



# CROSS-INDUSTRY CLAIMS MANAGEMENT: PROCESSES, CHALLENGES, INNOVATIONS, AND STRATEGIC IMPLICATIONS IN REVENUE GROWTH MANAGEMENT

## Abstract

Revenue growth management (RGM) represents a critical strategic pillar across diverse industries, encompassing the systematic optimization of pricing, promotions, product assortment, channel strategies, and financial recoveries to drive sustainable revenue and profitability. This process ensures organizational competitiveness, customer loyalty, and financial resilience, yet it has historically been hampered by inefficiencies in handling claims and deductions that erode net revenues. As global markets evolve with digital transformation, claims management within RGM is undergoing a paradigm shift, driven by technological advancements, particularly artificial intelligence (AI). This comprehensive paper explores claims management across key industries—CPG/retail, manufacturing, oil & gas, and logistics & supply chain; delineates persistent issues and challenges; examines traditional resolution methods, highlights emerging AI approaches and frameworks; and elucidates the resultant business benefits. The paper intends to provide a holistic view, emphasizing evidence-based insights and cross-industry synergies while excluding insurance and medical claims.



## Claims management across industries: a comparative landscape

Claims management manifests differently depending on the sector, reflecting unique market dynamics, stakeholder interactions, and operational scales, but always ties back to protecting and enhancing revenue streams within RGM. In CPG/retail, claims often involve trade deductions and promotional disputes, where retailers withhold payments for promotions, damages, or shortages, directly impacting net sales and promotional ROI. Manufacturing deals with product liability and defect claims, integrating supply chain data for root-cause analysis to minimize costs that could otherwise reduce margins and hinder growth initiatives. In oil & gas, claims pertain to contract disputes, demurrages, well control incidents, and pollution remediation, amplified by project complexities that affect revenue

from delays or unbudgeted expenses. In logistics & supply chain, claims include freight damage, loss, shortages, and concealed issues, crucial for maintaining efficient fulfillment that supports revenue through reliable delivery and cost recovery. The Table 1 below summarizes the industry flavor of the various types of claims and the opportunities.

**Integrated role in RGM:** Claims management minimizes deductions and disputes, supporting revenue growth; effective handling can recover 1–5% of trade spend in CPG/retail and boost overall profitability by 3–5% in manufacturing, oil & gas, and logistics.

**Varied claim types:** CPG/retail focuses on promotional deductions and invalid trade claims; manufacturing on product

liability disputes; oil & gas on contract and incident-related claims; logistics on freight damage and delay claims—all affecting revenue if unresolved.

**Core challenges:** Manual errors, fraud, and delays can cause 5–10% revenue leakage (Deloitte); AI integration may reduce this by 30–70% across sectors.

**Evolutionary approaches:** Shift from manual processes to AI-driven automation enhances accuracy and speed, enabling sustainable growth without overpromising universal solutions.

**Balanced benefits:** New frameworks offer cost reduction and efficiency gains, but work best with human oversight to address bias and foster collaboration for long-term revenue optimization.

Industry	Key claim types	Typical volume	Primary stakeholders	Opportunity
CPG/retail	Promotional deductions, data errors, fraud in trade claims	High (seasonal spikes)	Brands, retailers, distributors	Recovers 5-10% of trade spend, optimizes promotions for 3-5% revenue lift (Deloitte)
Manufacturing	Product liability, defects, supplier disputes	Moderate	Manufacturers, suppliers, end-users	Reduces margin erosion, supports portfolio growth
Oil & gas	Contract delays, well control incidents, pollution remediation	Variable (project-based)	Operators, contractors, regulators	Minimizes unbudgeted costs, preserves project revenues
Logistics & supply chain	Freight damage/loss, shortages, Demurrages concealed claims	High (trade-driven)	Shippers, carriers, forwarders	Enhances efficiency, recovers costs for better pricing agility
Pharmaceutical/ medical devices	Chargebacks, rebates, government pricing disputes, product recalls, compliance claims	High (volume-driven, regulatory cycles)	Manufacturers, distributors, GPOs, payers, regulators	Protects margins, ensures compliance, recovers 3-7% of net sales, supports pricing and market access

## Issues and challenges in claims management

Claims processes face multifaceted challenges that erode efficiency and profitability within RGM. Fraud and errors remain top concerns: In CPG/retail, invalid deductions from misinterpretations or data entry can cost 5-10% of trade claims in lost profits; in logistics, concealed damage complicates proofs, leading to denied recoveries. Delays from manual verification extend processing times—

up to weeks in manufacturing due to forensic scrutiny—leading to cash flow issues and dissatisfaction. Data silos and poor data quality hinder analysis, with incomplete datasets in oil & gas exacerbating disputes over incident control. Regulatory and contractual complexities vary: Oil & gas grapples with pollution exclusions, while CPG/retail faces retailer-driven deductions. In logistics,

port congestion and documentation errors raise costs, potentially to billions annually. Talent shortages and outdated systems compound these, as workforces struggle with knowledge transfer. Cross-industry, these issues inflate costs by 20-30%, underscoring the need for innovation to protect RGM objectives like sustainable pricing and promotion efficacy.

## Traditional methods for resolving claims

Traditional claims resolution relies on sequential, human-centric workflows. Intake occurs via forms or reports, followed by investigation (e.g., site inspections in logistics or forensic analysis in manufacturing). Valuation uses rule-based assessments or expert judgment, with

settlements negotiated manually. In CPG/retail, this involves auditing deductions with spreadsheets; in oil & gas, it includes contractual reviews for control incidents. While effective for nuanced cases, these methods are labor-intensive, prone to

errors (up to 50% in manual entry), and slow, often extending beyond expectations and impacting RGM by delaying revenue recoveries. Audits and compliance checks add layers but lack scalability during surges such as supply disruptions.

## Emerging AI approaches in claims management

AI is reshaping claims through automation and analytics, enhancing RGM by enabling faster recoveries and data-driven optimizations. Key approaches include automation and processing (OCR/NLP) to

extract data and reduce handling time; fraud detection using ML to flag anomalies; predictive analytics to forecast disputes or defects; computer vision to assess damage; and contract analysis to reduce processing

times. Across industries, agentic AI-based autonomous systems are emerging (e.g., deduction validation in CPG or claim evidence in logistics).

## New frameworks leading to business benefits

Innovative frameworks integrate AI with human elements for optimal RGM outcomes. Centralized deductions platforms unify teams in CPG, yielding 80-90% recovery rates. In logistics, multi-step automation frameworks combine

OCR with negotiation bots. Manufacturing uses forensic AI-integrated response plans for liability. Oil & gas employs AI-driven contract management for risk optimization. Agentic AI frameworks use multi-agent systems for end-to-end processing, cutting

costs 20-40% and improving accuracy 3-5%. Benefits include 70-90% faster processing, 20-40% lower costs, 50-70% error reductions, and improved deduction recoveries—with governance to mitigate bias.

## Operating model and governance

A robust operating model for AI-powered claims management integrates process design, technology, and talent. At its foundation, the model ingests and harmonizes data, digitizes contracts and policies, and applies AI for validation and settlement. Specialized roles—such as claims center of excellence leads, industry

SMEs, data engineers, and compliance analysts—ensure domain expertise and operational rigor. Governance frameworks establish clear policies, controls, and escalation protocols, supported by real-time monitoring and automated audit trails. This three-line governance model—operational, financial, and risk/

compliance—ensures that claims are processed accurately, efficiently, and in accordance with contractual and regulatory requirements. Organizations implementing such governance have reported up to a 35% reduction in audit findings and a 25% improvement in compliance-related KPIs.





## Business benefits

The adoption of AI-powered, standardized claims management delivers substantial business benefits. Organizations report improvements in gross-to-net accuracy, working capital efficiency, and cycle time reduction. Automation reduces the incidence of invalid claims and increases

recovery rates, while analytics enable more accurate accruals and reserves. The insights generated from claims data aid in strategic decision-making in pricing, promotions, quality, logistics, and service delivery, fostering a culture of continuous improvement. Quantifiable outcomes

include a 20–40% reduction in aged claims, a 30–50% improvement in claims cycle times, a 1.5–3% uplift in realized net revenue, a 10–20% reduction in cost-to-serve, and a 35% reduction in audit findings.

## Case studies and industry impact

Case studies across industries illustrate the transformative potential of this approach. In CPG, AI-driven contract matching and dispute automation have led to significant reductions in aged deductions and millions in net revenue recovery. Pharmaceutical companies have minimized leakage and audit cycle times through multi-level

validation and compliance dashboards. Manufacturing firms have optimized warranty reserves and enhanced supplier recovery using predictive analytics, while logistics providers have expedited settlements and reduced cost-to-serve through AI-enabled evidence validation. Telecom companies have improved

compliance and customer retention by deploying real-time SLA monitoring and root-cause attribution. Across these examples, organizations have reported a 15–25% reduction in warranty reserves, a 40% decrease in processing errors, and a 35% reduction in over-crediting for SLA claims.

## Conclusion

The convergence of AI, process standardization, and strong governance in claims management represents a paradigm shift in managing the claims processes. By moving beyond transactional processing to a data-driven, insight-led model,

organizations can unlock new sources of value, protect revenue, and build resilient, future-ready operations. Claims management, once seen as a back-office function, is now recognized as a strategic pillar of revenue growth and operational

excellence. As industries continue to evolve, the imperative for AI-powered, standardized claims management will only grow stronger, positioning forward-thinking organizations at the forefront of business transformation.

## Author

### Prashant Nagpure

*Senior Solution Design Head – Sales, Commercial & Supply Chain, Infosys BPM*

Prashant is a supply chain transformation leader with 22+ years of global experience driving AI-led and process-driven transformations across manufacturing, hi-tech, retail, and energy. He leads AI-first solution design and GTM for sales, customer, revenue, planning, logistics, and service operations at Infosys BPM, supporting large, complex enterprise pursuits.

He holds a master's in supply chain management from MIT, a PGDM from SPJIMR, and multiple industry certifications including CPIM, PMP, and Lean Six Sigma Black Belt. Prior to Infosys he has worked with HCL Technologies, PwC, Amazon, Tech Mahindra, and World Bank among others.

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## Industry-specific processes: claims management

### Annex A — CPG & retail: trade & promotional claims

**Scope:** Post-invoice deductions, billbacks/chargebacks, co-op/MDF accruals, volume rebates, price protection. Complexity arises from disparate retailer practices, mixed proof-of-performance (PoP) formats, and fragmented finance/sales processes.

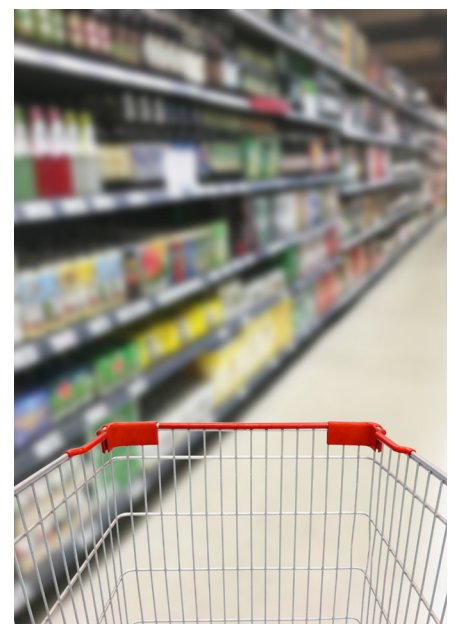
**AI-enabled approach:** Contract-to-claim matching through rules + NLP; PoP extraction from images and unstructured documents; anomaly detection to flag duplicate or off-contract deductions; automated dispute packages aligned to retailer workflows; closed-loop GTN dashboards to inform promotion ROI.

**Case snippet:** A global food manufacturer deployed AI matching and PoP parsing

across top-10 retailers. Within 9 months, aged deductions fell materially and cycle times improved; promotion design was updated using GTN feedback to reduce future leakage.

**Benefits:** Aged deductions ↓ 20–40%; cycle time ↓ 30–50%; realized net revenue ↑ 1.5–3%; invalid deductions ↓ 10–25% through automation and evidence-based disputes.

**Operating insights:** Replace manual OCR (often ~60% capture) with AI document understanding to raise match rates and accelerate disputes.



## Annex B — Manufacturing & industrial: warranty, quality & supplier recovery

**Scope:** Warranty claims (repair/replace/credit), early failures/recalls, supplier recovery for component defects. Financial impact includes reserves, service costs, and brand reputation.

**AI-enabled approach:** Predictive failure modeling (SKU/lot), reserve optimization, computer vision for parts, telemetry validation of failure modes; supplier recovery workflows with evidence packs and contractual enforcement.

**Case snippet:** A tier-1 appliance OEM applied predictive analytics to top failure modes and digitized supplier recovery.

Over 12 months, reserves were optimized and repeat failure rates declined, while recovery settlements improved.

**Benefits:** Warranty reserves ↓ 15–25%; repeat failure rate ↓ ~20%; supplier recoveries ↑ (multi-million) via disciplined evidence and contract management; adjudication cycle time ↓ 30–40%.

**Operating insights:** Tie claim analytics to design/quality fixes, training, and supplier scorecards to reduce future warranty burden.



## Annex C — Pharmaceuticals & healthcare: distributor chargebacks, GPO rebates & government programs

**Scope:** Wholesaler chargebacks (WAC vs. contract), GPO/commercial rebates, Medicaid and other government program invoices. Tight margins and regulatory complexity require disciplined validation.

**AI-enabled approach:** Multi-level validation (product/NDC, contract ID, member ID, effective dates, tiers) at line-item granularity; single source of truth across ERP/contracting; audit-ready logs and evidence packs.

**Case snippet:** A mid-market manufacturer consolidated chargeback processing and

deployed AI validation. Processing errors fell substantially, and audit cycle times shortened with digital evidence readiness.

**Benefits:** Processing errors ↓ ~40%; leakage prevention (multi-million) through line-item validation; audit cycle time ↓ ~30–35%; faster reconciliation improves cash conversion.

**Operating insights:** Instituting trusted, immutable logs simplified regulatory reporting and reduces downstream variances.



## Annex D — Distributor & channel program claims: rebates, price protection, MDF, royalties

**Scope:** B2B distributor/channel programs across CPG, industrials, technology: sales rebates, price protection, MDF/co-op, royalties, and deal registration disputes. Leakage occurs via misapplied terms, late submissions, and documentation gaps.

**AI-enabled approach:** Contract digitization and incentive rules engines; automated accruals and settlement matching; anomaly detection for duplicate/invalid claims; partner portal integration for timely evidence submission.

**Case snippet:** A global components

manufacturer implemented a unified incentives platform. Accrual accuracy improved and recovery of misapplied MDF increased, while cycle times for claims shortened.

**Benefits:** Recovery rate ↑ 10–20%; cycle time ↓ 25–40%; GTN variance ↓ through accurate accruals; partner trust ↑ via transparent, timely settlements.

**Operating insights:** Quarterly true-ups and standardized documentation templates reduce disputes and speed payouts.



## Annex E — Oil & gas: contract & incident-related claims

**Scope:** Contract disputes, well control incidents, pollution remediation, EPC program claims. Project complexity and regulatory overlays heighten financial exposure and timeline risk.

**AI-enabled approach:** NLP for contract term analysis, document automation for submissions, predictive risk models for schedule/cost impacts; evidence orchestration for incident claims with auditable trails.

**Case snippet:** An upstream operator adopted AI-assisted contract review to

triage risk clauses and speed change order processing, reducing delays and bolstering documentation for regulators.

**Benefits:** Contract processing time ↓ 20–30%; documentation completeness ↑; dispute duration ↓; potential cost avoidance via earlier risk detection (ranges vary).

**Operating insights:** Align legal, project controls, and operations in a single evidence pipeline to accelerate resolutions.



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