



Let's Solve

## Case Study

Improving Customer Experience  
using Digital Touch Point helps  
Multinational Insurer Save 20% in  
Loss Adjustor Expense



A Larsen & Toubro  
Group Company

## Client

The client is a leading multinational Insurer.

## Challenges

The client was processing high volumes of low-value claims. Irrespective of claim value, adjusters were receiving same amount in claims settlement. Conventional processes were taking long, resulting in a compromised customer experience. Hence they wanted a solution that would improve the claims process, thereby reducing operational cost and enhancing customer experience.

## LTI Solution

- LTI deployed AI-enabled Straight Through Process (STP) to handle low value motor claims
- Mobile app enabled with Virtual Assistant to help customers in their claims processing journey by enabling self-service
- Claims processed using AI algorithms, computer vision, image/ video analytics and machine learning to identify damages and evaluate losses
- Business user-friendly workbench was developed to continuously train the AI model
- AI algorithm used to determine right amount of claim disbursement and improve fraudulent claims detection

## Business Benefits

- **20% reduction** in Loss Adjustment Expenses (LAE)
- **10x faster claims** Turn Around Time (TAT)
- **24X7 assistance** improving Customer Experience (CX)
- **30% saving** in claims process STP

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