

# Revolutionize your claims processing with AI-driven intelligent adjudication

Insurance claim processing is an effort-intensive process with many touchpoints like

- Initial notice of claim
- Case creation
- Document collection from customers
- File completion review

- Adjudication
- Settlement
- Benefits explanation
- Reimbursement

A study conducted in the United States in 2022 reveals that approximately \$170 billion in premiums is at risk over the next five years due to customers switching carriers because of their dissatisfaction over the claims process. However, the primary reason is not just the tedious workflow of insurance claim processing; the next generation of prospects looks at the claim ratio and customer feedback before purchasing a new policy.

At Virtusa, we understand the challenges in claims transformation and have developed Al-based claims adjudication solution (Pega CDH) for assisting in claims processing, with substantial carrier benefits



Reduce the need for investigations and save costs and time



Increase claim adjudicator capacity with time savings



Improve accuracy in decision-making and reduce carrier liability



Expedite claim settlement for greater customer satisfaction, renewals, and referrals.



Boost agent satisfaction with simplified decisionmaking systems

Our solution ships with a pre-defined Al model for Property and Casualty (P&C) – personal auto lines that can be easily configured and integrated with existing claims processing workflows.

# Why clients chose Virtusa?

### **Exceptional solution partnership**

- One of the oldest and largest Pega competencies in the world
- Deep intimacy with the technology we build
- Recipient of dozens of Pega awards; high-ranking analyst recognition

### **Prefabricated assets**

- Several verticalized, outcome-focused
   IT assets (available on Pega Marketplace)
- Libraries of templates and knowledge assets

### Deep and relevant experience

- Successfully aided clients in service transformation across industries
- Experience in every functional bifurcation of customer service
- Skilled in leveraging Pega Customer Service, CDH, CTI, and all other Pega components

### Differentiating discipline

- Refined consulting framework: OPTIMA is flexible and agile, "meeting clients where they're at."
- Advanced business architecture techniques to maintain focus and consensus through the course of long transformations



# Our approach

Strategy vision  Executive Intent  Transformation charter					
Market trends     Business dynamics     Business growth     Listen to the customer     Cost model     Technology advancement     Future-proofing     Internal challenges	Assess overall current state Define objectives for "to-be" state Identify milestone Define business-critical use cases Align operations Refine scope Impact assessment	Build a business case     Business growth     Customer     Satisfaction Index     Cost-benefit analysis     Operational readiness     Evaluate risk of technology	Define a minimum viable product     Customer-centric approach     Self-service capabilities     Define the security model     Define data model     Define integration model	Make MVP feature-rich Expand customer- experience journeys Create reusable assets CI/CD Define playbooks Build knowledge hub Enable workforce management	Omnichannel solution     Hyper-personalization     Next best action     Chatbots & voicebots powered by a common knowledge hub     Product recommendation engine on Al
			rogram management		
Discover	·y a	Change manager	ment and adoption  Launch of comple	ete solution 4 N	lext-gen optimization

## **Partners**



### **About Virtusa**

Virtusa Corporation is a global provider of digital engineering and technology services and solutions for companies in the financial services, healthcare, communications, media, entertainment, travel, manufacturing, and technology industries worldwide. At Virtusa, digital engineering is at the heart of everything we do. We are 35,000 builders, makers, and doers that partner with customers to reimagine enterprises and creatively build solutions to the most pressing business challenges that move them to the forefront of their industries.

Virtusa's unique "Engineering First" approach means never presenting an idea we can't execute. With deep industry expertise and empowered agile teams made up of world-class talent, we think about execution early in the process, because the earlier you think about execution the earlier an idea can have an impact. Solving from the inside out enables businesses to respond swiftly to changing needs with improved quality, lower costs, and lasting results.

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