for internal teams and policyholders.*

## 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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