

cognizant

Insurance offering

Empowerment with empathy: Redefining endorsement operations

Business context

In recent years, insurers have been actively seeking ways to reduce operational overhead and enhance service quality in Property & Casualty (P&C) insurance. Major focus area for all P&C Insurance carriers is endorsement processing, which can be premium bearing and involves policy updates such as coverage changes, address modifications, and other mid-term adjustments for approximately 120 million+ cases annually. This translates to an estimated $1.2 to $1.8 billion in annual operational spend on endorsement processing alone.

Insurers face several challenges with endorsement processing, including:

Labour intensive

- Endorsement processing is traditionally manual, requiring coordination across multiple systems and stakeholders. This leads to longer turnaround times and higher operational costs.
- Operations teams spend significant time on repetitive tasks such as task routing, validation checks, and manual data entry. These non-core activities reduce productivity and delay service delivery.

Incomplete or inconsistent data

Trigger of an endorsements request from insured or the agent is often in the form in the form of emails, spreadsheets, and ACCORD forms. This fragmented approach results in missing or inconsistent information, impacting accuracy and compliance across policy administration value chain.

Lack of standardization

Unavailability of best is class systems and business rules hinder regulatory compliance, customer experience and scalability in large scale operations.

Based on VOCs from various CXO level customers, Cognizant offers an intelligent endorsement automation solution that leverages Gen AI (Generative artificial intelligence), Human-in-the-Loop (HITL) validation, and RPA/API integrations (Robotic process automations/application programming interface) with any policy administrative systems (Guidewire, Duck Creek and legacy platforms). This solution streamlines the endorsement lifecycle, improves data integrity, and enhances operational efficiency.

Solution overview

Cognizant's intelligent endorsement solution orchestrates gen AI, RPA and HITL to streamline policy servicing and underwriting by integrating with systems like Guidewire, Duck Creek, and legacy platforms. It delivers contextual insights, automates repetitive tasks, and enhances data accuracy—accelerating endorsement processing while reducing manual effort and improving operational efficiency across endorsement workflow.

State of the art architecture

Gen AI operates using a Large Language Model (LLM) within a Retrieval-Augmented Generation (RAG) framework. It consults authoritative knowledge bases and historical endorsement data before generating responses.

The solution leverages:

- Databases to identify similar endorsement scenarios
- Semantic search via vector databases to contextualize and validate extracted data
- Prompt engineering (zero-shot/few-shot) to determine IGO (In Good Order)/NIGO (Not In Good Order) status

Automation and human-in-the-loop (HITL)

- Gen AI-based data extraction from ACCORD forms and other documents
- HITL interface for manual review and correction of extracted data, boosting accuracy and improved customer satisfaction
- RPA/API integration to update downstream systems automatically

Analytics and dashboards

Real-time dashboards provide insights into:

- Straight through processing (STP%)
- Error rates and NIGO trends
- Operational efficiency and turnaround times

How Cognizant intelligent endorsement solution can support the teams

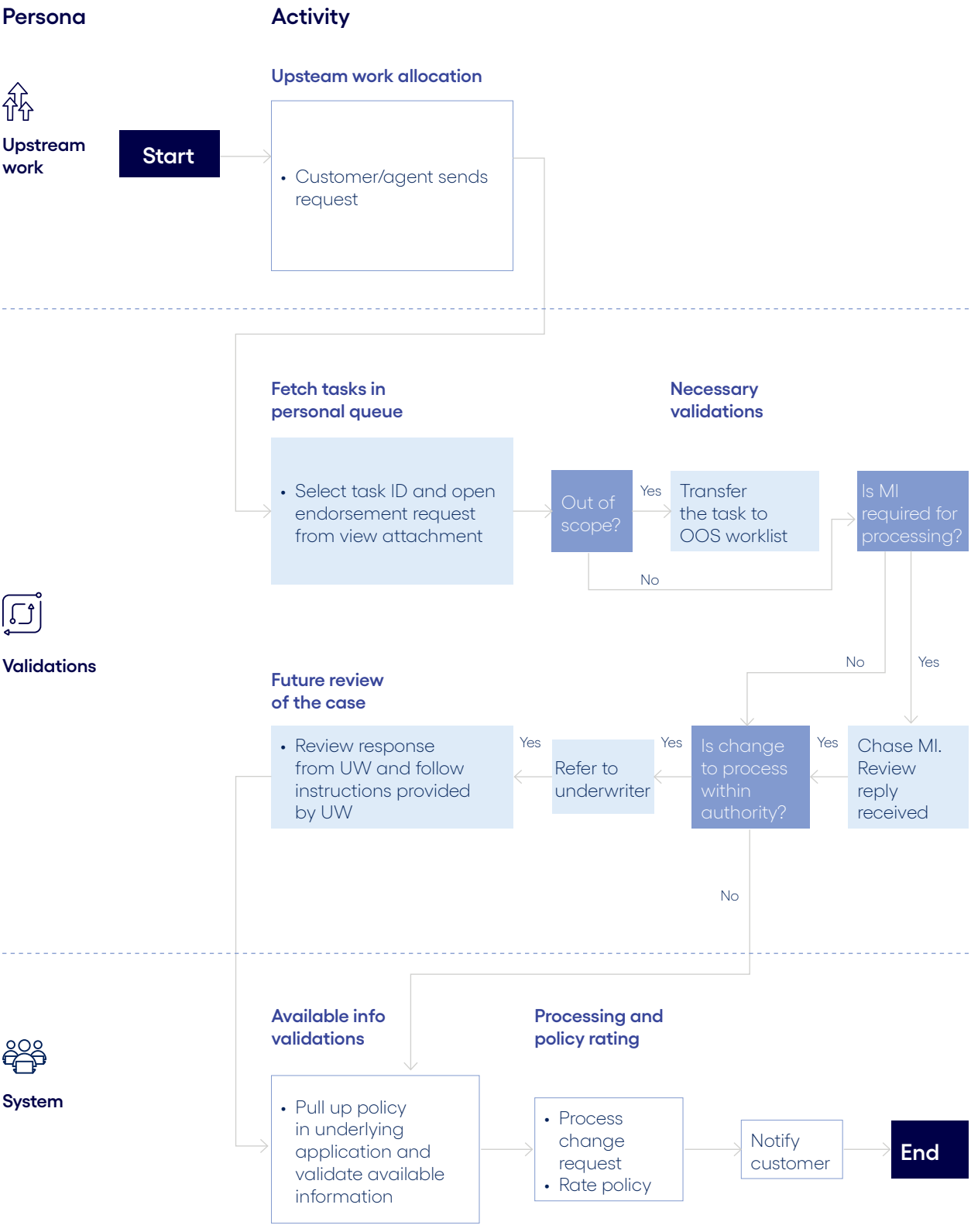
Endorsement summary – key highlights

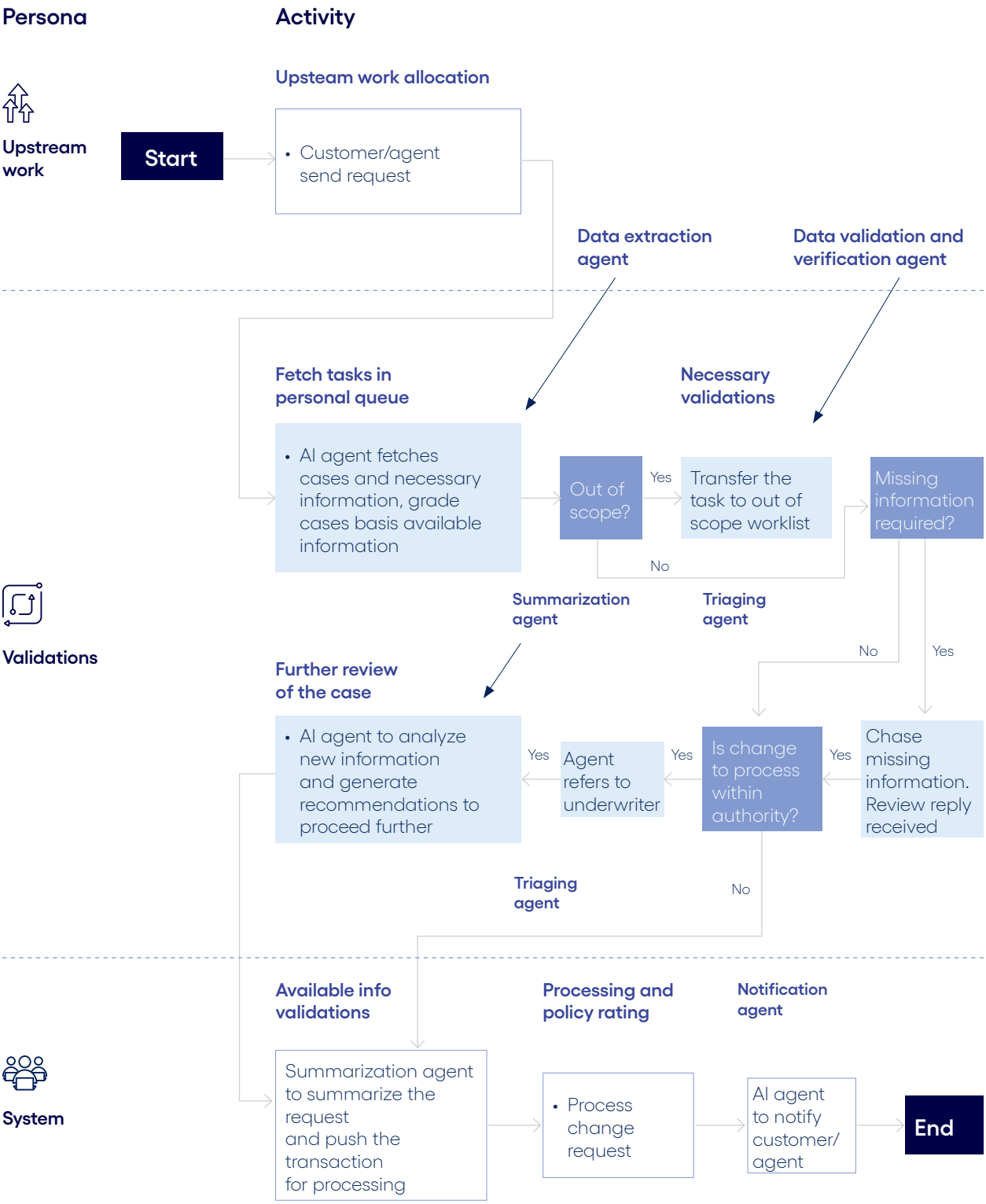
- **Provides contextualized overviews and relevant responses** to assist policy servicing and understanding teams 15–20% improvement in decision speed
- **Suggests informative responses** such as identification of impacted policy sections and required documentation 12–18% faster endorsement processing
- **Highlights data discrepancies,** missing fields, and flags endorsements that may be non-compliant or incomplete (NIGO) 15–20% reduction in NIGO rates
- **Recommends endorsement actions** based on historical data and similar policy scenarios 10–15% improvement in underwriting consistency
- **Generates contextual summaries** from ACCORD forms, emails, and supporting documents (e.g., address proof, coverage change requests) 20–25% reduction in document review time
- **Provides suggestions for scenario-driven communications** such as emails and letters to agents, policyholders, or regulatory bodies

Business benefits

As insurers across North America pursue digital transformation, endorsement operations are emerging as high-impact areas for innovation. The rise of generative AI is reshaping these workflows—unlocking new efficiencies, reducing operational overhead, and elevating service quality through intelligent automation, contextual insights, and faster, more accurate decision-making.

- Our solution automates the end-to-end endorsement lifecycle, enabling swift, guided, and accurate policy updates with an expected cost reduction of 30–40%
- Customer satisfaction and retention are expected to improve by 10–15% due to faster turnaround and reduced errors in policy servicing
- The solution empowers underwriting and servicing teams to work more efficiently, reducing manual effort and improving productivity
- Data integrity and compliance are enhanced through gen AI powered validation and human-in-the-Loop (HITL) oversight
- Engineers empathy through contextual communication and human-in-the-loop validation
- Creates winning moments by enabling faster, more personalized service experiences for policyholders and agents


Persona
Activity
Upsteam work allocation
Upstream work
Start
• Customer/agent sends request
Fetch tasks in personal queue
Necessary validations
• Select task ID and open endorsement request from view attachment
Out of scope?
Yes
Transfer the task to OOS worklist
Is MI required for processing?
No
Validations
No
Yes
Future review of the case
• Review response from UW and follow instructions provided by UW
Yes
Refer to underwriter
Yes
Is change to process within authority?
Yes
Chase MI. Review reply received
No
Available info validations
Processing and policy rating
System
• Pull up policy in underlying application and validate available information
• Process change request
• Rate policy
Notify customer
End



Partner ecosystem

aws Google Cloud Microsoft



Cognizant (Nasdaq-100: CTSH) engineers modern businesses. We help our clients modernize technology, reimagine processes and transform experiences so they can stay ahead in our fast-changing world. Together, we're improving everyday life. See how at www.cognizant.com or @cognizant.

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