

# Genpact Cora Claims Manager

Built by Claims People for Claims People

Cora Claims Manager is a comprehensive solution that enhances existing systems with modular, flexible, and robust capabilities to effectively address various claims challenges. Designed to transform the claims process for medium and large insurance companies, it offers an end-to-end system of engagement that integrates seamlessly with existing claims systems. The platform features robust analytics and automation to expedite claim handling while allowing easy upgrades and customization to meet individual client needs.

## Challenge

- Claim operations were utilizing a legacy system which limited ability to integrate with other carrier and vendor systems
- No automation to drive segmentation and triage which lead to manual process and inefficiency in proper aligning claim to right skill leveled adjuster and workload
- Lack of analytics and reporting capabilities to drive insights to claim status, upfront subro and fraud recognition causing delays and leakage
- Lack of data extraction and document management led to manual, labor intensive process
- Required extensive IT involvement for additions, configurations, and upgrades
- Lack of transparency between carriers, vendors, and insureds

## Solution

Single integrated SoE system driving e2e business process and improved cycle times

- Automated workflow with rule-based routing of work, pushing right action to right person at right time—Triage Analytics
- Subro and Fraud Analytics to drive early identifications, alerts, and reporting
- Data Extraction to drive FNOL and post FNOL

- Automation of intakes, task assignments, follow-up communications, email generation and mobile communications
- Upstream / downstream integration with key external systems like XACT, CCC & Carrier Claims Management systems
- Allowed for global scaling/one system operation for both onshore and offshore operations

### Claim Insights (Manager dashboard)

- Real time view of overall volume flow, overdue and closure
- Individual and overall productivity view
- Cycle time and QA variance reports

## Impact

### Qualitative Impacts

- Higher responsiveness and scalability - allowing us to pitch modular offerings + E2E platform integration with client underlying system
- End to end process view with ability to build allowing for easy integrations and future proofing of the technology
- Highly flexible and configurable workflow as per business need increasing assignment, staffing, and workflow efficiency
- Communication effectiveness via real time reporting and automated communication capabilities
- Customer service improvement via real time assignment to vendors to provide faster emergency services
- Significant efficiency improvements (~25-30%) through consolidation, elimination of duplication, rekeying of data
- Cycle Time– 50% reduction from intake to inspection on emergency services
- Indemnity Impact - Up to 5% improvement in estimate accuracy and loss payment via integrated QA tool