

ISSN:23474726(online)

ISSN:2347-4076(print)



Vichaara

An International Journal of Management

Price: ₹500/-

Annual Subscription: ₹1000/-

Volume: 11

September 2025

Number: 2

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EDITORIAL

It is heartening to see that the ninth issue of the VICHAARA AN INTERNATIONAL JOURNAL OF MANAGEMENT has been brought out successfully. An educational journal is a platform where knowledge gets amplified and disseminated; research results and innovations are documented and unique experiences are shared for enhancement of knowledge. The design architecture of Vichaara is made in such a way that it becomes a comprehensive document to reflect the different dimensions of Management discipline. Business Research forms the core part wherein original, empirical based research papers are included. This issue comprises articles on recent issues in business world from different disciplines. These articles show a methodological way of conducting a research and presenting their findings. Findings on technology influence, cultural changes in the organizations, behavioural changes among the consumers and their expectations have been presented with relevant facts. We invite scholarly articles and research papers and write ups on robust cases. Suggestions and views from readers and scholars are solicited for the qualitative improvement of the Journal.

AN OVERVIEW OF THE ROLE OF INFORMATION TECHNOLOGY IN THE INSURANCE SECTOR

*Dr. A. Saravanakumar, Head and Assistant Professor, Department of Commerce
Rathinam College of Arts and Science (Autonomous) Coimbatore, Tamil Nadu, India*

Abstract

The insurance industry is known to be one of the oldest financial services industries. It has undergone significant changes over the years and has transformed itself into a highly digitized and data-driven industry. With the advent of Information Technology, the insurance industry has been able to transform its operations and processes. This paper examines the role of Information Technology in the insurance industry. It discusses the various ways in which Information Technology has transformed the insurance industry, including how it has improved customer experience, enabled more efficient operations, and increased the accuracy of underwriting and risk assessment. The paper concludes that Information Technology has become a critical component of the insurance industry, and it will continue to play a significant role in shaping its future.

Keywords: *Information Technology, Insurance, Digital Transformation, Customer Experience, Underwriting*

Introduction

The insurance industry is one of the oldest and most established industries globally. It has been around for centuries and has evolved significantly over the years. Insurance companies are known for providing financial protection to individuals and businesses in the event of unforeseen circumstances such as accidents, illnesses, and natural disasters. The industry has traditionally been a highly regulated and labour-intensive sector, with many processes requiring significant manual input. However, with the advent of Information Technology (IT), the insurance industry has been able to streamline its processes, reduce costs, and improve customer experience.

IT has transformed the insurance industry in numerous ways, including how insurers manage their data, assess risks, and engage with customers. The application of IT in the insurance industry has brought about a new era of digital transformation. Insurers are using IT to enable them to manage data more efficiently, streamline operations, and improve customer experience. In this paper, we examine the role of IT in the insurance industry, including how it has improved customer experience, enabled more efficient operations, and increased the accuracy of underwriting and risk assessment.

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Dr. NA. Ponnala Harshavardhini, et al. (2025) states that with the rapid growth of technologies such as Artificial Intelligence (AI), automation, machine learning, and data analytics, it is crucial to understand how employees perceive and adapt to these advancements

Improved Customer Experience

One of the significant ways that IT has impacted the insurance industry is through improved customer experience. IT has enabled insurers to communicate with customers more efficiently and effectively. Customers can now purchase insurance policies, file claims, and receive pay-outs all from the comfort of their homes through online portals and mobile apps. IT has also enabled insurers to provide personalized services to customers through data analytics. Insurers can analyze customer data to tailor insurance products that meet specific customer needs. For example, if a customer travels frequently, an insurer can offer them a travel insurance policy that is customized to their needs.

IT has also enabled insurers to automate their customer service processes. Chatbots and other automated systems can handle routine inquiries, allowing human customer service representatives to focus on more complex cases. This has improved the speed of customer service, reducing wait times and increasing customer satisfaction. IT has also enabled insurers to offer 24/7 customer service, providing customers with around-the-clock support.

More Efficient Operations

Another significant way that IT has impacted the insurance industry is through more efficient operations. IT has enabled insurers to streamline their processes and reduce operational costs. Insurers can now digitize their documents, reducing the need for manual paperwork. IT has also enabled insurers to automate many of their processes, such as claims processing, underwriting, and policy management. This has resulted in faster turnaround times, reduced errors, and increased efficiency.

IT has also enabled insurers to use data analytics to gain insights into their operations. Insurers can analyze data from various sources, including social media, to gain insights into customer behaviour and preferences. They can use this information to optimize their operations and improve their products and services. Kaur. R et al (2024) reveals in findings that technology plays a crucial role in the functioning of ultramodern design, leading to remarkable improvements in both efficiency and overall performance when compared to traditional design approaches. By using innovative software solutions, design processes can enhance decision-making, streamline workflows, and optimize the use of resources. These advancements are made possible through the integration of AI-driven analytics, cloud-based collaboration platforms, and automation tools.

More Accurate Underwriting and Risk Assessment

IT has also enabled insurers to improve the accuracy of their underwriting and risk assessment. Insurers can now access vast amounts of data from various sources, including social media, to better understand their customers' needs and preferences. This enables them to tailor insurance products to specific customer segments, resulting in more accurate underwriting and risk assessment. IT has also enabled insurers to automate their underwriting processes, reducing the risk of human error and improving the accuracy of risk assessment.

Insurers can now use advanced analytics to analyze data and develop risk models that enable them to identify high-risk customers accurately. They can then adjust their pricing strategies to reflect the level of risk associated with individual customers. This has led to more accurate underwriting and reduced instances of fraudulent claims.

IT has also enabled insurers to better manage their claims processes. Claims management is a critical component of the insurance industry, and IT has enabled insurers to streamline this process significantly. Insurers can now use automated systems to handle routine claims, allowing human claims adjusters to focus on more complex cases. This has resulted in faster claims processing times, reducing the time it takes for customers to receive pay-outs.

IT has also enabled insurers to use data analytics to identify fraudulent claims. Fraudulent claims are a significant issue for insurers, and IT has enabled them to identify and prevent fraudulent claims more effectively. Insurers can analyze data to identify patterns of fraudulent behaviour, enabling them to take preventative measures.

Conclusion

In conclusion, IT has become a critical component of the insurance industry. IT has enabled insurers to transform their operations and processes, resulting in improved customer experience, more efficient operations, and more accurate underwriting and risk assessment. IT has enabled insurers to streamline their processes, reduce costs, and improve their products and services. Information Technology has also enabled insurers to use data analytics to gain insights into their operations, enabling them to optimize their operations and improve their products and services.

The insurance industry will continue to be impacted by IT in the future. As technology continues to advance, insurers will need to stay abreast of these changes to remain competitive. IT will enable insurers to continue to improve their operations and products, resulting in better customer experiences and increased profitability.

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RNI Registration No. TNENG/2014/59303



Vivekananda Institute of Management Studies,
Karuvalur Road, Kovilpalayam, Coimbatore-641107 Email:
editorvichaara@gmail.com, vims@vimsce.ac.in
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