

# CLAIMS PROCESSING: AI AND AUTOMATION

## OVERVIEW

Claims handling processes can make or break customer experience. The longer it takes for the process to be completed, the more dissatisfied customers become as they await resolution in sometimes distressing circumstances.

Automating these processes helps organisations increase efficiency and productivity by removing complex, mundane, or repetitive tasks, and reducing the time to resolution with more accurate and consistent outcomes. These processes can be fully or partially automated to get the best possible outcomes.

## AUTOMATION AND AI

Process automation allows organisations to quickly review, index, and process large amounts of claims to save time, effort, and costs. Automation can increase customer and employee satisfaction and improve accuracy of claims processing when implemented correctly; incorporating business rules where necessary, and reducing errors commonly caused by human intervention.

Combining this automation with AI can take this productivity up a notch, by integrating machine learning and artificial intelligence to improve accuracy and efficiency.

Implementing AI into automated claims processing allows organisations to analyse and interpret data to identify patterns, and make decisions based on pre-defined rules and criteria. The AI learns from previous decisions, policies, and contracts to detect how a claim should be handled, giving a report to a human to review and process, or handling the claim itself.

AI-infused software can be used for:

- **Predictive analytics** to make accurate predictions using large quantities of data
- **Chatbots and virtual assistants** can be used to engage with customers 24/7 to improve customer service
- **Image recognition** technology can allow claimants to upload images relating to their claims
- **Fraud detection** uses machine learning to help insurers identify and prevent fraudulent claims

Managing claims handling processes with automation and AI can improve experiences for both insurer and claimant. Customers can file claims online and a system can validate it for further investigation quickly and 24/7. This results in faster and more accurate processing, ultimately shortening the claims handling cycle for the organisation and the customer.

The combination of automation and AI will improve communication, efficiency, and customer satisfaction; the AI will learn as it is used, further improving outcomes.



## AT A GLANCE

### CHALLENGES

- Inefficient processes
- Compliance risk
- Collaboration
- Human error
- Customer dissatisfaction
- Extended lead times

### BENEFITS

- Process efficiency
- Reduced costs
- Process optimisation
- Customer and staff satisfaction
- Improved outcomes

## HOW CAN RESPONSIV HELP?

Responsiv has a wealth of knowledge and experience developing, implementing, and supporting process automation and IBM BAW.

Read our customer case studies below for more insight:

- [UK Airline Improves Efficiency with Process Automation](#)
- [Government Agency Saves Money with Streamlined Processes](#)

We also have the skills to continuously support your teams and solutions.

## CONTACT US

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