SHIFT

Claims Intake Decisions: Case Study

French P&C insurer relies on Shift Claims Automation to optimize claim handler workload while maintaining a high level of policyholder satisfaction

Context
The client is among the top 5 largest P&C insurers in France, and is a leader in terms of client satisfaction. The organization initially adopted Shift Fraud Detection in 2017 and added Shift Claims Automation in 2018.

Client major pain points
1. **No satisfactory digital claim experience** for a leading insurer
2. **Slow response to policyholders** due to high claim volume during climatic events
3. **Too much time** spent on the phone with insureds reporting simple claims

The challenges
Automate a large volume of claims while maintaining a high level of policyholder satisfaction

Shift reinvents the client's digital claims experience
Client and Shift worked closely to deploy a brand-new digital claim experience while preserving a high level of care for the policyholder. The AI model at the heart of the claims intake decisions solution deployed for Client has been calibrated to fully automate claim handling tasks without any human intervention on a greater number of claims than previously possible.

Key features deployed
- **FNOL:** Users can submit claims directly on the insurer's website without going through the call center
- **Full integration:** The claims submitted in our solution are immediately available in the Client's claim management system, with all information required for claim processing and performance review
- **Automation:** Key customer interactions (Partner booking, coverage denial, claim closing) are automated by the solution and do not require any humans actions

High policyholder satisfaction & up to 78% of eligible claims automated

Key results
1. The solution is deployed for all homeowners' claims with **70,000 claims** submitted in 2020
2. Policyholders provided **very positive ratings for the solution (4.5/5 in 2019)**
3. Reduced claim handler workload delivered via automation and less than **5% of insured call back** after online claim submission

Available Demos: FNOL, Partner selection / Key Contact: Eliot Martin

At a glance
- \> 18% of client's homeowners' claims are made digitally via Shift

- 4.5/5 customer satisfaction deploying the solution