



Elevating Claims Excellence

Driving outcomes through
tech infused advanced
automation and insights

Critical failure points hindering claims operations

Lengthy cycle times

High impact on customer experience, operational costs and resource allocation

Undetected leakage from advanced fraud

Uncontrolled Claim Leakage, Higher Premiums, Net Loss Ratio Impact

Inconsistent / inaccurate data

High rework rates, risk of over / underpayment

High operational costs

Eroding profitability and inability to scale when claim volumes are high

Transformative Solutions for Next-Gen Claims Efficiency

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Transforming first impressions: Elevating customer experience and efficiency

2

From paper to precision: Accelerating claims with intelligent document processing

3

Visual intelligence: Redefining accuracy and speed



4

Guarding the bottom line: Cutting premium leakage with intelligent fraud detection

5

Maximizing recovery: Unlocking subrogation potential through data-driven insights



Transforming first impressions: Elevating customer experience and efficiency

Integrating real-time voice analytics and cognitive assistance tools to elevate FNOL **efficiency**, drive customer-centered **engagements**, optimize claims intake **precision**, and expedite first touch **resolutions**

- Precision-guided interactions
- Dynamic contextual checklist
- Alerts and Optimize Moves
- Intelligent Probing



From paper to precision: Accelerating claims with intelligent document processing

State-of-the-art OCR and Gen AI-based tools to **extract**, **classify** and **operationalize unstructured data** to facilitate STP and minimize human intervention in document-intensive claim workflows

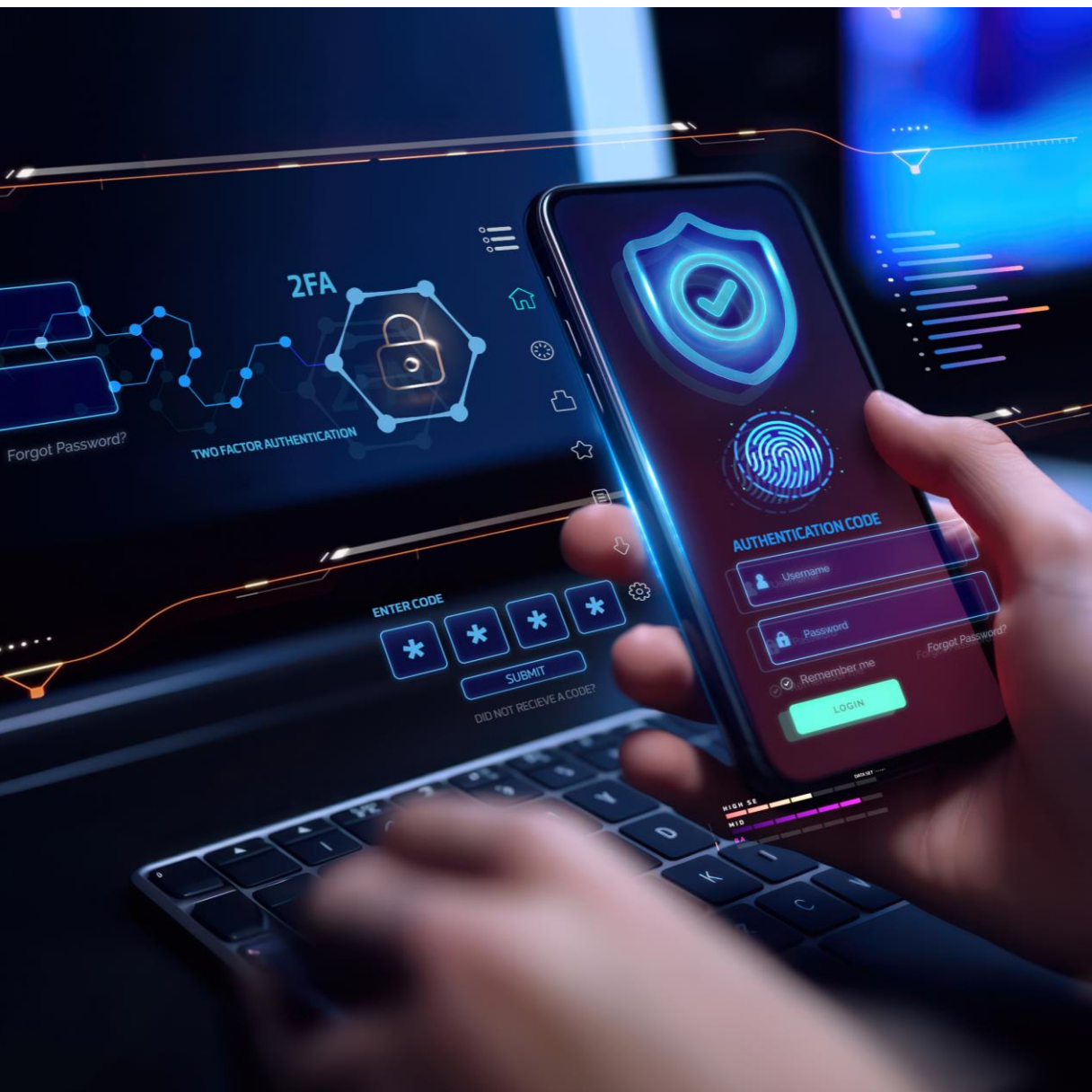
- Actionable insights from unstructured text
- Automated decisioning reduces manual intervention and error rates



Visual intelligence: Redefining accuracy and speed

Sophisticated **image recognition** algorithms to automatically **detect damage**, enhance estimation **accuracy** and streamline adjudication by minimizing manual error and subjective interpretation


- AI-driven image recognition detects collision-specific damage
- Eliminates subjective interpretations
- Synthetic collision data powers accuracy and accelerates processing



Guarding the bottom line: Cutting claims leakage with intelligent fraud detection and superior operations support

Cutting edge **data consolidation**, Gen AI-based **ingestion**, anomaly detection **algorithms** and machine learning for **real-time** fraud detection with 100% **explainability** to reduce leakage and strengthen claims integrity

- Shift integrates first party data from 100+ sources
- Integration with core processing systems
- Intuitive triage and investigation software
- Cognizant fraud detection Ops support



Maximizing recovery: Unlocking subrogation potential through data-driven insights and optimized operations

Unique **outcomes-based** solution using Shift's predictive model and **decision intelligence** and Cognizant's **operations rigor** to maximize recovery, prioritizing high yield opportunities and driving best-in-class recoveries

- Identify high value recovery opportunities
- Intelligent prioritization streamlines subrogation workflows
- Ops rigor maximizes recoveries with data-based decision-making



Thank you

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