



# Automate Claims Processing from FNOL to Payout with Agentic AI

Drive faster decisions, lower costs, and better customer outcomes with CoEnterprise



## From insight to execution

As an insurer, you work across fragmented systems, complex regulations, and siloed data spanning policies, claims, billing, and third parties. While analytics provide insight, it's often a struggle to turn decisions into action. Our deep insurance integration expertise, combined with IBM watsonx Orchestrate enables agentic AI that analyzes your information, coordinates decisions, and executes tasks across your operation without replacing core systems.

### KEY CHALLENGES



Disconnected systems limit data access



Complex processes make it difficult to operationalize insights



Manual workflows slow execution

## How we solve it

We provide the integration foundation that enables AI agents to operate across policy, claims, billing, and external systems. We don't replace platforms like Databricks, Snowflake, Google, or Copilot—we unify them, adding governance, security, and orchestration. This allows agents to access trusted data, trigger workflows, and complete transactions in real time.

### Core capabilities

- ✓ Integration across core insurance platforms and external data sources
- ✓ End-to-end process automation across claims, underwriting, and service
- ✓ Real-time data pipelines and workflow orchestration
- ✓ Scalable architecture that works within existing environments
- ✓ Secure, governed agent execution across systems

## Results that reduce cost & risk

Agentic AI enables measurable improvements across key insurance functions—enabling you to automate complex workflows, reduce delays, and operate with greater speed and precision.



Faster claims resolution and improved customer experience



Increased automation with fewer manual handoffs



More accurate underwriting and better risk management



Scalable AI execution across the enterprise



Reduced leakage and operational costs

### Average savings with CoEnterprise & IBM watsonx Orchestrate

**25% reduction** in operational costs

**30% reduction** in loss adjustment expenses (LAE)

**35% lower** cost per claim

**45% faster** claims processing and resolution



### Discover how much you can save!

Learn more about activating agentic AI with CoEnterprise or contact [analytics@coenterprise.com](mailto:analytics@coenterprise.com).