Cogitate

CustomerSuccess

Southern General Insurance Company Automates Demand Letter Identification and Management

Type:
Insurance Company

Lines of business:
Personal lines

Established:
1979

Customer since:
2019 (DemandAssist), 2023 (Policy, Billing & Claims)

Southern General Insurance Company (SGIC) is a property and casualty insurance provider offering personal lines insurance products to independent agents through MGA and Wholesale Insurance Broker, Insurance House. Coverage is sold in Alabama, Delaware, Georgia, Florida, Maryland, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia, and Washington D.C.

Challenge

SGIC faced slippage in the identification of attorney demand letters and multiple cases were missed by adjusters that led to bad faith claims. SGIC claims team also found it challenging to manage responses and keep track of negotiations with the claimants' attorneys. The manual process was highly error-prone, time-consuming, and costly. SGIC was constantly at a high risk of bad faith exposures, and in some instances, these issues led to litigation resulting in significant settlement costs and defense costs.

SGIC selected **Cogitate DemandAssist**, to automate the demand letter identification and monitoring process.

Key Features:

❯ OCR and text mining of documents from ImageRight (SGIC's document management system)
❯ AI and machine learning for high-precision pattern identification of attorney demand letters
❯ Automated, integrated notification service to alert adjuster team of demand letters and response deadlines for zero slippage
❯ Track negotiation details with attorneys, such as offer amounts and the dates presented

Results:

❯ Demand identification accuracy is above 99%, up from 64.4%
❯ $2.4 million in demands identified (monthly average)
❯ 48% reduction in demand handling cycle time
❯ New demand identification down from 5 days to less than 24 hours
❯ 15,000+ pages of accelerated identification processed daily

> *"Cogitate DemandAssist solution has so many features and benefits. We have significantly enhanced control over attorney demand claims exposure with this software. DemandAssist solution helps us to ensure that no demand or a subsequent deadline is missed which can lead to bad faith. This is truly 'sleep insurance' for me when it comes to attorney demand letters. It's an incredibly valuable tool for me as the Claims Vice President."*

Christine Ainsworth,
Vice President of Claims, Southern General Insurance Company

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