



A Leading
UAE Insurer
**Automates its
End-to-end
Claims Process**
with Newgen

63%

straight-through
processing

2M+

prints
eliminated

AED 2M+

saved
annually

50%

faster repair
turnaround

Customer Overview

Industry	Insurance
Region	UAE / Middle East
Business Profile	One of the UAE's leading multi-line insurers, with decades of market presence. Operations span motor, health, property, life, marine, aviation, and liability
Transformation Focus	End-to-end claims management from first notification of loss to final settlement
Strategic Objective	Reduce manual dependency, enable intelligent decisioning, and achieve straight-through processing at scale

Business Challenges

Despite a strong market position, the insurer's claims operation was heavily manual, fragmented across systems, and increasingly difficult to scale. As claim volumes grew, so did the cost and complexity of managing them.

Challenge	Operational Impact
Manual, paper-driven claims handling	Slower turnaround times and higher operational costs
No unified view across the claims lifecycle	Poor visibility for handlers, partners, and leadership
Delayed garage and surveyor approvals	Extended repair cycles and lower customer satisfaction
Duplicate claim submissions	Increased verification effort and claims processing complexity
Compliance managed through manual checks	Inconsistency and audit risk
Paper-based documentation	Inefficiency across every stage of the process

Newgen's Strategic Fit

Newgen deployed its Claims Management solution to automate the insurer's end-to-end claims operations. The solution introduced intelligent information handling, document understanding, automated validation, and workflow automation, enabling information, decisions, and actions to move seamlessly across the claims lifecycle.

The insurer was enabled to:

Initiate, process, and settle claims through a single connected environment

Leverage automated information retrieval and validation within claims workflows

Connect internal teams, external partners, and customers within one platform

Gain real-time visibility into claim status, workloads, and operational performance

Ensure compliance automatically, as a function of the workflow rather than individual oversight



Intelligence Embedded Across the Claims Journey

Claim Initiation and Processing

Claims registration became faster and more efficient through automated information retrieval and validation, reducing manual effort from the outset.

- Customers registered claims in real time via mobile or web portal
- Once key claim details were entered, the platform automatically retrieved relevant information, reducing manual effort and accelerating claim processing
- Incoming claims were automatically checked for duplicate submissions, helping improve processing accuracy and reduce verification effort

Unified Claims Management

A unified operating environment brought together claims activities, documents, approvals, and information, providing greater visibility across the claims lifecycle.

- All claim activities, documents, and approvals were consolidated into a single dashboard
- Handlers had complete, contextual information at the point of decision without contacting multiple departments
- Leadership gained real-time visibility into claim status, team workloads, and operational bottlenecks through detailed reporting

Connected Repair and Surveyor Ecosystem

Intelligence extended beyond internal operations by creating a connected environment for external stakeholders involved in the claims process.

- Garages, surveyors, loss adjusters, and repairers accessed a direct digital channel for estimate submission and approval
- The authority matrix routed approvals to the right decision-maker based on predefined financial limits
- Repair turnaround time reduced by 50% by removing manual follow-ups from the approval cycle

Automated Compliance and Financial Operations

Compliance and financial controls became part of the workflow through automated validation, policy-based checks, and structured governance controls.

- Regulatory and policy rules were embedded into the workflow, making compliance a system function rather than a manual check
- Every claim was validated against compliance thresholds automatically before advancing
- Credit and debit notes were generated with all required details populated, reducing back-office effort and financial errors

Intelligent Document and Data Management

Documents often contain critical information required to assess and process claims. Newgen introduced intelligence into document handling by automatically recognising, classifying, and extracting relevant information from incoming content.

- Using AI and machine learning, incoming documents were automatically recognised, classified, and processed, enabling claims teams to access relevant information faster while reducing manual document handling
- Relevant information was extracted from invoices, contracts, and supporting claim documents and populated directly into the claims record
- Structured data capture across multiple formats ensured every claim was complete and accurate before it progressed



Business Impact

Business Outcome	Operational Benefit	Result
Straight-Through Processing	Automated information handling and streamlined claims processing accelerated settlement and disbursal	63% of claims settled through STP
Cost Savings	Reduced manual effort and improved operational efficiency lowered processing costs	AED 2M+ annual savings
Faster Repairs	Connected workflows accelerated collaboration between insurers, garages, and repair partners	50% faster repair turnaround
Paperless Operations	Digital information capture reduced dependence on paper-based processes	2M+ prints eliminated

Conclusion

Newgen's Claims Management solution helped the insurer create a more connected and efficient claims operation. By combining intelligent document understanding, automated information retrieval, duplicate claim detection, and end-to-end process automation, the insurer accelerated claims processing, improved operational visibility, strengthened compliance, and delivered measurable business outcomes. Intelligence was applied throughout the claims lifecycle, helping teams access relevant information faster, collaborate more effectively, and deliver a more efficient claims experience.

About Newgen

Newgen Software Orchestrates Intelligent Enterprises at scale. The NewgenONE Platform unifies content, processes, and communications into an orchestration layer where intelligence is embedded into how enterprises operate, with trust, governance, and control built in. Enterprises move beyond fragmented initiatives to continuously adaptive, production-ready operations. Decisions, workflows, and experiences evolve in real time, shaped by context, data, and embedded AI. Trusted by leading organizations worldwide, Newgen defines how modern enterprises operate, intelligently and at scale.

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