



OVERVIEW

First notification of loss and fast-track claims services

Digital tools to free up loss-adjusting resources, keep customers happy, and cut expenses

Aging FNOL processes cost insurers money. Poor segmentation and claim routing can cost carriers up to \$1 million per 100,000 claims. Plus, they're a drain on loss adjusting resources, with highly skilled adjusters spending up to 40% of their time handling low-complexity claims.

It's not just cost savings that should be the catalyst for change. Speed and transparency of the claims process are the two most important drivers behind customer satisfaction and retention, so investments that make an impact here deliver a big ROI.

Genpact's FNOL and fast-track claims services support loss and expense control in tandem with creating a better customer experience.

How it works

Our FNOL processes deliver a consistent customer experience when insureds report a claim and capture in-depth, relevant loss information. These digital tools make reporting a claim easier, as well as enabling segmentation and fast-tracking of claims.

- Our workflow system (PNMsoft) handles claim set-up, segmentation, and fast-track handling
- We implement omni-channel claims intake options and self-service tools to support straight-through processing and 24/7 customer service
- Embedded analytics improve claims segmentation and enable early detection of fraud as well as subrogation opportunities
- Our fast-track services handle low-complexity claims from start to finish - from claim set up to segmentation, coverage, validation, assignment, estimate, and payment

- Our digital inspection platforms enable customers and field contractors to submit photos for FNOL and damage estimates

It's a win-win for customers and insurers

Improve Loss Accuracy

10-15% lift in accuracy by improved exposure recognition, segmentation and mitigation efforts at FNOL



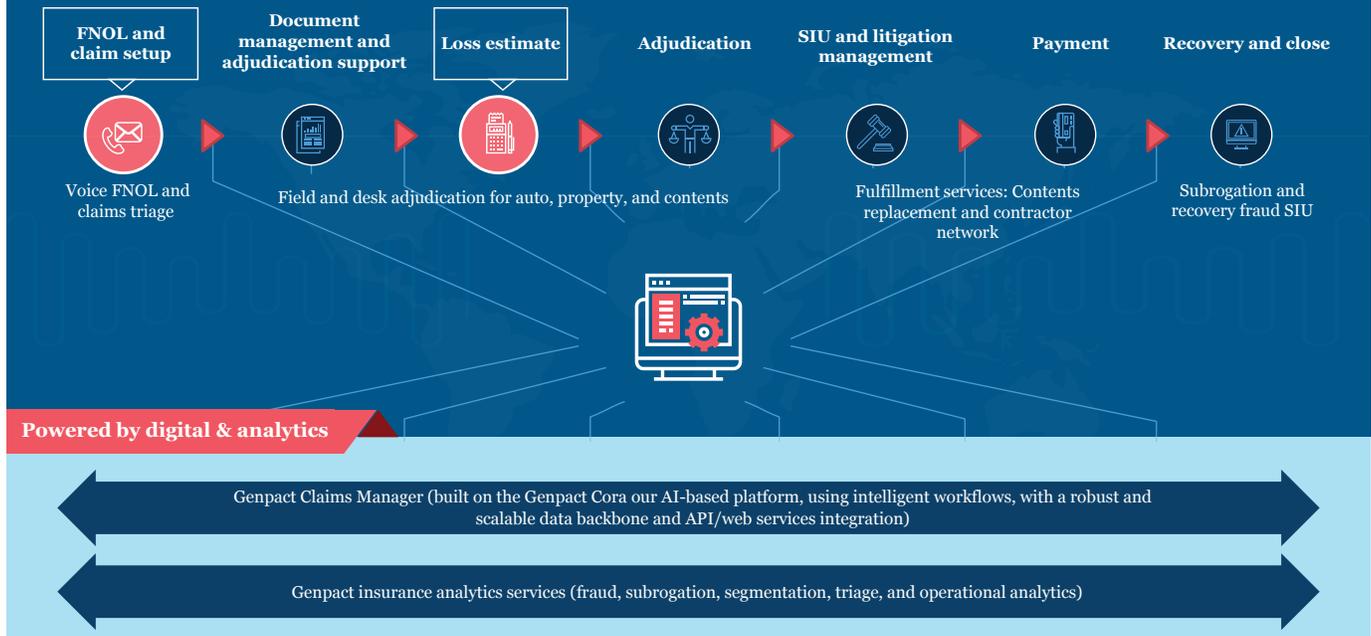
Boost Customer Satisfaction

20% improvement in C-Sat/NPS scores by early disposition of high volume/low complexity claims while reducing handoffs

Optimize Field Adjuster Capacity

Reduce Loss-Adjustment Expense by 20-30% by developing a fast-track strategy and comprehensive photo estimate platform freeing up field adjuster to focus on complex / high severity losses in the field

Our end-to-end smart claims approach consists of modular offerings built on our Genpact Cora platform



Genpact and claims

Ever-increasing auto and natural catastrophe claims. Rising customer service demands. Aging legacy systems. These are just some of the challenges insurers face that digital technologies like automation, AI, and analytics can help tackle. Our technologies the balance customer satisfaction, accurate loss assessment, and loss-adjusting expenses. They span the claims journey, handling everything from fast-track claims processing to fraud

and subrogation analytics. You can start with the module that addresses your biggest challenge and add from there. Or we can run your entire claims operation.

Global insurers and reinsurers, surplus lines insurers, a European insurer, even a top-10 Fortune company - we've transformed claims for them all over the past 15 years. We combine the digital understanding of an InsurTech with deep-seated claims expertise and business process know-how. Let's put this to work for you.

About Genpact

Genpact (NYSE: G) is a global professional services firm that makes business transformation real. We drive digital-led innovation and digitally-enabled intelligent operations for our clients, guided by our experience running thousands of processes primarily for Global Fortune 500 companies. From New York to New Delhi and more than 25 countries in between, we connect every dot, reimagine every process, and reinvent companies' ways of working. [Transformation happens here.](#)

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