

# Enterprise Motor Insurance Claims Transformation

Automation, Risk Optimisation & Responsible AI Governance Framework

## Executive Overview

This executive summary outlines the structured redesign of a high-volume motor insurance claims lifecycle within a large-scale general insurance operating environment. The transformation initiative focuses not only on automation, but on embedding governance, fraud prevention, SLA resilience, and responsible AI oversight within an enterprise-regulated framework.

## Key Challenges Identified

- Excessive manual intervention and re-keying errors
- Reactive and inconsistent fraud detection practices
- High SLA breach rate (18%)
- Limited audit defensibility and documentation gaps
- Inefficient escalation and approval routing

## Future State Solution Design

- Digital claim intake with OCR-based document ingestion
- Rule-based eligibility validation engine
- Fraud risk scoring model (0–100 risk-tier routing)
- Human-in-the-loop AI governance with override capability
- Automated SLA monitoring with early warning alerts
- Layered automation architecture using UiPath Orchestrator
- Full audit trail logging and compliance defensibility controls

## Estimated Business Impact

- 25–35% reduction in manual handling effort
- 30% improvement in average processing time
- 40% reduction in SLA breaches
- 15–20% uplift in fraud detection precision
- Improved audit transparency and regulatory defensibility
- ROI expected within 12–18 months

## **Strategic Value Delivered**

This transformation shifts the operating model from manual and reactive processing to an automated, risk-aware, and governance-embedded framework. It demonstrates enterprise process maturity, responsible AI enablement, scalable operational design, and financial services readiness aligned with regulated industry expectations.