NETCALL

Transforming Insurance

4 Ways Intelligent
Document Processing
Drives Digital Progress

Unlocking the Potential of Technology

Digital transformation is not new for insurance organisations, but the rapid development of AI in recent years has unlocked the potential for technology to help, even where data is messy and complex and existing aging technology is poorly integrated.

In this eBook, we explore how intelligent document processing (IDP) transforms the insurance landscape - streamlining processes, augmenting decision-making and accelerating straight-through processing across high-impact use cases.

One Netcall customer, a major global broker, received an average of **73,000 emails each month** over the last year, giving a real-world example of the volume of the manual review challenge.

Forrester analysts predict an **8% increase in tech spending** across the insurance industry in 2025, stating: "Through tech projects, including advanced analytics and AI, insurers will enhance customer experiences, improve claims management and optimise processes".

Zinnov research & analysis finds that **60% of insurance businesses** are using intelligent document processing (IDP). 75% of IDP usage sits with sector-specific use cases such as insurance policy renewal and insurance claim processing.

Consultants Bain & Company anticipate that AI-driven improvements will allow insurers to realise a **10-15% revenue uplift**, up to 30% functional cost savings and a 30-50% reduction in Property & Casualty leakage (losses due to errors, inefficiencies or fraud in claims handling).

These proof points underscore a critical shift: Traditional workflows can no longer keep pace.

While intelligent document processing is not a new concept, its capabilities have matured significantly. Today, IDP is far more accurate, flexible and adaptable than earlier-generation solutions. Critically, IDP is no longer a standalone tool - it has become an integral part of broader digital automation strategies.

The real transformation happens when IDP is embedded within more holistic solutions like our Liberty platform. Here, it feeds structured data into automated workflows, connects with legacy core systems and data enrichment services via APIs and drives real-time customer and employee actions.

What is Intelligent Document Processing?

Intelligent document processing refers to the use of technologies such as Artificial Intelligence (AI), Machine Learning (ML), Optical Character Recognition (OCR) and Natural Language Processing (NLP) to automatically ingest, interpret and extract data from structured, semi-structured or unstructured files.

These technologies work together to transform emails, PDFs, images, scans and handwritten notes into structured data that can be used directly in workflows, improving efficiency and reducing manual intervention.

IDP 2.0 – A New Era of Capabilities

Intelligent document processing has evolved significantly in recent years and can now be underpinned by Generative AI (gen AI) and Large Language Models (LLMs).

Unlike earlier systems, IDP 2.0 no longer requires extensive training. You can get up and running in a day. This also means IDP is no longer limited to massive, high-volume use cases like processing tens of thousands of paper documents a year.

There's no need for big, up-front investments that must be written off over time. It's accessible, flexible and scalable for smaller or more agile processes.

To better understand the capabilities of modern IDP, we can group them into three key categories:

1 Faster and easier set-up

Process unseen documents with no or minimal specific training examples thanks to zero-shot and few-shot learning.

2 Stronger support for complex or long documents

Understand context, intent and relationships thanks to Large Language Models (LLMs), as well as cross-document data linking and context-aware classification.

3 Multi-modal processing

Analysing multiple data types such as text, handwriting, tables and images within the same document. It also entails a better, native integration of both textual and visual clues. It combines insights from text, tables, handwriting, drawings, photos and layout for more accurate results.

This is also enriched by using capabilities such as better image and visual data interpretation, illustrated below:

Liberty IDP processes complex forms with a combination of 'messy' handwritten text and visuals

Liberty IDP identifies if multiple required signatures are present

Liberty IDP processing tickboxes

Liberty ID detects differences between before and after images

For insurance organisations, this evolution makes a real difference:

It becomes significantly faster and easier to implement IDP, see early wins and scale it to more use cases across departments. You no longer need massive data sets or custom development to start delivering value.

These capabilities lower the barrier to entry, making automation achievable even for mid-volume processes, such as validating KYC documents for new policyholders, or auditing a sample of claims for compliance purposes.

How IDP Delivers Impact Across the Insurance Value Chain

From front-office interactions to back-office processing, intelligent document processing is transforming how insurance institutions operate.

The following section highlights practical use cases where IDP is already driving measurable results - improving speed, accuracy and customer experience while reducing operational costs.

End-to-end automation in insurance

End-to-end automation is about going beyond individual tasks, connecting the entire process from data intake to decision-making. IDP is at the heart of this movement.

Baloise Insurance automates 2.2 million emails annually using IDP integrated directly into their task engine for automatic routing.

Higher throughput, faster response times and fewer resources needed to focus on email handling with 65% of emails automated across claims, underwriting and administration.

Customer-centric digital journeys

Creating seamless customer experiences requires intelligent automation of document-heavy processes.

AG Insurance uses IDP to automate reimbursement of pharmacy and hospital invoices. The system extracts data from scanned invoices and triggers real-time payments.

Reduced onboarding time, faster payments and delighted customers. Up to 98% of health claims documents are fully automated, enabling real-time processing and eliminating the need for manual data entry. The average 'clock time' for reimbursement dropped from two weeks to under one day.

AI-augmented claims and underwriting

AI-enhanced IDP solutions improve underwriting accuracy and claims management efficiency.

Input For You serves the insurance sector by optimising inbound document workflows, enabling more accurate data capture and faster access to critical information.

Dramatically streamlined operations, with an 80% reduction in claim processing time and up to 80% of claims being processed straight-through with no manual intervention and a processing accuracy of 99.5%.

Case management integration

Document data alone doesn't drive action — integrated case management does. That's why modern insurance firms are connecting IDP outputs directly into case workflows.

The Liberty platform delivers an advanced First Notice of Loss (FNOL) solution, showcasing the power of integrated IDP and case management. When a customer reports an incident - via web, chatbot, email, phone or scanned document – Liberty IDP's engine extracts key data like policy number, claim type and damage details.

It then automates case creation, routes the claim intelligently and validates policies in real time via API.

Automated responses are triggered based on business rules, from confirmations to information requests. The platform manages escalations, SLAs and multi-channel communication, ensuring timely resolution.

For low-risk claims, Liberty enables straight-through processing (STP) with instant settlement or routes them to handlers. Its flexible human-in-the-loop design allows insurers to insert manual reviews, assign specialists or enable adjuster intervention as needed.

With customisable logic, seamless integrations and a unified workspace, Liberty transforms FNOL into a streamlined, customer-centric journey - elevating IDP from data capture to full-service resolution without sacrificing control, compliance or the human touch.

Fewer delays, less rework and faster end-to-end resolution.

Insurance Use Case: FNOL Reinvented Through Intelligent Automation

First Notice of Loss (FNOL) can involve documents that are intensive and time sensitive.

It can shape a claimant's experience of the entire claims process, making it a prime candidate for next-gen automation to accelerate and scale effortlessly.
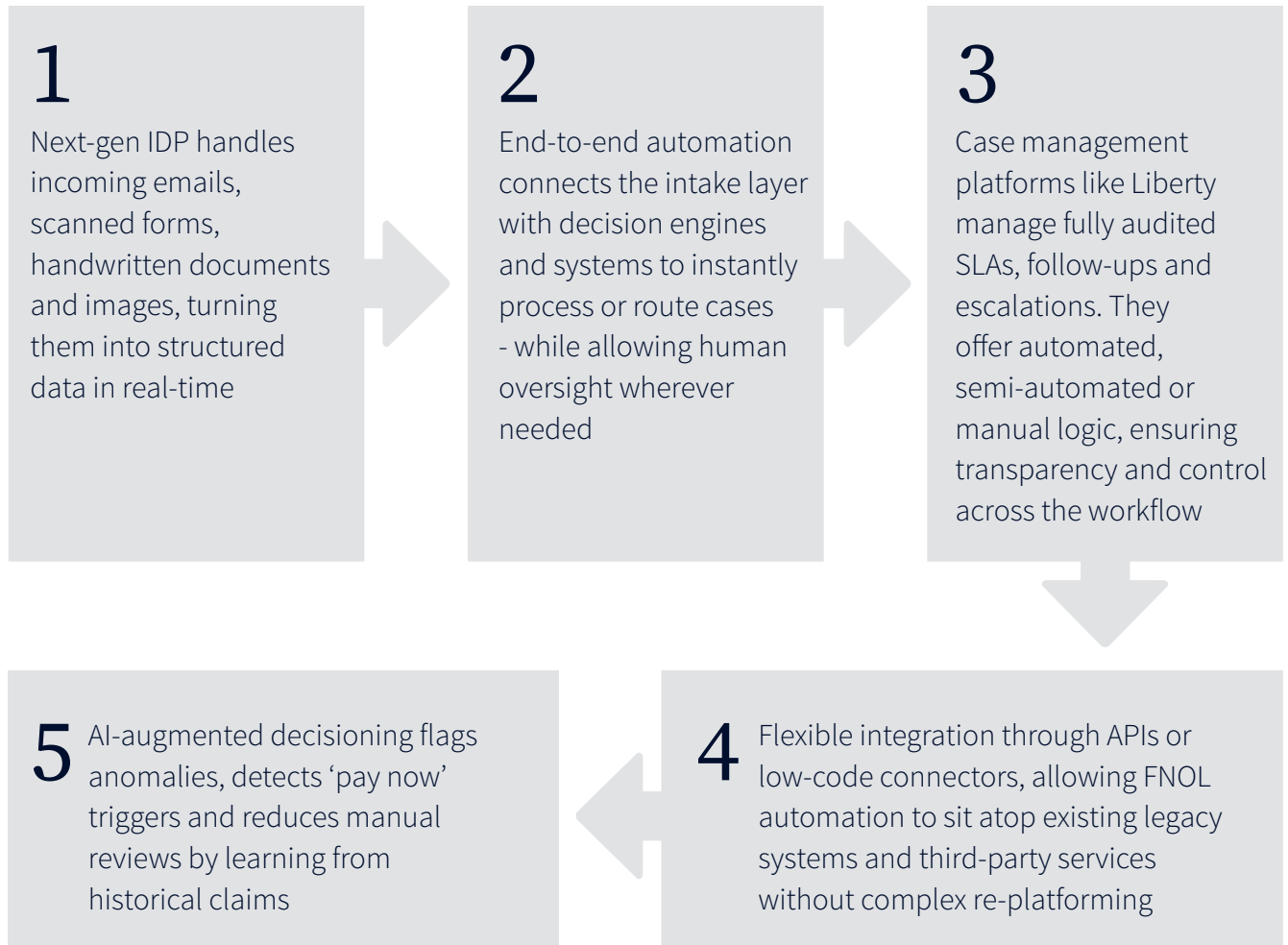
By combining intelligent document processing with end-to-end automation technologies, AI augmentation and seamless integration into case management, insurers can turn FNOL into a strategic differentiator.

The goal? Enable straight-through processing (STP) and near-instant decisions, all while improving accuracy and customer satisfaction.

The FNOL Automation Stack

1
Next-gen IDP handles incoming emails, scanned forms, handwritten documents and images, turning them into structured data in real-time

2
End-to-end automation connects the intake layer with decision engines and systems to instantly process or route cases - while allowing human oversight wherever needed

3
Case management platforms like Liberty manage fully audited SLAs, follow-ups and escalations. They offer automated, semi-automated or manual logic, ensuring transparency and control across the workflow

5
AI-augmented decisioning flags anomalies, detects 'pay now' triggers and reduces manual reviews by learning from historical claims

4
Flexible integration through APIs or low-code connectors, allowing FNOL automation to sit atop existing legacy systems and third-party services without complex re-platforming

The impact when done right

✓ Claims processed in under an hour

✓ STP rates reaching 99% for standard claim types

✓ SLA breaches reduced by up to 90%

✓ Up to 80% less manual document handling

✓ Dramatic improvements in customer satisfaction and trust

Liberty IDP by Netcall

Liberty IDP combines AI-driven extraction with seamless integration into its platform for full process automation.

Core capabilities

- AI-powered classification and extraction from PDFs, images, emails and forms

- Out-of-the-box 'pre builds' for claims, onboarding, invoices, policies in the insurance industry

- Tight integration with workflow, forms and case management tools

- Low-code platform enabling rapid integration, configuration and scaling of document workflows

- Enables a seamless end-to-end experience across all communication channels. From chatbot and web interactions to email and voice calls, orchestrate and connect the full omnichannel spectrum for a unified customer journey.

Liberty IDP also plays a critical role in automating case management workflows. It extracts data from emails, scanned forms or PDFs and passes it to the case management system.

Liberty then validates and routes the case, manages follow-ups and tracks SLAs - resulting in fewer delays, less rework and faster resolution across a variety of document-driven processes.

Turning Complexity into Clarity with IDP

Intelligent document processing is no longer a niche capability - it's a strategic enabler for digital-first insurance organisations.

With IDP 2.0, advanced AI and seamless integration via platforms like Liberty, automation is no longer limited to back-office efficiency. It extends across entire processes, enabling straight-through processing, lowering costs and delivering better customer experiences.

Whether you're streamlining claims, onboarding or ensuring regulatory compliance, IDP embedded in platforms like Liberty can dramatically reduce manual effort, lower costs and improve accuracy. Organisations like Input for You and Baloise have already achieved significant improvements and efficiencies, cutting down SLA breaches and boosting operational agility.

What makes this transformation sustainable is the combination of AI-driven document intelligence with low-code automation. It empowers business teams to design and evolve processes quickly - built to your specific requirements and integrated at a pace and depth that suits your organisation. Whether you prefer minimal automation or a more advanced setup, the platform allows you to automate only to the degree you're comfortable with, ensuring flexibility, control and alignment with your operational goals - without being bottlenecked by demands on IT departments.

As volumes of unstructured data continue to grow, so does the opportunity to turn documents into real-time, actionable insights.

IDP is no longer just about efficiency - it's about resilience, innovation and creating a future-ready enterprise.

Whether you're looking to digitise your FNOL journey, streamline underwriting or empower operations teams through low-code design, the path forward starts with intelligent, connected systems - and Netcall's Liberty platform is built for exactly that.

Liberty in Insurance

Fast and frictionless automated insurance solutions trusted by

AON

Legal & General

lma
Lloyd's market association

baloise

TESCO Insurance

input for you.

Ready to reimagine what's possible with your document workflows?

BOOK A DEMO

Contact us today for a demo. Visit **www.netcall.com/demo** | Email us: **hello@netcall.com**