



benekiva



Benekiva

**Modernizing Insurance
Claims with**

AI-Enabled Automation &

Humanomation®



Claims Transformation with Speed, Intelligence, and Compassion

For decades, the insurance industry has focused on process efficiency while neglecting the claimant and agent experience. But claims aren't just transactions—they are moments that define an insurer's promise. Modernization must strike a balance between speed, automation, and compassion—and that's exactly what we're doing at Benekiva.

Why Benekiva?

We don't just digitize claims; we **reimagine the entire experience** to benefit **claimants, insurers, and agents alike.**



Benekiva transforms claims from a cost burden into a strategic advantage - improving efficiency, compliance, as well as claimant and associate satisfaction.



Faster Claims, Zero Manual Errors

AI-enabled automation accelerates payouts, eliminates rework, and significantly reduces cycle times. High-dollar and complex claims are processed in as little as 16 days, while standard claims are settled within 48 hours. Simple claims can be auto-adjudicated and paid instantly, including options for push-to-debit payouts.



Humanomation® at Work

Automate routine tasks while **empowering claims professionals** for high-touch interactions when they matter most.



Omnichannel & Advanced Mobile Access

Benekiva anytime, anywhere, any device claims access with mobile-first, cloud-native technology. Claimants, agents, and staff can **submit, track, and approve claims from any device-24/7.**



Seamless Integration

Cloud-native, API-first, SOC 2-compliant technology that modernizes claims without disrupting existing operations.



A Better Experience for Agents

By streamlining workflows, Benekiva reduces **administrative burdens for agents**, allowing them to focus on serving claimants and strengthening long-term relationships.



Built for Compliance & Scalability

Automated regulatory tracking ensures **seamless adaptation to evolving industry requirements** while supporting **incremental modernization** at your own pace.



Comprehensive Audit & Reporting

Gain real-time visibility into claims processes with robust audit and reporting capabilities. Ensure compliance, track performance, and derive actionable insights to enhance operational efficiency.

Insurance Industry Challenges

The Urgency to Modernize Insurance Claims for Insurers, Claimants & Agents

The traditional claims process is **slow, fragmented, and frustrating for claimants, agents, and insurers alike**. Legacy systems prevent insurers from adapting to market demands, while manual workflows **increase operational costs and compliance risks**.



Key Industry Challenges

- **Outdated Technology Infrastructure** – Legacy systems slow down adaptation to market and regulatory needs.
- **Claims Processing Delays** – Manual workflows create 45+ day claim cycle times, frustrating claimants and agents.
- **Regulatory Complexity** – Evolving compliance requirements increase risks and audit burdens.
- **Lost Opportunities for Generational Loyalty** – A poor claims experience erodes trust, but a positive, empathetic process can turn claimants into future policyholders and lifelong clients.
- **Disjointed Claimant & Agent Experience** – Siloed systems make it difficult for claimants and agents to track status and receive timely updates.
- **Lack of Mobile Accessibility** – Many insurers fail to provide an advanced mobile experience, forcing claimants and agents to rely on slow, outdated processes.
- **Operational Inefficiencies** – Manual claim handling leads to higher administrative costs.

The Benekiva Advantage

AI-Enabled, End-to-End Claims Automation with Humanomation®

Benekiva blends automation and human expertise to create an intelligent claims process that prioritizes claimants, agents, and claims professionals.

What Makes Benekiva Different?

Challenge	Benekiva's Solution	Impact
Outdated Technology Infrastructure	Cloud-native, API-first technology modernizes claims without requiring a full system overhaul.	Seamless integration enables insurers to improve speed and compliance while leveraging existing infrastructure.
Claims Processing Delays	AI-driven automation speeds up claims processing: complex claims in 16 days, standard claims in 48 hours, and simple claims instantly - with push-to-debit options.	A major carrier reduced claim processing times by 75% using Benekiva's automation.
Regulatory Complexity	Automated compliance tracking for NAIC, IRS tax reporting, and state unclaimed property laws.	Ensures real-time regulatory updates, reducing audit burdens and manual reporting efforts.
Operational Inefficiencies	End-to-end claims automation reduces manual work and administrative costs.	Insurers experience 30%+ savings in administrative costs while improving accuracy.
Disjointed Claimant & Agent Experience	Omnichannel, self-service portals for claimants and agents, offering 24/7 access to claim status.	70%+ increase in digital adoption, leading to higher claimant and agent satisfaction.
Lack of Mobile Accessibility	Claimants and agents can process claims faster without relying on outdated systems.	Mobile-first technology allows claimants, agents, and staff to submit, track, and approve claims from any device.

Built for Compliance & Scalability

Insurers must navigate a complex and evolving regulatory landscape—Benekiva ensures you stay compliant without disruption.

- **Automated regulatory tracking** for NAIC, IRS tax reporting, and state unclaimed property laws.
- **SOC II compliance & enterprise-grade security** safeguard claimant data, financial records, and system integrations.
- **Cloud-native scalability** enables incremental modernization or full-scale transformation at your pace.








The Future of Insurance Claims is Digital. Are You Ready?

Claimants, staff, agents expect a **modern, seamless experience**—but most insurers **aren't delivering it**. Benekiva provides the **AI-enabled, Humanomation®-driven** platform to:

- Process claims faster, with fewer errors.
- Deliver a claims experience that builds trust and loyalty.
- Enable real-time, mobile-first claims management that enables carriers to provide an exceptional experience for claimants, staff, and agents.
- Scale for the future with cloud-native, no-code technology.

**Transform Your Claims
Process Today**

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Schedule a
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