**Tech
Mahindra**
BUSINESS PROCESS SERVICES

Quick and Effective First Notification of Loss (FNOL) Routing

Our Solution : At a Glance

Our customer-focused FNOL solution, enables policyholders to:

- Choose their preferred method of engagement for FNOL – traditional call center, customer portal, or mobile app.

- Leverage omni-channel capture capabilities to streamline the FNOL submission, reduce errors, and quickly provide any supporting documents

- Interact digitally throughout the FNOL process, receive alerts, and track claim status

Solution Highlights:

- Telematics-based solution

- Robust regulatory forms library

- 3rd party data integration model

- Data-driven configuration

- Device agnostic and seamless user experience across channels

Industry Overview

- 90% of general insurance carriers across the UK feel that they can drastically reduce fraud claims if identified and investigated at the FNOL stage

- 60% of the insurance carriers worldwide are looking to extract analytics from FNOL data

- FNOL can also be leveraged for:

  - Optimizing FNOL process can reduce considerable effort on other elements of claim management including adjudication
  - Top two persistency indicators are contributed by FNOL

Where we have done this before

Implemented analytics-led customer retention process and developed a POC for claims-led persistency module for a large disability insurance carrier.

Technology landscape

Unified desktop capabilities enabling automated claims handling at every customer touch point.

How it Works?

No Mistake Intakes automation
- Rule-based total case management solution: From easy intake of FNOL/FROI (First Report of Injury) to integrated litigation and medical case management to enhanced adjudication decision support payment and activity auditing.

Ready-to-go Unification
- Pre-built integrations to key third-party data services, including police and fire reports, TPA upload, third-party check print providers, and others
- Configurable and automated solutions with built-in ICR/OCR tool that save you time and money, while improving customer experience

Smart Design
- Featuring 60/40 design approach, where 60% of the work is accomplished on the home page with one click and 40% with two clicks.
- User-specific templates for desktop, tablet, and smartphone with seamless experience

Proactive mitigation through automation
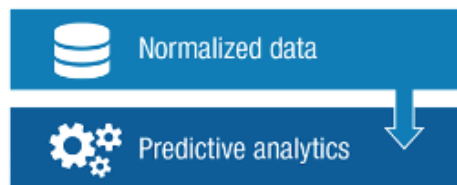- Pre-built integration to key third-party data services, including police, fire department, and TPA

Event detection Automated Integrated services
- Remote access connected vehicle system detects accidents and automatically sends details such as auto speed, event location, impact severity, etc. to the Data Exchange. With information available immediately, a claim can be initiated and triaged within seconds of an event. Claims can be flagged for straight-through processing or fraud investigation, and insurers can assign staff to handle accident claims immediately.

Automakers/TSPs/IoT Providers — Driving data → **Data Exchange** — Normalized data, Predictive analytics → **Insurers** — Claims process

About Tech Mahindra BPS

Tech Mahindra Business Process Services (TechM BPS) is the BPO or BPM arm of Tech Mahindra – a USD $4.5 Billion company with 115,850+ professionals across 90 countries, helping over 864 global customers including fortune 500 companies. Tech Mahindra is amongst the Fab 50 companies in Asia (Forbes 2016 list) & in India's Top 50 Super Companies of 2016.

Entering a new era of transformations, TechM BPS has re-focussed energies towards 'Creating memorable digital experiences everyday' for customers. We are part of the USD 19 Billion Mahindra Group that employs more than 200,000 people across 100 countries. The Mahindra Group operates in key industries that drive economic growth, enjoying a leadership position in tractors, utility vehicles, information technology, financial services and vacation ownership.

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