

zensar

Al Based Insurance
Insurance
Self- Service
Mobile Platform

Brochure

Bringing Insurance at your Fingertips

Insurance industry is undergoing a major digital transformation and a major share of it is on the side of experience with the clients. The incumbents in the industry are shifting their business models by "platformization" of their current processes. Insurtech organizations are coming up with "cover as you use" revenue models enabled with artificial intelligence technologies to assess risks within minutes or helping the claim resolution process by reducing overall claim cycle turnaround time.

FNOL is one of the critical moments during a customer journey with Insurance which drives customer satisfaction. The drive for AI, Cloud and Customer Experience has brought up the need to have a plug and play platform that integrates seamlessly with Insurance core enterprise systems such as Guidewire. This calls for a platform that serves as a one stop shop by harnessing the power of front end customer experience and merging with scale of back end systems.

Zensar's Guidewire based FNOL and self-service app is an AI enabled solution aimed at ease of experience and reduction of claim cycle turnaround time, providing a real-time and instant service request resolution to the customer.



View policy details and report loss



Provide information on your damage



Upload damage & get assessed with AI engine



Chat with our Omnichannel bot

Key Features



- First Notice of Loss for Vehicle & Home Damage assessment through Vision AI
- Customer Self-Service Mobile App & Zensar's Omnichannel Conversational Bot
- Bolt-on solution integrated with Guidewire
- Document Scanning for auto-uploading the client details
- Human experience methodology with AI and ML
- Claims filing and Policy management

Key Functionalities

FNOL Use Case Functionality:

The platform consists of FNOL process and value added services based on type of Insurance such as locating nearby hospitals and auto repair shops based on location, reporting loss, updating documents, estimating damage and tracking status to enrich the human centric experience. This platform is intended to leverage human experience capabilities and AI/ML to bring in efficiencies for reducing claim cycle time which is the greatest driver of customer satisfaction in Insurance.





Embedded Omnichannel Bot in Mobile app for Self-Service:

Zensar's omnichannel bot is a NLP and AI/ML based self-service platform for different business stakeholders as a part of our enterprise digital transformation initiative - Return on Digital®. The omnichannel platform has the prime capability of providing the user with an experience of having seamless conversations across all channels including webchat, mobile app chat and messenger chat, maintaining the context of the conversation with the bot.

Use Cases



Claims Management

- First Notification of Loss
- Quick Loss Report
- Upload Damage Artifact
- Locate Nearby Services
- Document Text Recognition
- Claim Policy and Procedures
- File Claim
- Get reserves of damage
- Track Claim Status

Policy Management

- View Policy Statement
- Download Insurance ID cards
- Set Premium Reminders and premium status
- Download Premium Statements
- View and export tax certificate
- Change Requests
- View Request Status
- Grievances with live agent
- Bot to live agent transfer

Our Key Differentiators

Human Experience

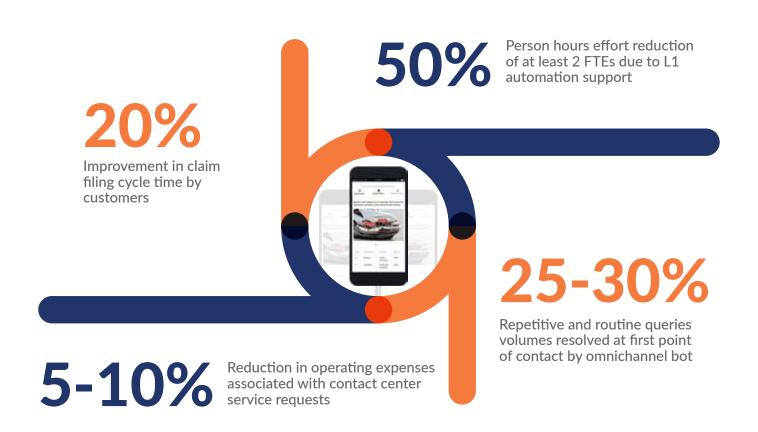
Our design expertise builds intuitive front end with extensive user research

AI enabled Workflow

Al engine built in the FNOL journey of a client would bring in exponential results in saving of collective efforts in reporting a claim

Embedded omnichannel conversational bot

Bot designed to drive highly personalized conversations across channels with the client and help them with any associated services without depending on an agent

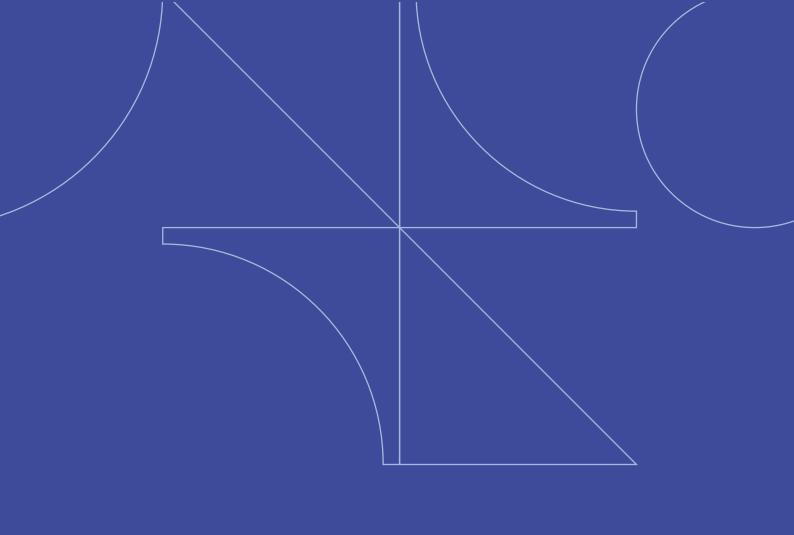


Cynosure & Zensar

Cynosure, a Zensar company, is the Guidewire expert team at Zensar. Cynosure, a Zensar company, is a Guidewire PartnerConnect $^{\text{TM}}$ consulting partner, offering the complete suite of services, including Guidewire ClaimCenter $^{\text{TM}}$, Guidewire PolicyCenter $^{\text{TM}}$, Guidewire BillingCenter $^{\text{TM}}$ and Guidewire DataHub $^{\text{TM}}$. Our suite of services range across Guidewire implementation, testing, automation, digital experience, cloud, managed services and upgrades. Together, Cynosure and Zensar enjoy a unique combination of P&C insurance domain experience and world-class technical innovation. Coupled with our acquired capabilities of CX and digital transformation, we have created strong customer success stories.

Corporate Headquarters: Pune – India Global Offices: US | UK | Europe | South Africa

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We conceptualize, build, and manage digital products through experience design, data engineering, and advanced analytics for over 145 leading companies. Our solutions leverage industry-leading platforms to help our clients be competitive, agile, and disruptive while moving with velocity through change and opportunity.

With headquarters in Pune, India, our 10,500+ associates work across 30+ locations, including Milpitas, Seattle, Princeton, Cape Town, London, Singapore, and Mexico City.

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