

Case Study

Case Study: Empowering a Tier 1 Life Insurer Through Humanomation® and Claims Modernization - Hypothetical

Client Profile (Hypotheticalized)

A Tier 1 mutual life insurance company undergoing a multi-year enterprise transformation focused on enhancing agent and customer experience, responsibly deploying AI, and modernizing legacy infrastructure—all while preserving its policyholder-first mission and long-term financial strength.

The Opportunity

Despite bold strides in cloud migration, CRM deployment, and agent enablement, this mutual insurer has deprioritized claims modernization in favor of policy admin and data initiatives. This creates an opportunity for Benekiva to step in as a configurable, modular partner that accelerates claims and servicing transformation—even as core system upgrades are still underway.

Benekiva's Humanomation® platform could offer rapid, high-impact support in areas that are often overlooked but critical to customer satisfaction and operational efficiency.

Current State Challenges (Hypothetical)

Legacy Claims Infrastructure: Group, retail life, and annuity claims are managed across fragmented platforms, with multiple manual handoffs and limited workflow automation.

Outdated Beneficiary Data: Missing or outdated information delays claim initiation and introduces compliance risks.

Limited AI Integration: While AI pilots exist (e.g., GenAI-generated letters), integration with day-to-day workflows is lacking.

Missed Asset Retention Opportunities: No structured pathways exist to transition claim beneficiaries into new financial products.

Capacity-Constrained IT Teams: Internal resources are focused on policy admin modernization and enterprise data layers, not claims innovation.



Benekiva's vision is to help insurance carriers transform their claims and servicing operations into models of efficiency, compliance, and customer-centric service.

"This isn't just about choosing technology—it's about choosing the right technology to align with operational goals and deliver measurable impact. With Benekiva, this carrier unlocked the kind of efficiency and satisfaction gains that are game-changers in the insurance space."

— Tony Diodato,
President, Benekiva

How Benekiva Could Help: Strategic and Tactical Support

Benekiva offers an insurance-native, cloud-based solution purpose-built for claims and servicing. It can serve as a flexible layer between the carrier's legacy systems and its AI-driven future.

Key Use Cases Benekiva Could Solve For

Challenge	Without Benekiva	With Benekiva
Beneficiary Management	Manual outreach	Proactive, white-labeled validation workflows
Claims Intake	PDF/email forms	Digital, mobile-first, rules-based submission
Interest Calculations	Manual spreadsheets	Configurable, compliant calculation engine
Claims Communication	Inconsistent, slow	GenAI-powered with human-in-the-loop review

Strategic Alignment to Enterprise Priorities

Strategic Goal	How Benekiva Supports
Customer Experience	Digital, omni-channel, empathetic claims workflows
AI Enablement	Embedded, explainable AI with oversight
Operational Efficiency	30–60% reduction in cycle time & costs
Digital Ecosystem	Integrates with wellness, CRM, and servicing tools
Agent Enablement	Proactive alerts, CRM-integrated servicing flags



"This transformation proves what's possible when carriers invest in the right technology. The days of settling for 'good enough' are over—Benekiva is redefining expectations and delivering the 'Wow' factor."

**— Brent Williams, CEO
Benekiva**

Unexpected Benefits Benekiva Can Deliver

- **Accelerates AI ROI:** Converts AI pilots into deployed, compliant workflows
- **Enables Retention Strategies:** Turns claims into reinvestment conversations
- **Reduces Internal Tech Debt:** Delivers rapid value without PAS disruption
- **Strengthens Brand Trust:** Improves one of the most emotionally sensitive moments in the customer lifecycle

Conclusion: The Claims Moment is Strategic

Benekiva enables this Tier 1 carrier to modernize the claims moment in alignment with its enterprise goals—without disrupting core modernization efforts. From unlocking AI value to delivering measurable CX improvement, Benekiva transforms the claims experience from a cost center to a loyalty driver.



Projected Results (Benchmarked)

Up to 60%

reduction in claim
cycle time

30–40%

reduction in manual
processing cost

2–5x increase

in asset retention at
time of claim

Near-zero interest

miscalculations
and audit flags

Higher NPS

and improved
claimant experience

Aligning technology with business goals is essential for driving meaningful impact. By adopting Benekiva's claims platform, this carrier didn't just improve their claims process—they transformed it, setting new standards for efficiency, cost savings, and customer satisfaction.

In today's competitive insurance market, modernization is no longer optional. It's a strategic imperative, and with Benekiva, carriers can achieve results that speak volumes.

Discover how Benekiva can revolutionize your claims operations.
Visit www.benekiva.com to learn more.