

# InClaim: a customer-focused digital claims FNOL solution

Simple, effective data gathering with automated decisioning in minutes

The InClaim solution from World Programming provides a robust, scalable digital FNOL data capture capability for use on mobile devices, tablets and PCs. Customising InClaim with your branding and enabling operation with Duck Creek's claims system typically takes less than ten weeks. The solution includes image, video and audio collection; voice analytics; sentiment analysis; and fraud scoring.

## Market position\*

- ⌚ £64.2m daily claims pay out
- ⌚ £29m Motor pay out
- ⌚ £316m loss with Property
- ⌚ 98.4% acceptance rate
- ⌚ £1.8bn detected claims fraud
- ⌚ £10,454 average BI claim

\*Source: ABI key facts 2019

## Market problem

- ⌚ Limited self-service capability
- ⌚ Resource on low-value claims
- ⌚ Long & complex FNOL process
- ⌚ No automated decisioning

## Digital FNOL

**InClaim:** An accurate, dynamic and cost-effective solution for a frictionless automated claims service

## The solution

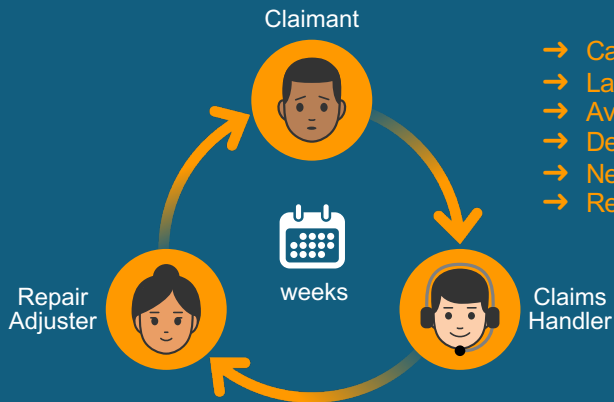
- ⌚ Off-the-shelf solution
- ⌚ Simple, dynamic question set
- ⌚ Video, image & audio collection
- ⌚ Instant sentiment & fraud analytics
- ⌚ Integrate with core systems
- ⌚ Delivered in ten weeks

## Potential savings

- ⌚ 90% - small claim handling costs
- ⌚ 30% - repair costs
- ⌚ 66% - settlement duration
- ⌚ £570 - Total Loss Claims

## Traditional manual claims processing

Insurers have struggled to provide a true digital claims experience. Simply moving to an on-line form which is then processed by a team of claims handlers might not provide the most effective solution. Only a few insurers have integrated analytics at FNOL; the majority still use manual processes and simple rules. This approach has forced both indemnity and opex costs to rise, leading to reduced NPS, reduced renewal rates and increased fraudulent activity.



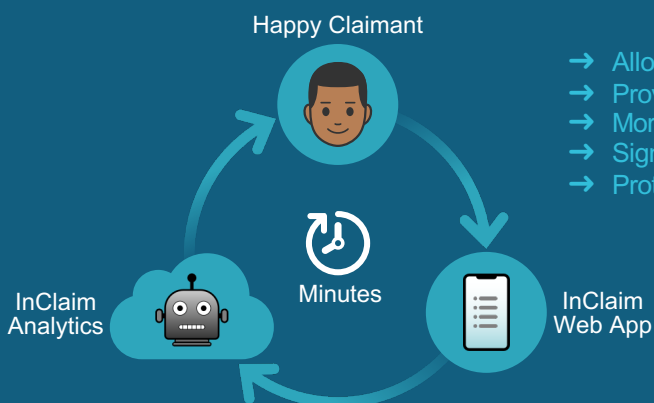
- Call centre script-based processing
- Labour-intensive question and answer sets
- Average time to settlement 10–20 days
- Decision based on manual interventions
- Negative impact of services during "surge"
- Restricted process for self-servicing and automation

## Next gen digital claims processing (InClaim)

InClaim from World Programming provides a cost-effective solution with minimal customer questions and a set of pre-built analytical models to support effective decision making. The result is an improved customer experience, reduced claims costs and increased retention rates.

### How is this achieved?

- The InClaim web app provides a voice, video and image approach to collecting claims data.
- The web app operates with InClaim analytics to provide near real-time analysis of aspects such as possible deception and whether the claim is a candidate for straight-through processing, referral or rejection.
- InClaim output (collected data, analytic results, etc.) is integrated with core claims systems.



- Allows customer to take control
- Provides much needed first and third party evidence
- More accurate and timely decision making
- Significantly reduces indemnity and opex
- Protects against deception and exaggeration

## Typical 10-week deployment



Watch a **video** about the InClaim solution operating with Duck Creek's claims system [http://bit.ly/inclaim\\_and\\_duck\\_creek\\_en](http://bit.ly/inclaim_and_duck_creek_en)

## What an existing customer has to say...

indigo  
insurance

A new kind of insurance carrier making insurance simple, intuitive and human

Nick Brierly,  
COO at Indigo

*"The collaboration with World Programming has been incredibly productive. We shared with them a complex and innovative brief and in return they provided a world class front-end claims tool while at the same time supporting the complex process of integration with our core system vendor. Outstanding work".*



Watch the **video** to hear what Nick has to say...  
[http://bit.ly/nick\\_brierly](http://bit.ly/nick_brierly)

world programming®

Talk to World Programming  
[sales@worldprogramming.com](mailto:sales@worldprogramming.com)



Find InClaim in Duck Creek's Content Exchange system.



<http://bit.ly/3qFpeVa>