

# EFFECT OF CLAIM DIGITALIZATION ON SERVICE DELIVERY IN CEYLINCO GENERAL INSURANCE (PVT) LTD

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## 1. Introduction

Many operations primarily dependent on in-person interactions have become virtualized because of technological advancements to increase their efficiency and streamline them. Insurance firms rely heavily on the claims function to run their businesses. A firm with a competitive edge always strives to shorten the time it takes to pay insurance claims because of the high level of customer satisfaction necessary. The objective of this study was to examine the impact of claim digitalization on service delivery by Ceylinco General Insurance Company.

## 2. Research Methodology

The study is a quantitative study where a structured questionnaire was distributed among 73 employees in the Claims Department of Ceylinco General Insurance Company under the convenience sampling technique. Correlation and multiple linear regression analysis were employed to analyze the hypotheses.

## 3. Findings and Discussion

Findings show that there is a positive relationship between claim digitalization and service delivery. Claim Process Automation and Back-end Claims Management significantly impact service delivery by Ceylinco General Insurance Company. Although the findings emphasized that the service tools variable has a negative impact on service delivery.

## 4. Conclusion and Implications

The findings from this study highlight a remarkable opportunity to integrate digitalization into the claims process, ultimately improving the organization's level of service quality. Insurance firms have the ability to collect data from their records and/or clients to monitor the level of consumer loyalty. This study focuses on employee input, and follow-up research on the same topic can be conducted, concentrating on customers' feedback.

**Keywords:** Claims Management, Claims Digitalization, Ceylinco General Insurance Company, Service Delivery.