NETCALL

5 Challenges for Insurance Leaders and How to Tackle Them

Unlocking Efficiency
in Insurance Through
Smart Automation

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The Urgency of Digital Transformation in Insurance

The insurance industry is at a pivotal moment.

Customer expectations have shifted dramatically, driven by seamless digital experiences in other sectors. Meanwhile, legacy systems and manual processes continue to hinder efficiency, inflate costs and create customer friction.

For insurance leaders, the challenge is clear: How to deliver superior customer experiences while driving operational efficiency and reducing costs. Process automation is no longer an option - it's a strategic imperative to stay ahead of the competition.

5 Key Challenges Facing the Insurance Sector

1

Legacy systems & integration barriers

Outdated systems create inefficiencies, slow processes and limit digital transformation. Overhauling entire infrastructures

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The key is to integrate modern automation solutions with existing technology, ensuring a seamless transition that delivers quick wins without major disruption.

2

Customer expectations for speed & transparency

Customers expect real-time updates, seamless digital interactions and self-service options. Delayed responses or disjointed communication lead

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Insurers need to provide instant access to claims progress, ensuring customers feel informed and in control throughout the process.

3 Operational inefficiencies & cost pressures

Manual handling of insurance processes increases costs, prolongs settlement times and

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Automating repetitive tasks and digitising workflows frees up valuable resources, improves accuracy and speeds up application processing.

4 Fraud detection & risk mitigation

Fraudulent claims cost the industry billions every year. Traditional fraud detection methods rely heavily on manual review, making them slow and inconsistent.

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AI-driven automation can identify suspicious patterns, flag high-risk cases and reduce fraud exposure without delaying legitimate claims.

5 Regulatory compliance & governance

Regulatory demands are constantly evolving, making it challenging to keep up

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Process automation ensures compliance by standardising workflows, maintaining clear audit trails and reducing human error.

End-to-End Process Automation

From onboarding to claims management and customer servicing, automation streamlines every step of the insurance process:

Onboarding:

Customers can submit applications via self-service portals, apps or chatbots, capturing structured data instantly.

Claims handling:

AI-powered assessment ensures claims are routed to the right teams for faster resolution.

Validation & investigation:

Intelligent document processing extracts key details to reduce manual entry, with human oversight when needed.

Servicing & communication:

Automated decision-making speeds up processes, while real-time notifications keep customers informed on their channel of choice.

Streamlining Claims Processes from Start to Finish

Improving efficiency and communication with a smooth customer journey.

The challenge

Legal & General is a leading UK financial services provider, offering life insurance, pensions, retirement and investment services.

Within Legal & General Retail Protection, teams handle claims made by vulnerable customers facing life-changing events. With a strong focus on improving customer experience, they needed a solution that improved efficiency and customer communication.

Ready access to information

Service advisers need easy access to information about claims made by customers - to improve communication and allow them to focus on providing a positive call experience, rather than being weighed down by administrative burdens.

Visible claims processes

To deliver a smooth customer journey and to reassure customers throughout, the service team need a clear view of every claim. To continue to refine that journey, the team needed visibility across all processes to help identify opportunities for efficiency.

Streamlined process management

Legal & General designed the MyClaim application in our low-code intelligent automation platform, Liberty Create, to streamline claims processes from start to finish.

> "The fact that everything is in one place is good. To have a communications tool and process management system together is useful in sharing information to ensure our customers are served as best as possible."
>
> **Paul Buckle, Change Manager,**

Designed in an easy-to-use format, MyClaim guides service advisers through the decision-making process for a smooth claims journey.

Keeping other concerned parties informed at every step, customers also receive automated messages on their preferred channel, offering reassurance and enhanced communication throughout their journey.

Low-code development

Their internal automation team is made up of assessors and analysts who understand what's needed by the business.
Once they gathered key requirements

from the business, the team set about mapping how claims processes worked and understanding a minimum viable product, which could be rapidly built in low-code.

Improved agility within the platform means the operations team can roll out regular iterations as they're needed.

Agile working and efficiency

With more automation, claims processes are more efficient.

MyClaim is user-centric, the build team can respond quickly to requests for changes - or where opportunities are found for more efficiency.

Regular updates and upgrades are easier for the team and the ultimate result is a smooth end customer journey from start to finish.
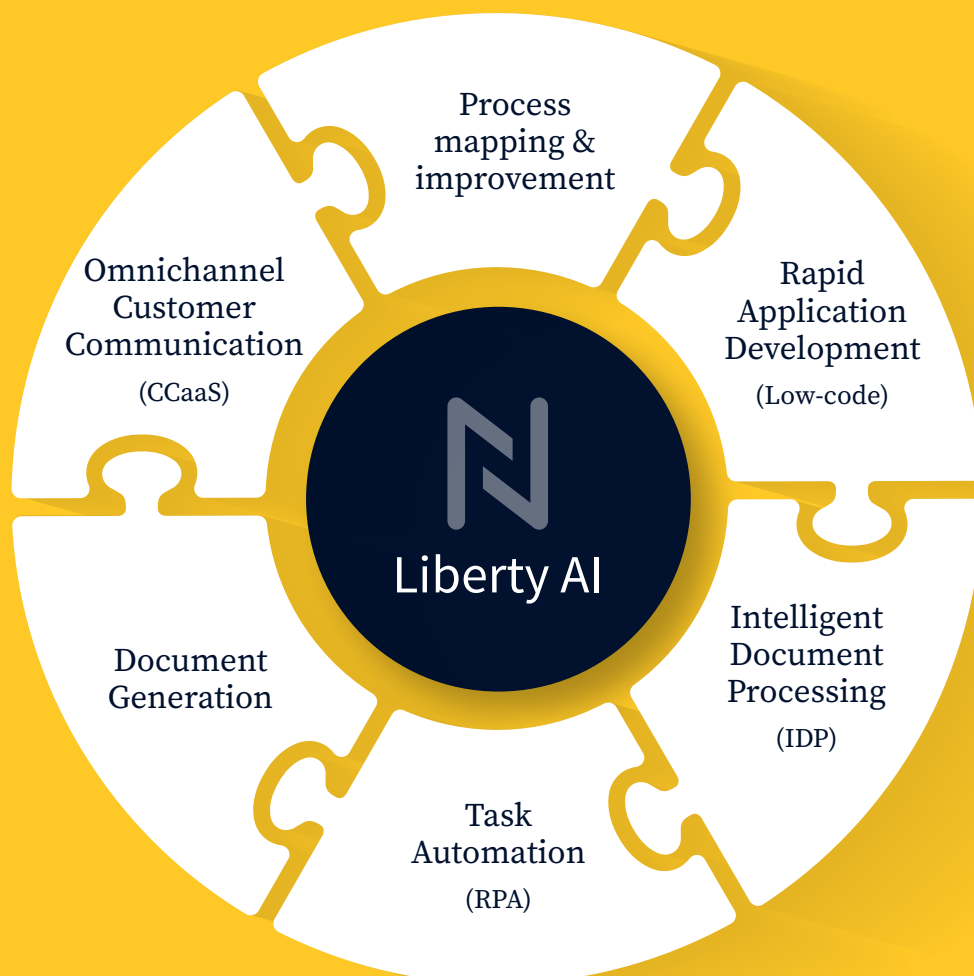
Results

- Streamlined claims process automation
- Smooth customer journey from start to finish
- Enhanced customer communication
- Quick response times to requests for changes

Quick Guide:
A Smarter Approach

Rather than replacing legacy systems overnight, successful transformation is about smart automation. Leveraging AI, low-code platforms and intelligent workflows enables insurers to improve efficiency while remaining flexible.

Process
mapping &
improvement

Omnichannel
Customer
Communication
(CCaaS)

Rapid
Application
Development
(Low-code)

Liberty AI

Document
Generation

Intelligent
Document
Processing
(IDP)

Task
Automation
(RPA)

Identifying inefficiencies in insurance workflows

Identify inefficiencies: Before automating, you need to know where the inefficiencies lie. Process discovery tools help you analyse workflows to identify bottlenecks, repetitive tasks and manual interventions which are slowing down processing.

Optimise strategy: Optimise your automation strategy, ensuring changes deliver maximum impact.

FIND OUT HOW

Process mapping & improvement

Accelerating insurance solutions with low-code technology

Empower business users: Low-code platforms empower you to create and refine automation solutions quickly without extensive IT involvement.

Quick implementation: Business users can configure workflows, integrate systems and launch digital solutions in weeks not months, enabling you to respond rapidly to market demands.

Rapid Application Development

(Low-code)

SEE HOW

Liberty AI

Intelligent Document Processing

(IDP)

Task Automation

(RPA)

Enhancing document handling in insurance

Automate paperwork: Handling insurance processes requires processing vast amounts of paperwork. AI-driven document processing automates data extraction, classification and validation, reducing the need for manual input.

Improve accuracy: You can speed up processing while improving accuracy and compliance.

LEARN MORE

Consistent customer communication in insurance

Consistent experience: End-to-end process journeys must be underpinned by a consistent customer experience across multiple channels. Automated updates via SMS, email, web portals and chatbots keep customers informed throughout their journey, reducing inbound queries and improving satisfaction.

**SEE HOW**

Streamlining insurance documentation

Ensure accuracy: From policy contracts to claim summaries, automated document generation ensures accurate, compliant and timely communication. Pre-configured templates pull data from various sources, reducing errors and streamlining approvals, with human oversight only when needed.

FIND OUT MORE

Process mapping & improvement

Omnichannel Customer Communication

(CCaaS)

Liberty AI

Document Generation

Task Automation

(RPA)

Automating repetitive insurance tasks

Automate repetitive tasks: Repetitive, rules-based tasks can be automated using RPA, freeing employees to focus on complex or high-value activities. Automating administrative tasks like data entry, validation and fraud checks reduces processing times and lowers costs.

AUTOMATE TODAY
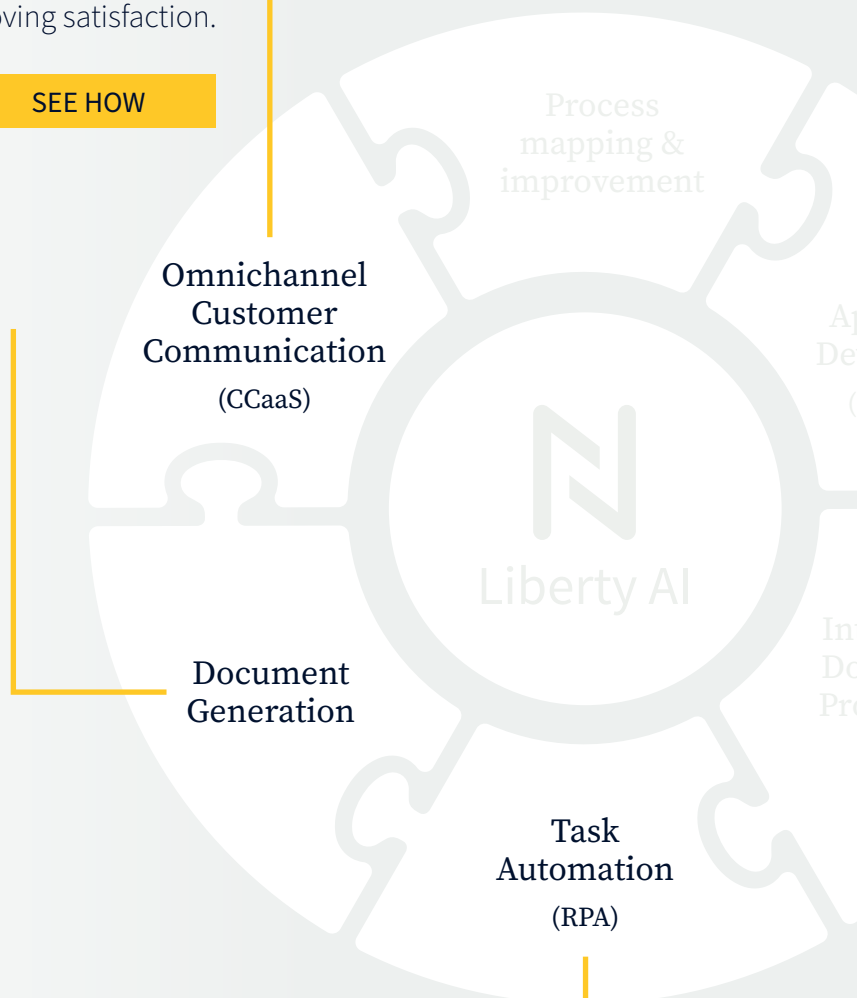
Why Leading Players in Insurance Choose Netcall

AON

Global escalated claims platform delivered in only 12 weeks

baloise

20,000 hours reduction in email handling

lma
lloyd's market association

£4m savings in payment processing

VIEW CASE STUDY

Legal & General

Claims handled, closed and payments processed in under 60 minutes

VIEW CASE STUDY

TESCO Insurance

57% efficiency lift in claims processing and 7% point increase in NPS

input for you.
Document Processing Services

Automated processing of 5M documents / 22M pages per year

VIEW CASE STUDY

Take the Next Step

For insurers, process automation isn't just about technology - it's about redefining how processes are handled to create a more efficient, customer-centric and resilient operation.

By embracing AI, automation and low-code solutions, insurers can future-proof their workflows, reduce costs, enhance fraud detection and deliver the fast, frictionless journey their policyholders expect.

Further reading?

To explore more about best practices in insurance automation, check out:

The Association of British Insurers (ABI):
www.abi.org.uk

The Chartered Insurance Institute (CII):
www.cii.co.uk

The European Insurance and Occupational Pensions Authority (EIOPA):
www.eiopa.europa.eu

Legal & General

CASE STUDY

"We have been really impressed with Netcall's professionalism and overall communications during the entire deployment. The team's dedication to helping us in our low-code journey meant that the system was up and running in a much shorter space of time than originally expected. Overall, it has been a very positive experience."

Ian Christopher
Head of Service Development & Automation, Legal & General

Ready to transform your insurance processes?

Discover how leading insurers are achieving results with intelligent automation.

Start your journey today