

CASE STUDY REPORT

Transforming Motor Insurance Claims Through Digital Automation

Claims Operations Improvement Initiative

Prepared for Professional Insurance Portfolio

Prepared By: Sultan Mohammed Basit

Date: _____

1. Background

A mid-sized motor insurance company operating across South Asia faced declining market share, rising costs, and increasing customer complaints due to outdated claims processing systems.

2. Business Challenge

The insurer faced the following key challenges:

- Long claim settlement timelines
- Manual and paper-based workflows
- Limited system integration
- Weak fraud detection mechanisms
- Growing competitive pressure

3. Transformation Objective

To modernize claims operations by automating processes, embedding analytics, strengthening fraud controls, and improving customer experience.

4. Solution Framework

A digital and analytics-driven claims transformation framework was implemented.

Phase 1: System Modernization

- Replacement of legacy systems
- Cloud-based platforms
- Centralized document repository

Phase 2: Process Automation

- Automated claim registration
- Digital damage assessment
- Straight-through processing

Phase 3: Analytics & Fraud Engine

- Claim severity scoring
- Pattern-based fraud detection
- Repairer risk scoring

Phase 4: Customer Digital Interface

- Mobile claim filing
- Real-time tracking
- Online document uploads

5. Implementation Highlights

Motor Damage Claims

- AI-assisted photo assessment
- Automated workshop estimates
- Digital surveyor allocation

Theft & Third-Party Claims

- Police report verification
- Centralized liability review
- Digital evidence management

6. Organizational Enablement

- Digital skills training
- Creation of analytics teams
- Updated SOPs
- Claims quality audits
- Governance committees

7. Outcomes & Business Impact

Metric	Before Transformation	After Transformation
Avg. Settlement Time	24 Days	11 Days
Straight-Through Claims	18%	58%
Fraud Losses	High	Reduced by 30%
Customer Complaints	Frequent	Reduced
Renewal Rate	Low	Improved

8. Key Success Factors

- Strong leadership commitment
- High-quality data integration
- Balanced automation and human review
- Continuous monitoring
- Customer-centric design

9. Lessons Learned

- Technology alone is insufficient
- Process redesign is essential
- Staff adoption drives success
- Analytics improves consistency
- Governance prevents misuse

10. Future Roadmap

- Predictive claim severity models
- Behavioral fraud analytics
- Telematics integration
- Voice-based claim reporting
- Reinsurance exposure analytics

11. Portfolio Relevance

This case study demonstrates expertise in digital claims transformation, automation design, fraud analytics, and operational optimization.

12. Management Conclusion

The transformation repositioned claims operations as a strategic capability, improving efficiency, governance, and market competitiveness.

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Insurance Analytics & Digital Transformation Portfolio

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