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UNITED INDIA INSURANCE

Repairer Portal

Abstract

Motor insurance claims are a critical touchpoint between insurers and customers and the claims process strongly shapes trust and satisfaction. Yet traditional claims management systems are often fragmented, paper-heavy and slow, with limited visibility across stakeholders. United India Insurance Company Limited (UIIC) addressed these challenges through the Garage Portal, a comprehensive digital platform that integrates garages, surveyors, claims teams and policyholders into a unified ecosystem. The initiative simplifies and accelerates claims processing through digital claim registration, automated surveyor allocation, real-time status tracking, electronic document management, repair monitoring and invoice processing. By replacing manual processes with technology-enabled workflows, the Garage Portal has improved operational efficiency, customer experience and governance across the motor claims lifecycle.

Introduction

The motor insurance business sits at the intersection of customer service, operational efficiency and risk management. For policyholders, the claims process often becomes the defining moment shaping their perception of an insurer. Yet, for decades, claims servicing across the industry relied on manual workflows involving garages, surveyors, branch offices and customers working through disconnected channels. This created delays in claim registration, slow surveyor appointments, excessive paperwork, repeated follow-ups and prolonged settlement timelines.

UIIC recognised that the growing volume of motor claims and rising customer expectations required a fundamentally different approach. With more than 600,000 motor own-damage claims being processed annually, the traditional model consumed significant manpower and operational resources. The increasing complexity of claims management, coupled with the need for faster service delivery and greater

transparency, made a strong case for digital transformation.

The Garage Portal was conceived as a direct response to these challenges. Rather than digitising individual processes in isolation, UIIC created a fully integrated ecosystem connecting garages, surveyors, claims teams and customers through a single digital platform. The initiative transformed claims processing from a fragmented, paper-intensive operation into an uninterrupted workflow driven by automation, transparency and real-time collaboration.

The platform enables garages to register claims directly, facilitates instant surveyor assignment, supports digital document submission, allows real-time tracking of claim status and provides analytical tools for monitoring garage performance and claims efficiency. These interventions address the delays, paperwork and lack of transparency identified above, while also enhancing customer satisfaction and strengthening governance.

The Problem Statement

Motor claims management has traditionally been one of the most resource-intensive functions within the insurance industry. The process involves multiple stakeholders, including policyholders, garages, surveyors, claims officers and insurers, each operating through separate systems and communication channels. The lack of an integrated framework often led to inefficiencies that affected both customer experience and operational performance.

One of the primary challenges was the delay in registering the claim. Claims were typically initiated by phone, email or manual submission, creating bottlenecks at the very first stage of the claims lifecycle. Once a claim was registered, surveyor appointments required further coordination, often leading to delays of 24 to 48 hours before assessments could commence. Such delays increased customer dissatisfaction and prolonged vehicle downtime.

Documentation represented another major challenge. Garages were required to submit multiple documents, either physically or via fragmented digital channels. Survey reports, repair estimates, invoices and supporting records often move through multiple levels of verification, increasing turnaround times and administrative burden.

Transparency was equally problematic. Customers frequently lacked visibility regarding the status of their claims. Garages faced uncertainty about approvals and payment timelines, while surveyors and claims teams had limited access to real-time information. This resulted in repeated follow-ups, increased workload and avoidable delays.

The scale of operations compounded these challenges. With more than 600,000 motor claims processed annually, manual workflows consumed approximately 300,000 man-hours each year. Such resource-intensive operations limited productivity.

Strategic Vision

United India Insurance Company Limited envisioned a digitally integrated motor claims ecosystem to transform claims servicing from a fragmented, paperwork-intensive process into an effortless, transparent and customer-centric experience. The objective was not purely to digitise existing workflows yet to redesign the interaction between repairers, surveyors, claims teams and policyholders through a single technology-enabled platform.

The company attempted to reduce claim settlement timelines, eliminate avoidable manual interventions, improve business efficiency and enhance customer satisfaction by enabling real-time visibility and automating workflows. At

a strategic level, the initiative was aligned with UIIC's broader digital transformation agenda and aimed to establish a scalable, analytics-driven claims management framework capable of supporting growing claim volumes, strengthening governance, reducing fraud risks and extending high-quality insurance services across metropolitan, Tier-2 and Tier-3 markets.

The vision was also rooted in the belief that technology should serve as an enabler of trust. By providing transparency, accountability and responsiveness throughout the claims journey, the Garage Portal sought to strengthen customer and business partner confidence while creating a future-ready platform for continuous innovation to address these challenges.

Solutions Stack

The Garage Portal is a comprehensive digital ecosystem designed to manage every stage of the motor claims lifecycle. Its architecture integrates operational workflows, stakeholder interactions, document management, analytics and customer communication into a unified platform.

The first component of the solution is digital claim registration. Garages can register claims directly through the portal, eliminating reliance on email, phone calls and manual forms. This significantly accelerates the First Notice of Loss process and ensures immediate initiation of claims handling.

A second key feature is automated surveyor allocation. Once a claim is registered, the system automatically assigns surveyors, reducing delays associated with manual scheduling and coordination. This capability has substantially improved assessment timelines and operational efficiency.

The portal also incorporates digital document management. Garages can upload repair estimates, photographs, invoices and supporting documents directly into the system. Digital workflows enable faster verification, reduce paperwork and improve record management. This not only enhances efficiency but also strengthens compliance and auditability.

Real-time status tracking forms another critical component of the solution. All stakeholders, including garages, surveyors, claims teams and customers, have access to updated information regarding claim progress. This visibility reduces uncertainty, minimises follow-ups and improves overall transparency.

The platform contains dedicated modules for repair monitoring and invoice processing. Garages can track repair progress, submit invoices digitally and obtain timely updates regarding approvals and settlements. These features simplify communication and cut turnaround times.

An important differentiator of the Garage Portal is its analytics-driven governance framework. The platform continuously evaluates garage performance based on parameters such as estimate submission timelines, repair completion efficiency, invoice processing speed, cost effectiveness and compliance standards.

The solution has also been built for scalability and inclusiveness. More than 200 repairers have been onboarded across the country, including workshops located in metropolitan centres as well as Tier-2 cities such as Jaipur, Kochi, Coimbatore, Visakhapatnam, Patna and Chandigarh. The platform has further extended its reach into Tier-3 locations including Siliguri, Gangtok, Midnapore, Pujali and Mysuru, demonstrating its adaptability across diverse operating environments.

Outcomes

The most immediate impact has been the reduction in claims processing timelines. Automated claim registration and surveyor allocation have accelerated the initiation and assessment of claims, significantly reducing the delays that previously affected the customer experience. Feedback from repairers indicates that surveyor deployment timelines have been reduced from 48 hours to nearly 1 day, allowing repairs to commence sooner and settlements to be made earlier.

Operational productivity has improved substantially. Prior to digitisation, more than 600,000 annual motor claims consumed approximately 300,000 man-hours. By automating key processes and reducing manual intervention, the platform has generated savings exceeding 1,000 man-hours while improving workflow efficiency across the organisation.

Transparency has emerged as another major outcome. Real-time status tracking

enables stakeholders to monitor claims at every stage, reducing uncertainty and minimising the need for multiple follow-ups. Customers benefit from improved visibility, while garages and surveyors gain greater clarity regarding approvals, paperwork requirements and payment processing.

Reduced paperwork, quicker approvals, streamlined communication and improved responsiveness have strengthened trust among policyholders and repair partners.

At an institutional level, the Garage Portal has improved governance through data-driven monitoring and analytics. Performance benchmarking, fraud-detection capabilities and operational insights possess strengthened oversight and supported data-driven decision-making. Its adoption across metropolitan, Tier-2 and Tier-3 locations demonstrates its effectiveness as a nationwide solution that supports multiple user groups.

Highlights

- United India Insurance Company Limited (UIIC) developed the Garage Portal, a digital platform that integrates garages, surveyors, claims teams and policyholders into a unified motor claims ecosystem.
- The platform digitises the entire claims lifecycle, reducing manual steps through online claim registration, automated surveyor allocation, digital document management, repair monitoring, invoice processing and real-time status tracking.
- It addresses key challenges of traditional claims processing, including delays, excessive paperwork, fragmented communication and limited transparency.
- Automated workflows have reduced surveyor deployment time from 48 hours to nearly 1 day, accelerating claim assessments and vehicle repairs.
- The portal supports 600,000+ annual motor claims, reducing manual effort and improving operational productivity through workflow automation.
- More than 200 repairers across metropolitan, Tier-2 and Tier-3 cities have been onboarded, extending geographic reach and improving accessibility.

Conclusion **T**he Garage Portal stands for a significant step in UIIC's progress toward a digital-first, customer-centric claims management approach. By integrating garages, surveyors, claims teams and customers on a single platform, the initiative has addressed long-standing inefficiencies in motor claims processing and created a faster, more transparent and more accountable ecosystem.

Its impact lies not only in reducing paperwork, improving turnaround time and saving man-hours, but also in strengthening trust when customers need their insurer most. With more than 200 repairers onboarded, coverage extending into Tier-2 and Tier-3 cities, the Garage Portal offers a scalable model for the future of motor insurance claims. It demonstrates how a public-sector insurer can combine digital innovation, governance and service excellence to redefine the claims experience across India.



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