



Transparency Accelerates Recovery: Smarter Claims with AI Video, Liability Analysis, and Legal Automation



Executive Summary



Problem Statement

- Inefficiencies in the global home insurance market valued at **\$269 billion**
- Excessive manual reviews slowing down the claims process
- Exposure to "extra contractual" issues
- Missed subrogation opportunities leading to financial losses
- Rising rates of fraud, accounting for nearly **10-15% of total payouts**
- Lack of speed, transparency, and data precision in traditional workflows



Solution Developed

Harnessing AI and cloud technologies, are revolutionizing the home insurance claims process through automated video underwriting and advanced liability analysis that accelerate settlements, reduce fraud, enhance subrogation, streamline workflows, improve data accuracy, and enable insurers to recover significantly more on eligible claims while boosting efficiency and productivity.

AI Video Underwriting Tool Integration	Enhanced Claims Journey from Start to Finish	Productivity Boost for Adjusters
Subrogation-Ready Documentation	Recovery Data Automation	Improved Decision Making



Technology Used

- Claim Center
- Gigaforce Subroforce platform
- Gen AI based video analytics
- Agentic RAG
- AWS
- Java/NodeJS/Python/Angular
- AWS Lambda & Meta LLaMA



X-Factor (Business Benefits)

- | | | |
|--------------------------------|--------------------------------------|--|
| Accelerated Claims Processing: | Productivity Gains for Adjusters | 10% more subrogation opportunities recognized |
| Fraud Reduction | Legal Compliance and Risk Mitigation | 50% savings in labor savings for packaging demands |
| Improved Accuracy | Optimized Financial Outcomes | 75% improvement in adjuster productivity for arbitration contentions |
| Enhanced Subrogation Recovery | Greater Transparency | 30% reduction in extra contractual loss exposures |



Context

In the Product Liability space,

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269 bn Inefficiencies in the global home insurance market value

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Excessive manual reviews slowing down the claims process

3

Missed subrogation opportunities leading to financial losses

4

Rising rates of fraud, accounting for nearly 10-15% of total payouts

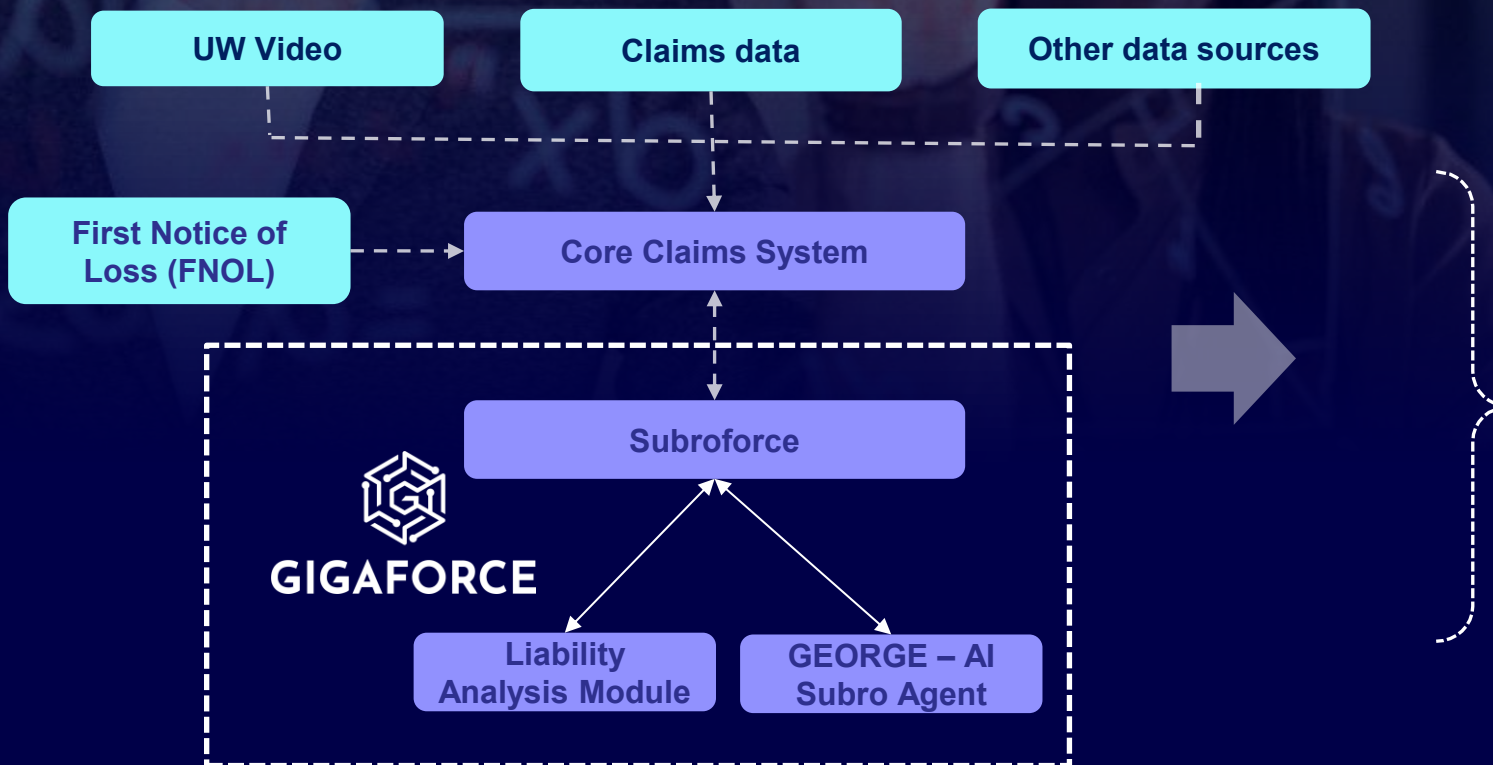
Lack of speed, transparency, and data precision in traditional workflows





SubroCog

Cognizant and Gigaforce, leveraging AI and cloud technologies, revolutionize home insurance claims. Automated video underwriting and advanced liability analysis speed up settlements, reduce fraud, and enhance subrogation. Their integrated platforms streamline workflows, improving data accuracy and enabling insurers to recover significantly more on eligible claims while boosting efficiency and productivity... .



Key capabilities

- Data Capture and Aggregation
- Gen AI for demand creation
- Subrogation exposure & Identification
- Video Analytics for tracking inventory
- Document Aggregation
- Settlement Recommendations
- Settlement outcome tracking
- Greater Transparency

What happened ... the incident

Claim Scenario Overview

Jane Doe files a water damage claim due to a faulty dishwasher in her home.

Cause of Damage

The water damage was caused by a malfunctioning household dishwasher appliance.

Insurance Payout Details

Acme Insurance approved a payout to cover the water damage claim.

Subrogation Opportunity

The adjuster identifies the dishwasher manufacturer as a potential party for claim recovery through subrogation.

Recovery Goal

Using Subroforce software to quickly generate demand packages for efficient claim recovery from the manufacturer.



What Next...

Core features: automation, AI insights, integration, demand package automation



AI-Powered Platform

The platform leverages artificial intelligence to optimize and automate subrogation workflows efficiently.

Purpose-Built for Subrogation

Designed specifically to support the entire subrogation lifecycle from claim identification to recovery.

Intelligent Automation

Automates routine administrative tasks to improve efficiency and reduce human error.

AI-Driven Insights for Subro Identification

Provides real-time analytics and data insights to identify the subrogation potential in the claim workflow

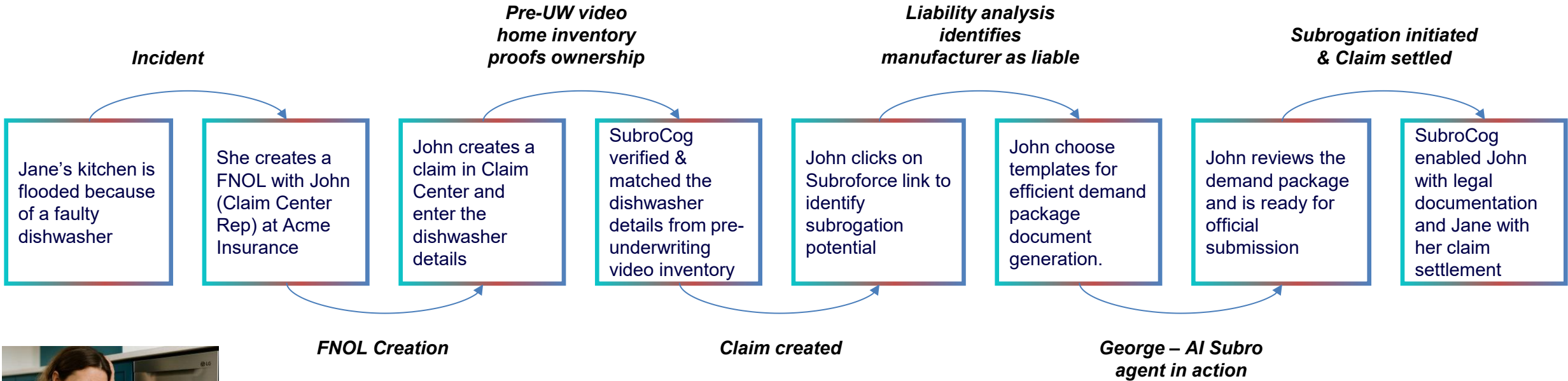
Seamless Integration

Connects smoothly with existing claims management systems for streamlined operations.

Demand Package Automation

Generates complete, ready-to-send demand packages quickly and accurately.

SubroCog's process to assist Jane in settling her appliance claim





Business Benefits

X Factor

Automation of Subrogation Tasks

The platform automates manual subrogation tasks, reducing human error and saving time.

Improved Accuracy

Enhanced accuracy in subrogation leads to better decision-making and fewer disputes.

Fastest Recoveries

Speeding up recoveries helps insurers improve cash flow and profitability.

Maximized Efficiency and Profitability

Embracing technology boosts efficiency and profitability in subrogation workflows.

Thank you