Case Study

$65B Global Carrier Partners with Indico Data to Transform FNOL Intake and Accelerate Claims Response Times

A leading specialty insurer operating across the U.S. and Bermuda, is on a mission to modernize and unify its claims operations. As part of a larger enterprise initiative to centralize claims processing and enhance customer experience, the carrier implemented Guidewire ClaimCenter as its system of record. However, the team quickly identified that one of the largest bottlenecks in achieving efficiency and speed was the manual handling of First Notice of Loss (FNOL) data, a process that impacted both operational cost and customer satisfaction.

To address these challenges, they turned to Indico Data, a trusted partner already powering automation across the carrier's underwriting operations. By extending Indico's capabilities into claims, they have successfully automated FNOL document ingestion and extraction, delivering faster response times, improved accuracy, and measurable gains in operational efficiency.

The Challenge:
Manual FNOL Processing Slowing Claims Response

As the carrier worked to standardize and centralize claims processing through Guidewire ClaimCenter, it became clear that manual FNOL intake was a major pain point. Each FNOL submission, received from multiple channels including broker emails, call centers, and customer portals, had to be manually reviewed, classified, and keyed into the system by operations teams.

This process was not only slow but costly, creating delays in claim setup and initial response times. FNOL handling required navigating multiple systems and verifying policy details manually, increasing the risk of data entry errors and SLA breaches.

> *The carrier's leadership identified FNOL as the logical next step for digital automation. Every claim begins with FNOL, so **solving this step offered the***

biggest opportunity to accelerate claim resolution, reduce costs, and improve customer experience. The team needed an AI-driven solution that could work seamlessly with Guidewire ClaimCenter, automate complex intake workflows, and scale across all 26 lines of business.

The solution:
AI-Powered FNOL Automation Integrated with Guidewire ClaimCenter

Building on years of success using Indico Data's platform for underwriting automation, they expanded the partnership to automate FNOL intake. Indico Data's Claims FNOL Solution, powered by The Agentic Decisioning Platform, was chosen for its ability to handle complex, unstructured documents and its proven scalability within their existing Indico-hosted environment.

The implementation focused on two key objectives:

1. Accelerating claim intake and policy validation by automating document classification and data extraction across multiple submission channels.

2. Reducing operational costs by minimizing manual data entry and streamlining end-to-end claim setup within Guidewire ClaimCenter.

The carrier's FNOL workflow now leverages Indico's classification and extraction agents to automatically process incoming emails, attachments, and PDFs. The system identifies document types, extracts key FNOL data, including insured details, loss dates, and policy information, and validates that each claim aligns with the correct policy period.

Using a combination of GenAI and Agentic AI, Indico's platform ensures that data is accurate and complete before seamlessly routing it into Guidewire ClaimCenter through an integrated API. This reduces manual handling, shortens claim setup time, and ensures the carrier's teams meet customer SLAs more consistently.

As one executive noted, "The biggest impact has been in speed and accuracy. FNOL data that used to take hours to verify and enter is now processed in minutes, and we're responding to customers faster than ever."

The results:
Faster Claim Setup and Better Customer Experience

By automating FNOL processing with Indico Data, the carrier has realized measurable improvements in claims efficiency and customer responsiveness:

48% faster claim setup time, reducing manual touchpoints and freeing up operations staff for higher-value work

Significant improvement in SLA adherence, enabling quicker responses to customers at critical moments

Increased data accuracy, resulting in fewer rework cycles and better policy validation

33% Lower ingestion costs, driven by reduced manual labor and more streamlined ClaimCenter integration

With Indico Data's flexible, insurance-specific AI platform, they have laid the foundation for end-to-end claims automation, extending beyond FNOL into additional claims document types and processes. The collaboration continues to evolve, with both teams exploring new automation opportunities to further improve service quality, reduce costs, and enhance customer satisfaction.

As they continue their enterprise transformation, Indico Data remains a trusted partner helping to modernize operations and ensure the company delivers a fast, consistent, and world-class claims experience.

About Indico Data

Indico Data's **Agentic Decisioning Platform** powers insurance with real-time, actionable insights from unstructured data—fueling smarter risk assessment, sharper claims evaluation, and streamlined policy management. Our first-to-market **Agentic AI** solutions enable underwriters, claims handlers, and policy teams to make better decisions with better data.