

SURA enhances customer experience and streamlines reimbursement processes with the power of GenAI



Client profile

Founded in 1944, SURA is one of the top five insurance companies in Latin America. Since its founding, the company has embraced a long-term business vision centered on social and regional development. Their commitment to sustainability, innovation and risk management helps them stand out.

SURA operates dedicated service centers in over 30 cities across Latin America and works with around 31,000 partners to support its policyholders. It also offers customer service through digital channels like its mobile app, WhatsApp and website.

The company's mission is to give people peace of mind — helping Latin Americans enjoy life, a simple pleasure that's often overlooked.

To improve customer experience, SURA worked with NTT DATA to leverage GenAI and Optical Character Recognition (OCR) as well as a WhatsApp chatbot and automated document processing. This improved perceived value, accelerated reimbursements, optimized efficiency and increased customer retention by reducing errors and response times.

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Maintaining seamless conversations with our customers is part of our organizational strategy. With NTT DATA's support, we're now able to provide faster, more accurate responses and more agile solutions.”

Camilo Andrés Rodríguez Esparza, Director of AI Strategy and Ecosystem, SURA

80%
efficiency in
processing refunds

31,000
partners to assist
customers

3 months
to achieve
efficiency

Business need

Customer-first innovation

SURA's core purpose is to help Latin Americans enjoy life, and the company has adopted a customer-centric approach to make that a reality. One of the main challenges they faced was that many policyholders didn't fully understand the benefits of their insurance — which led to cancellations. After all, why would someone pay for cover if they don't understand how it helps them?

Another pressing issue was the need to make the reimbursement process more efficient and seamless. Previously, employees had to manually verify documents — a repetitive and time-consuming task that was prone to human error and took up resources unnecessarily.

To address both these challenges, SURA — with the support of NTT DATA — implemented solutions based on GenAI and OCR technology to improve operations and deliver meaningful value to the organization.

Solution

A seamless support experience

The first solution involved deploying a GenAI-powered chatbot. Among other capabilities, this virtual assistant was designed to answer questions about services, insurance cover and policy details offered by SURA.

Using natural language, customers could message the chatbot via WhatsApp. Drawing from the customer's individual policies as well as general policy terms, the chatbot delivered real-time, personalized responses.

The solution uses a multiagent system: a "supervising agent" identifies the type of question (such as policy details, general inquiries, wellness programs or miscellaneous queries) and routes it to the most appropriate specialized bot. This multiagent approach was key to meeting SURA's expectations for scope and responsiveness.

Customer adoption was strong from day one, with user numbers growing steadily in the initial months — a clear sign of early trust and engagement with the solution.

The success of the project hinged on interdisciplinary collaboration, involving experts in AI, cybersecurity, networking and databases — with NTT DATA playing a key role throughout.

Fast-tracking reimbursements

The second solution focused on automating the verification process for health-related reimbursements.

A system combining OCR, GenAI and microservices was implemented to help SURA's support staff verify customer identities, analyze invoices and identify which healthcare providers supplied services.

The system analyzes the health policyholder's information, extracts the relevant information from documents related to medical procedures, and applies the appropriate business rules. Based on this analysis, the AI determines whether the request is covered under the customer's health insurance — and whether reimbursement can be approved.

This enabled SURA to provide faster, frictionless responses, significantly improving the customer experience.

Outcomes

Measurable improvements across the board

The GenAI assistant and the OCR-based reimbursement system were designed with a shared objective: to improve the customer experience. The solutions enabled SURA to focus on delivering value to its policyholders.

The document validation system drastically reduced the time needed to extract and analyze data, making the process faster and more efficient for staff. In just three months, the AI system achieved over 80% effectiveness in processing reimbursement requests.

At the same time, the conversational assistant helped policyholders access the benefits of their health insurance policies, specifically the wellness program by improving customer's understanding of the value of their products and associated services.

Together, SURA and NTT DATA strengthened their strategic partnership by putting policyholders at the heart of their transformation efforts — reinforcing SURA's mission to help Latin Americans live life to the fullest.

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