

Fast, fair and future-ready Insurance Claims Processing solution

Automate claims with the combined power
of HCLTech and Camunda



Overview

Insurance customers expect speed, accuracy and clarity when filing claims. AI can deliver this at scale by automating document verification, analyzing data in real-time and detecting anomalies. However, to create truly seamless claims experiences, AI must operate within an integrated and responsive process framework.

HCLTech brings this smarter approach to AI-led insurance claims processing. We combine our deep industry knowledge with the orchestration power of Camunda and the intelligence of agentic AI, leveraging our platinum partnership with Camunda to move insurers from rule-based processing to adaptive automation. The result is a claims journey that is instant, intelligent and customer-first.

Industry challenges

Breaking down traditional claims management inefficiencies

Even the most established insurers face barriers that slow down claims resolution, weaken customer trust and strain operations. Our HCLTech and Camunda: Intelligent Claims Processing solution, powered by Camunda 8, is designed to address these challenges head-on.

Pain points	Value we deliver
Slow and manual workflows: Claims take too long to process when information is collected through paper forms or disconnected systems.	Eliminate delays with automation at every step
High error rates: Manual data entry and fragmented records often lead to inaccuracies and rework.	Improve accuracy through intelligent data capture.
Limited fraud visibility: Traditional reviews struggle to detect complex or synthetic fraud patterns in real time.	Spot fraud instantly with advanced agentic AI models.
Rigid legacy systems: Outdated platforms without APIs hinder automation and integration with modern tools.	Modernize without replacing core systems.
Low customer confidence: Lack of proactive communication leaves customers anxious and dissatisfied.	Build trust with real time updates.
Resource inefficiencies: Adjusters spend time on routine claims instead of focusing on cases that need expert judgment.	Enables adjusters to focus where it matters most.

Smarter claims, settled faster by agentic AI

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Easy claim initiation:

Customers file claims through their preferred channel (app, website or phone). AI-powered chat and voice agents guide the process, answer questions and capture complete details the first time.



Seamless document handling:

IDP engines extract policy numbers, medical details or damage descriptions, reducing errors and accelerating setup.



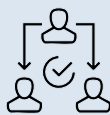
AI-powered assessment:

AI models validate claims, detect fraud and analyze images, auto-approving simple cases and escalating complex ones.



Connecting legacy systems:

RPA bots sync older systems to maintain data continuity without manual effort.



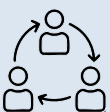
Intelligent task assignment:

Adjusters are assigned tasks based on expertise, workload or location for faster resolutions.



Always-on customer updates:

Notifications keep customers informed via SMS, email or app, reducing uncertainty.



External collaboration:

Surveyors, garages and government databases are integrated into the workflow seamlessly.



Personalized human support:

Complex claims are routed to agents with full histories for empathetic service.



Continuous optimization:

Analytics refine AI and decision rules to continually improve efficiency.

Key differentiators

The HCLTech advantage for claims innovation

We combine hyperintelligent automation and customer-centricity to transform claims handling into a source of efficiency and loyalty.



Decisions in real-time:

Agentic AI reviews policies, claims history and external data instantly to make autonomous decisions



Stronger fraud protection:

Continuous learning systems cross-reference multiple data points to detect fraud faster and with higher accuracy



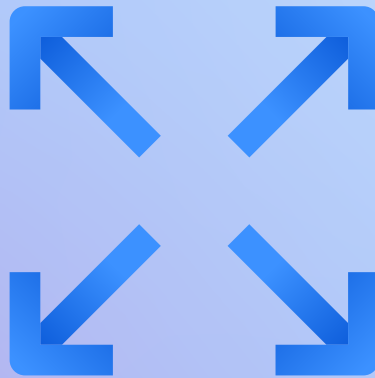
Operational excellence:

Routine and complex cases are managed intelligently, freeing human adjusters to focus on high-value interactions



Superior customer experience:

Speed, transparency and proactive communication lead to faster resolutions and lasting customer loyalty

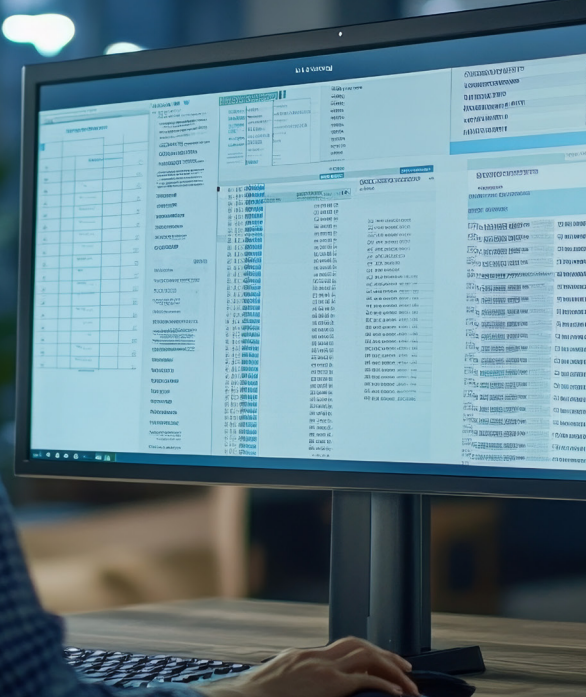


Beyond payouts: Creating trust that lasts

The insurance industry no longer has to choose between efficiency and empathy. With HCLTech and Camunda's Agentic AI offering, insurers can move beyond incremental improvements to deliver claims ecosystems that are intelligent by design, adaptive to change and trusted by customers.

Learn more about our Camunda partnership, [here](#)

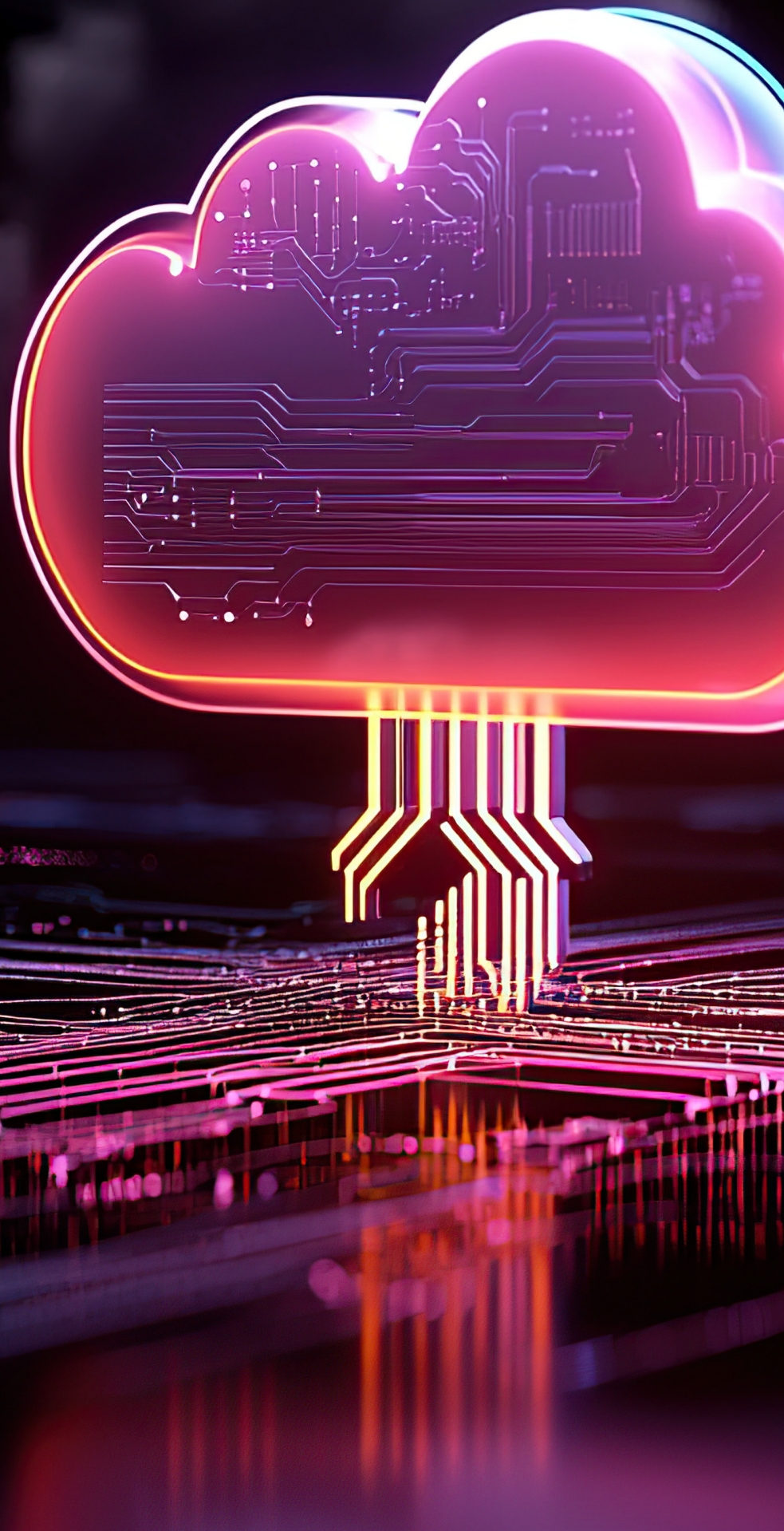
For more details, connect with us at.



About HCLTech

HCLTech is a global technology company, home to more than 223,000 people across 60 countries, delivering industry-leading capabilities centered around digital, engineering, cloud and AI, powered by a broad portfolio of technology services and products.

We work with clients across all major verticals, providing industry solutions for Financial Services, Manufacturing, Life Sciences and Healthcare, High Tech, Semiconductor, Telecom and Media, Retail and CPG and Public Services. Consolidated revenues as of 12 months ending June 2025 totaled \$14 billion.



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