Cogitate

Claims FNOL

Claims FNOL (First Notice of Loss)

Cogitate Claims FNOL is a digital claims reporting tool for the convenience of policyholders. With the help of this solution, insurance carriers, MGAs and wholesale brokers can enable their customers to report the first notice of loss through web portals and mobile apps. It is equipped to handle multiple lines of business and can be quickly integrated with any existing claims management system.

Customer experience that goes beyond the basic

Cogitate Claims FNOL ensures a modern customer experience. It gives policyholders the flexibility to directly file claims through user-friendly mobile and web interfaces instead of calling the insurance company or its agents. Policyholders can also capture and submit photographs and upload police reports and other relevant documents with ease while filing their claims. They can also check the status of their claim on both the website and the mobile app.

Ready for Multiple Lines of Business

The FNOL process, though similar across the insurance industry, has variations specific to lines of business and carriers. Cogitate Claims FNOL solution is designed to incorporate multiple lines of business such as auto, property and more with ease, and can be customized to meet the specific needs of insurance carriers, MGAs and wholesalers.

Multi-channel Compatible

Modern day policyholders seek the flexibility of multiple means to file a claim. This presents the challenge of maintaining multiple channels and ensuring that information flows seamlessly across these channels. In short, a person filing a claim through an insurer's website should also be able to see its status on that insurance provider's mobile app. Cogitate Claims FNOL solution is an integrated approach of web (internal and external access) and mobile apps and supports the multi-channel submission and delivery of information.

Automated Claim Assignment Process

Generally, a lot of time goes into identifying and assigning an adjuster to process a claim. This brings inefficiency into the process as time is wasted on non-core claims work. Cogitate Claims FNOL solution addresses this issue with a built-in round-robin mechanism engaging rules to quickly identify and assign adjusters to reported claims. This system ensures that work is evenly distributed among adjusters.

System Integration

The architecture of Cogitate Claims FNOL supports quick and easy integration with almost any claims management or policy administration system. After capturing all claim information, the data is sent to the claims management system to generate a claim number. This claim number is also communicated back to the user for further inquiries and status updates.
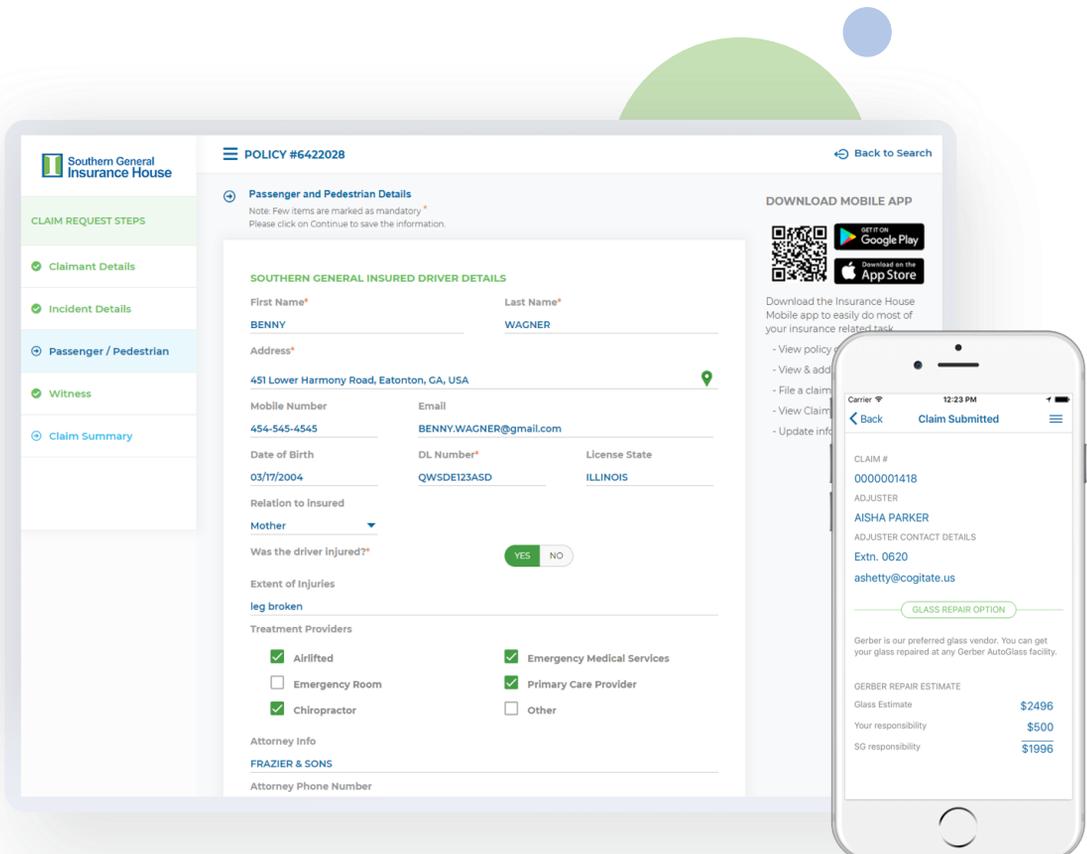
Features

Claim Listing and Filing

- Lists all claims (submitted, pending, etc.) at different phases of the FNOL process
- Integrated with the insurer's policy administration system for retrieving policy-related information
- Supports multiple claim reports for the same claim
- Integrated with third-party providers to retrieve vehicle information based on VIN

Adjuster Assignment

- Automated claim assignment to adjusters, based on information stored in client's claims management system
- Capable of manually assigning an adjuster to override an automated assignment
- Adjusters can be internal or external and even located at multiple locations

Integration with Existing Claim Management, Policy Admin Systems and Other Data Sources

- Easily integrated with insurer's existing claim management or policy administration system
- Integration with multiple third-party data sources to gather information

Integrated Mobile App

- Easy-to-use mobile application allows the capture and submission of various claims-related documents, including photos, police reports, and more
- Can be integrated with third-party service providers for automated claims settlement of smaller claims, e.g., glass repairs shops can assess and settle 'glass only' claims without adjuster involvement

Single Sign-On

- User rights and access management through LDAP/Active Directory
- Predefined rights management for claims directors, managers and adjusters based on roles and responsibilities
- Uses Cogitate's proprietary SSO module