Mutual Seguros
Sociedad Corredora de Seguros

The Strategic Role of Process Automation in Claims Management at Corredora Mutual Seguros

GENERAL INFORMATION

Costa Rica's mutual sector established Mutual Seguros to **facilitate access to mortgage credit for lower-income groups.**

In 2012, the company entered a new phase under the name Corredora Mutual Seguros, following the formation of agreements with leading insurance providers. This marked a significant expansion of its product and service portfolio.

By 2025, **Corredora Mutual Seguros ranked among the seven leading insurance brokerages in Costa Rica** by premium volume, out of a total of 38 firms. The company is backed by Grupo Mutual Alajuela and Mutual Cartago, two well-established financial institutions in the region, and operates as part of the Grupo Mutual financial group.

Year founded: 2012
Industry: Insurance
Location: San José, Costa Rica
https://corredoramutualseguros.fi.cr/

01 Situation

Before implementing AuraQuantic, **customer claims at Corredora Mutual Seguros followed a fully manual process.** Claims were initially received by the Customer Service Department and then forwarded to the Claims Department for processing. Information was exchanged between departments through emails and spreadsheets, and when required data was missing, employees had to recontact customers to complete the information. Communication relied mainly on email and, to a lesser extent, phone calls, while data organization and tracking were handled through spreadsheets. **This fragmented approach made claims management cumbersome, led to duplicated communications, and limited visibility into the status of each case.**

The situation was further complicated by the fact that information related to claims and policies was stored across separate databases, **preventing automatic data updates and increasing administrative effort.** The absence of a centralized system also limited data analysis and cross-department collaboration, **resulting in inconsistencies, incomplete customer data, and reduced operational efficiency.** These issues increased the likelihood of errors, duplication, and delays.

Another major challenge was **the lack of standardization,** which frequently resulted in incomplete or incorrect claim submissions. These requests had to be returned for correction, further delaying resolution and complicating internal workflows.

02 Challenge

In response, Corredora Mutual Seguros' management team decided to implement a solution to **automate and centralize claims management,** unify information, simplify procedures, promote standardization, and improve task traceability across the entire process.

It was also essential that "the selected solution be highly customizable, allowing the configuration of fields, validations, and specific rules to ensure claims contain all required information and avoid processing delays," explains Rivera.

This approach **aimed to overcome the limitations of the previous working model** by eliminating data fragmentation and optimizing resource usage, ultimately achieving a more efficient and controlled claims management process.

After evaluating several process automation solutions, **the management team selected the AuraQuantic BPA software platform.** As Rivera notes, "AuraQuantic is a unique solution that adapts to our company's processes and business model. **It is a no-code platform that meets our expectations, unlike other alternatives that are less efficient and require more time and resources."**

Although the implementation phase initially posed challenges "due to the inherent complexity of automation projects," Rivera explains that **"the team's commitment, together with the training provided by AuraQuantic Training School, was critical to successfully advancing the project."**

To support employee adoption and ensure a smooth transition, the rollout was structured in three phases:

- **Phase one:** Design, review, and validation of workflows to ensure they met operational requirements. The customized AuraQuantic interface was also tested to confirm it was intuitive and easy for employees to use.
- **Phase two:** Initial staff training, focused on change management and effective adoption of AuraQuantic, supported by explanatory materials and hands-on demonstrations.
- **Phase three:** AuraQuantic was fully integrated into day-to-day claims management operations after final issues were addressed and adjustments completed, enabling a coordinated and disruption-free rollout.

"AuraQuantic has played a fundamental role in the transition ***from a traditional way of working to a more structured operating model,*** *making a significant contribution to improving the quality of the services delivered."*

EDWIN ALEJANDRO RIVERA
Project Manager, Corredora Mutual Seguros

"With AuraQuantic, a process that was previously managed entirely via email now ***has full traceability and time control,*** *effectively overcoming the operational limitations we were facing."*

JOHANSEN SOTO GONZÁLEZ
General Manager at Corredora Mutual Seguros

03 Solution

Automating the claims management process required more time than initially planned due to the complexity of the project and the fact that this was Corredora Mutual Seguros' first experience with AuraQuantic.

The company also **adopted an agile methodology** to strengthen collaboration with its internal development team and enable incremental delivery of results.

Once automation was completed, claims management followed a structured workflow:

1) Claim creation: Claims received by email are automatically integrated into the workflow through AuraQuantic's email connector. Customer Service staff select the claim type, identify the customer, link the relevant policy, attach supporting documentation, and submit the claim to the Claims Department.

2) Claim handling: The Claims Department reviews the information and, if necessary, requests additional details through the workflow. Claims are then forwarded to the appropriate insurance company, with information transmitted automatically via AuraQuantic.

3) Insurer resolution: The insurer evaluates the claim and issues a decision—approved, pending additional requirements, or declined—which is automatically incorporated into the workflow and received by the Claims Department.

4) Communication of the outcome: The Claims Department informs the customer of the outcome through automated email notifications and follows up by phone when needed. If the customer disputes the decision, the claim is re-entered into the process.

Each stage of the process is managed individually within the system, including customer approval activities. As Rivera emphasizes, **"this enables approximately 90% of the process to be handled automatically, with centralized tracking."**

04 Results

AuraQuantic delivered significant benefits in terms of quality, control, and visibility, rather than direct financial impact. "With AuraQuantic, we now have a solution tailored to our needs that enables comprehensive, real-time tracking of each claim from receipt to closure," Rivera explains.

This level of traceability delivers multiple benefits, including:

Quantitative benefits

90%
reduction in claims processing time

85%
increase in productivity

80%
reduction in paper consumption

Qualitative benefits

Traceability and visibility: All involved areas, including the Claims Department, Sales Management, Operations Management, and Executive Management, have real-time access to up-to-date information on each claim, improving internal coordination and reducing duplication.

Interaction logging and accountability: The system automatically records updates, comments, documents, and validations, assigning responsibility at each stage and creating a complete audit trail.

Control and monitoring: Supervisors and managers have access to indicators that help identify bottlenecks, monitor workloads, and allocate resources efficiently.

Analysis and continuous improvement: Centralized information makes it easier to identify delays, recurring issues, and optimization opportunities.

Customer satisfaction: Access to real-time data enables faster, more reliable customer service, reducing uncertainty and improving the overall experience.

Standardization: Clearly structured workflows and consistent rules reduce variability in claims handling.

"The implementation of AuraQuantic has driven a significant evolution in our management processes, enabling more efficient optimization and ***establishing a standardized approach to defining and applying business rules****."*

MAURICIO ALFARO GALLO
Technical Liaison Manager at Corredora Mutual Seguros

Error and rework reduction: Defined fields, rules, and validations ensure all required information is collected upfront, minimizing issues caused by incomplete or incorrect data.

As for the next advancements Corredora Mutual Seguros plans to introduce with AuraQuantic, Rivera highlights **the automation of a greater number of processes, prioritizing the most critical ones, such as medical expense management, as well as the deployment of the Artificial Intelligence Agents Quantum to leverage the capabilities of AuraQuantic's AI assistant in business management.**

*"AuraQuantic **has strengthened our technological infrastructure** and on-demand cloud services through its scalability and robust cybersecurity capabilities. As a result, we **have increased productivity, eliminated operational redundancies, and accelerated the implementation of technologies such as artificial intelligence,** fully aligned with our IT strategy."*

MAURICIO ALFARO GALLO
Technical Liaison Manager at Corredora Mutual Seguros

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