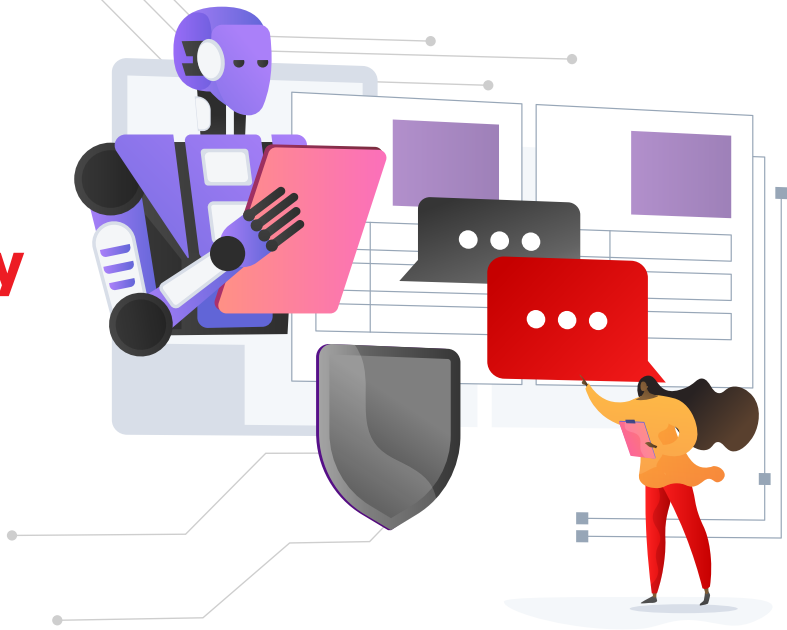


# AI-Driven Claims Transformation: Enhanced Efficiency & CX Excellence

How a Tier-1 Mutual Insurer Unlocked the “Efficiency Dividend” to Drive Purposeful Growth



## Challenge

While P&C insurers continue to invest in AI and automation, challenges persist. Many adjusters and underwriters still dedicate a significant portion of their time up to 60% to manual tasks such as data entry, document processing, and navigating complex systems. These inefficiencies contribute to ongoing operational strain, impacting both workforce productivity and the overall policyholder experience

## Transformation

True transformation requires moving beyond cost-focused automation to Adaptive Orchestration. Birlasoft’s Cogito Adaptive Intelligence Platform enables AI to absorb administrative “drudge work,” allowing human experts to focus on judgment, empathy, and advocacy.

## Impact

By reclaiming expert capacity and reinvesting it into high-value customer engagement, insurers can drive measurable improvements in operational efficiency and policyholder experience, including improved ‘Net Promotor Score’ (NPS) during both steady-state and CAT events.

## The Productivity Paradox

Decades of static, point-solution automation has failed to free expert time. Instead, fragmented workflows create a Service Black Hole—especially during CAT events—where manual bottlenecks lead to silence, delays, and churn.

How can we cut costs?	How can we reinvest in the human experiences that drive long-term value?
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## The Strategy: Orchestrating The "Efficiency Dividend"

True transformation requires a shift from static, point-solution automation to a self-healing operational journey. By utilizing the Birlasoft Cogito platform, one leading insurer moved beyond "plug-and-play" AI to create an Orchestration Layer that adapts in real-time.

**"By leveraging the Birlasoft Cogito platform, we transformed our CAT response. While the orchestration layer automated 65% of triage in two hours, the sentiment engine identified distressed policyholders for immediate human outreach providing the High Touch Customer support that defines our brand."**

# The Execution Framework: Now, Next, Beyond

The Outcome	The Outcome
Plugging the Leaks	Automated document ingestion and triage reclaimed 1,600 hours per week of expert capacity.
The Adaptive Moat	Cogito's Sentiment Engine identified friction points in real time, updating workflows via the Orchestration Layer within 24 hours.
Self-Correcting Ops	A brand that out-serves the market by focusing its Human Alpha on high-stakes risk decisions and proactive advocacy.

## The Dividend Realized



**25%**

Increase in Policyholder NPS



**60%**

Reduction in Triage Time



**40%**

Reduction in Adjuster Load



**25%**

Increase in Real-Time Decision Support

*The goal is not to replace the adjuster, but to amplify their "Human Alpha"- the unique ability to provide empathy, complex judgment, and proactive advocacy that a machine cannot replicate.*

## The Bottom Line: Service Is the Only Moat

In a commoditized insurance market, sustainable differentiation comes from frictionless service and human empathy. Leaders reinvest their Efficiency Dividend to strengthen trust, retain talent, and outperform competitors who focus solely on headcount reduction.

## How Birlasoft Can Help

Cogito Adaptive Intelligence Platform for Insurance enables insurers to transform operational efficiency into Human Alpha—amplifying empathy, judgment, and customer advocacy at scale.

### Powering Progress

Birlasoft combines the power of domain, enterprise, and digital technologies to reimagine business processes for customers and their ecosystem. Its consultative and design-thinking approach makes societies more productive by helping customers run businesses. As part of the multibillion-dollar diversified CKA Birla Group, Birlasoft with its 12,000+ professionals, is committed to continuing the Group's 170-year heritage of building sustainable communities.

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