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. InClaim integration into core claims systems 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 redused NPS, renewal rates and fraud.

Claimant

Repair Adjuster

weeks

Claims Handler

➜ 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.

Happy Claimant

InClaim Analytics

Minutes

InClaim Web App

➜ 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

Define problem
Scope of effort required

Week 01

Discuss and agree on the scope of work. Typically a few meetings to gather requirements, determine any required technologies, timescales and deliverables.

Planning
Tasks for us / you

We plan our development, customisation and testing tasks and identify any required tasks for you.

Development
Voice analytics

Week 02

You use our pre-built voice analytic models. We can optionally schedule a future re-train of the models once you have gathered enough transcripts of your own.

Development
Mapping analytics

We use existing methodology around geo-location to analyse if the incident occurred in known 'hot spots'.

Development
Inputs

We 'skin' the web app with your branding and colours.
Option 1: Use our default question set and inputs.
Option 2: Customise with your questions and inputs.

Development
Outputs

All captured data and derived analyses are written to a defined single file format. Scope to customise the output file and to help with integration into your claims system.

Test & Deploy
QA of the final solution

Week 09

End-to-end testing in the final production environment before sign-off.

Other
Future proofing built in

Week 10

The solution is engineered to support future needs and enhancements, such as real-time modelling during the triage process for all lines of business.

Watch a **video** about the InClaim solution
http://bit.ly/inclaim_en_subtitles

Get in touch to find out how we can integrate InClaim into your systems

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Duck Creek Technologies

If you are a **Duck Creek** customer for claims

Learn more about the Anywhere Enabled Integration for InClaim on the Content Exchange at duckcreek.com

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