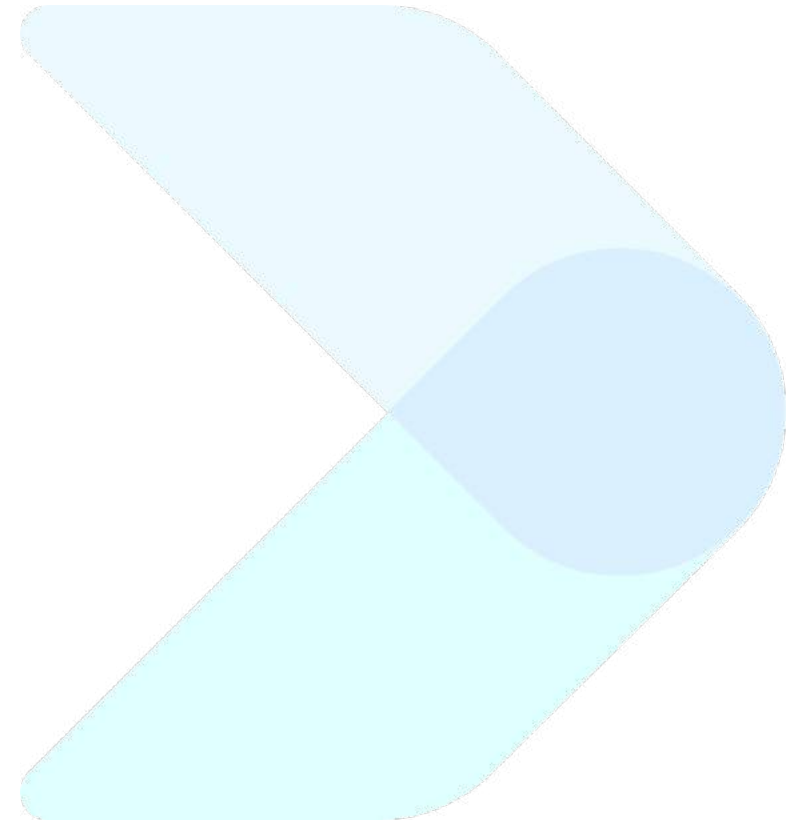


Demand Assist

Case Study – Southern General



Cogitate

Digital Insurance Accelerated



**Southern General Insurance
Company identified \$2.4
million worth attorney demands
in 30 days**



Introduction

Demand Letters from attorneys are very challenging to monitor and can be potentially costly for any insurance company. Depending on the way that it is presented, a Demand Letter from the claimant's attorney can be highly complex and difficult to identify.

Manual search, review and tracking a demand from literally thousands of documents is laborious and difficult. But, if a demand is missed or not handled properly, it can lead to bad faith exposures and/or extra -contractual liability as well as exorbitant defence costs.



About Southern General Insurance Company (SGIC)

Southern General Insurance Company is property and casualty insurance provider. It is a carrier for private passenger auto lines operating in Georgia and North Carolina.



Business Challenge

Southern General Insurance Company (SGIC) faced issues with slippages in identifying attorney demand letters. There were multiple cases of demands being missed by adjusters that lead to bad faith claims.

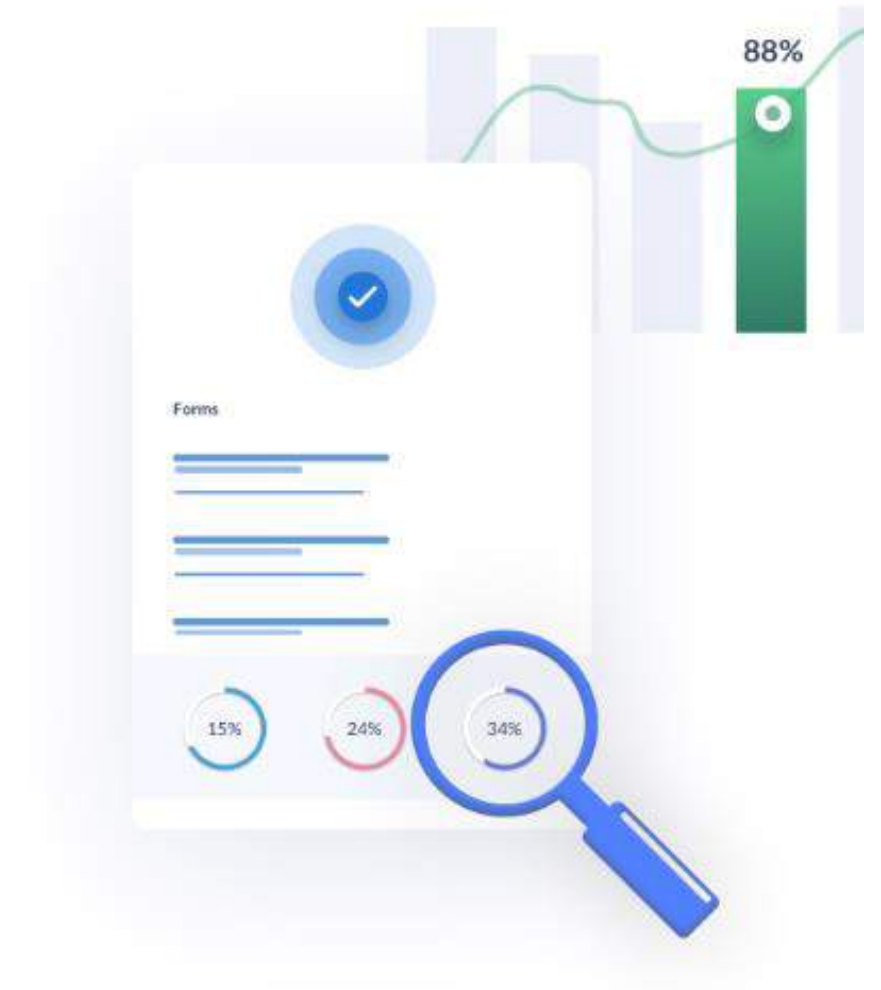
SGIC claims team also found it challenging to manage responses and keep track of negotiations with the claimants' attorneys. The manual process was highly error prone, time consuming, and costly; which meant that SGIC was constantly at a high risk of bad faith exposures. At times, these issues also led to litigation resulting in huge settlement costs & defence costs.



Solution

AUTOMATION WITH COGITATE DEMANDASSIST

Powered with Artificial Intelligence (AI) & Machine Learning (ML), Cogitate DemandAssist solution helps insurance companies in reducing risk of attorney demand letters. It helped SGIC to completely automate the Demand Letter identification and monitoring process.



DemandAssist in action

1

OCR & Text Mining process up to 15K+ pages daily from ImageRight (SGIC's document management system)

The autonomous background services of Cogitate DemandAssist solution along with modern tools like OCR and Text mining periodically process documents from ImageRight.

2

Artificial Intelligence & Machine Learning for hi - precision identification of attorney demand letters

Complex AI algorithms & Machine Learning models were used to identify patterns in documents and determine if a document is a demand letter or not.

3

Being in control to ensure zero slippage

Integrated notification service of the solution sent timely alerts to the adjuster team to ensure that demand letters and their response deadlines were not missed. This feature helped prevent slippages and SGIC claims team is now always in control of the demand flow.

Results



99.20% demand identification accuracy, increased from 64.36%



\$2.4 Million worth demands identified (Monthly average)



48% reduction in demand handling cycle time



Less than 1 Day for new demand identification, from 5 days



15,000+ pages processed every day to accelerate identification

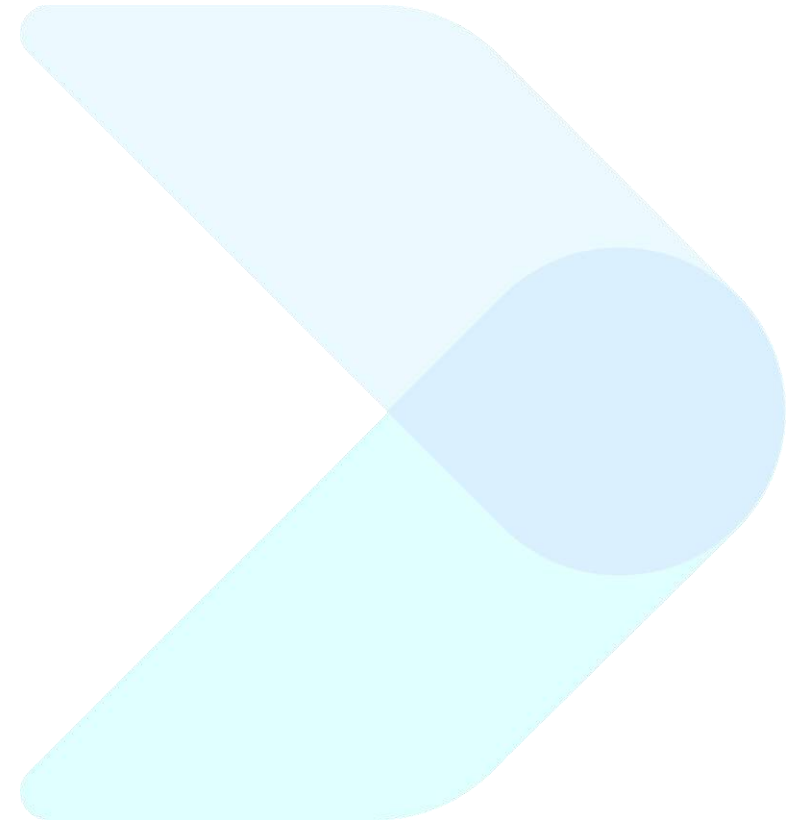


Cogitate DemandAssist solution has so many features and benefits. We have significantly enhanced control over attorney demand claims exposure with this software. DemandAssist solution helps us to ensure that no demand or a subsequent deadline is missed which can lead to bad faith. This is truly 'sleep insurance' for me when it comes to attorney demand letters. It's an incredibly valuable tool for me as the Claims Vice President."

**Christine Ainsworth, Vice President of Claims
Southern General Insurance Company**

Thank You

www.cogitate.us +1-(770)-644-0685



Cogitate

Digital Insurance Accelerated